

OPENING NEW HORIZONS FOR CGIs THROUGH COMMUNICATION

22nd AND 23rd OF OCTOBER 2024 IN CAIRO, EGYPT

Academy Booklet

Co-organised by:

the Euro-Mediterranean Guarantee Network (EMGN),
the Euro-Mediterranean Economists Association (EMEA),
Ajit Sharma, Expert in Communication & presenter at TED & TEDx,
The Change Initiative,

Funded by:

the German Agency for International Cooperation (GIZ)

Hosted By:

Credit Guarantee Company, CGC Daman, Egypt

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EMGN AUTUMN ACADEMY 2024

The EMGN Autumn Academy 2024 will regroup EMGN members and professionals from different fields of expertise for two days for a hybrid Academy. Each member institution will nominate two participants present on-site in Cairo, Egypt. Speakers and Experts will make their interventions both on-site and online via the Zoom platform, and interactive activities will take place with the help of selected experts and resource persons from the network to ensure the best learning experience.

Booklet Introduction

The present booklet includes an overview of the sessions that will take place during the EMGN Autumn Academy of 2024 on Communication strategies. We highly recommend participants to review the agenda and reflect on communication challenges from their own operations. By the end of this academy, participants should have a deeper understanding of success factors of a good communication strategy, how to communicate with different stakeholders, learn about good practices from members, how to overcome barriers to collaboration and an introduction to the art and mastery of storytelling.

All presentations and content used during the EMGN academy will be available on the EMGN website under “Member Area” for EMGN members to have continued access and share the content within their institutions.

Background

Following consultations with EMGN members in July 2024, it was determined that EMGN members are keen to share knowledge and good practices on improving their communication strategies.

The role of Credit Guarantee Schemes (CGSs) in supporting access to finance for small and medium-sized enterprises (SMEs) is key to economies’ development and growth. However, the success of CGSs largely depends on effective communication strategies with SMEs, financial institutions, policy-makers, industry associations, international institutions, and other key stakeholders and funders. Lack of awareness about the existence and benefits of these schemes among SMEs and Entrepreneurs in the Southern Mediterranean region can limit their growth potential. Hence, by raising awareness, educating stakeholders, and building trust, a well-executed communication strategy can significantly enhance the impact of CGSs.

This EMGN academy aims to enhance the communication skills of CGS professionals, promote understanding of stakeholder needs, and facilitate knowledge sharing through the exchange of best practices and successful communication strategies. The training academy will cover three main aspects of communication: first, communicating with SMEs and business associations to enhance the understanding of the value and process of credit guarantees and utilising social media and online platforms to reach and engage these enterprises. Second, communicating with financial institutions to encourage their active participation and understand the main barriers and enablers for their collaboration. Third, communicating with other stakeholders including engaging with regulatory bodies to ensure supportive policies and procedures, in addition to strengthening their ability to communicate with international institutions to secure funding and support for their initiatives. Moreover, the academy will introduce the art and mastery of storytelling and highlight its importance in showing impact, building credibility, and enhancing engagement.

Ultimately, the academy seeks to improve the effectiveness of CGSs outreach in the southern Mediterranean region focusing on enhancing participation, regulatory environment, and funding.

Target Group:

The EMGN Autumn Academy 2024 is tailored to the needs of Credit Guarantee Institutions in the Southern Mediterranean region and its target audience includes CGSs' team members from communication, marketing and media, and public relations.

Learning Objectives:

Objectives of the two-day academy for staff members of credit guarantee schemes are:

- 1) Understand the specific challenges and best practices in communicating with end beneficiaries (SMEs) to raise awareness, uptake, and impact.
- 2) Learn how to communicate the risk-sharing and financial benefits of CGSs to banks and financial institutions and understand the main challenges including risk aversion and administrative requirements.
- 3) Gain insights on communicating the social and economic impact of CGSs to attract financial and technical support from donors and funders.
- 4) Learn how to attract stronger regulatory support and more favourable policies through effective communication with regulators.
- 5) Learn how to use storytelling to make CGSs more relatable to different audiences including SMEs, financial institutions, and potential funders.

