



PROFILES OF LIBYAN ENTERPRISES AND OF LIBYAN BUSINESS OWNERS AND MANAGERS



NEEDS FOR BUSINESS KNOWLEDGE AND BUSINESS SUPPORT SERVICES

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REMARK

The data and views expressed in this publication are those of the authors and do not reflect the views of the European Union and this publication shall not be considered as an endorsement.

JOINT FOREWORD

Capturing the complex reality of the private sector in Libya is a challenging endeavor where each piece of field knowledge and feedback becomes a powerful tool to progress the economic situation in Libya through always improving and more adjusted technical assistance.

This is indeed the objective of this operational publication. While in-depth academic research on the Libyan private sector remains vital to shape future public policies, operational surveys like this one are precious for international donors and development aid implementers to identify new necessary technical assistance initiatives and to fine-tune existing ones, in order to unleash the full economic potential of Libya.

Yet, data displayed in this publication and related findings are not only relevant to economic development aid. They are also precious to social, gender, anti-poverty, etc. development initiatives by providing useful information on the complex reality of today's Libyan business owners and managers who have an impact on the wider Libya.

We therefore thank the European Union, the EU4PSL team and the authors for this practical contribution. It is indeed EU4PSL and, ultimately, Expertise France responsibility to share and disseminate such reality-checked operational findings that can contribute to help other players in the development area to make a difference and bring positive changes to Libya in all policy areas.



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INTRODUCTION

CONTEXT

This survey took place within the framework of the EU4PSL (EU for Private Sector Libya) Project financed by the European Union which aims at supporting business education, entrepreneurship, access to finance and institutional support to Libyan enterprises, in order to boost private sector development in Libya as a prerequisite for the country sustainable economic growth up to its potential.

The EU4PSL Project is implemented by Expertise France and co-implemented by GIZ International Services for its sub-component pertaining to Chambers of Commerce, as operational hubs for business knowledge and business support services, under which auspices this survey took place.

RATIONAL

During the Gadhafi decades, the private sector was almost non-existent in Libya. Today (2021), almost 95% of the people are employed in the public sector in public jobs financed by oil revenues. As a result, the number of Libyan private entrepreneurs and the private sector culture are still very limited.

Moreover, first, the profile of the Libyan business owners and entrepreneurs is difficult to construe. Second, the needs of Libyan business owners and managers in terms of business information, of business knowledge & techniques and of business support services are difficult to identify.

While macro-economic information on the Libyan private sector is available despite strong statistics challenges, gathering micro social economic information was necessary to help build a reality-checked sound and actionable baseline for an enhanced support to Libyan private enterprises outside the oil sector.

OBJECTIVE

The objective of the Survey was to better know the profile of Libyan business owners and managers outside the oil sector, and to identify and hierarchize their needs and expectations for business information, business knowledge and business support services.

The primary goal was to help Libyan Chambers of Commerce tailor their relationship with and their business support services to Libyan enterprises to their actual profile, needs and expectations.

However, it is also important that these data on the Libyan private sector be shared with the international donor community and development aid implementers operating in Libya. Indeed, the ultimate objective is to enable, based on the reality-checked findings of this survey, the formulation of always more relevant support programmes to private sector development in Libya.

This survey and this publication were therefore conceived as practical tools which do not ambition to have an academic reach. Data and findings are presented in a simple and operational format. In order to facilitate their translation into potential ad hoc development projects, the fine-tuning of ongoing development projects or of government policies to support private sector development in Libya.

For a more academic approach of the Libyan private sector, we encourage the readers to look at the proceedings of the Conference on the Libyan Private Sector organized jointly by the Chamber of Commerce and the University of Misrata in 2019 with Libyan academic contributors and experts from all regions of Libya and supported by the EU financed project SLEIDSE co-implemented by Expertise France and GIZ International Services: manager@mcci.ly.

METHODOLOGY

The methodology used to collect data was kept as simple as possible given field challenges and the practical purpose of the survey. The survey was made of 62 questions:

Regarding the profiling part of the survey, questions pertained both to the business owners and managers and to its enterprise.

Regarding the part of the survey devoted to the needs and expectations of Libyan business owners and managers, the same questions were asked to participants for each of the 3 stages of the business cycle:

- _ Business Planning
- Business Operations
- Business Development

The survey was conducted online on a voluntary basis by means of an e-questionnaire in both English and Arabic made available through a weblink to the members of Chambers of Commerce across all the Libyan territory (membership in Chambers of Commerce is mandatory for private enterprises in Libya). 568 Libyan private enterprises participated in this survey.

This is an impressive level of participation by EU standards for similar surveys in Europe.

LIMITATION

The survey focuses on data about business operators within the formal economy.

GENERAL FINDINGS

This publication has been designed as an operational and actionable tool for donors and development aid implementers operating in the areas of social, economic and private sector development, or working in different development aid areas but anxious to base their work on accurate and reality-checked postulates regarding the private sector situation in Libya. To that purpose, in this publication, right after each set of data presented in simple graphs, the authors have:

1. Drafted short key observations highlighting what data are the most important and why
2. Listed subsequent concrete recommendations for action in order to fine-tune ongoing technical assistance projects and to optimize future development programmes

Each of these concrete recommendations for action is thus fully substantiated by a detailed rationale in the previous pages.

Going from selected figures to key observations and related concrete recommendations for action per specific area of interest is the approach recommended by the authors for development aid professionals.

However, some general findings can be drawn from collected data on the profile and needs of Libyan enterprises, business owners and managers:

Please, note that the below general findings do not reflect all the concrete recommendations for actions listed by the authors for each chapter of this publication, and that their detailed justifications can be found in the core part of this publication.



TARGETING THE RIGHT ENTERPRISES

TO BETTER ADJUST PRIVATE SECTOR DEVELOPMENT AID TO THE SITUATION OF LIBYAN PRIVATE ENTERPRISES AND OF THEIR BUSINESS OWNERS AND MANAGERS

Support to private sector development in Libya by encouraging and enabling entrepreneurship and business creation is important but support to already existing enterprises is vital.

1. Strengthening the profitability of existing enterprises making no profit or losing money is essential and paramount since these enterprises represent 74,2% of MSMEs in Libya.

Capacity building initiatives for existing enterprises' business development should be primarily focused on Group 1 cities (pp.19-20 i.e. Benghazi, Misrata, Tripoli, Sabha) which concentrate 74,2% of Libyan enterprises and where these initiatives will have the strongest impact in the field. Related actions should be adjusted to people between 30 and 50 years old who represent 75% of Libyan business owners and managers.

2. Capacity building initiatives for entrepreneurship and business creation should primarily be focused on Group 2 cities (pp.19-20) i.e. which individually only concentrate 1.1 to 3% of Libyan enterprises.
3. As part-time business owners and managers represent almost a third of Libyan private enterprises, it is critical to design and deliver specific operational assistance, in order to help them turn their private sector business into a full-time economic activity and thereby boost private sector development in Libya.
4. Specific support should also be designed for mitigating a) the specific issues faced by the 48,6% of enterprises in difficulty, b) the specific issues faced by the 27% of balanced and growing enterprises in quest of profitability, and c) the specific issues faced by the 24% of profitable and growing enterprises in search of growth management tools and strategy.



FACILITATING TRADE & SUPPLY CHAINS

TO BETTER ADJUST PRIVATE SECTOR DEVELOPMENT AID TO THE ACTIVITY OF LIBYAN PRIVATE ENTERPRISES

- 1) Libyan business owners and managers need and seek more actionable information and market access mechanisms on export opportunities on foreign markets since 90,9% of them have never exported.
- 2) Yet, in a basically import and distribute economy with limited goods and products to export, there is an even stronger need to assist enterprises in import operations and to facilitate the latter.
- 3) Trade and services are key economic sectors for support to business since they concentrate 80,9% of the activity of Libyan enterprises.
- 4) Regarding the manufacturing sector, supporting Libyan enterprises in the increased transformation of their almost raw products or in specializing in market segments with traditionally higher retail prices such as luxury or organic goods is a priority, in order to increase the added value of their products in international markets.
- 5) Organizing the mutualization of spare parts and raw material procurement on a local/regional basis is relevant to consider, in order to mitigate the high prices and the supply difficulties faced by enterprises.
- 6) Implement sector / cluster policies and actions to boost the potential of existing enterprises.



PRESERVING & CREATING JOBS, PROMOTING EMPLOYABILITY

TO BETTER ADJUST PRIVATE SECTOR DEVELOPMENT AID TO THE ACTIVITY OF LIBYAN PRIVATE ENTERPRISES

- Libyan enterprises face shortages of operational qualified general, technical and mid-management staff, and do not benefit from innovative techniques in e-commerce, R&D, marketing nor of local recruitment opportunities.
- 1) The setting-up of local databases of job seekers and hiring enterprises, and partnerships between local universities and chambers of Commerce for the organization of job fairs for young graduates would be relevant employability tools.

2) Enterprise demand-oriented TVET (Technical and Vocational Education and Training), including for young university graduates (skills operationalization), by means of partnerships between chambers of commerce, local universities and professional associations would energize job creation and boost employability.

3) Organization of mutual awareness of and linkages between local enterprises and local R&D and innovation stakeholders within the local universities should be considered: for instance, the Chambers of Commerce of Benghazi, Misrata, Gharyan, Sabah, Tripoli and Zintan could use their joint Fab Labs within their local universities to address enterprise needs.

4) Regarding entrepreneurship education and operational support, Chambers of Commerce and Universities partnerships seem to be relevant channels to address the needs of future entrepreneurs.



BUILDING AND REINFORCING CAPACITIES

TO IMPROVE TRAININGS AND BUSINESS SUPPORT SERVICES DELIVERY TO LIBYAN BUSINESS OWNERS AND MANAGERS

1) The delivery means of business support services should vary depending on the type of support provided i.e.: Trainings should be physical while online resources and delivery could be preferred for “how to” practical guides and regular operational economic information. Regarding administrative facilitation services by business support service providers, the delivery means must be chosen area by area.

2) Physical delivery by means of manned dedicated desks or one stop shops should be preferred in order to cope with the high number of specific cases in some administrative areas (e.g. customs, trade procedures, etc.) while in other more straightforward areas (e.g. business registration), online procedures can be preferred.

3) In conflict and post-conflict countries with frequent electricity and internet shortages like Libya, one may implement online guidelines for applicable procedures but still prefers dedicated desks manned by trained “specialists”. These administrative facilitation services or “one stop shops” should ideally be regrouped in common premises within local business support service providers such as the Chambers of Commerce in Libya.



