



AGENCE POUR LA COOPÉRATION INTERNATIONALE  
ET LE DÉVELOPPEMENT LOCAL EN MÉDITERRANÉE



# Business Creation and Development Support Agency

Tahar RAHMANI



AGENCE POUR LA COOPÉRATION INTERNATIONALE  
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Immeuble le Vénitien - 27 Bvd. Charles Moretti  
13014 Marseille – France

Tel : +33 (0)4 91 02 62 69 / Fax : +33 (0)4 91 02 61 18

E-mail: [info@agenceacim.com](mailto:info@agenceacim.com)

[www.agenceacim.com](http://www.agenceacim.com)

# Summary

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**ACIM: Presentation**

**Our Activities**

**Our Views on SMEs Today**

**Levers/Obstacles to Creation**

**Financial Obstacles to Development**

**The 7 proposals**

**Discussion/Questions**



# ACIM: Presentation



# Context

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At the heart of ACIM's activities lie the development of the private sector through support for the establishment of new activities.

In that regard, ACIM backs and strengthens support mechanisms in countries of the SOUTH charged with promoting SME and VSEs.

Thus, the support of public authorities and private agencies to the creation of SMEs and VSEs could be a very effective means to fight unemployment.



ACIM seeks to serve as a point of convergence of major initiatives to **create and develop VSEs in the Mediterranean.**

It is based on:

- A long experience of team members
- A wide network of experts and national/international partners.

Regions where it operates:

- The Maghreb
- A foray into other African countries



# ACIM Activities



# The Partnership

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ACIM provides support engineering to SMEs and VSEs and helps in their development; it offers mechanisms for the creation of economic activity, with emphasis on partnerships.

Apart from its own team, ACIM mobilizes:

- Business experts in France
- Business experts in the countries concerned
- Agencies in France to host trainees
- Financial resources



# Training Engineering

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ACIM strengthens the knowledge and expertise of business creation and development actors.

- Training of trainers and guides
- Business nursery managers and moderators.
  
- In 5 years, ACIM would have trained: nearly 200 managers from the Maghreb
  
- 10 managers trained (one group) translates in the end to:
  - \***30 000** project sponsors received yearly
  - \***21 000** technical and financial support yearly
  - \* **6300** enterprises created yearly
  - \***12 600** jobs created at the start of activities



# Training Engineering

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## Training of Sponsors: the ACIM Approach

ACIM has put in place the training of SME project trainers and sponsors.

**The training seeks to attain several goals:**

- **Provide** tools for better support
- **Improve** the knowledge of trainers and sponsors
- **Prioritize** creation approaches
- **Lead** the technical team
- **Assist** agencies to formalize tools adapted to the local context
- **Control** the support time
- **Enables** preparation of post-creation policy strategy



# Training Engineering

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## Training of Sponsors: the Modules

**Week 1** – Support and upgrade methodology

**Week 2** - *Financial management, information management, communication*

**Week 3 and 4** - *Immersion in support structures*

**Week 5** - *Post-creation follow-up and case studies*

**Week 6** - *Application of management tools and practical cases*

**Week 7** - *Specialization*



# Training Engineering

## Training of Sponsors: the Tools

ACCUEIL

PRESENTATION

ACCOMPAGNEMENT

FORMATIONS

OUTILS

DIVERS



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### KIT DE L'ACCOMPAGNEMENT A LA CREATION D'ENTREPRISES

ACIM se veut le point de convergence des principales initiatives en matière de création et de développement de TPE sur le terrain en Méditerranée, en se basant sur la longue expérience des membres de son équipe et sur un large réseau d'experts et de partenaires nationaux et internationaux.

Parmi ses diverses missions, ACIM renforce notamment les compétences et savoir-faire des prestataires de l'aide à la création et au développement d'entreprises, dans le cadre de formations.

Ce CD-ROM est fourni à tous les stagiaires qui suivent la formation d'accompagnateurs et de formateurs à la création d'entreprises. Il est un outil de travail à la fois complet et pratique, utile quelque soit la phase de l'accompagnement : Accueil / Accompagnement / Suivi post création.

Nous tenons à remercier nos partenaires et en particulier le Réseau National des Boutiques de Gestion, l'AETE et l'APCE, qui nous ont fourni quelques documents afin que le contenu de ce CDROM soit le plus complet possible.