PROGRAM OF THE ACADEMY

22nd of October: Communication & Collaboration with MSMEs & Local Banks

Start	End	Sessions & Speakers
08:30	09:00	Registration and Welcome Coffee
09:00	09:10	Welcome Address Nagla Bahr, CGC-BoD Executive Board member and Chairwoman of EMGN, Egypt
09:10	09:20	Program Outline, Introductions, Housekeeping Jost Wagner & Christine de Visser
09:20	09:30	The importance of good communication for Guarantee Funds Prof. Rym Ayadi, Euro-Mediterranean Economists Association (EMEA)*, Spain
09:30	09:40	The Future of Communication- Some reflections Jost Wagner, EMGN Academy facilitator and Futurist, Germany
09:40	09:50	The importance of telling your story right Ajit Sharma, TED TV Speaker Coach, TEDx Ambassador & Storytelling Specialist, India
09:50	10:20	Know and Engage your Stakeholders - Activity
10:20	10:40	Networking Coffee Break
10:40	11:40	Communicating with MSMEs - Sharing of Good Practices & Experience Maria Sarantopoulou, Communications & Public Affairs Deputy Director, Hellenic Development Bank, Greece Habiba Mokhtar, Director of Marketing Communications at CGC Daman, Egypt Interactive Discussion
11:40	12:30	The Storytelling Academy: Masterclass 1 Ajit Sharma, TED TV Speaker Coach, TEDx Ambassador & Storytelling Specialist, India
12:30	14:00	Lunch
14:00	14:30	Communicating with Financial Institutions - World Café Moderated by Jost Wagner, EMGN Academy facilitator and Futurist, Germany
14:30	15:00	Experience from Member countries - Abderrahmane Ouacham, Manager of the Casablanca Branch at Tamwilcom, Morocco - Rabia Aghiles, Director of Communication, CGC Algeria
15:00	15:30	Perspectives from local banks: Challenges & Opportunities from Collaboration with CGIs followed by Q&A with the Moderator Nader Saad, Head of SME Banking- Banque du Caire, Egypt
15:30	16:00	Coffee Break
16:00	17:15	Effective Crisis Communication for CGIs, HDB & AECM - Maria Sarantopoulou, Communications & Public Affairs Deputy Director Hellenic Development Bank, Greece - Alice Awad, Office, Events and Communications Manager at European Association of Guarantee Institutions, Belgium
17:15	17:30	Reflections on the Day
19:00	21:00	Dinner at Downtown Restaurant, Steigenberger Hotel

23rd of October: The Art and Mastery of Storytelling to our Stakeholders

Start	End	Sessions & Speakers
8:45	9:00	Welcome Coffee
9:00	9:10	Presentation of the day by Moderator and short summary of the key insights from the previous day Jost Wagner, EMGN Academy facilitator and Futurist, Germany
9:10	09:30	Communication Strategies with Central Banks Ihab Jebreen, Manager of Business Development and Market Research, Jordan
09:30	10:15	Improving your communication with regulators Interactive Exercise
10:15	10:30	Coffee Break
10:30	11:00	Experiences of an International Development Agency Nihal Hassan, Deutsche Gesellschaft fuer internationale Zusammenarbeit (GIZ)
11:00	12:00	Experience from Guarantee Members with International Funds Ihab Jebreen; Manager of Business Development and Market Research, Jordan Karim Ramadan, Senior Risk team leader at CGC Daman, Egypt
12:00	13:00	Lunch
13:00	14:30	The Storytelling Academy: Masterclass 2 Ajit Sharma, TED TV Speaker Coach, TEDx Ambassador & Storytelling Specialist, India
14:30	14:50	Coffee Break
14:50	16:00	The Storytelling Academy: Stories & Reflections Ajit Sharma, TED TV Speaker Coach, TEDx Ambassador & Storytelling Specialist, India
16:00	16:30	Closing Remarks and Handing over of Certificates Nagla Bahr, CGC-BoD Executive Board member and Chairwoman of EMGN

SCIENTIFIC COMMITTEE



Prof. AYADI Rym

President and Founder, Euro-Mediterranean Economists Association, Spain

Rym Ayadi is the Founder and President of the Euro-Mediterranean Economists Association (EMEA). She is the Founder and Director of the Euro-Mediterranean and African Network for Economic Studies (EMANES). She is Senior Advisor at the Centre for European Policy Studies (CEPS); Professor at the Bayes Business School, City University of London and Member of the Centre for Banking Research (CBR); 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.



Dr. SHA'BAN Mais

Associate Professor of Banking and Finance, Vice Dean of Graduate Studies at Al-Zaytoonah University of Jordan, and a Research Fellow at the Euro-Mediterranean Economists Association (EMEA), Jordan

Mais' research interests include financial inclusion, digital financial services, MSMEs' access to finance, sustainable finance, and bank stability and performance. She holds a PhD in Finance (University of Essex, United Kingdom), MSc in Finance (Swansea University, United Kingdom).

