

# Seminar SME finance – Investors' perspective

# Thursday 19 April, 13:15 – 17:00 Innpact 5 rue Jean Bertels L-1230 Luxembourg

The goal of the seminar is to give an overview of the challenges of SME Finance from an investor's point of view. The following topics will be discussed during the afternoon:

- Why SME Financing at all?
- What do partner banks usually expect? How to promote SME financing?
- What are the new SME financial products?
- Identifying the risks associated with SME financing
- New trends in SME Financing. How to find niches and maximize the contribution?

### Agenda

13:15	Registration
13:30-13:35	Welcoming remarks Innpact InFiNe.lu
13:35-15:00	1 <sup>st</sup> part of the workshop : The world of SME Finance – investors' perspective Mr Eugen Doce, Head of SME and Housing Finance Competence Centre, Frankfurt School of Finance and Management
15:00 -15:30	Coffee Break
15h30-16:30	2 <sup>nd</sup> part of the workshop: The world of SME Finance – investors' perspective Mr Eugen Doce, Head of SME and Housing Finance Competence Centre, Frankfurt School of Finance and Management
16:30 -17:00	African banking groups – recent trends and strategic issues for SME lending and access to finance Dr Jean-Philippe Stijns, Senior Economist, EIB
17:00	Conclusion



The seminar is organised with the support of



## **Speakers' biographies**

### Mr Eugen Doce

Eugen Doce is part of the International Advisory Services Department at Frankfurt School of Finance & Management since 2005, and is currently heading the SME and Housing Finance Competence Centres of the institution. He combines his role with numerous expert assignments in the projects, mainly in the area of project design, lending operations and new product development. He is actively involved in the set up and management of SME Finance operations, including implementation of credit technology for SME lending, product development, design of training programs, and participation in the elaboration of market studies and due diligences of banks.

Eugen has a strong track record in SME finance, both as a consultant and practitioner. During his various assignments in different developing countries he has worked with several banks and microfinance organisations for improving and streamlining their SME lending operations. His recent projects track-record includes overseeing implementation of two SME lending projects in China and one large SME finance programme in Southern Africa; the latter includes mostly assisting commercial banks in downscaling of their lending operations. Herewith, Eugen acted as a Team Leader in completing technical needs assessments in three commercial banks and designing implementation plans jointly with the banks. Furthermore, he is currently assisting commercial banks in Western Balkans in introducing specialized products for women-led SMEs, through utilisation of a first loss credit guarantee. Jointly with the banks he completes institutional diagnostics and develops the business and marketing strategy for serving women-led enterprises which are a neglected group of companies.

Further Eugen has conducted feasibility studies on various topics within the SME sector, among others in Kosovo, Kenia, Tanzania and Myanmar as well as in a DEG-funded initiative "innovation vouchers" for SMEs in India and Vietnam.

#### Dr Jean-Philippe Stijns

Jean-Philippe Stijns is Senior Economist at the European Investment Bank (EIB), currently responsible for sovereign and banking sector risk rating in Central African countries, supporting the EIB's operations in the corresponding countries. He is the coordinator of and a contributor to the EIB's annual Study of Banking Sectors in sub-Saharan Africa. He also coordinates EIB's survey of African banking groups.



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Prior to joining the EIB, Jean-Philippe held positions at the IMF's Africa Department, with the OECD's Development Centre, as Investment Strategist for ING, and as Assistant Professor of Macroeconomics and International Economics at Northeastern University. While working at the Development Centre, he contributed to the African Economic Outlook.

Jean-Philippe received a joint B.A.-M.A. (summa cum laude) in Economics (University of Liège, Belgium) and a Ph.D. in Economics (University of California, Berkeley).

<sup>&</sup>lt;sup>1</sup> The participants are informed that they are likely to appear on photos taken at the event. These may be used in print or digital media published by InFiNe.lu.