Micro, small and medium sized enterprises are the driving force for economic development in the Mediterranean. The recent Union for Mediterranean (UfM) is expected to foster business development and financing opportunities in several sectors and involving a multitude of actors. The high level CEPS-IEMed Working Group (which will meet twice in Barcelona on the 7th May and in Brussels on the 17th September) will explore new financial and policy avenues to improve access to finance in the region in the context of the current Euro-med policy developments.

**AGENDA**

08:45  Registration
09:00  Policy developments in the Mediterranean, Senén Florensa, IEMed
SME financing in the Mediterranean: Way Forward, Rym Ayadi, CEPS
SME financing needs in the Mediterranean, Sebastien Dagault, ANIMA
Avenues to improve SME financing in the Mediterranean, Anwar Zibaoui, ASCAME
Progress of OECD Working Group on SME Policy in MENA, Antonio Fanelli, OECD
10:50  Mediterranean Business Development Initiative, Annie Cordet-Dupouy, Sabaudia Consulting
11:30  The Future of Credit Guarantee System
Panel Discussion Moderated by Rym Ayadi, CEPS
Jean-Louis Leloir, OSEO, France
Hicham Zanati Serghini, Caisse Centrale de Garantie, Morocco
Khater Abi Habib, Kalafat, Lebanon
Antonio Fanelli, OECD
13:00  Lunch
14:15  Solutions to improve MSME financing, Francesc Prior Sanz, IESE, Spain
14:30  The Role of Banks
Panel Discussion Moderated by Annie Cordet-Dupouy, Sabaudia Consulting
Amal El Togby, AIT Consulting, Egypt
Ferda Besli, AKBank, Turkey
Joan Rosas, La Caixa, Spain
Nihal Sarwat Badawi, Commercial International Bank, Egypt
Cristina Piai, IntesaSanPaolo, Italy
Alaa Ezz, BusinessMed
16:00  Exploring Other Avenues for MSME Financing
Panel Discussion Moderated by Amal El Togby, AIT Consulting
Leila El Oteifi, Egyptian Banking Institute
Guadalupe de la Mata, EBRD
Mohamed Omran, The Egyptian Exchange
Basel Hussein Roshdy, Nile Capital, Egypt
17:30  Conclusions by Panels’ Chairs
18:00  End of First Meeting