SPEAKERS



Prof. AYADI Rym

President and Founder, Euro-Mediterranean Economists Association, Spain

Rym Ayadi is the Founder and President of the Euro-Mediterranean Economists Association (EMEA). She is the Founder and Director of the Euro-Mediterranean and African Network for Economic Studies (EMANES). She is Senior Advisor at the Centre for European Policy Studies (CEPS); Professor at the Bayes Business School, City University of London and Member of the Centre for Banking Research (CBR); 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.



AWAD Alice,

Office, Events and Communications Manager at European Association of Guarantee Institutions, Italy

Alice Awad holds a degree in Political Science and Communication. She has been contributing to the European Association of Guarantee Institutions (AECM) since September 2022, where she is responsible for the Working Groups on Communication and Marketing, as well as Digitization. With a background in the European Parliament, Alice specializes in developing dynamic communication strategies that enhance the effectiveness of outreach efforts. Her experience also includes fundraising and event orchestration, along with managing communications to foster stakeholder engagement.

Alice is passionate about improving communication skills among Credit Guarantee Scheme professionals, particularly in raising awareness of the value and role of credit guarantees for small and medium-sized enterprises (SMEs).



BAHR Nagla,

CGC-BoD Executive Board member and Chairwoman of the Euro-Mediterranean Guarantee Network (EMGN), Egypt

Ms. Bahr has more than 30 years of experience in finance, economic development, and strategic planning with a focus on emerging markets development. Ms. Bahr has a special expertise in MSMSs Finance and development and structuring and managing Guarantee Schemes. Her expertise was practiced in markets of MENA, Africa, East Europe, and South Asia. Ms. Bahr is CGC-BoD Executive Board member and Chairwoman of EMGN. She was the Managing Director of the Credit Guarantee Company (CGC Daman) in Egypt from 2015 until 2024. Prior to 2015 Ms. Bahr has served under both local and international umbrellas of BP, Shell Winning, Fulbright Commission and Finance and Banking Consultancies (FinBi). Ms. Bahr across her different services interacted with different ministries and authorities of GOE as well as the Central Bank of Egypt. Ms. Bahr has BSc in Economics and a master's degree in professional Economic Development. She also acts as the chairwoman of the Euro-Mediterranean Guarantee Network (EMGN).



Dr. HASSAN ALI HASSAN, Nihal

Head of Financial Sector Development Unit, private sector development cluster, German International Cooperation (GIZ) | Board member of Egypt Sound and Light Company | Independent Board Member at Sahel Finance in Egypt | Independent Board Member at Egypt Factors | Winner of the Top 50 Most Influential Women award 2020 and Who is Who award 2014.

Doctor of Business Administration and Master of Business Administration holder and a graduate of Faculty of Economics & Political Sciences, Cairo university. Work experience of more than twenty-five years. During this experience, worked in various areas, including training and advisory, business development and Marketing. For 20 years Worked closely with the financial sector (banking / non-banking) either with the regulators or the working institutions in the Egyptian market identifying their needs of capacity building or institutional development and strategize fulfilling these needs according to the available budget in addition to open new marketing channels for them specially in the SMEs market.

Running the business with the financial institutions in different new areas like green finance, voluntary carbon market, digitalization, and value chain finance and other typical financial areas like developing new products, risk management, developing strategy and SOPs, this is in addition to the organizational restructuring and business match making. Working with the private sector in the financial awareness and create access to finance opportunities. Besides practical experience in Organizing Training Programs (including needs assessment, training design and delivery, and impact evaluation), a recipient of a Train-of-Trainers Program, which enabled to build capacity in Training Curriculum Development and Training Delivery. develop and deliver training for the entrepreneurs and start-ups especially in the topics of business planning and marketing.

On the Business development side, assess the customer needs and evaluate their satisfaction to develop the strategic business plan for the products. Create marketing communication plans, advertisement campaigns and all the ATL & BTL activities in both goods and services. In addition to participating in creating the standard operation manual to organize the business development department work.



SAAD Nader

Head of SME Banking- Banque du Caire, Egypt

Nader Saad is a result-driven banking executive with more than 25 years of experience in Corporate, Commercial / SME Banking and Credit Risk. He is skilled in leading the transformation of Commercial Banking / SME Banking businesses.

Nader is currently Head of SME Banking Group - Banque du Caire where he managed to establish a unique SME business model backed by comprehensive product offering, to position BdC as an industry leader and the best partner for SME customers in Egypt.



