



**MENA-OECD
INVESTMENT
PROGRAMME**

**Working Group on SME Policy, Entrepreneurship and Human Capital Development
Bahrain, 18 November 2008**

UNIDO Presentation

Bridging the financing gap for SMEs

**an operational partnership
linking Technical Assistance to Financial Assistance**



What does UNIDO do?

Global Forum



Policy Changes

Sector assessment
Development plans
Regional integration

Institutional
Capacity Building



Institutional Changes

Governance enhancements
Adoption of best practices
Better and new services

Enterprise
Upgrading



Productive Changes

Value chain development
Technical changes
Linkages with markets

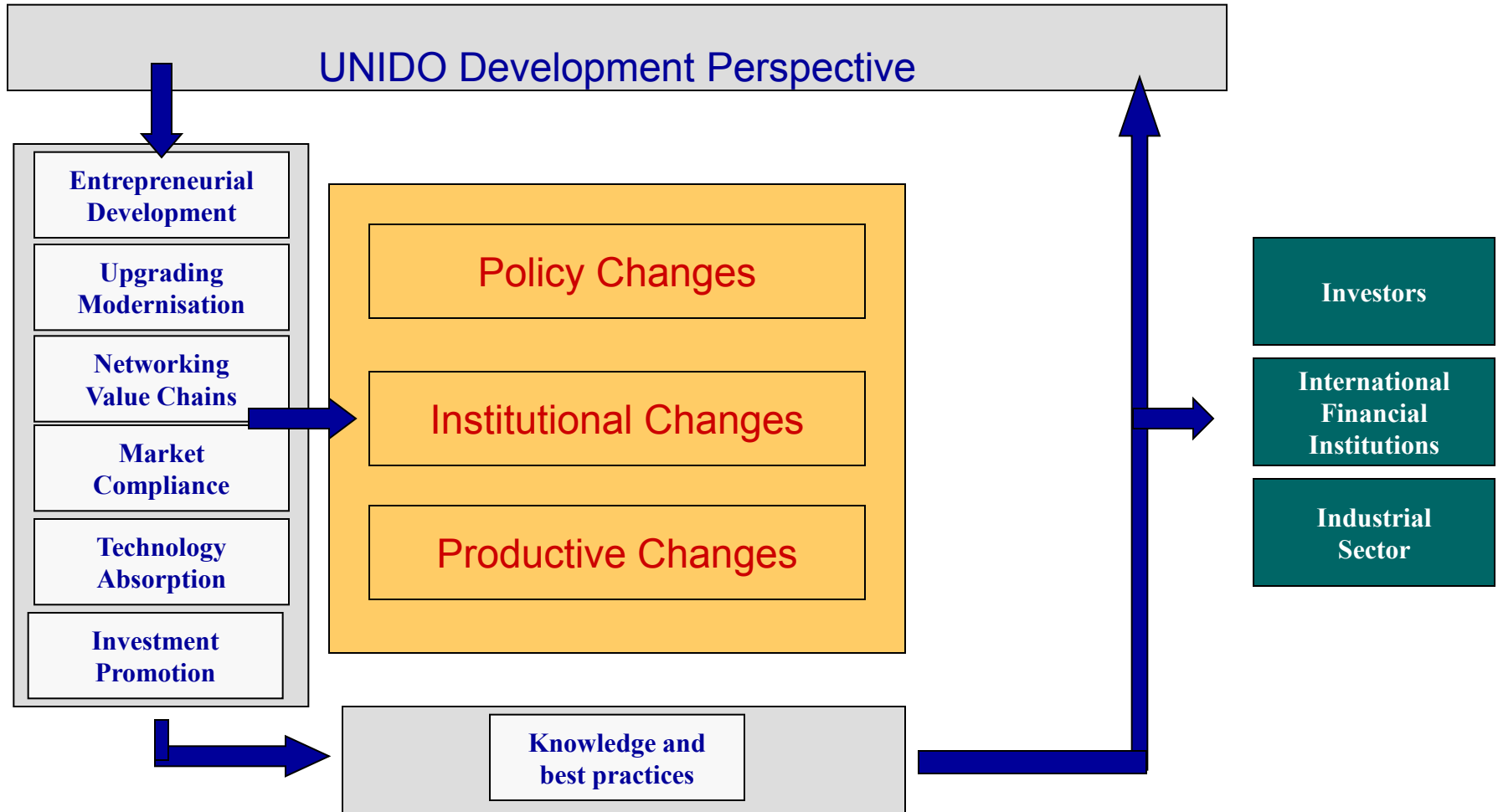
Productivity Enhancements



Sustainable Growth

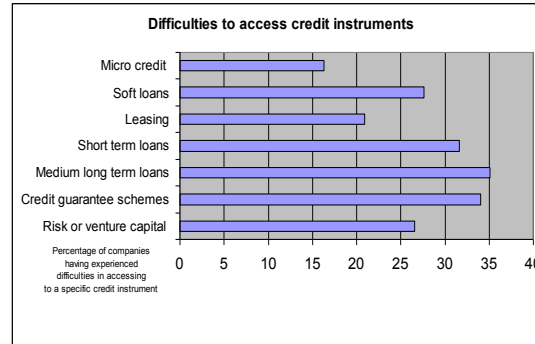
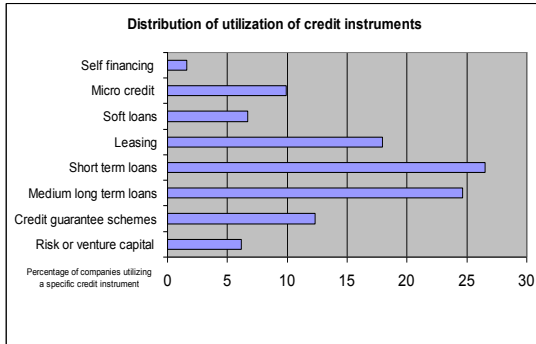
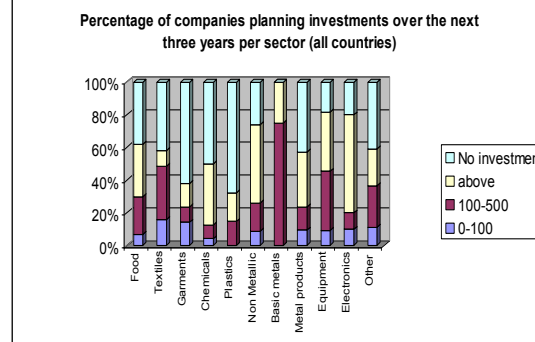
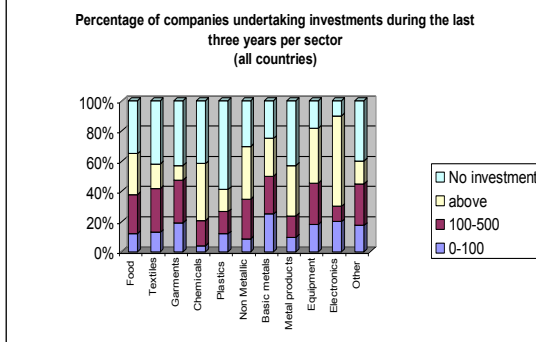
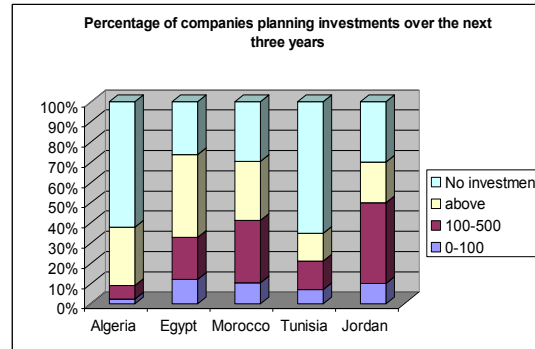
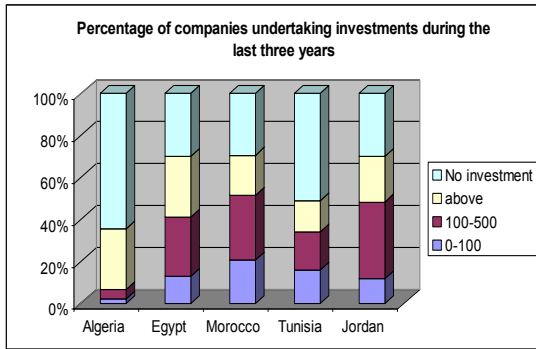