CHANNELLING FINANCIAL SUPPORT

TO MAXIMIZE EXISTING AND FUTURE ACCESS TO FINANCE INITIATIVES

1) Map all Access to Finance initiatives, mechanisms and offers available to private enterprises in Libya.

2) Conduct massive and intensive communication campaigns on Access to Finance initiatives and solutions made available in Libya to address the lack of awareness and information of business owners and managers about it.

3) Regroup all Access to Finance offers (initiatives, mechanisms and microfinance solution providers) and create local Access to Finance Focal Points or Joint Desks for enterprises - for instance located within the local Chamber of Commerce – in order to facilitate enterprises access to financing solutions.

4) Organizing conferences on interest rates, currency exchange rates and on financial restrictions is essential as they hamper import activities and affect most Libyan enterprises development.



FUELING GROWTH

TO MAXIMIZE THE POTENTIAL FOR GROWTH OF EXISTING LIBYAN ENTERPRISES

Once financial support is excluded, trainings, mentoring, peer learning and advice are the most sought-after operational support expected by Libyan business owners and managers. For instance, “Business Information & Advisory Sessions”, such as the ones initiated by the EU funded SLEIDSE and EU4PSL projects activities on operational business topics, give Libyan business owners and managers concrete operational business knowledge, tools and practical economic information on a regular basis, and proved extremely among popular.

1) Provide trainings focused on priority topics for Libyans business owners and managers such as in Sales Boosting Techniques, in Customer Retention Techniques, in Quality Control, in Digital Marketing, in Business Development Techniques (for instance such as 360° business remodelling in a country where business models in use are basic with a lot of potential for growth with often cheap and easy business model Remodeling).

2) Facilitate access to up-to-date statistics and to economic and sector practical information on local, regional, national and international markets.

3) Publish and disseminate practical “How to” guides which represent pragmatic and straight to the point initiatives sought by Libyan business owners and managers.

4) Enable online credit card payments in order to boost SME sales and revenues through outreach to distant new customers

5) Organize small regular local dedicated networking events, such as those of the Chambers of Commerce Business Community Network, in order to encourage informal advice, mentoring and peer learning among businessmen and business professionals beyond their personal circle.

6) Clear local regulatory uncertainty by organizing local workshops gathering the local authorities, Chambers of Commerce and the business community, in order to set one unique clear interpretation, implementation and practice for each of the listed unclear local implementation of national and local regulations.



RAISING & BOOSTING AWARENESS

TO BETTER COMMUNICATE ON BUSINESS SUPPORT SERVICES AND PRIVATE SECTOR DEVELOPMENT ACTIONS

Despite a significantly increased and enhanced offer in business support services few enterprises are actually aware of it.

1) Massive communication operations must be engaged in order to make Libyan business owners and managers aware of the availability of new and better business support services.

2) Specific communication support tools should be deployed locally to connect Chambers / Business Support Service Providers much more tightly to Libyan business owners and managers.

3) Any improvement in the business support services offer should be matched by strong local communication. More, enhanced and better targeted business support services must be imperatively matched by very intensive communication towards potential beneficiary enterprises.

4) Differentiated and specific communication campaigns about new and better business support services should be targeted to the 48,6% of enterprises that are in difficulty, then to the 27% of balanced and growing enterprises in quest of profitability, and then to the 24% of profitable and growing enterprises in search of growth management tools and strategy.

5) Communication monitoring and evaluation tools should be developed and used in order to enable Chambers, and business service providers in general, to self-evaluate their reach to potential beneficiaries and to adjust their communication actions accordingly.

6) Revamping Chambers of Commerce premises is an important and priority task so they come along with the implementation of new and better business support services and their positioning as local “hubs for business knowledge and services”. As an example, Benghazi and Misrata Chambers of Commerce and the General Union of Chambers of Commerce were able to adopt new modern premises allowing for displaying and delivering available business support services to enterprises more accordingly. Therefore, technical assistance for the interior design and financial support for the renovation or construction work is now paramount if the new and better business support services implemented are to benefit all Libyan enterprises.

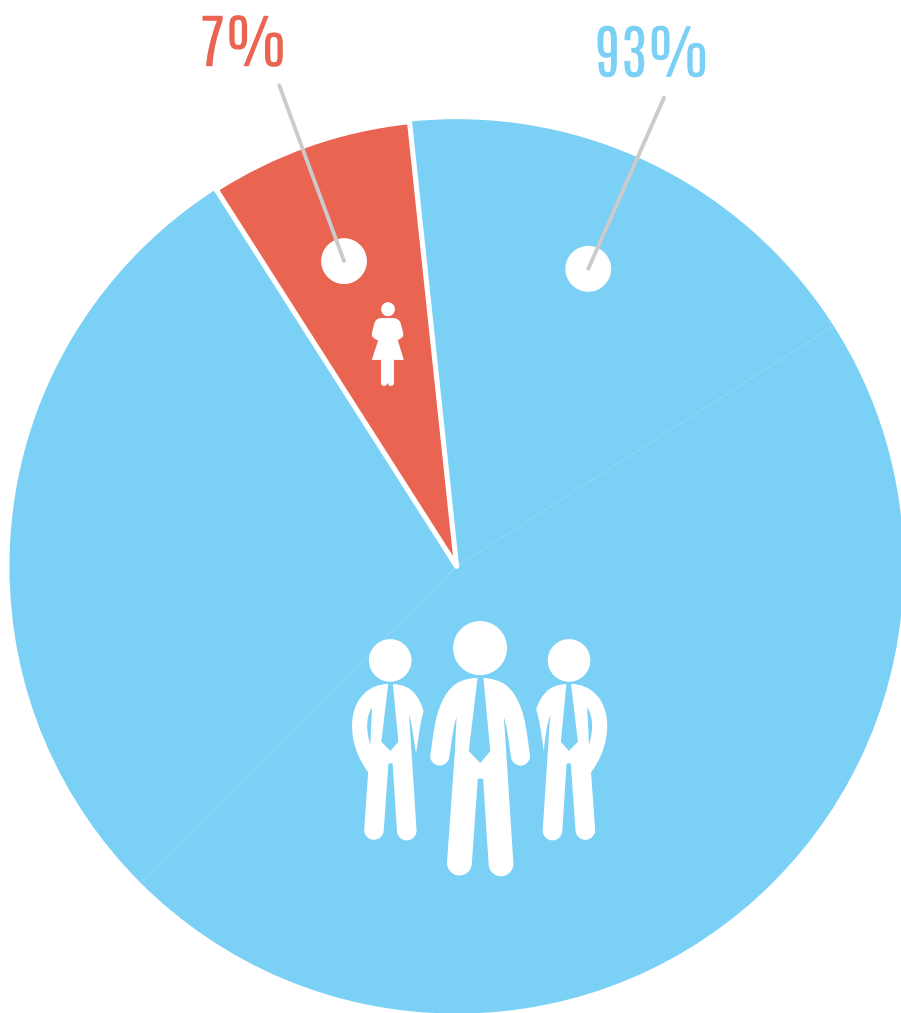
7) Internal procedures for the management of requests for support should be designed or enhanced within all Chambers and other business service providers, in order to systematically keep members informed of progress made with their request.

8) Communication actions to encourage women to officially register their business activities is essential (for instance to access financing solutions) since only 7% of Libyan formal business owners and managers are women. These communication actions should be primarily directed at Group 2 (small and/or rural) cities most in need of business creation which only concentrate 1,1 to 3% of Libyan enterprises, and where women entrepreneurship may be more challenging.



PROFILE OF BUSINESS OWNERS AND MANAGERS

GENDER

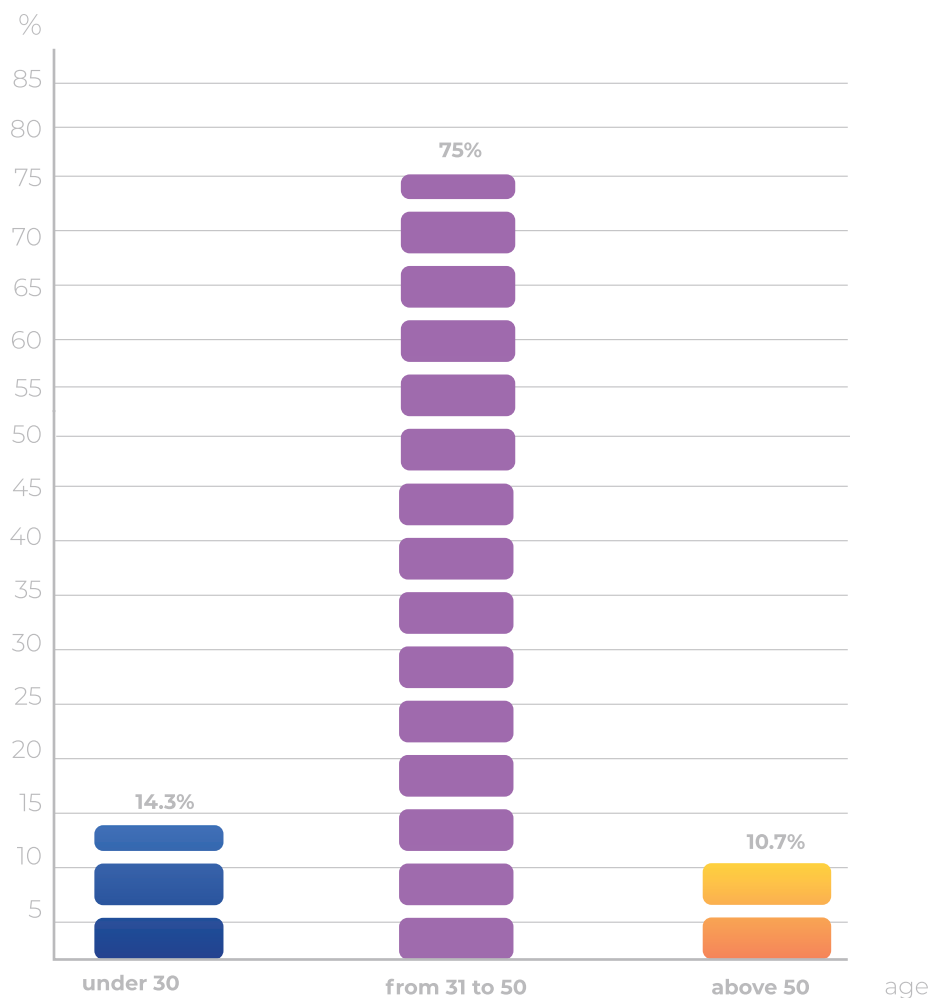


Percentage of male and female business owners and managers

Key Observation(s)

Only 7% of Libyan business owners and managers are women and 93% are men. While this gender gap is huge, Expertise France entrepreneurship capacity building initiatives, incubators and accelerators, university fab labs and entrepreneurship curricula set up within universities across Libya show a high level of participation of young women. The number of enlisted young women is often on par thanks to gender quotas but project outputs also show that women have a higher rate of learning, resilience, progress and success. Therefore, while the gender gap is certain, the very small number of female business owners and managers in Libya may also reflect that many of them do not have an officially registered business for the same reasons as many young entrepreneurs but also for social conservatism reasons.