SARANTOPOULOU Maria

Communications & Public Affairs Deputy Director | Hellenic Development Bank, Greece

Maria has worked in the European Commission in Brussels, at the Spokesperson's Service, which operates under the political leadership of the President, being the youngest Press Officer. As a Press Officer she has worked in the areas of Competition, Entrepreneurship, Industry, Single Market, Budget, and Human Resources, working closely with the respective European Commissioners. She has also worked as European Commissioner's Speechwriter and Political Coordinator for Migration and Home Affairs in the relevant Directorate General, having successfully undertaken the demanding Commission's EPSO exams. Furthermore, she has worked as a journalist and editor at Kathimerini and as a communication and international relations officer at the Office of the National Coordinator for Drugs representing the Service in international as well as European fora and institutions.

Maria Sarantopoulou is also an elected member of the BoD of the Hellenic Alumni Association of the London School of Economics and Political Science (LSE). She has the position of the Secretary General. She is also the Deputy Chairwoman of the Communications and Marketing Group at the European Association of Guarantee Institutions (AECM).

She holds an MSc from LSE in Public Policy and Administration specializing in Comparative Public Policy Change and a BA degree from the Department of Communication and Media at the Kapodistrian University of Athens. She is a graduate of the German School of Athens and speaks Greek, English, German, French (and a little Chinese).



SHARMA, Ajit

International Public Speaking & Communication Coach, India

Ajit is passionate about mentoring individuals and organisations to communicate their best. He is widely acknowledged in the industry for his human-centred engaging style and his focus on authentic story-telling, powerful ideas, compelling presentations and effective public speaking and communication.

Over the last 10 years, Ajit Sharma has mentored some of the most prominent CEOs, technology leaders, actors, authors, entrepreneurs, activists, media & entertainment professionals, social entrepreneurs, artists, innovators, educationists, thinkers, designers & photographers, among many others in and outside India.

He has spent more than 10 years working with the global TEDx community that stands today as the world's largest grassroots network of ideas. He was invited to speak at TED University during TED Global in 2011 in Edinburgh. He has also been the recipient of TEDx Change Award by Bill & Melinda Gates Foundation for his contribution towards the TEDx Community. He is the current TEDx Ambassador (India) appointed by TED.

**WAGNER, Jost**

Managing Director, The Change Initiative and Chief Navigator, Asia-Pacific Futures Network

Jost Wagner is the Managing Director of The Change Initiative, a facilitation company located in Bangkok and the Chief Navigator of the Asia-Pacific Futures Network - Asia's largest informal network of futurists in the region. In the last 20 years he has advised and facilitated some 600 workshops and conferences worldwide for organisations such as the United Nations, Asian Development Bank, The German Development Cooperation (GIZ), the World Bank, USAID, but also various governments, NGOs and the private sector onsite and remotely. He is a Certified Professional Facilitator/Master by the International Association of Facilitators (IAF) and a full member of the Association of Professional Futurists (APF). He is an expert for multi-stakeholder dialogue. He has advised, co-designed and facilitated most EMGN Academies since their inception.

PARTICIPANTS



ALASKAR Saud

Manager, Credit (C) Unit at Kafalah, Saudi Arabia

Accomplished credit risk management professional with extensive experience in leading credit teams and driving initiatives that result in sustainable growth and operational efficiency. Currently serving as Credit Unit Manager at Kafalah, Riyadh, I manage a team of six analysts and oversee credit analysis, financial statement reviews, market assessments, and risk evaluations. My expertise spans a variety of industries, including construction, technology, healthcare, and supply chain, as well as collaboration with over 35 financial institutions, from commercial banks to credit bureaus. I am proficient in developing and implementing credit and risk policies, managing risk registers, and creating corrective action plans to mitigate potential risks. Additionally, I actively participate in product development and organizational transformation initiatives to enhance the SME sector's growth. Known for my interpersonal communication skills and leadership abilities, I am committed to delivering exceptional service while fostering long-term success for both my team and the business. My passion for credit risk and dedication to excellence make me a trusted partner for stakeholders and a strong advocate for the growth and success of the SME sector.



ALHAJRI Khaled,

Assistant Communications Specialist at SME Loan Guarantee Program at Kafalah, Saudi Arabia

Assistant Communications Specialist in Kafalah Program Experienced in marketing and public relations with strong communication skills. Ensured compliance with clients. Established campaigns and maintained its success. I always strive to bring my knowledge to fulfill the strategic objectives of the organization.



ALHARBI Sedeen

Credit Analyst at SME Loan Guarantee Program at Kafalah, Saudi Arabia

Driven by a desire to make a meaningful impact, she has built a career across diverse roles in the financial sector. Starting at Ernst & Young, she gained expertise in business consulting, operational audits, and governance. This sparked her interest in financial analysis and risk management.