How do we work ?





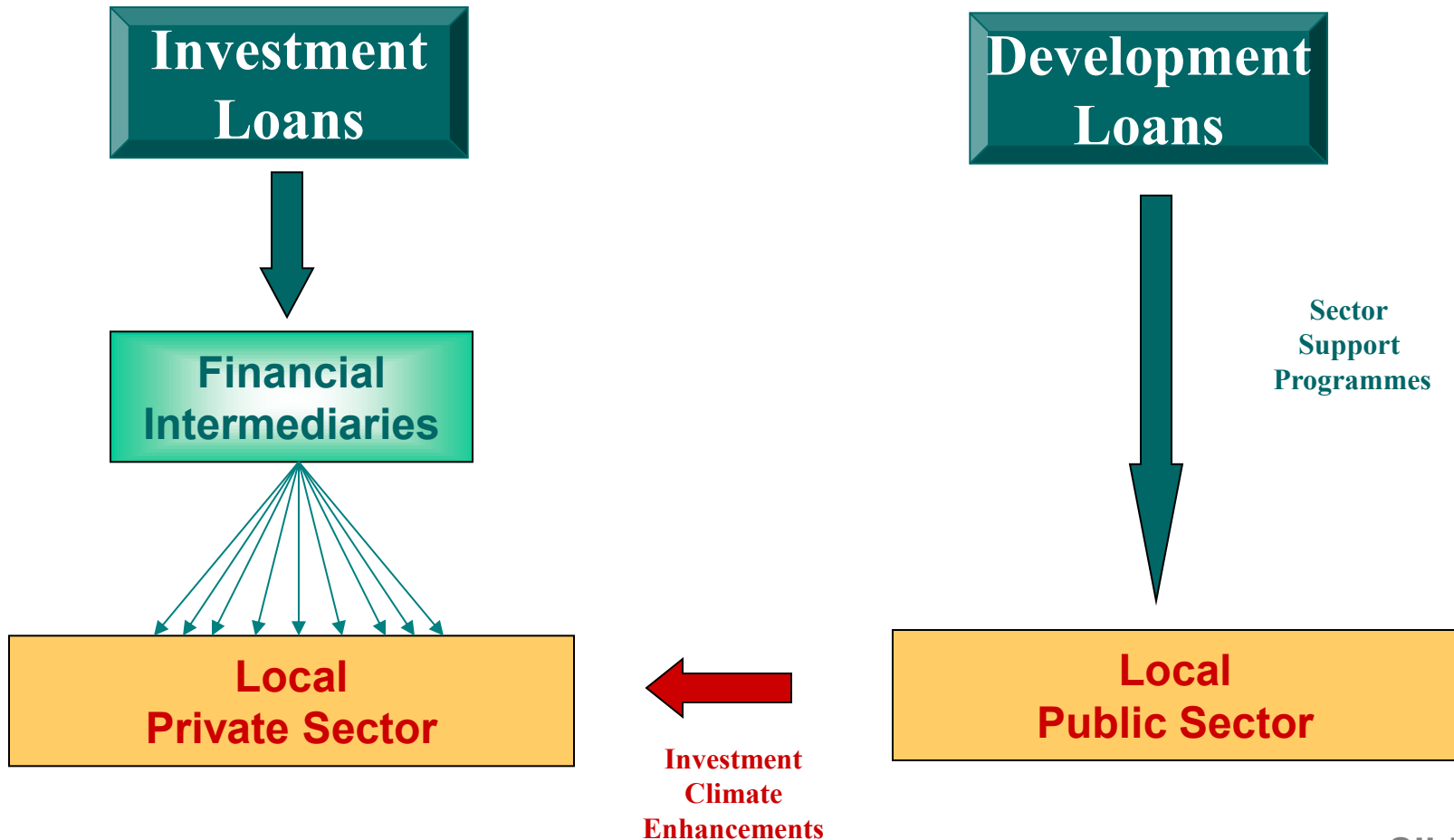
Bridging the information gap





Partnerships Framework

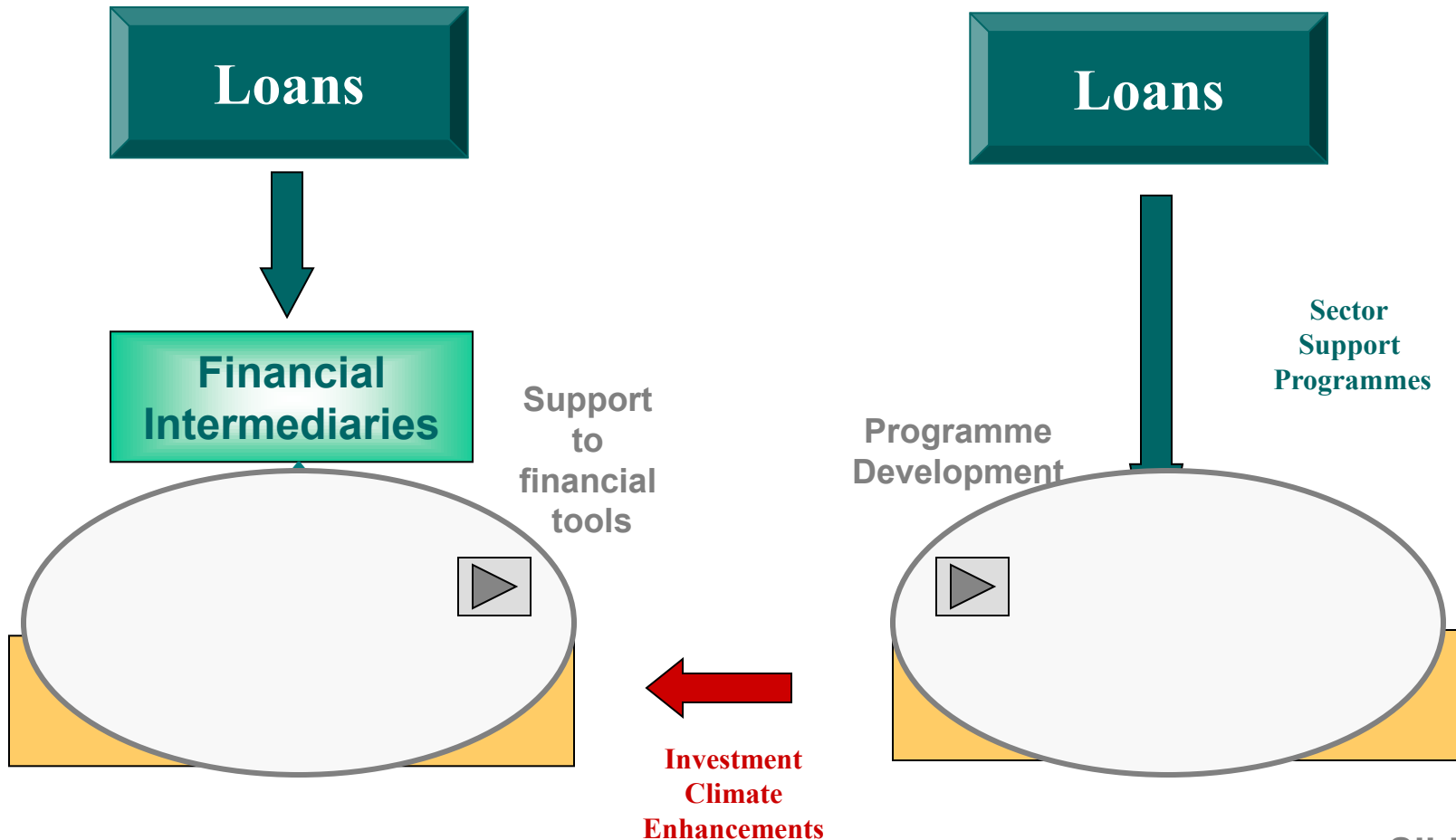
Operational Scheme





Partnerships Framework

Synergy Areas





SME Investment Programme for Egypt, Jordan, Morocco and Tunisia



Italian Development Cooperation Programme

70 M €

Financial Assistance

Loans

Credit lines to purchase equipment and technology for investment projects

Local Banks

10 M €

Technical Assistance

Entrepreneurial Development

Diagnostic and business planning

Investment formulation

Partnership promotion

Investment appraisal

Financial Arrangement

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Local Private Sector



