

Virtual Summer Academy

Digital Transformation of Credit Guarantee Institutions

Framework, Tools and Strategies of Digital Transformation

About the course

Digital transformation is the integration of digital technology into all areas of a business, fundamentally changing how you operate and deliver value to customers. It's also a cultural change that requires organizations to continually challenge the status quo, experiment, and get comfortable with failure.

This short digital summer academy is supposed to help leaders in their respective Credit Guarantee Institutions to understand and lead your way through a digital transformation. We try to address the digital transformation from three perspectives: the strategic view, the organisational view and the innovation view.

At the end of the course a certificate will be issued by EMGN for participants who have completed the full course only.

Learning Objectives

- To understand digital disruption drivers. Acquire a concrete view of the key strategic drivers of digital disruption in your industry
- To describe the principal digital transformation framework and tools
- To illustrate the main components of digitalization strategy
- To analyze the impact of the digital transformation on the business model
- To have a working knowledge of good practices and how to initiate a digital transformation process
- To develop an actionable strategy roadmap for the digital transformation in your organization

Participants

Each member institution will nominate three participants from the Southern and Eastern Mediterranean (Algeria, Egypt, Jordan, Lebanon, Morocco, Tunisia and Palestine)
The number of participants including resource persons will be up to 25 persons.

Language

The principal course language will be English and a decent command of the language would be appreciated. However, French translation will be provide for most sessions.

Methodology

The methodologies applied in the summer academy consists of a mix of inputs from various resource persons combined with highly interactive methods in adult education. A professional facilitation expert will guide the group through the overall process. All participants are expected to share their knowledge and experience during the training. Full participation on all days is expected.

Digital Platform and Technical Requirements

The virtual platform will be Zoom Meeting Software. A secure meeting link will be sent to registered participants a day prior to the meeting by email. Each participant must log-in with an individual computer and a proper mic and webcam are required. Logging in via mobile or via teleconference systems are not permitted.

About the Summer Academy

The Summer Academy is organized by EMGN and is part of EMGN's peer-to-peer learning and capacity development activities. The Euro-Mediterranean Guarantee Network (EMGN) is promoted by the Euro-Mediterranean Economists Association (EMEA), the European Institute of the Mediterranean (IEMED) and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). The network was launched in 2012 following several meetings during 2011-2013 at the Secretariat of the Union for the Mediterranean in Barcelona (Spain), the CGSs representatives from the Southern and Eastern Mediterranean (Algeria, Egypt, Jordan, Lebanon, Morocco, Tunisia and Palestine), the European Guarantee Association (AECM) and UfM officials.

co-organized by



Monday, 20 July, 2020

Digital Transformation of Internal processes

	8:30 – 9:00	Registration
Session 1A	9:00 – 09:20	Welcoming Remarks & Introduction into the Agenda & Process
		<p><i>Dr. Mohammed Al-Ja'fari, Chairman of the Jordan Innovative Start-ups and SMEs Fund (ISSF), Director General of the Jordan Loan Guarantee Corp. (JLGC)</i></p> <p><i>Mr. Hayder Al-Bagdadi, Head of Financial Inclusion in the MENA Region (FIMENA), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH</i></p> <p><i>Mr. Jost Wagner, Lead Facilitator, The Change Initiative</i></p>
Session 1B	09:20 – 10:30	Introduction into Digital Transformation: Trends, Drivers and Key Components
		<p>What are the underlying economics of innovation, technology, and market disruptions? What are the current factors driving digital advancement and what are the key components you have to consider for digitizing your Credit Guarantee Institutions?</p> <p>Resource Persons:</p> <p><i>Francois Jurd de Girancourt, Partner, Head of McKinsey's Financial Institutions Practice in Africa</i></p> <p><i>José Fernando Figueiredo, Special Honorary Chairman of AECM, the European Association of Guarantee Institutions and Coordinator of the Global Network of Guarantee Institutions, GNGI, European Union</i></p>
	10:30 – 10:45	Networking Coffee Break
Session 1C	10:45 – 11:15	Digitizing internal process and productivity improvements - Stories from the Field
		<p>In this session we will hear from practitioners in the industry how they have initiated and are currently facilitating the digital transformation journey in their respective organizations.</p> <p>Resource Person:</p> <p><i>Pedro Pisonero, Iberaval, Former Chairman of the AECM Digital Working Group, Spain</i></p>
	11:15 – 11:45	Group Work on Digital Tools
Session 1D	11:45 – 12:00	Final Reflections and Closing Remarks for Day 1