At Nama Venture Capital Fund, she evaluated startups and identified promising investment opportunities. Currently, as a Credit Analyst at Kafalah Program, she assesses SMEs, develops policies, and streamlines operations to ensure financial viability.

Her participation in programs like Arab Excellence and McKinsey's Edad Program has further honed her leadership and analytical skills. Looking ahead, she is eager to continue driving innovation and contributing to the financial industry.



ALRBAI'EL Wafa

Head of Public Relations and Corporate Communication at JLGC, Jordan

Wafa joined JLGC in 2010. Prior to joining JLGC, she worked in the banking sector. She has gained over 17 years of professional experience in Public and Media Relations, Internal and External Communications, International Affairs, Events Management, and Corporate Social Responsibility. Wafa possesses in-depth knowledge of sustainability issues.

Her expertise lies in creating compelling narratives and developing strategic plans for all the areas in which she works. Her career path reflects not only her adaptability and learning ability but also her dedication to ongoing knowledge and skill development. She approaches challenges with an innovative mindset, always looking for comprehensive solutions. Moreover, she brings a passion for social responsibility and communication management to the table. Utilising her experience, she drives impactful strategies and an innovative approach and effectively connects with management to achieve organisational goals. Wafa holds a Bachelor's degree in Arts and Literature from the University of Jordan, earned in 2006.



AL-SHATHRI Abdulrahman

Assistant Communications Specialist, Kafalah, Saudi Arabia

I am interested in the field of digital marketing and communication, and I work on organizing conferences and exhibitions in the small and medium enterprises sector.



AWAD Alice

Office, Events and Communications Manager at European Association of Guarantee Institutions, Belgium

Alice Awad holds a degree in Political Science and Communication. She has been contributing to the European Association of Guarantee Institutions (AECM) since September 2022, where she is responsible for the Working Groups on Communication and Marketing, as well as Digitization. With a background in the European Parliament, Alice specializes in developing dynamic communication strategies that enhance the effectiveness of outreach efforts. Her experience also includes fundraising and event orchestration, along with managing communications to foster stakeholder engagement.

Alice is passionate about improving communication skills among Credit Guarantee Scheme professionals, particularly in raising awareness of the value and role of credit guarantees for small and medium-sized enterprises (SMEs).



BEN KHALIFA Jawher

Principal Service Manager at Société Tunisienne de Garantie, SOTUGAR, Tunisia

Jawher Ben Khalifa is the holder of an MBA in assessment and management of project risk and has been working at SOTUGAR since its creation in 2003. He participated in the implementation of several aspects, including accounting, procedures, and the information

system. He also contributed to the implementation of accounting procedures and risk assessment at FONGIP Senegal.



BENBEKHMA Mohammed

Director of Organization and Information Systems at CGCI PME, Algeria

Mohamed Benbekhma, born on May 6, 1982, is a seasoned professional in the field of information systems. After obtaining his high school diploma in natural and life sciences in 2001, he pursued engineering studies in computer science at the M'hamed Bouguerra University of Boumerdès, specializing in information systems. Graduating in 2006, he began his career with a practical internship at SNVI-DFR, focusing on computer-assisted production management (CAPM).

He has enriched his background with various complementary training, including system administration, public communication, information systems management, and cybersecurity, both in Algeria and internationally, with certification courses such as ITIL and CISCO. A versatile professional, he started his career as a computer engineer in the private sector. Since July 2011, he has held the position of Director of Information Systems at the Caisse de Garantie des Crédits d'Investissements (CGCI-Pme), where he oversees the management of information systems, cybersecurity, and the evolution of technological projects. Bilingual in Arabic and French, with strong skills in English, he is recognized for his adaptability, teamwork spirit, and dynamism.



DEHHANI Hajar

Head of Institutional Relations and Public Relations Department at Tamwilcom, Morocco

Mrs. Hajar DEHHANI serves as the Head of Institutional and Public Relations Department at TAMWILCOM since April 2023. With a strong commitment to advancing TAMWILCOM's position as a leading financial institution, Mrs. DEHHANI has been part of the Communication team for eight years. During this time, she has successfully enhanced the institution's reputation and strengthened media relations through effective strategies.

Before joining TAMWILCOM, Hajar cultivated a robust career in journalism, dedicating ten years to working with prominent Moroccan print media. Her passion for storytelling and communication led her to pursue a Master's degree in Political Communication, a pivotal step that broadened her expertise and understanding of strategic communication dynamics.

Following her academic endeavors, Hajar served as a communication advisor to the Minister of Water for three years. In this role, she demonstrated her adeptness at navigating complex communication challenges, enhancing public engagement, and advising on policy communication strategies.