AGE



Age of business owners and managers

Key Observation(s)

75% of Libyan business owners and managers are between 31 and 50 years old i.e. middle age individuals.

Young people under 30 and old people above 50 are minorities. They represent respectively only 14,3% and 10,7% - i.e. overall only 25% of Libyan business owners and managers.

Education

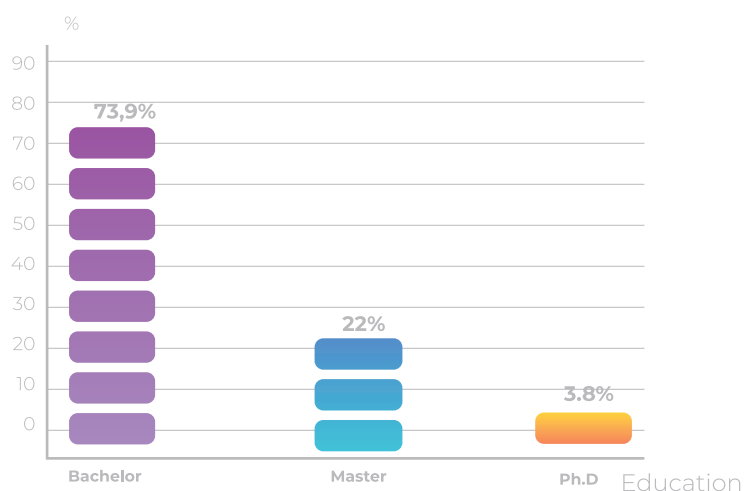
Key Observation(s)

Data indicate that 73,7% of Libyan business owners and managers have university education and that 26,3% engage into business without any university education.

Most Libyan business owners and managers have basic (bachelor) to mid-level (Master) education. It may be assumed that business owners and managers have created their business after the completion of their higher studies.

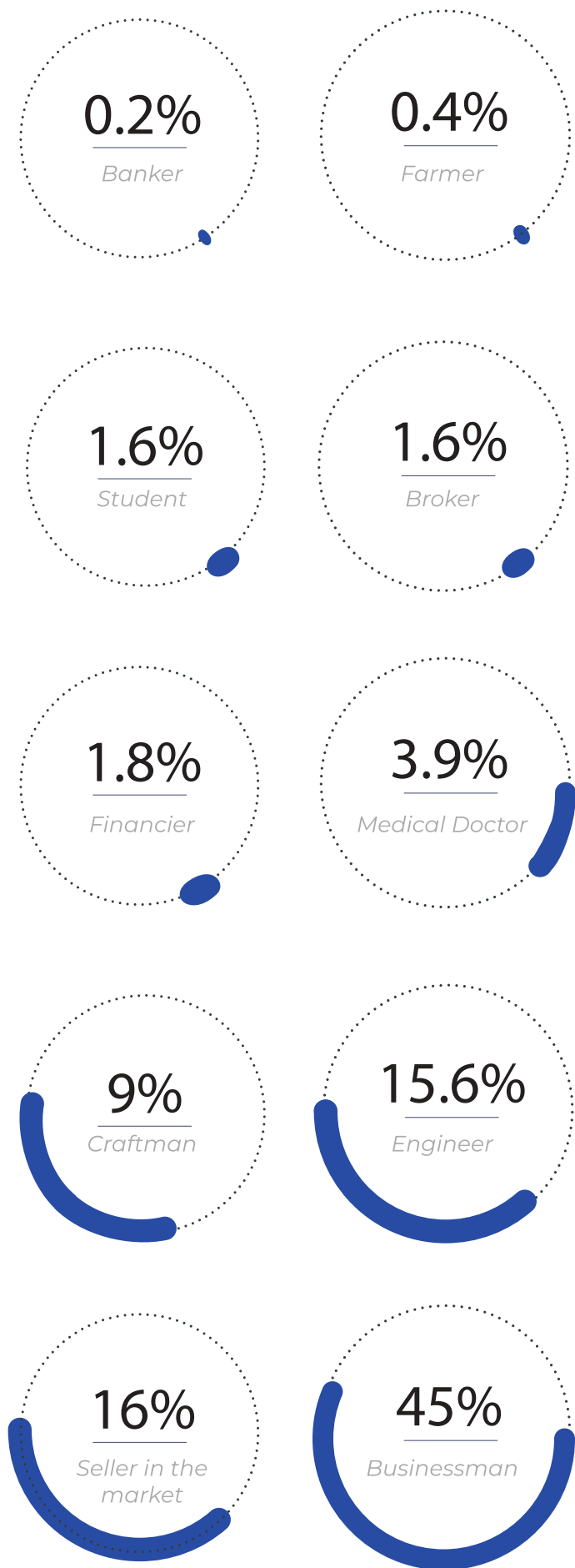
University is a relevant channel to provide future students in all disciplines with optional entrepreneurship operational education, in order to give birth to a new generation of businessmen and businesswomen with stronger operational know-how.

Partnerships between Chambers of Commerce and universities in entrepreneurship education are a relevant model to prepare future Libyan business owners and managers to the concrete entrepreneurial challenges.



Education level of business owners & managers

OCCUPATION



Key Observation(s)

We observe 2 groups of Libyan business owners and managers:

- One group is made of people who describe themselves as full time business owners and managers.

- Another group and managers who describe themselves as part-time business owners and managers who have an additional main or secondary occupation.

Only 72% of business owners and managers are dedicated fulltime to their enterprise:

- i.e. Businessmen 45% + Craftsmen 9% + Sellers in the market 16% + Brokers 1,6% + Farmers 0,4%

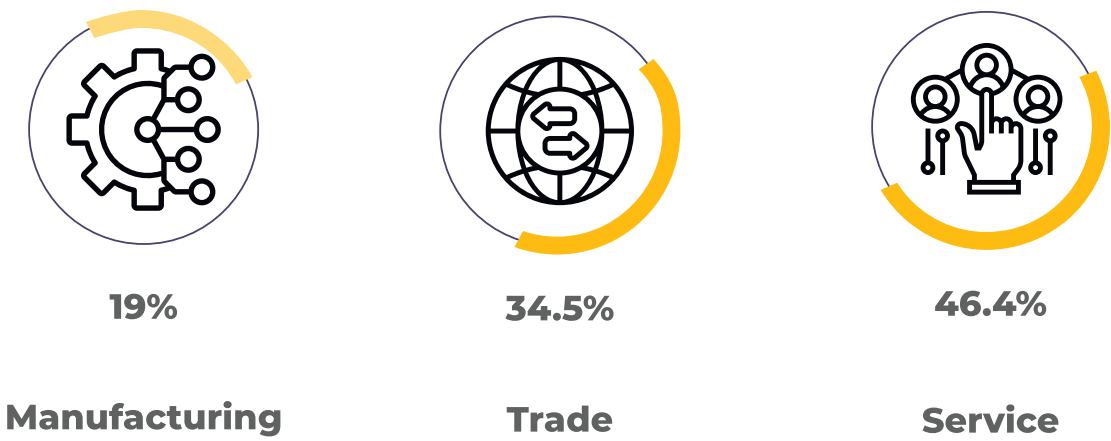
Part time business owners and managers represent 28,2%:

- Lecturer 5,1% + Student 1,6%+ Financier 1,8% + Banker 0,2% + Medical Doctor 3,9%+ Engineer 15,6%

We observe that almost a third of Libyan business owners and managers are not successful enough in their business, or not confident enough in their business or in the business environment, to devote it 100% of their working time.



ACTIVITY SECTORS



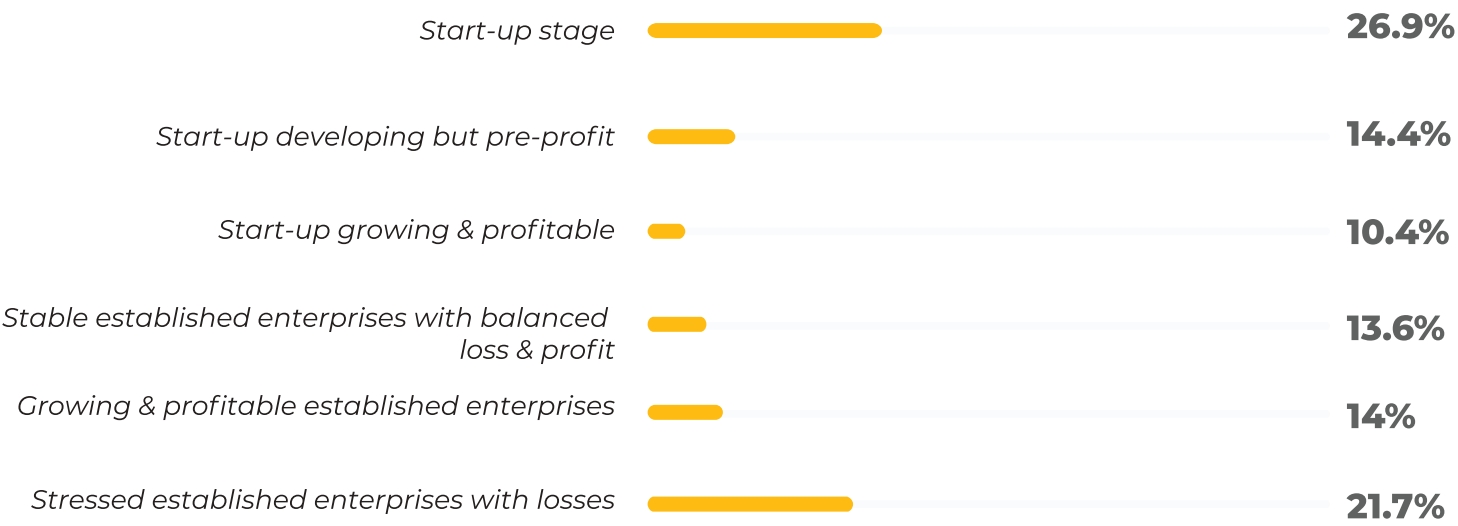
Libyan Enterprises by Activity Sector
(outside the oil sector)

Key Observation(s)

Libyan business owners and managers are mainly active in the trade* and services sectors which represent 80,9 % of activities while manufacturing only represents 19,1% of economic activities.