Tuesday, July 21, 2020

Digital Transformation of Products and Services

Session 2A	9:00 – 09:15	Morning Check-in and Introductions into the day
		<p>Speakers:</p> <p><i>Dr. Rym Ayadi, Founder and President Euro – Mediterranean Economists Association (EMEA)</i></p>
Session 2B	09:15 – 10:30	Digital Transformation of Products and Services
		<p>In this session we discuss how to digitize the relationship with clients and other stakeholders. We learn about new digital products and services that are new or innovative regarding the product or service, the delivery methods, the core value proposition or even a new business model or a combination thereof.</p> <p>Resource Person:</p> <p><i>Virginie PONCET, Head of International Consulting Activities, Development and International Affairs Department, Bpifrance, France</i></p> <p><i>José Fernando Figueiredo, Chairman of Agrogarante – Mutual Guarantee Society, Portugal, AECM and GNGI, European Union</i></p>
	10:30 – 10:45	Coffee Break
Session 2C	10:45 – 11:45	Digital Polyclinic

In this session we will work in virtual breakouts on various topics in regards to products and services as selected by the participants. Each breakout will be led by one of the resource persons.

Resource Persons:

Virginie PONCET, Head of International Consulting Activities, Development and International Affairs Department, Bpifrance, France

José Fernando Figueiredo, Chairman of Agrogarante – Mutual Guarantee Society, Portugal, AECM and GNGL, European Union

Pedro Pisonero, Iberaval, Former Chairman of the AECM Digital Working Group, Spain

Francois Jurd de Girancourt, Partner, Head of McKinsey's Financial Institutions Practice in Africa

Session 2D 11:45 – 12:00 **Introduction into Day 3 Group Work**

Wednesday, July 22, 2020

Developing an Action Plan

Session 3 **Working in Country Teams**

All teams work on a draft action plan. A framework template will be provided. The results are expected to be shared on Day 4 of the training.

Thursday, July 23, 2020

Digital Transformation – Leadership and Cultural Change

Session 4A 9:00 – 09:10 **Morning Check-in and Introductions into the day**

Speakers:

Mr. Roger Albinyana, Director of the Mediterranean Regional Policies and Human Development department at the European Institute of the Mediterranean (IEMed).

Session 4B 09:10 – 10:10 **Cultural Change and Leadership**

Digital technology has unleashed many trends that will fundamentally transform enterprises, industries and even society as a whole. Any digital transformation program demands that top leaders harness the efforts of all, continually aligning them with the journey's objective and driving them toward that objective. We are going to talk about success factors and mistakes to avoid.

Resource Persons:

Shweta Juneja (Ms), Expert Associate Principal, Johannesburg & Co-founder of McKinsey's Digital Labs in India and Africa

Matthieu Hesloun, Chief Digital Officer, Bpifrance

10:10 – 10:20 **Coffee Break**

Session 4C 10:20 – 11:30 **Presentation of Action Plans**

In this session participants will share their action plans and will receive peer-to-peer feedback.

Session 4D 11:30 – 12:00 **Feedback, Evaluation, Closing Ceremony**

Speakers:

Dr. Mohammed Al-Ja'fari, Chairman of the Jordan Innovative Start-ups and SMEs Fund (ISSF), Director General of the Jordan Loan Guarantee Corp. (JLGC)

Ms. Nagla Bahr, Managing Director of the Credit Guarantee Company in Egypt (CGC Egypt)

Resource Persons & Speakers (in order of appearance)

Dr. Mohammed Al-Ja'fari

*Chairman of the Jordan Innovative Start-ups and SMEs Fund (ISSF)
Director General of the Jordan Loan Guarantee Corp. (JLGC)*

Dr. Ja'fari holds the position of the Chairman of the Jordan Innovative Start-ups and SMEs Fund (ISSF) since 2017 & the Director General of the Jordan Loan Guarantee Corp. (JLGC) since 2011. He is the representative of Loan Guarantee Schemes in MENA region at the World Bank Task Force to set the Principles on the design and implementation of PCGs for SMEs. Prior to that, he held the post of Director General of the Jordan Deposit Insurance Corporation (JODIC) during 2004-2011 and the Commissioner for Finance and Administration at Aqaba Special Economic Zone Authority (ASEZA) in 2002 & 2003, and several positions at the Central Bank of Jordan at Financial Analysis and Monetary Research & Open Markets Operations Departments during the period 1986-2002.