## Seminars

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To promote this action, **ACIM** participates in organizing international seminars on business creation.

The most remarkable include:

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In **February 2006**, Paris, “**Supporting Business Creators in the Mediterranean Region**”, supported by the French Ministry of SMEs and the Deposit and Consignment Office (see book)

In **December 2006**, Tunis, “**Economic and Financial Services for SMEs**”

African Development Bank – Joint Africa Institute

In **November 2007**, Marseille, “**Euro-Mediterranean Business Summit**”

Several other workshops on the same theme



# The Support Agencies Network

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**ACIM** mounts, coordinates and runs the Euro-Africa business creation assistance network:

[www.entrepreneur-network.biz](http://www.entrepreneur-network.biz)

The needed exchange of North/South and South/South experiences and expertise led us to set up and promote a network of business creation and development actors in Europe and Africa.

- \*The network aspires to be poles for exchanging experience and expertise on good practices
- \*It makes expertise available on themes treated during the seminar
- \*It promotes the professionalization of actors
- \*It promotes partnerships



Le réseau des professionnels de la création et du développement des TPE & PME en Afrique, en Europe, en Méditerranée



[ACTUALITÉ](#)   [ACIM ET RÉSEAU](#)   [ACCOMPAGNER](#)   [FINANCER](#)   [PROFESSIONNALISER LES ACTEURS](#)   [DÉVELOPPEMENT](#)   [PAYS](#)   [CONTACT](#)

## Actualité

RECHERCHER  
DANS LE SITE



### NEWSLETTER

Inscrivez-vous à la newsletter  
ENTREPRENEUR NETWORK

Votre courriel

Inscrivez-vous

Votre adresse ne sera utilisée que pour la newsletter et ne sera pas

10/2007

Développement

[Enquête de terrain sur les migrants de retour au Maghreb.](#)

09/2007

Développement

[À lire, le dernier ouvrage de Bernard Parangue : L'Euro-Méditerranée : de l'espace géographique aux modes de coordination socio-économiques.](#)

09/2007

Liban

[Berytech, Incubation awards : win 7 000 \\$ !](#)

07/2007

France

[Les chiffres de la création d'entreprise du premier semestre 2007 selon l'Insee.](#)

07/2007

Développement

[Article : Les enjeux des technopôles au Maghreb, par Guy Fleuret et Stéphane Tabarie.](#)

07/2007

Développement

[Communiqué de la Banque mondiale : Les problèmes de gouvernance, 2007, Indicateurs de gouvernance dans le monde pour la période 1996-2006.](#)

### AGENDA

• 09/2007

Vient de paraître



Accompagner  
les créateurs  
d'entreprises  
en Méditerranée



# Our Views on SMEs Today



# Levers to Creation

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- Freedom to act
- Fulfillment, self-realization
- Financial gain
- Social recognition
- Taste for challenge
- Wealth creation
- Participate in economic growth
- Job creation



# Obstacles to Creation

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- Lack of advisory and monitoring structures
- Capital financing and business growth
- Bureaucracy
- Economic downturn
- Impact of expenses
- Lack of qualified hands
- Absence of social safety net
- Lack of professional premises



# Financial Obstacles to Development

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Increasing activities, procuring new equipment, innovating – are **financially taxing** for the business

- Support from external sources of financing is indispensable
- Regarding banks, most entrepreneurs note:
  - **Too many** bank guarantees
  - Credit dossiers take **too long** to process
  - Too high **interest rates**
  - **Considerable delays** in circuits of payment

The SME/Bank crisis is due to the **high dependence** of SMEs on banks

SMEs are also penalized by **credit recovery**



# The 7 Proposals

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## Double Challenge: Growth and Employment

- **Put** business at the heart of society
- **Recognize** the entrepreneur as a key job creation actor
- **Promote** the SME environment with harmonized rules
- **Finance** activities to sensitize and promote the business spirit
- **Open** public markets (export and sub-contracting) to SMEs
- **Improve** relations with government. In that regard:  
Dematerialize; electronic transmission of key government forms via the Internet. E-government
- **Facilitate** loans for setting up and growing businesses with the support of guarantee agencies



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