*Upcoming data in this report show that trade activities are mainly import activities since 90,9 % of Libyan business owners and managers have never exported.

BUSINESS STATUS AND FINANCIAL SITUATION OF ENTERPRISES



Key Observation(s)

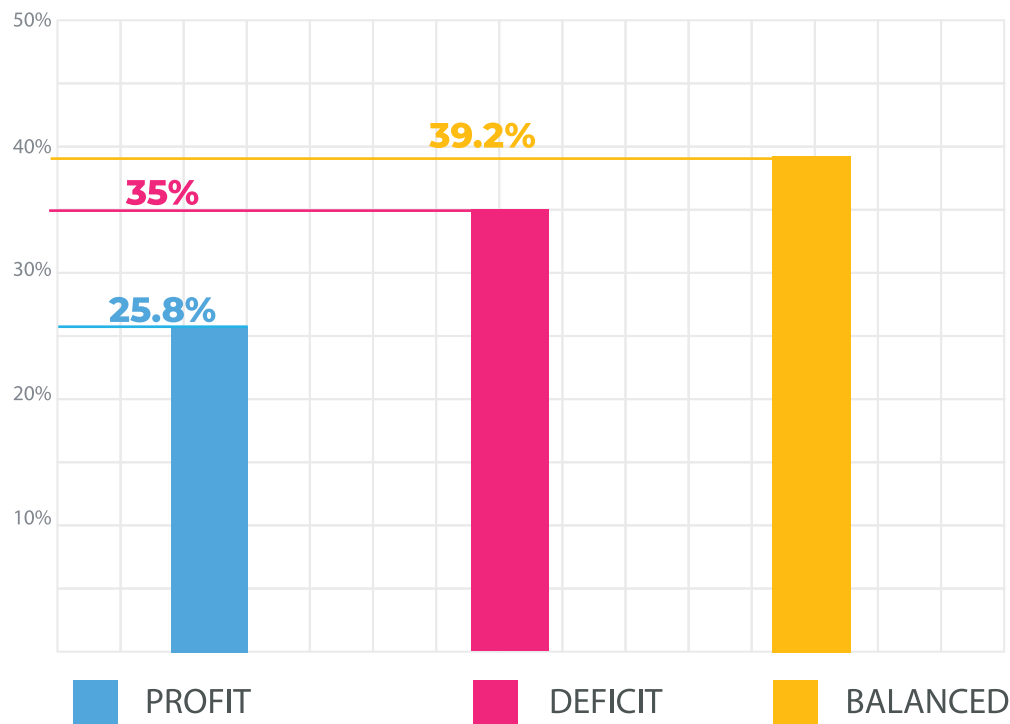
Data show that Libyan private enterprises are almost equally split between start-ups at various maturity stages (50,7%) and established enterprises (49,3%).

Growing and profitable Start-ups (10,4%) and established enterprises (14%) only represent 24,4% of Libyan private enterprises.

Start-ups developing and growing without profits and stable established enterprises with balanced loss and profits represent 27% of Libyan private enterprises.

However, start-ups in early development stage i.e. fragile and established enterprises stressed with losses i.e. in difficulty represent 48,6% of Libyan private enterprises.

ENTERPRISES EXPECTED OPERATING RESULTS FOR 2020



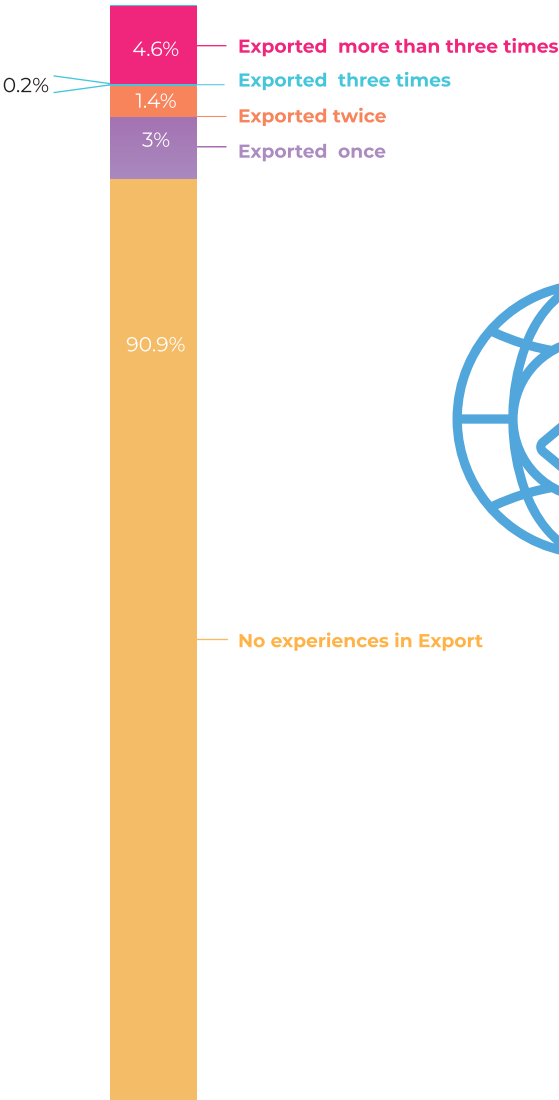
Expected operating result for the year 2020 (January-December)

Key Observation(s)

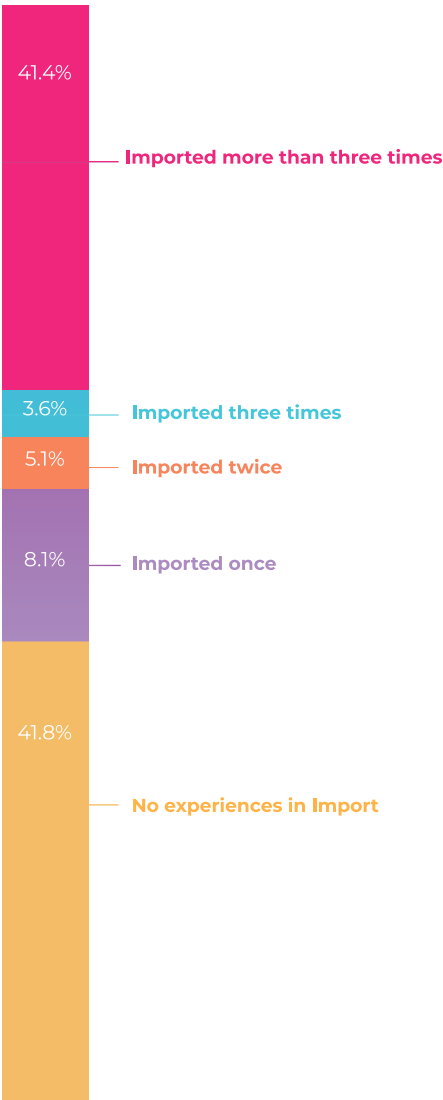
Only a quarter of Libyan enterprises expect to make profits in 2020.
74.2% of Libyan enterprises anticipate making no profit or even deficit in 2020. Therefore, the private sector development challenge in Libya is not only the lack of entrepreneurship and of private enterprises but the difficulty to create or maintain profitable enterprises.