Hayder Al-Bagdadi

Head of Financial Inclusion in the MENA Region (FIMENA), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Hayder Al-Bagdadi is the head of programme "Financial Inclusion in the MENA Region – FIMENA" Hayder worked for the Alliance for Financial Inclusion (AFI) as a Policy Manager in the areas of digital financial services and SME finance. He also managed AFI's policy grant portfolio for the Pacific, Asia, and Eastern Europe. Before AFI, Hayder spent eight years at GIZ working on financial system and private sector development issues. At GIZ Headquarters' in Germany, he was an Advisor in the Financial System Development (FSD) Unit of the Economic Development and Employment Department responsible for GIZ's FSD programmes in Asia.

Jost Wagner

Managing Director, The Change Initiative

Jost Wagner is the founder and managing director of The Change Initiative, a facilitation company located in Bangkok. He is a Certified Professional Facilitator by the International Association of Facilitators (IAF). He has co-designed and facilitated more than 350 workshops and conferences worldwide for organizations such as the United Nations, the Asian Development Bank, the World Bank and GIZ. He is also a pioneer in promoting Futures Thinking and member of the Steering Committee of the Asia-Pacific Futures Network. Prior to his work with TCI he worked on behalf of the German Government in India, Afghanistan and Thailand.

François Jurd de Girancourt

Partner, Head of McKinsey's Financial Institutions Practice in Africa

Francois specializes in large scale transformations, in particular digital, data and agile. He has supported multiple regional institutions in significantly improving their performance through digital and data.

José Fernando Figueiredo

Chairman/President of AECM, the European Mutual Guarantee Association, European Union

José Fernando Figueiredo (48) is Chairman/President of AECM since 2007. AECM – European Association of Guarantee Societies, is the European Association of credit guarantee entities, a non - profit organisation, based in Brussels, representing 39 members from 20 countries of the EU as well as Russia, Montenegro and Turkey. He is Chairman and Executive President of Norgarante, Lisgarante, Garval and Agrogarante – the four Mutual Guarantee Societies (MGS) in Portugal and also Chairman and Executive President of SPGM – Holding of the Portuguese Mutual Guarantee Scheme that manages the public counterguarantee mechanism (around 950 million euro in own funds), a tool that partially guarantees the guarantees issued by the MGS and deals with the public agencies and the European Investment Fund -EIF, also acting as back-office to all the entities in the Portuguese Guarantee Scheme.

Pedro Pisonero

Iberaval

Former Chairman of the AECM Digital Working Group, Spain

Pedro Pisonero Perez, is the Managing Director of Iberaval SGR, Vice-President of CESGAR, Vice-President of AECM. He started his career in 1985 in the field of Mutual Guarantee Institutions at SOTECA SGR, the forerunner of Iberaval. Later he focused on investment in the company capital in the region of Castilla y Leon, SCR Sodical, for 17 years, where he carried out multiple projects implemented in the Region, as investment manager. He later developed the start-up of the public financing institution of Castilla y Leon, ADE Financing SA, under the regional government. He was director of investments for a period of three years and took part in the financing of small, medium and large businesses. He also represented the company in the boards of parent companies such as Iberaval SGR. In March 2010 he took over the Directorate General of Institutional Relations and Risk Management at Iberaval and since September 2011 he is the Managing Director, what has allowed him to lead the company in a continuous process of change and growth. He is also Vice-President of AECM through SGR-CESGAR, of which he is also Vice-President.

