

# EAMS and SMEs



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Through its recently created Small & Medium Enterprises Department, EAMS is carrying out research on the current situation of SMEs in Morocco, Tunisia, Egypt, Jordan and Syria, focusing on their legal, socio-political and financial problems, as well as on new information and communication technologies in the context of the EuroArab world. This study is supported by highly experienced and qualified senior local researchers specialised in SMEs, from the private sectors in these countries.

Our aim is to promote and develop managerial and entrepreneurial activities by preparing a general report, case studies and technical notes on the current situation of SMEs in these countries. Once the research is completed, the SMEs Dept. intends to organise several seminars, workshops and training courses to be held in Granada, Spain on related fields such as SME management, marketing, microfinance, foreign trade promotion, technological innovation and other international business services. These seminars, workshops and training courses will be subsidised to a large extent by various Arab and European multilateral organisations, such as the Spanish Agency for International Cooperation (AECI).

EAMS is currently preparing a database to develop a Knowledge Exchange Network on EuroArab SMEs. For this purpose, we have published several advertisements in the most important local newspapers of the countries of research, encouraging interested local SMEs, business & professional associations, researchers, individual experts, and public authorities

Mr. Zariief holds an Executive MBA from the Instituto de Empresa of Madrid; a Master's Diploma in International Commerce from the Autonoma University of Madrid; Diploma in International Cooperation from Competense University of Madrid, Diploma in Financial Analysis and Economic Diagnosis for SMEs from CEPYME and a Bachelor's Degree in Commerce, specialising in Accounting, from Cairo University. He was awarded an internship in foreign trade policy by the Spanish Institute of Foreign Trade (ICEX). He has been given recognition as Senior Consultant in Export Promotion for Spanish SMEs PIPE 2000 Programme (ICEX). Previously he worked as associate lecturer in international commerce at the Charles III University of Madrid. He has also worked as Senior Consultant for various projects financed by international donors such as AECI (Spanish Agency for International Co-operation) and Europeaid, in the fields of Budgeting Evaluation, Private Sector Development and Foreign Trade Promotions. In addition he worked as Financial Director for the Kuwaiti Embassy and also for the Commercial Office of the Egyptian Embassy in Spain.

concerned to visit our webpage and fill in the attached questionnaire to become part of this database.

All these initiatives follow the main guidelines established during the seminar entitled "The Challenges of Modernising SMEs in the Mediterranean region", held at EAMS on 30<sup>th</sup> and 31<sup>st</sup> May 2003. This was regarded as the first step towards the creation of a network of EuroArab specialists, including businessmen, associations, policy makers, consultants and academic experts.

On the occasion of the "II Course on Business and Trade Management for the Craft Sector of the Maghreb" held at EAMS from 22 November to 3 December 2004, the SMEs department established relevant contacts with the participating authorities and craft entrepreneurs from Mauritania, Morocco, Tunisia and Algeria. The objective was to co-operate in future activities and to provide specialised services to this key sector in the region.

## MICROFINANCE

EAMS is also focusing its activity on the provision of Technical Assistance to banking institutions in Egypt through the project entitled "Technical Assistance for the Strengthening of the Capacities of Microfinance in Egypt". By providing this technical assistance, our aim is to expand the microcredit culture and to finance SME initiatives in the country.

Last year, EAMS carried out a study on microfinance in Algeria, Tunisia, Morocco and Mauritania, in collaboration with the Spanish NGO "Fundación Promoción Social de la Cultura". This study gave a comprehensive overview of microcredit programmes, the current structure and main microfinance players in these countries.