EXPERIENCE IN IMPORT-EXPORT OPERATIONS

Libyan Enterprises with Export Experience



Libyan Enterprises with Import Experience

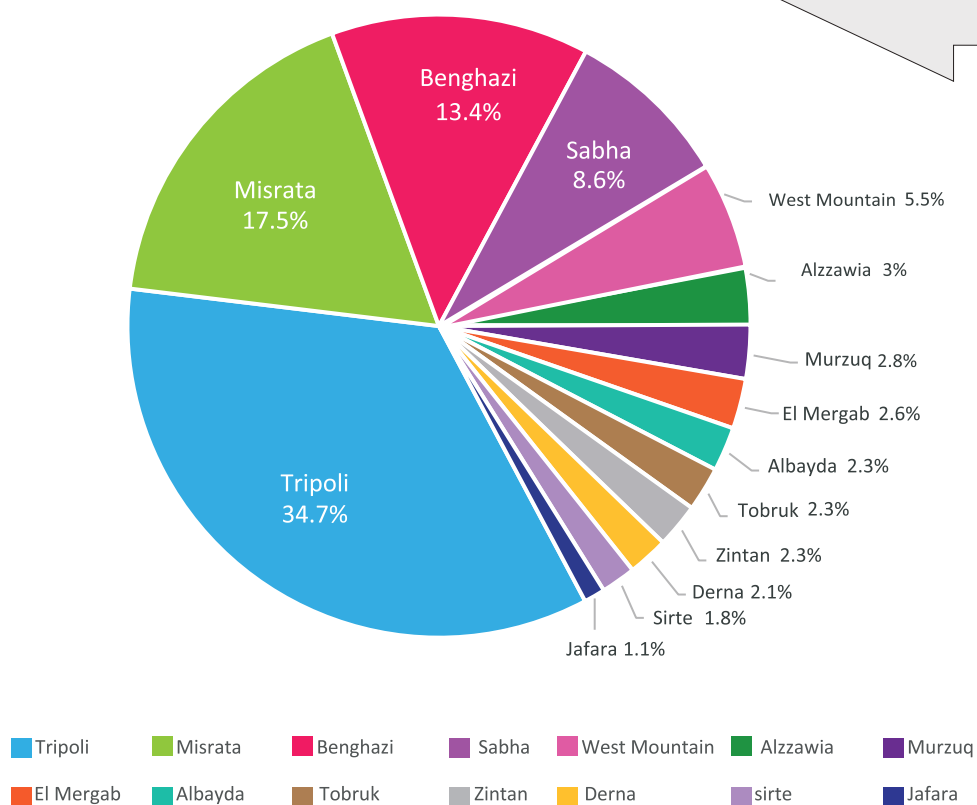
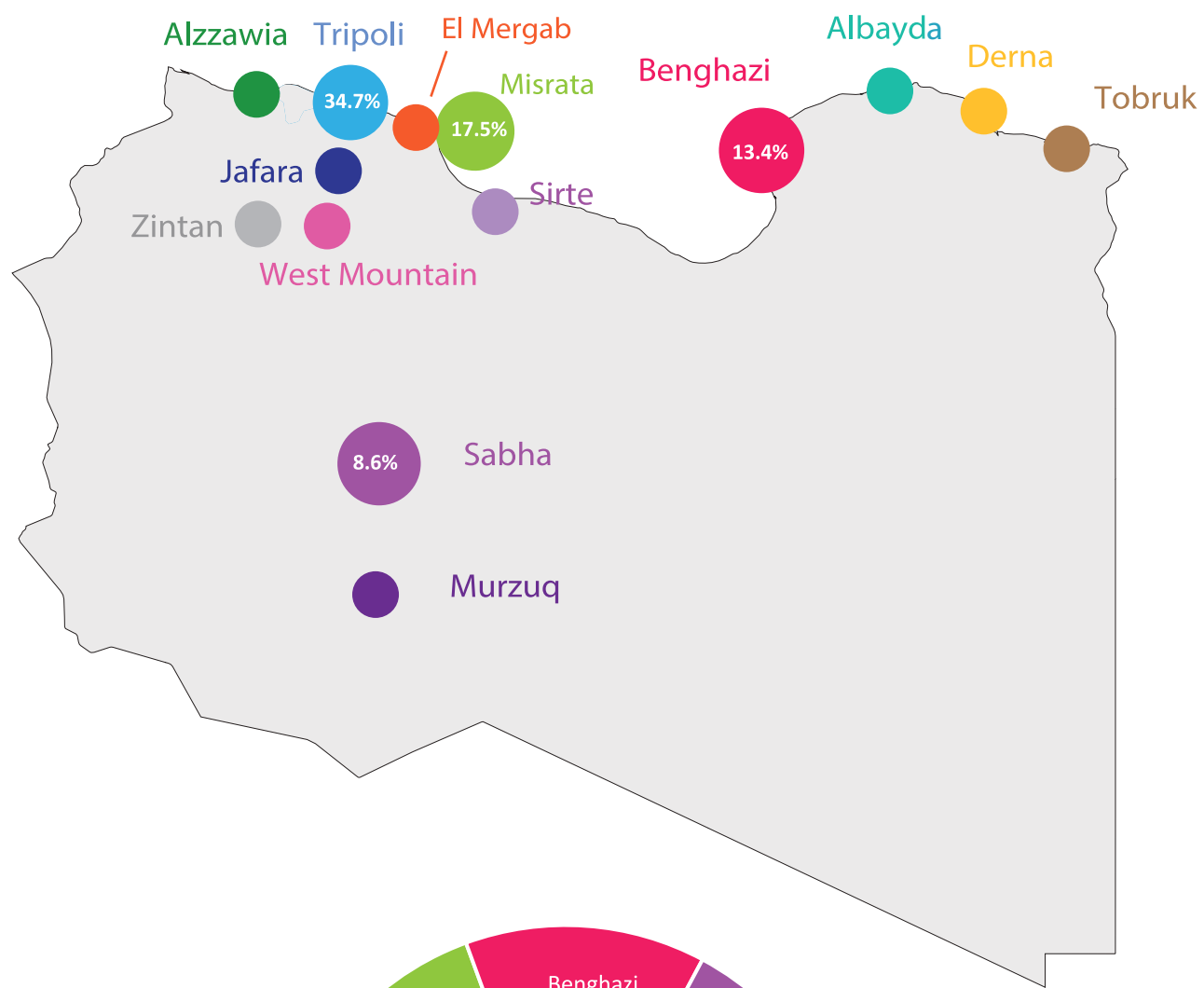


Key Observation(s)

Libyan enterprises have limited to no experience in exporting products.
The Libyan private sector is mainly an import economy.

The lack of information on export opportunities and export mechanisms and procedures certainly explain that 90,9% of Libyan business owners and managers have never exported abroad, but one must also factor in that, de facto, very few Libyan products (outside oil) are competitive in the regional, EU and international markets and when they are, these few products offer little profit margins to Libyan enterprises because these products are almost raw with limited transformation and mainly pertain to international economic sectors which traditionally present very low market prices.

LOCATION & GEOGRAPHICAL SPLIT



Percentage of enterprise within each Chamber's jurisdiction

Key Observation(s)

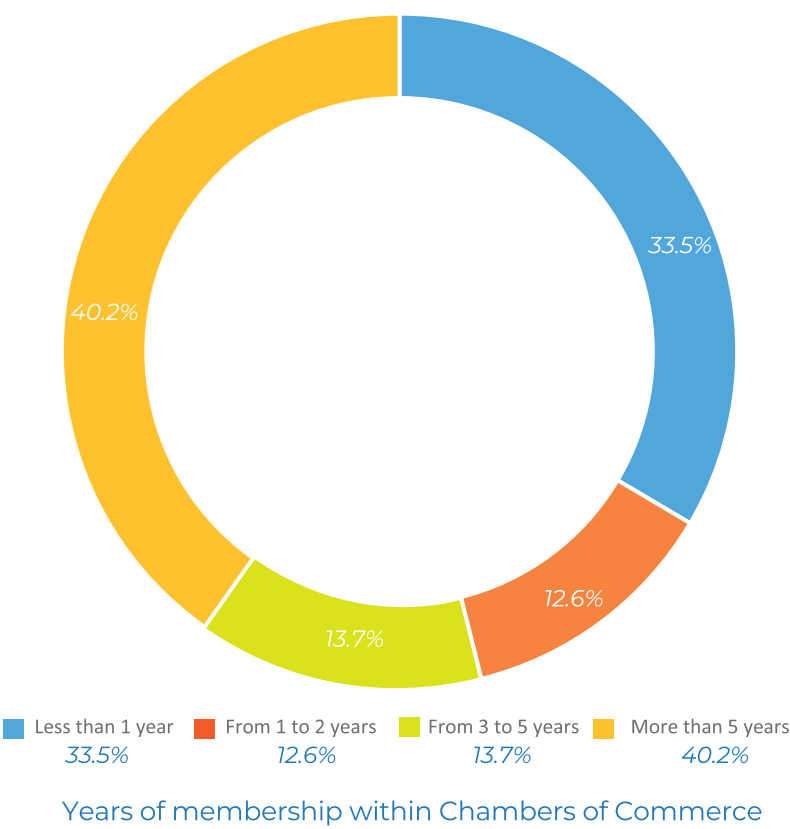
We observe 2 distinct groups:

- Group 1: Tripoli: 34,7% Misrata: 17,5% Benghazi: 13,4% Sabha: 8,6%
Which totals 74,2% of Libyan business owners and managers
- Group 2: Small cities gathering 1,1% up to 3% of Libyan business owner and managers which nevertheless include relatively important cities such as Tobruk 2.3% or Sirte 1.8%

As a result the progression margin for enterprise creation support in group 2 locations is very important, and support to business development of existing enterprises will have the strongest impact in group 1 locations which concentrate the bulk of Libyan enterprises.

However, one must note that while Tripoli Chamber of Commerce theoretically gathers around 60 000 enterprises and Misrata only around 30 000 registered, they were only 197 survey participants from Tripoli and 99 from Misrata. This shows that Libyan business owners and managers in Misrata are better connected to their chamber communication channels where the survey was advertised in addition to nation-wide advertisement.

MEMBERSHIP TREND WITHIN CHAMBERS OF COMMERCE



Key Observation(s)

The number of long-time enterprise members in chambers of Commerce is on par with the number of recent enterprises members.
It shows that, despite the informal economy and Libyans' limited interest for entrepreneurship, the number of enterprise creation is quite vivid and encouraging despite a challenging business environment.

MAIN RECOMMENDATIONS FOR ACTIONS BY THE READERS

- 1- Support to private sector development in Libya should not only focus on encouraging and enabling business creation but should also focus on strengthening the profitability of existing enterprises making no profit or losing money which represent 74.2% of MSMEs in Libya.
- 2- There is a need to offer Libyan business owners and managers information on export opportunities on foreign markets.
- 3- There is a need to assist members with export and import operations, in order to generate exports and to facilitate imports in a basically import economy.
- 4- There is a need to assist Libyan enterprises in transforming their almost raw products, or to specialize in specific market segments with traditionally higher retail prices such as luxury or organic goods, in order to increase their value added in international markets.
- 5- Capacity building initiatives for enterprise creation and entrepreneurship should primarily be focused on group 2 cities which only concentrate 1.1 to 3% of Libyan enterprises.
- 6- Capacity building initiatives for enterprises' business development should be primarily focused on group 1 cities which concentrate the bulk of Libyan enterprises and where these initiatives will have the strongest impact in the field.
- 7- Support to business should mainly focus on the trade and services economic sectors which concentrate 74.2% of the activity of Libyan enterprises.
- 8- Support to enterprises and to Libyan business owners and managers should focus equally on start-ups and on established enterprises in order to reflect the reality of the MSMEs' landscape evidenced through the survey.
- 9- Specific support should also be designed for mitigating a) the specific issues faced by the 48,6% of enterprises in difficulty, b) the specific issues faced by the 27% of balanced and growing enterprises in quest of profitability, and c) the specific issues faced by the 24% of profitable and growing enterprises in search of growth management tools and strategy.

ENTERPRISES RELATIONSHIPS TO PUBLIC LOCAL BUSINESS SUPPORT SERVICE PROVIDERS

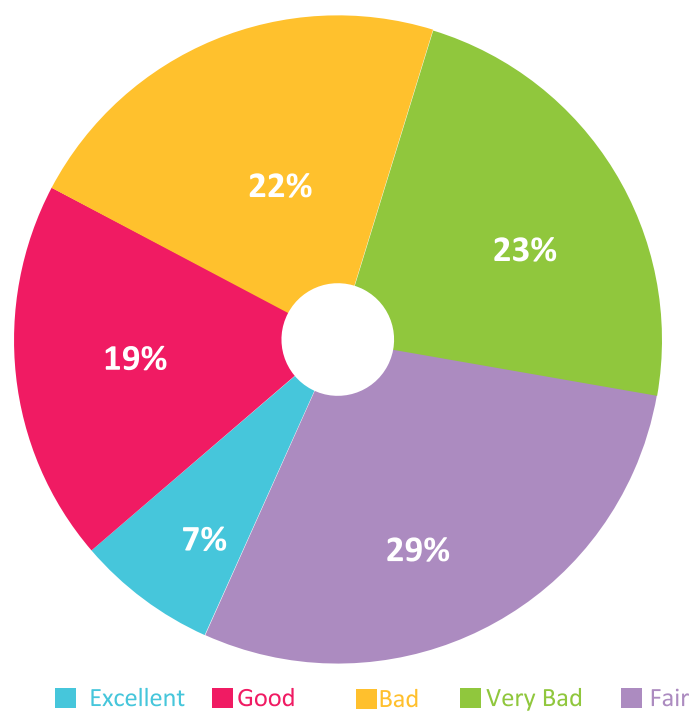
Public business support service providers for enterprises such as Chambers of Commerce for instance have been strongly developed.

