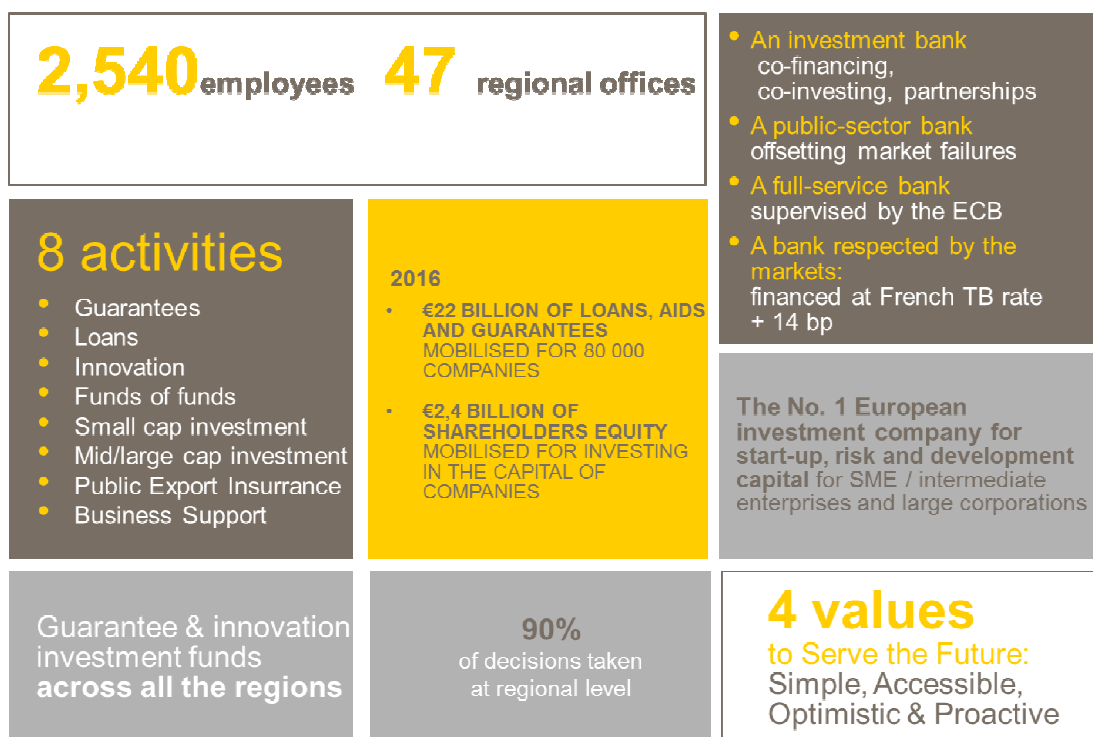


Bpifrance and its International Expertise offer



Bpifrance, whose strength lies in particular in its ability to drive private initiatives, **has for some years organized itself to be able to offer invoiced advice and technical assistance** to foreign bank loan guarantee institutions, development banks, innovation agencies, and public players in private equity.

International context

- Governments wanting to develop a **network of Small and Medium Enterprises (SMEs)** - a factor in growth and jobs
- Governments' commitment to **promoting innovation**, developing projects, supporting start-ups, which are a source of value creation and future jobs

Bpifrance and its International Expertise offering

Economic model and organization

- **Creation and development of a Specialized Financial Institution (SFI)**, be it a bank loan guarantee establishment and / or a development bank
- **SFI Business model:**
 - organization, governance, business processes, product offering
 - nature of SFI's financial resources and their allocation
 - cost risk approach

SME risk rating

- **Develop a unitary SME risk rating tool** tailored to the needs of the SFI or a private bank, the typology of SMEs, taking the informal sector into account where appropriate

↳ Expected benefits

- guidance in relation to the decision to grant or guarantee the credit application
- knowledge of the quality of the portfolio in order to optimize the risk taking strategy
- improved shareholder confidence as regards the creditworthiness of the SFI or the private entity

Product offering

- Through original financial solutions in the form of loans or guarantees, **respond to a need for SME financing** not covered by banking services, such as:
 - financing intangible investments
 - funding the increased working capital requirement for growing companies
 - preparing a business for opening its capital

Support for companies

- **Support developers:** Bpifrance University's e-learning programmes
- **Put companies in contact:** Euroquity platform
- **Accelerate the development of SMEs** and mid-market companies (MMCs)

Support for innovation

- **Manage an innovative project:** interactive training in project engineering for the decisive phases of the innovation process: formulation, feasibility, development, launch
- **Evaluate innovative projects:** building a project risk assessment tool
- **Develop an innovation financing offering** in the form of a continuum of subsidized and / or credit products.

↳ Expected benefits

- a shared project culture for all actors in the innovation ecosystem
- reduced risk at each forward step in an innovative project
- evaluation of the attractiveness of an innovative project for investors / financiers
- development of the tools for an innovation support intervention policy

Equity

- **Analyse the capital needs of target companies, the specificities of the market**
- **Define the methods of intervention (funds of funds, direct funds) and structure the tools**

↳ Expected benefits

- development of capital investment on the basis of public and private resources
- provision of an equity funding framework that meets the requirements of donors and institutional partners

Some of our international customers...

- Caisse Centrale de Garantie CCG - **Morocco**
- Ministry of Finance - **Congo Brazzaville**
- Société Tunisienne de Garantie SOTUGAR & Banque de Financement des PME BFPME - **Tunisia**
- Fonds de Garantie pour les Petites et Moyennes Entreprises FSECA - **Moscow - Russia**
- Credit Guarantee Company CGC - **Egypt**
- Partenariat GIZ (agence coopération allemande) - Innovation - **Tunisia**
- Creation of a Djibouti guarantee company, World Bank funding - **Djibouti**
- Enterprise Europe Network EEN Tunis, avec API (Agence de Promotion de l'Industrie et de l'Innovation) - **Tunisia**
- ANVREDET - a technology transfer agency - **Algeria**
- Société Wallonne de Garantie SOWALFIN - **Belgium**
- Caisse de Garantie des Crédits d'Investissements CGCI - **Algeria**