Framework for loans disbursement

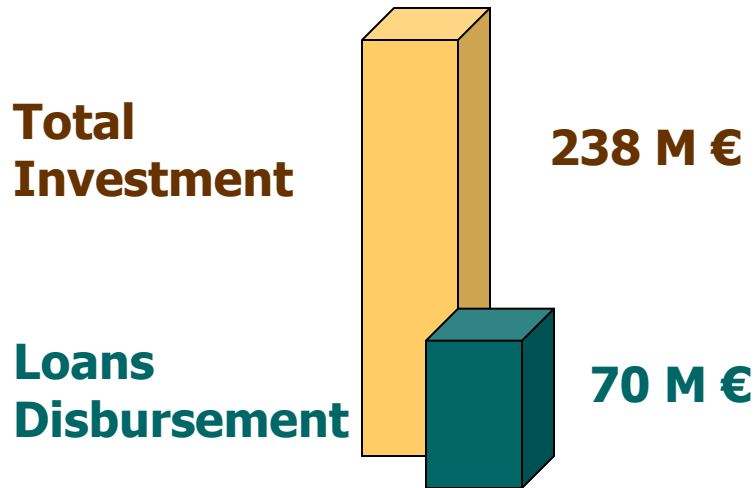


UNIDO's value added

Evaluation of investment potential
 • managerial capabilities
 • inputs
 • market
 • risks
Assessment of expected profitability

Tech. Assistance

- Enhance partnership/cooperation content of projects
- Sustain sector strategic development
- Sustain public private sector dialogue
- Sustain bank private sector dialogue
- Multiply impact by stimulating local investment
- Increase ratio Investment/Loans Disbursement





The Results

	EGYPT	TUNISIA	JORDAN	MOROCCO	total
COMPANIES ASSISTED	245	267	224	248	1024
PROJECTS APPROVED	31	33	10	19	93
INVESTMENT million €	137	80.6	7.7	13.5	238.8
CREDIT LINE million €	34.4	26.4	4.6	5.4	70.8
Investment/ Credit Line	3.98	3.05	1.67	2.50	3.37
Number of Jobs expected	1229	1515	216	523	3483

regional integration of institutions

- exchange information
- establish linkages
- develop joint projects
- carry out promotion

upgrading of national institutions

- attract foreign investment
- recommend policies
- deliver incentives
- carry out country promotion

technical support to local SMEs

- gain exposure
- establish business linkages
 - cluster and network
 - improve productivity
 - access markets
- develop investment projects



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INDUSTRIAL DEVELOPMENT
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Thank you