EU technical assistance has turned Chambers of Commerce into “local hubs for business knowledge and services” (and not only administrative entities delivering administrative documents) offering new and better business support services to enterprises. The efficiency and effectiveness of these service providers have been reinforced through extensive capacity building work, and partnerships have been built with all stakeholders of the Libyan enterprise ecosystem and supported by a dedicated network and subsequent local events.

As a result, data show that, when aware of it, Libyan enterprises and their owners and managers clearly appreciate positively this new strategic positioning of the Chambers and their offer of new and better business support services and, for instance, participate actively in Chambers events aimed at providing enterprises with increased business knowledge and opportunities, in order to boost their business development.

Yet the key finding in this area is that the setting up of new and better business support services must imperatively be matched and followed by an extensive and intensive communication campaign to potential beneficiaries notably at the local level. In this field, communication to potential beneficiaries cannot be considered as a simple support tool, communication must be construed as an integral part of the new business support services implemented.

ENTERPRISES SATISFACTION WITH BUSINESS SUPPORT SERVICES



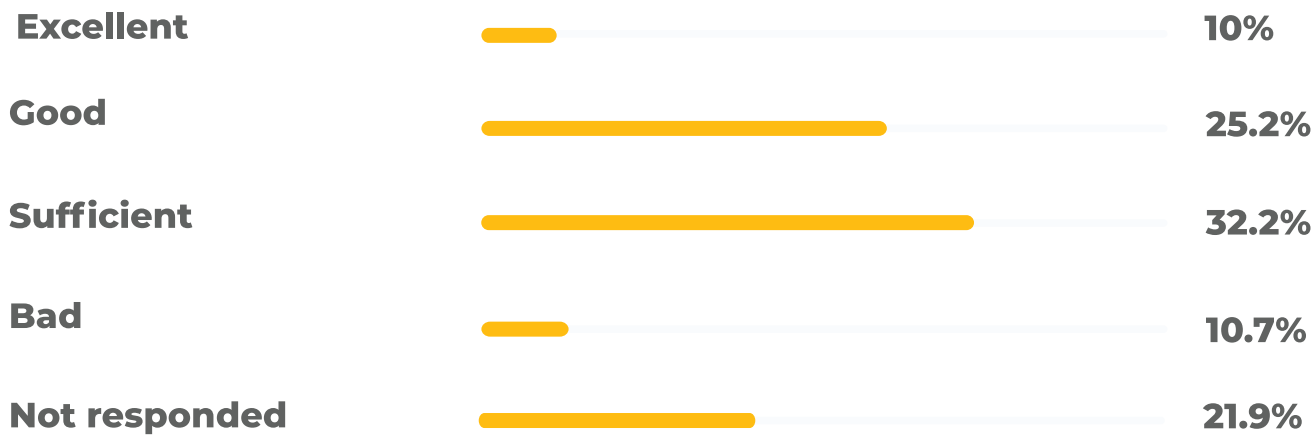
Satisfaction of enterprises with Chambers business support services

Key Observation(s)

The majority of participating enterprises finds the business support services good, fair or excellent.

The level of bad or very bad satisfaction mainly pertains to the smallest and most remote chambers with limited to no means and human resources for action but also reflect the number of “personal requests” which were not met by positive answers.

ENTERPRISES SATISFACTION WITH BUSINESS SUPPORT SERVICES

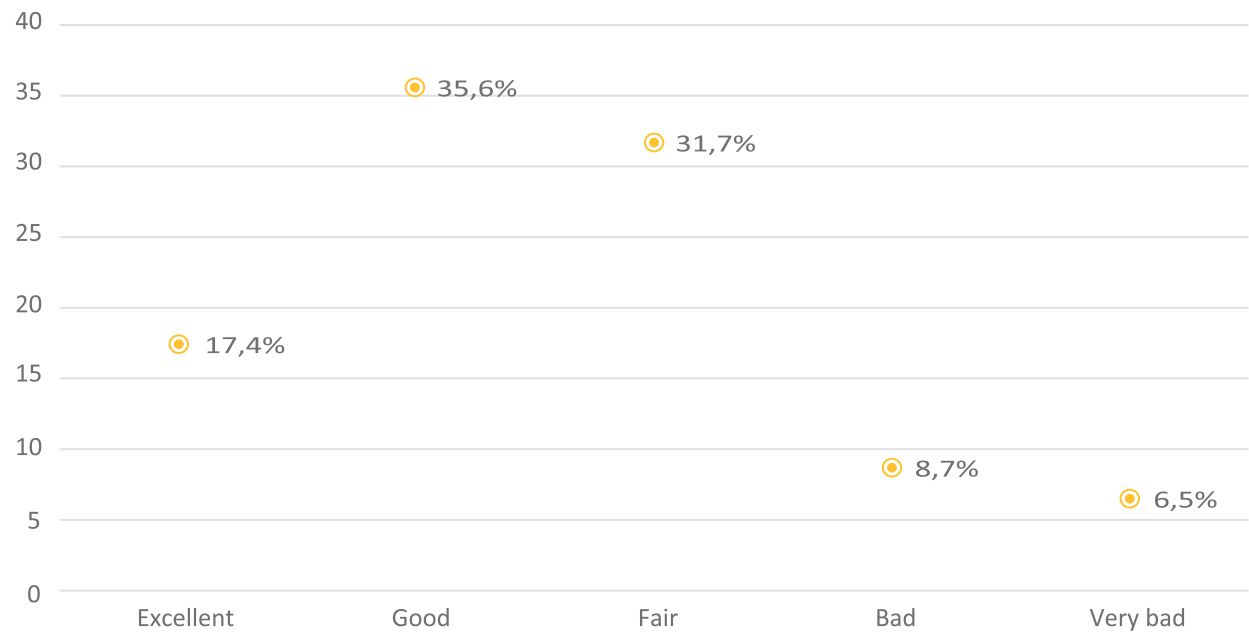


Responsiveness of Chambers of Commerce to Enterprises Request for Business Support

Key Observation(s)

The majority (67,4%) of participating enterprises find the responsiveness of Chambers good sufficient or excellent. Only 10,7% find their responsiveness bad. The 21,9% of no response mainly pertain to the smallest chambers in remote areas with very limited human resources and means of action. However, in some cases, data points to the methodology in handling requests and inquiries. A formal procedure and a timeline should be established for each type of members' requests and communicated to the members, in order to further build up their trust in their chamber capacity and eagerness to support them by systematically keeping Libyan business owners and managers informed of progress made with their request. In Libya, chambers of commerce are surprisingly proactive and eager to support their local businesses as shown by the following table on the rating of reception staff. Yet internal procedures must now be set up in order to reflect Chambers commitment to the business community and the quality of their new and better business support services offer.

ENTERPRISES RECEPTION

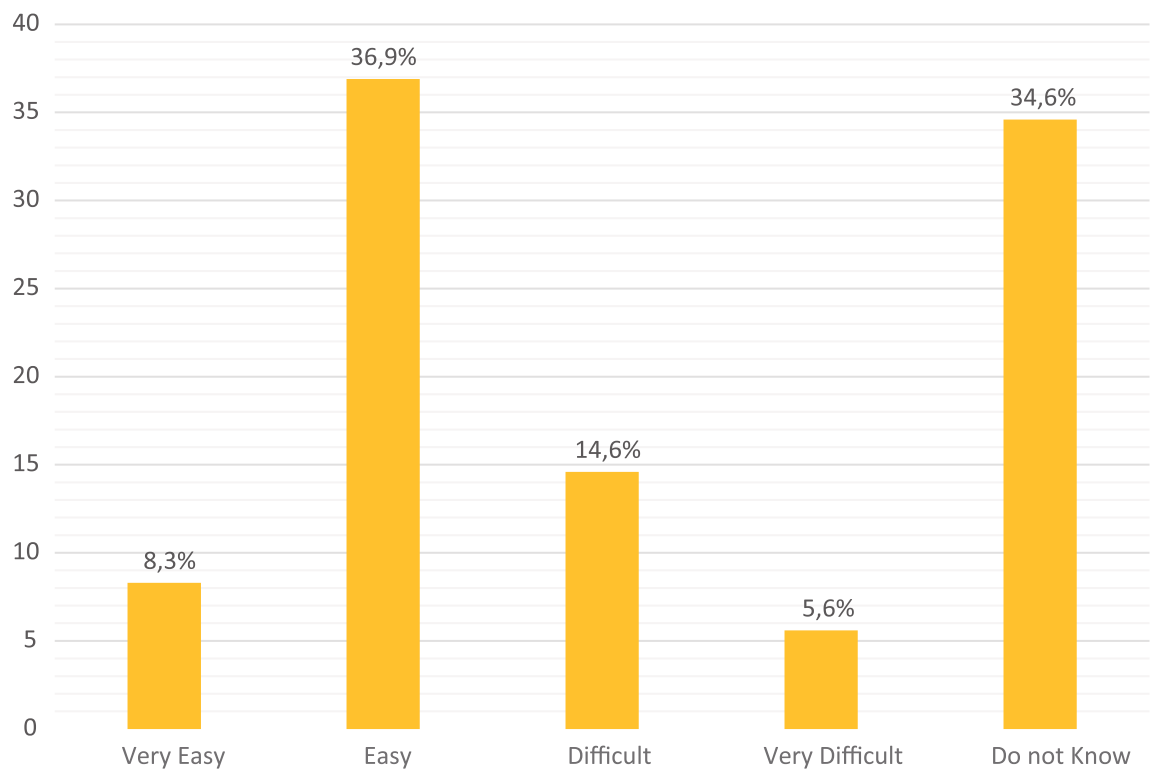


Rating of Reception Staff

Key Observation(s)

84,7% of Libyan business owners and managers have a good, fair or excellent rating of Chambers reception staff.