Hajar's career reflects a blend of journalistic skills and strategic communication proficiency, which facilitate her work in both media and institutional communication spheres.



ELMSHETI Abdullah

Director of the IT office at Libya Credit Guarantee Fund, Libya

He holds a Bachelor's Degree in Electrical and Electronic Engineering, specializing in Communication Engineering. With 14 years of extensive experience in the Information Technology sector, he has developed a diverse skill set that encompasses various aspects of IT operations. For approximately 10 years, he has excelled as the Director of Operations and Technical Support, where he has demonstrated his leadership abilities by managing teams, optimizing processes, and ensuring the seamless delivery of technical services.

His role has involved strategic planning, troubleshooting complex issues, and implementing innovative solutions to enhance operational efficiency. Throughout his career, he has built a reputation for his problem-solving skills, attention to detail, and commitment to driving organizational success through technology.



JEBREEN Ihab

Manager of Business Development & Market Research Unit at J LGC, Jordan

Ihab has also worked as a Freelance Feasibility Studies Consultant and Financial Consultant between 2014 and 2016. His earlier career includes roles as a Senior Relationship Manager at Al-Etihad Jordan Bank (2008–2012), Section Head of Commercial Business Development at the Bank of Jordan (2007–2008), and Second in Charge Branch Manager at Societe Generale De Banque (2004–2007). He began his career as a Relationship Officer at Jordan Kuwait Bank, where he worked from 2000 to 2003.

With over two decades of experience in finance and business development, Ihab has established himself as a versatile and skilled professional in the banking and financial sectors.



MUKHTAR Habiba

Director of Marketing Communications at CGC Daman.

With 17 years of experience, her career has predominantly focused on the automotive, FMCG, and oil and gas sectors. She has extensive expertise in both commercial and retail channels, encompassing product marketing, channel and distributor management, marketing intelligence, marketing communications, go-to-market strategies, pricing, and forecasting. Habiba has significant exposure in the AMEP region (Africa, Middle East, and Pakistan) and North Africa. She holds a B.COM, with a Marketing major, from the Sauder School of Business at the University of British Columbia in Vancouver, Canada



OUACHAM Abderrahmane,

Manager of Casablanca Branch at Tamwilcom, Morocco

Mr. Abderrahmane Ouacham holds a bachelor's degree in management and a master's degree in financial Markets Engineering. He began his career in 2010, working in the banking sector. After gaining valuable experience for five years, he transitioned to CCG (Caisse Centrale de Garantie) in 2016, where he assumed the role of Business

Development Manager at the Rabat branch. During his four-year tenure in this position, he played a key role in driving business growth and enhancing partners relationships.

In 2020, Mr. Ouacham took on greater responsibilities when he was appointed to lead the Rabat branch, overseeing operations and ensuring the smooth delivery of financial services. His effective leadership and strategic vision were recognized at the end of 2023 when he was promoted to Head of the TAMWILCOM branch in Casablanca, marking a new chapter in his professional journey.



RABIA Aghiles

Head of Communications at CGCI-Pme, Algeria

In 2006, he obtained a State Engineer degree in Agronomy, specializing in Pedology with honors. His education was further enhanced by studies in Business Management and Communication (2010-2011), Digital Marketing (2022), and Journalism and Public Relations (2023).

He has been the Head of Communications at CGCI-PME Algeria since 2021, where he is responsible for overseeing communication activities. His key responsibilities include organizing events, managing digital marketing, public relations, and creating marketing materials.

From 2019 to March 2021, he held the position of Key Account Development Manager at ATLM Communication, where he worked on various product marketing and customer communication projects.

Between 2006 and October 2018, he served as Sales Manager at ACI Group. He was entrusted with defining sales objectives, supporting the sales team, ensuring profitable sales conditions, managing debt collection, promoting the company's brand image, and negotiating with strategic accounts.



RAMADAN Karim

Senior Risk team leader at CGC Daman, Egypt

Karim Ramadan is a credit risk professional with 10 years of expertise in the banking and financial services industry. With a strong focus on credit risk management, he has dedicated seven years of my career to working with leading banks in Egypt, where he has successfully navigated the complexities of credit risk for both large corporate entities and small and medium-sized enterprises (SMEs). During this tenure in the banking sector, Karim demonstrated skills in credit risk assessment, ensuring adherence to risk policies, and implementing effective risk mitigation strategies.

