

Your Monthly Tabadool

MSME Access to Finance

DBS (ex-Development Bank of Singapore) awarded "Word's Best SME Bank" in 2022

Since the start of the Covid-19 pandemic, DBS has leveraged emerging technologies to help SMEs manage their credit risk.

Artificial Intelligence (AI)-powered algorithmic models and advanced data analytics send alerts to the bank's portfolio managers on problems faced by their SME clients.

DBS can thus identify non-performing loans at least three months in advance, well before the borrowers begin experiencing credit difficulties. The bank in turn alerts the management, becoming de facto an active risk management partner.

To know more on how AI can help you become a world champion click [HERE](#)

The EIB and technical assistance to Egyptian SMEs

Two technical assistance programs for Egyptian SMEs have just been launched by the European Investment Bank in partnership with Banque Misr. These new initiatives aim, on the one hand, to strengthen credit risk management in order to increase the financing of small businesses, and on the other hand, to make it possible to better identify sustainable investment projects and to develop new financial products intended to SMEs. These schemes capitalize on the success of the credit lines guaranteed by the EIB and managed by Banque Misr over the past five years. To learn more about these new technical assistance programs : [HERE](#)

From Open Banking to Open Finance; regulation at heart

What regulatory framework for open banking and open finance ? Emergence of new players,

technological innovations, opening up of data which extends to insurance or savings : regulators are reacting. Get insights from a practitioner on how fast and deep the transition will go in Europe by accessing the intervention of the First Deputy Governor of the Banque de France at the Meetings "Europe of Banking and Financial Services" in March 2022 [HERE](#)

Internationalization of SMEs

Collaborative Export, royal path for SMEs ?

One of the obstacles to the international development of SMEs is their lack of resources? Solutions exist! Sharing and pooling resources is a trend to facilitate access to foreign markets (information, networks, prospecting actions, skills, etc.). But which company functions are concerned? What is the potential? Which sectors are the most suitable ? What are the feedbacks ? These questions are discussed [HERE](#) (in French).

Digitalization, a lever for financing the international trade of SMEs

Trade financing for importing and exporting SMEs will increasingly depend on their degree of digitalisation, including their use of "digital freight forwarders".

An analysis of the opportunities offered to SMEs by the elimination of paper-based processes is developed [HERE](#)