EASE OF ACCESS TO BUSINESS SUPPORT SERVICES



Ease of Access to Chambers of Commerce Business Support Services

Key Observation(s)

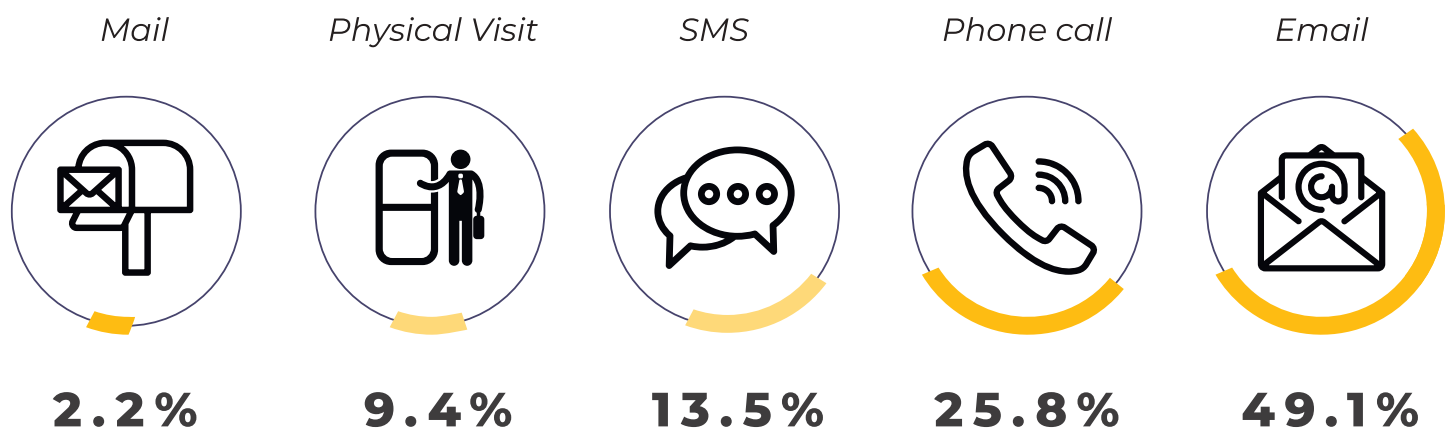
Access to business support services is “easy” or “very easy” for 45,2% of Libyan business owners and managers which is a relatively good rating with only 5.6% finding this access “very difficult”.

Yet 14,6% of Libyan business owners and managers find it “difficult”, which indicates that progress can be made in the accessibility of business support services. In many cases, the difficulty is related to the premises of the Chambers not to the service itself. While Chambers staff and business support services have significantly progressed, the premises of the Chambers remain old fashioned, not appealing and organized in a way which does not allow members to immediately feel and see their service dimension and offer. Some chambers like Misrata have in fact decided to engage into setting up new reception areas for the public where the business support services offer will be clearly visible by the public.

However, it can be assumed that the 34,6% of participating enterprises who answered “I don’t know” to the question on the ease of access to Chambers’ services are actually enterprises who are not aware of these new and better support services. Awareness about business support services availability is not enough known and spread among the business communities locally and nationally.

Yet, the fundamentals are in place. Chambers have been provided with new web-based communication tools and a common communication strategy has been jointly developed with them. What is needed now is a massive communication campaign on their new role and new and better business support services offer, combined with communication monitoring and evaluation tools in order to enable chambers, and business service providers in general, to self-evaluate their reach to potential beneficiaries and to adjust their communication actions accordingly.

EFFECTIVE MEANS TO REACH ENTERPRISES



What are the most effective ways for Chambers / Business support services providers to contact you?

Key Observation(s)

Old fashioned methods such as physical visits to business premises remain relevant for almost 10% of Libyan business owners and managers. The key finding here is that no single method can be used to reach out to Libyan enterprises. The most modern ones such as emails are only relevant for less than half of Libyan business owners and managers. Reaching out effectively to Libyan enterprises demands a multi means approach (i.e. visits + sms + mail + email + phone calls).

MAIN RECOMMENDATIONS FOR ACTIONS BY THE READERS

1- Extensive communication operations must be engaged in order to make Libyan business owners and managers aware of the availability of new and better business support services. Specific communication support tools should be deployed locally to connect Chambers / Business Support Service Providers much more tightly to Libyan business owners and managers. Despite a significantly increased and enhanced offer in business support services, few enterprises are actually aware of it. Any improvement in the business support services offer should be matched by strong local communication. More, enhanced and better targeted business support services must be imperatively matched by very intensive communication towards potential beneficiary enterprises.

a. Differentiated and specific communication campaigns about new and better business support services should be targeted to the 48,6% of enterprises that are in difficulty, then to the 27% of balanced and growing enterprises in quest of profitability, and then to the 24% of profitable and growing enterprises in search of growth management tools and strategy.

b. Communication monitoring and evaluation tools should be developed in order to enable chambers, and business service providers in general, to self-evaluate their reach to potential beneficiaries and to adjust their communication actions accordingly.

2- Revamping Chambers of Commerce premises is another important and priority task. Despite the implementation of new and better business support services and their positioning as local “hubs for business knowledge and services”, the current design of the chambers’ premises and of their areas open to the public still resemble those of an old public administration and convey a counterproductive feeling that no new and professional solutions to their business needs are available to Libyan business owners and managers, and has a deterrent effect on potential local beneficiary enterprises. Modern and appealing service oriented premises with specific areas for trainings must be designed and implemented in order to match progress made on substance and maximize it. “. As an example, Benghazi and Misrata Chambers of Commerce and the General Union of Chambers of Commerce were able to adopt new modern premises allowing for displaying and delivering available business support services to enterprises more accordingly.

Therefore, technical assistance for the interior design and financial support for the renovation or construction work is now paramount if the new and better business support services implemented are to benefit all Libyan enterprises.

3- Internal procedures for the management of requests for support should be designed or enhanced within the chambers, in order to systematically keep members informed of progress made with their request.

PRIORITY TYPES OF SUPPORT SOUGHT BY ENTERPRISES

Prior to looking in what knowledge areas Libyan business owners and managers expect external support from business support services providers, we must look at what type of support seems the most important for themselves.

This information can be deduced from the ranking granted by Libyan business owners and managers to the 8 official duties of Chambers of Commerce for supporting enterprises:

Ranking by Libyan Business Owners and Managers	Official Duties of Libyan Chambers of Commerce	Translation into Entrepreneurs Expectations
1	Follow-up commercial, industrial and agricultural activities, monitor difficulties and propose solutions to issues in coordination with the concerned authorities	Benefit from an improved Business Environment based on their feedback from the field
2	Provide training courses, hold economic conferences and seminars, and participate in the activities of councils, committees and conferences related to economic and commercial matters.	Receive Trainings
3	Collect information, data and statistics of interest to trade, industry and agriculture within the scope of its competence, and analyze them in a scientific way and publish the results	Receive Operational Economic Information
4	Issue economic bulletins and commercial guides.	Benefit from “How to” practical business guides
5	Issue certificates; of origin of national goods and products.	Delivery of Administrative documents
6	Certify documents and other data relating to economic and commercial activities within the scope of its competences.	Delivery of Administrative documents
7	Settle commercial disputes arising between its members through conciliation and arbitration upon the agreement of the parties concerned.	Benefit from a Peer to Peer Conflict Resolution Mechanism
8	Escalating common issues of members to the competent public administrations	Have enterprises common conflicts with public administrations addressed collectively

What are the most Important duties Chambers of Commerce within the framework of their official mandate?

Key Observation(s)

Firstly, we can see that trainings in business and proposals for a better business environment based on their field difficulties and feedback are the 2 most sought-after types of support by Libyan business owners and managers.

These findings are further supported by a) the very successful “Business Information & Advisory Sessions” for enterprise members co-organized by Chambers of commerce and EU4PSL on various business topics (e.g. Implementing digital marketing, business remodeling for growth, customs procedures, etc.) and b) by the Chambers and Libyan enterprises adhesion and support to the EU4PSL work on strengthening the advisory and advocacy functions of the Chambers for enhanced economic reforms.

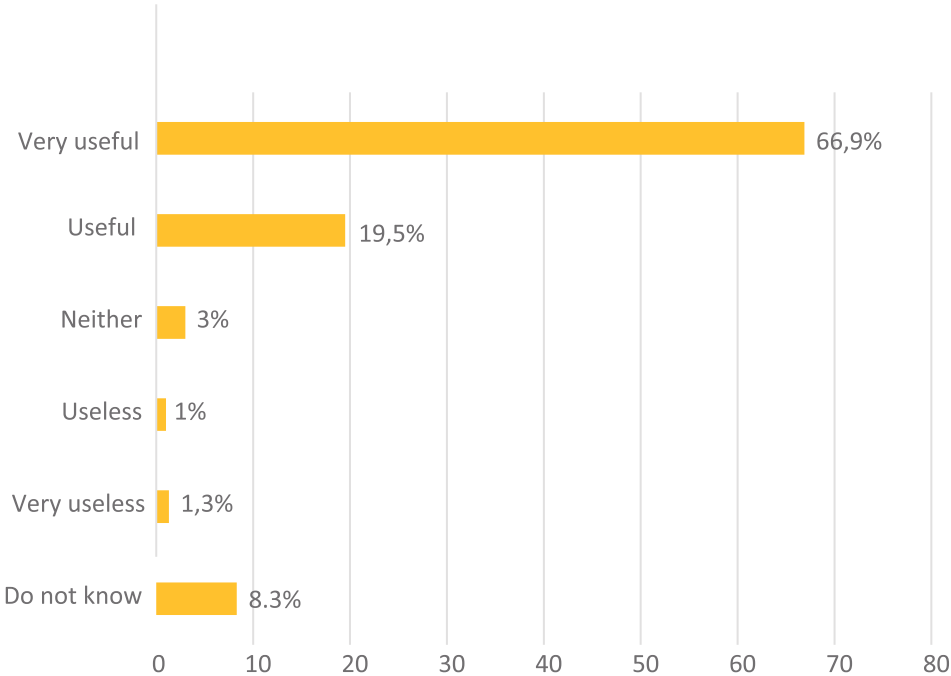
Secondly, priorities coming next for business support services pertain to a) receiving (currently non-existing) economic and sector practical information on local, regional, national and international markets, and to b) having access to practical “how to” business guides (e.g. how to investigate on foreign markets).

Thirdly, the delivery of administrative documents (such as delivery of certificates of origin) and conflict resolution mechanisms only come at the bottom of the ranking as business support services that are necessary only because they are mandatory or cannot be avoided.

Yet, we must recognize that the issuance of administrative documents other than trade related mandatory documents is expected by Libyan business owners and managers. For instance, when asked, they mention administrative services such as the delivery of passport, the registration of business, etc. as important additional services to be offered by business support service providers.