Motivated by a desire to support SMEs and foster economic growth, he transitioned to CGC as Credit Risk Senior Team Leader. In this capacity, Karim has been establishing and executing risk management frameworks tailored specifically for credit guarantee operations. Also, Karim has assisted cross-functional teams in evaluating the creditworthiness of SMEs, assessing business viability, and structuring credit guarantee solutions to facilitate their access to much-needed financing.



SARANTOPOULOU Maria

Communications & Public Affairs Deputy Director at Hellenic Development Bank, Greece

Maria has worked in the European Commission in Brussels, at the Spokesperson's Service, which operates under the political leadership of the President, being the youngest Press Officer. As a Press Officer she has worked in the areas of Competition, Entrepreneurship, Industry, Single Market, Budget, and Human Resources, working closely with the respective European Commissioners. She has also worked as European Commissioner's Speechwriter and Political Coordinator for Migration and Home Affairs in the relevant Directorate General, having successfully undertaken the demanding Commission's EPSO exams. Furthermore, she has worked as a journalist and editor at Kathimerini and as a communication and international relations officer at the Office of the National Coordinator for Drugs representing the Service in international as well as European fora and institutions. Maria Sarantopoulou is also an elected member of the BoD of the Hellenic Alumni Association of the London School of Economics and Political Science (LSE). She has the position of the Secretary General.

She is also the Deputy Chairwoman of the Communications and Marketing Group at the European Association of Guarantee Institutions (AECM).

She holds an MSc from LSE in Public Policy and Administration specializing in Comparative Public Policy Change and a BA degree from the Department of Communication and Media at the Kapodistrian University of Athens. She is a graduate of the German School of Athens and speaks Greek, English, German, French (and a little Chinese).



TABOUBI Amal,

Chief of IT Services, Tunisia

Amal Taboubi is a computer engineer who has been working at SOTUGAR since January 2013.

She participated in the 2023 Autumn Academy of the Euro-Mediterranean Guarantee Network (EMGN) in Tunisia, co-organized by SOTUGAR with the European Institute of the Mediterranean (IEMED) and the Association of Euro-Mediterranean Economists (EMEA), with the support of GIZ, the German Agency for International Cooperation for Development.



TIKA Ali

Director of the credit and investment Affairs Department at Libya Credit Guarantee Fund, Libya

In 2006, he obtained a State Engineer degree in Agronomy, specializing in Pedology with honors. His education was further enhanced by studies in Business Management and Communication (2010-2011), Digital Marketing (2022), and Journalism and Public Relations (2023).

He has been the Head of Communications at CGCI-PME Algeria since 2021, where he is responsible for overseeing communication activities. His key responsibilities include

organizing events, managing digital marketing, public relations, and creating marketing materials.

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ORGANIZING COMMITTEE



Prof. AYADI Rym

President and Founder, Euro-Mediterranean Economists Association, Spain

Rym Ayadi is the Founder and President of the Euro-Mediterranean Economists Association (EMEA). She is the Founder and Director of the Euro-Mediterranean and African Network for Economic Studies (EMANES). She is Senior Advisor at the Centre for European Policy Studies (CEPS); Professor at the Bayes Business School, City University of London, and Member of the Centre for Banking Research (CBR); 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.



DE VISSER Christine

Project Manager, Euro-Mediterranean Economists Association, Spain

Christine de Visser is Project Manager at EMEA, she joined the organization in 2022. her role is to manage, implement and monitor the activities of the EMEA and European projects. Christine currently coordinates the academies of EMGN as well as research and development activities. She is also involved as a project manager in other projects, namely: CREAT4MED, supporting entrepreneurs in the Cultural and Creative industries in the Southern Mediterranean region and REFOREST, promoting AgroForestry practices through stakeholder engagement and co-creation. Before EMEA, Christine worked for the private sector. She contributed to the diversification of Autogermana SAS, working as a management analyst and responsible for the development of new business units in the automotive sector in Colombia. She also worked for SANUTEAM, a Colombian social enterprise with the mission of combating child malnutrition.

Christine holds a master's degree in international development from the Barcelona Institute of International Studies and a bachelor's degree in International Business from the School of Business Economics at Maastricht University. Her interests include development economics and public policy.



LUQUE Daniel

Intern, Euro-Mediterranean Economists Association, Spain

Daniel Luque is currently in his final year of Business Administration and Management in English from the University of Zaragoza. He also has international experience through the Erasmus+ program in Poland. Daniel has experience in events management with different companies and working in customer support. He joined EMEA as an intern in 2024 and supports EMEA's activities by working closely with the Project Management and Administrative team.