Dr. Rym Ayadi

Founder and President Euro – Mediterranean Economists Association (EMEA)

Dr. Rym is also the Founder and Director of the Euro-Mediterranean Network for Economic Studies (EMNES). Professor Ayadi is also an international academic expert in several international high-level academic and advisory Committees and Boards. She is Senior Advisor at the Centre for European Policy Studies (CEPS); Professor at CASS Business School, Member of the Centre for Banking Research (CBR), City University of London, Chair of the European Banking Authority – Banking Stakeholders Group (EBA- BSG). She is also Associated Scholar at the Centre for Relationship Banking and Economics (CERBE) at LUMSA University in Rome. She is also an Academic Member of the European Shadow Financial Regulatory Committee (ESFRC), a shadow academic group of professors of law, finance and economics working on international financial regulation and financial stability, the European Commission's Financial Services Users Group (FSUG), the European Parliament – Economic and Financial Committee and Committee on Foreign Affairs (EP Think Tank), the Parliamentary Assembly of the Mediterranean (PAM) and the Union for the Mediterranean (UfM), and an invited expert in international organisations including OECD and IMF, among others.

Virginie Poncet

Head of International Consulting Activities, Development and International Affairs Department, Bpifrance, France

Virginie Poncet joined Bpifrance in 2002 after 15 years as a business consultant (CSC, Accenture...). In Bpifrance, she managed the development team covering the entire scope of IT projects of the bank. She then moved on to the business analyst team management for 5 years and joined in 2013 the international consulting activity. The consulting activity created in Bpifrance aims to help the governments and organizations in charge of SME development to acquire best practices in order to create a fertile economic environment. Bpifrance shares with its worldwide clients, experience and knowledge regarding SME financing. There are 4 lines of consulting as in Bpifrance operations: loans, guarantees, innovation, and equity. International Affairs department provides technical assistance for business model construction or change, organization, processes, risk control (economic and regulatory) and IT system design.

Roger Albinyana

Director of the Mediterranean Regional Policies and Human Development department at the European Institute of the Mediterranean (IEMed)

Roger ALBINYANA, director of the Mediterranean Regional Policies and Human Development department at the European Institute of the Mediterranean (IEMed). He is also associate professor at the Faculty of Economics of the University of Barcelona where he teaches international economic policy. He holds a MA in Economic History from the University of Barcelona and the Autonomous University of Barcelona, a BA in Economics from Pompeu Fabra University (Barcelona) and a BA in Business Administration and Management from the Open University of Catalonia. From 2013 to 2016, he served as secretary general for Foreign and EU Affairs of the Government of Catalonia. During that period, he was also a member of the EU Committee of the Regions. From 2010 to 2013 he served as advisor and expert on private sector development at the Secretariat of Union for the Mediterranean, one of the six core priority areas of that institution. He is also a board member at CIDOB, Barcelona Centre for International Affairs and a member of the advisory council of the Euro-Mediterranean Economists Association (EMEA).

Shweta Juneja

Expert Associate Principal, Johannesburg

Shweta is a leader and co-founder of McKinsey's Digital Labs in India and Africa. She is an expert in launching new digital businesses and understanding the talent / cultural shifts required by digital. At McKinsey, she has been pivotal in establishing digital incubators at 20+ leading institutions globally, particularly in the financial services area.

Mathieu Heslouin

Chief Digital Officer, Bpifrance

Mathieu brings 20+ years of sales & marketing experience in the tech industry and worked both for Fortune 500 Hi Tech companies. He has built two startup companies in the social and mobile space before joining BPI. Thanks to his double background (Large companies, Startups, BtoB & BtoC, Online & Offline) he has unique business agility in today's fast changing economy.

Nagla Bahr

Managing Director of the Credit Guarantee Company in Egypt (CGC Egypt)

Ms. Bahr is the Managing Director of the Credit Guarantee Company in Egypt (CGC Egypt) since 2015. Ms. Bahr has more than 30 years of experience in economic development, finance, Research, feasibility studies and strategic planning with a focus on emerging markets development. She has a special expertise in MSMSs access to finance and development, where she led and supported different projects and researches of MSMEs sector development, strategy, thematic and sector work in context of sustainable development, and application of business- oriented approaches. Ms. Bahr has a special expertise in structuring, establishing, and managing guarantee schemes through systematic structure and application of innovative products and models. Across her years of experience Ms. Bahr has served and coordinated with different local and international corporate, government, economic development institutions and was in charge of building and managing collaborative alliances and partnerships with these institutions in regions of MENA, Africa, East Europe, and South Asia. Ms. Bahr set on several private and public sector boards and lately she was awarded as one of the top 50 most influential women in Egypt for 2019.