Dr. SHA'BAN Mais

Associate Professor of Banking and Finance, Vice Dean of Graduate Studies at Al-Zaytoonah University of Jordan, and a Research Fellow at the Euro-Mediterranean Economists Association (EMEA), Jordan

Mais' research interests include financial inclusion, digital financial services, MSMEs' access to finance, sustainable finance, and bank stability and performance. She holds a PhD in Finance (University of Essex, United Kingdom), MSc in Finance (Swansea University, United Kingdom).



SHARMA, Ajit

International Public Speaking & Communication Coach, India

Ajit is passionate about mentoring individuals and organisations to communicate their best. He is widely acknowledged in the industry for his human-centred engaging style and his focus on authentic story-telling, powerful ideas, compelling presentations and effective public speaking and communication.

Over the last 10 years, Ajit Sharma has mentored some of the most prominent CEOs, technology leaders, actors, authors, entrepreneurs, activists, media & entertainment professionals, social entrepreneurs, artists, innovators, educationists, thinkers, designers & photographers, among many others in and outside India.

He has spent more than 10 years working with the global TEDx community that stands today as the world's largest grassroots network of ideas. He was invited to speak at TED University during TED Global in 2011 in Edinburgh. He has also been the recipient of TEDx Change Award by Bill & Melinda Gates Foundation for his contribution towards the TEDx Community. He is the current TEDx Ambassador (India) appointed by TED.



WAGNER, Jost

Managing Director, The Change Initiative and Chief Navigator, Asia-Pacific Futures Network

Jost Wagner is the Managing Director of The Change Initiative, a facilitation company located in Bangkok and the Chief Navigator of the Asia-Pacific Futures Network - Asia's largest informal network of futurists in the region. In the last 20 years he has advised and facilitated some 600 workshops and conferences worldwide for organisations such as the United Nations, Asian Development Bank, The German Development Cooperation (GIZ), the World Bank, USAID, but also various governments, NGOs and the private sector onsite and remotely. He is a Certified Professional Facilitator/Master by the International Association of Facilitators (IAF) and a full member of the Association of Professional Futurists (APF). He is an expert for multi-stakeholder dialogue. He has advised, co-designed and facilitated most EMGN Academies since their inception.

The Euro-Mediterranean Guarantee Network (EMGN) is promoted by the Euro-Mediterranean Economists Association (EMEA), the European Institute of the Mediterranean (IEMED) and with the support of 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 Union for the Mediterranean (UfM) officials. Additionally, since June 2022, EMGN was granted the label of the Union for the Mediterranean (UfM). The UfM label allows project promoters to mobilise governments and stakeholders, raise awareness and visibility and gain access to a strong network of donors and financial institutions.

EMGN Academies serve as training hubs, bringing experts from different thematic and fostering peer-to-peer learning among Southern Mediterranean CGSs. Their primary goal is to strengthen CG institutions in their ability to tackle ongoing and future challenges by offering expert training and creating a platform for cross-regional knowledge sharing. This collaborative approach helps identify strategies to address current challenges and promotes mutual learning among EMGN Members

The content of the EMGN Autumn Academy 2024 was elaborated by EMEA, The Change Initiative, and with the support of an Expert in Communication and presenter at TED & TEDx, Ajit Sharma based on a consultation with EMGN members held in the Last Steering Committee in July 2024.

The Euro-Mediterranean Economists Association (EMEA) is Not-for Profit institution set up in October 2012 in Barcelona. EMEA is an independent research institution and forum of debate that provides innovative, forward-looking thinking and integrated political, socio-economic, and financial analyses on the Euro-Mediterranean region and Africa in an emerging multipolar world. It strives to contribute decisively to the transition process in the Mediterranean and Africa amidst unprecedented global financial and economic crises, geopolitical uncertainties, and conflicts. From January 2023, EMEA has been commissioned by GIZ to lead the implementation of the EMGN academies in collaboration with local members, as well as the development of the content and ensure its alignment to EMGN Members' needs, and industry challenges, and finally, to fulfil EMGN's Mission.

Credit Guarantee Company (CGC Daman) was established in 1989 to enable the growth and prosperity of small businesses in Egypt. Since the establishment and CGC became a leading hub for SMEs, offering both financial and non-financial services that align with government strategies to develop these enterprises while facilitating their access to finance. CGC Daman is an Egyptian private joint-stock company and the first in Egypt to issue guarantees with government and international support, under the supervision of the Central Bank of Egypt and 8 banks as shareholders and 2 insurance companies.

Funded by GIZ. The EMGN Academies are part of a project financed by the German Agency for International Cooperation (GIZ) commissioned by the Government of the Federal Republic of Germany, namely: "Innovation Fund Jobs through Trade and Investment in the Southern Neighbourhood of the EU".