Therefore, administrative facilitation by means of local dedicated desks or of one stop shops for some administrative obligations remains an important and expected business support feature. For instance, at Misrata Chamber of Commerce, businessmen can apply for their passport and receive it once processed and approved by the central services of the Ministry of Foreign Affairs, without having to go to the capital city, and the Chamber of Commerce of Benghazi has set-up similar facilities for businessmen which make entrepreneurs’ life easier and enable them to fully focus on developing their business.

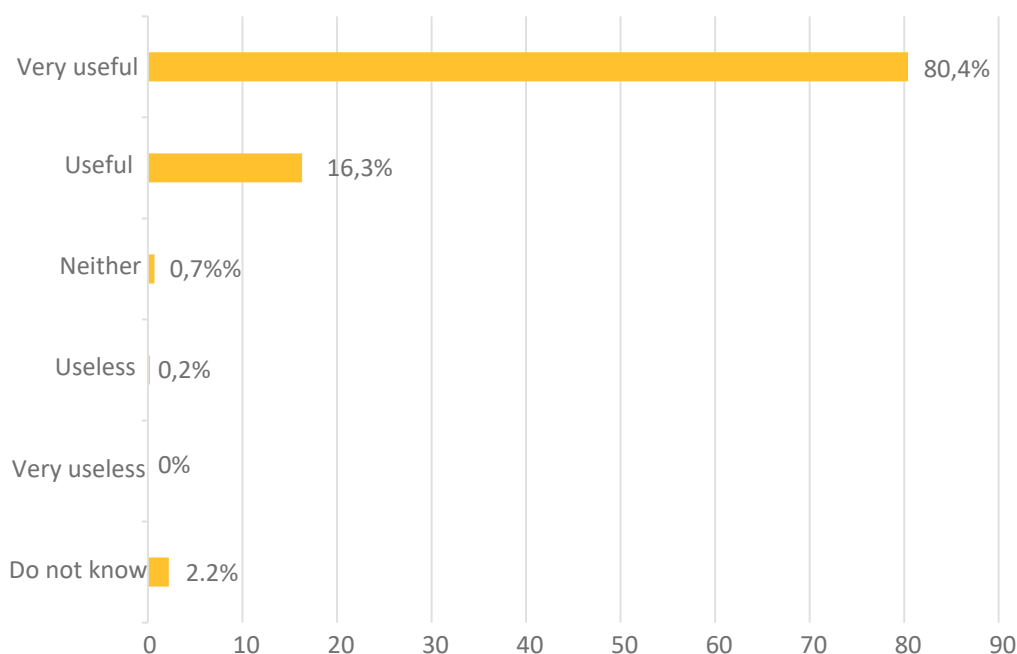
This is indeed very clear when Libyan business owners and managers are asked about establishing ones stop shops for business registration or trade help desks within Chambers of Commerce:



Usefulness of the creation of an European Union Trade Help Desk

96,7 % of Libyan business owners and managers see the creation of an EU Trade Help Desk* in order to facilitate* exports and imports operations with the European Union as a useful initiative and almost 80% would find it very useful.

**Expert data, practical advice plus import and export operational assistance by trained expert staff*

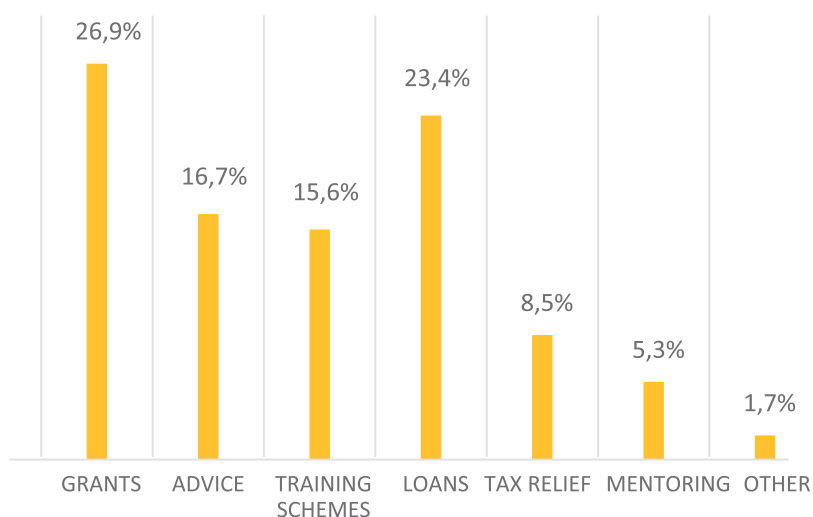


Usefulness of the creation of a One-Stop shop for business Registration

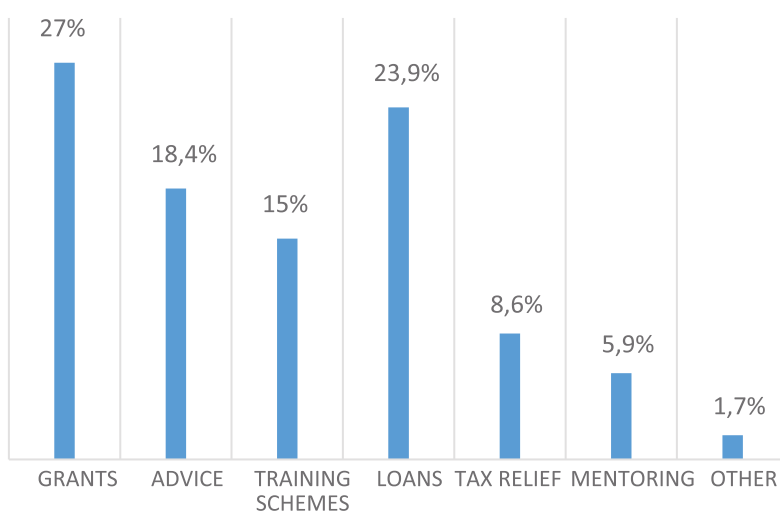
86,4 % of Libyan business owners and managers see the creation of a one stop shop, in order to facilitate business registration as a useful initiative and almost 70% would find it very useful.

MOST IMPORTANT TYPES OF SUPPORT SOUGHT PER BUSINESS FUNCTIONS

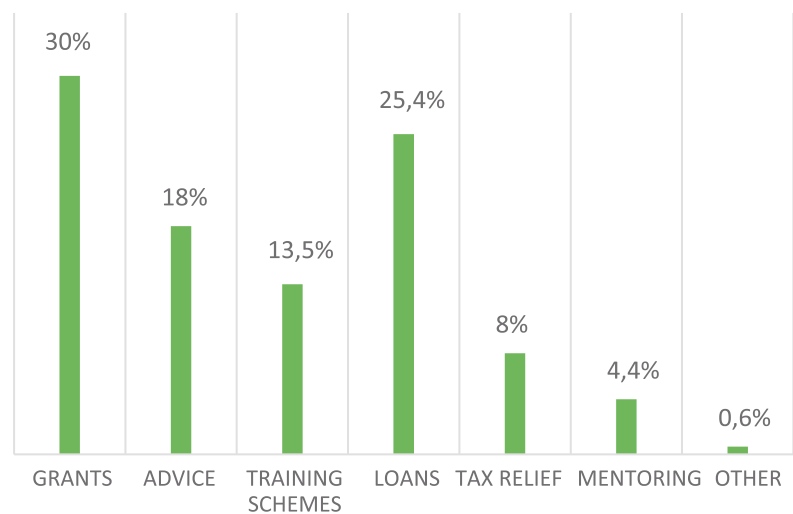
Regarding Marketing



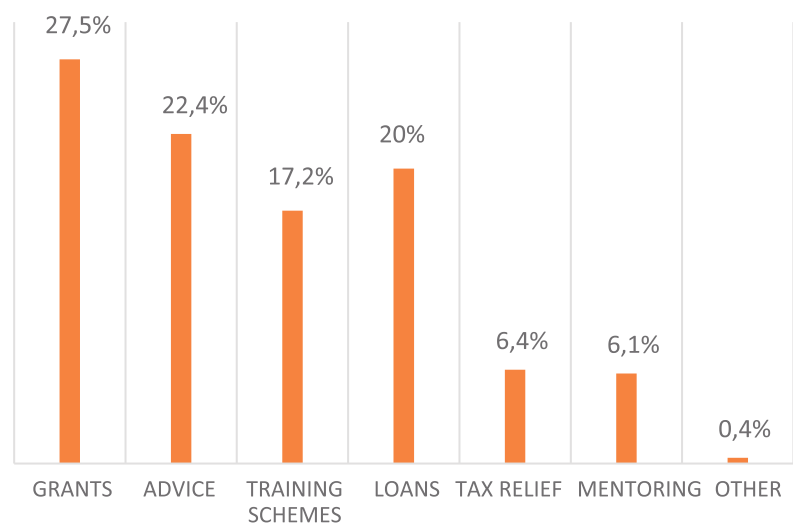
Regarding Production



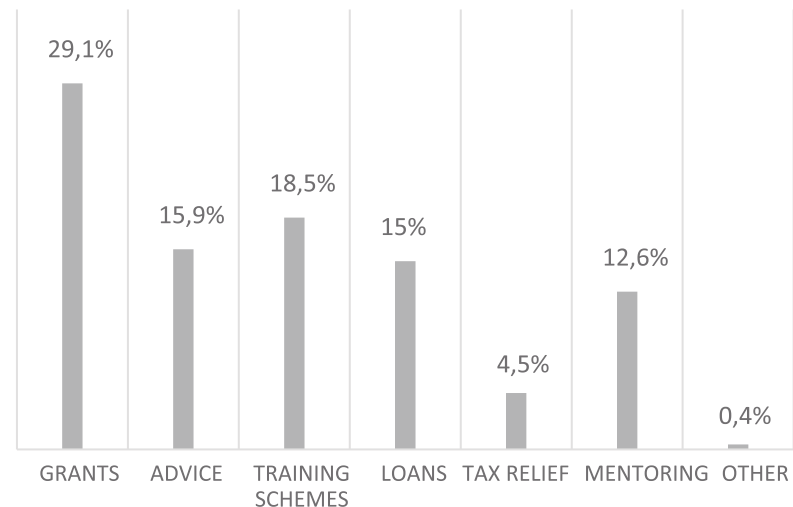
Regarding Finance



Regarding HR



Regarding Business Development



Key Observation(s)

Once grants, loans and tax reliefs are excluded, Trainings, Advice and Mentoring are the most sought-after support expected by the members.

MOST IMPORTANT SUGGESTED TYPES OF SUPPORT

Libyan business owners and managers also have a clear view of the types of additional business support services they would like to benefit from.

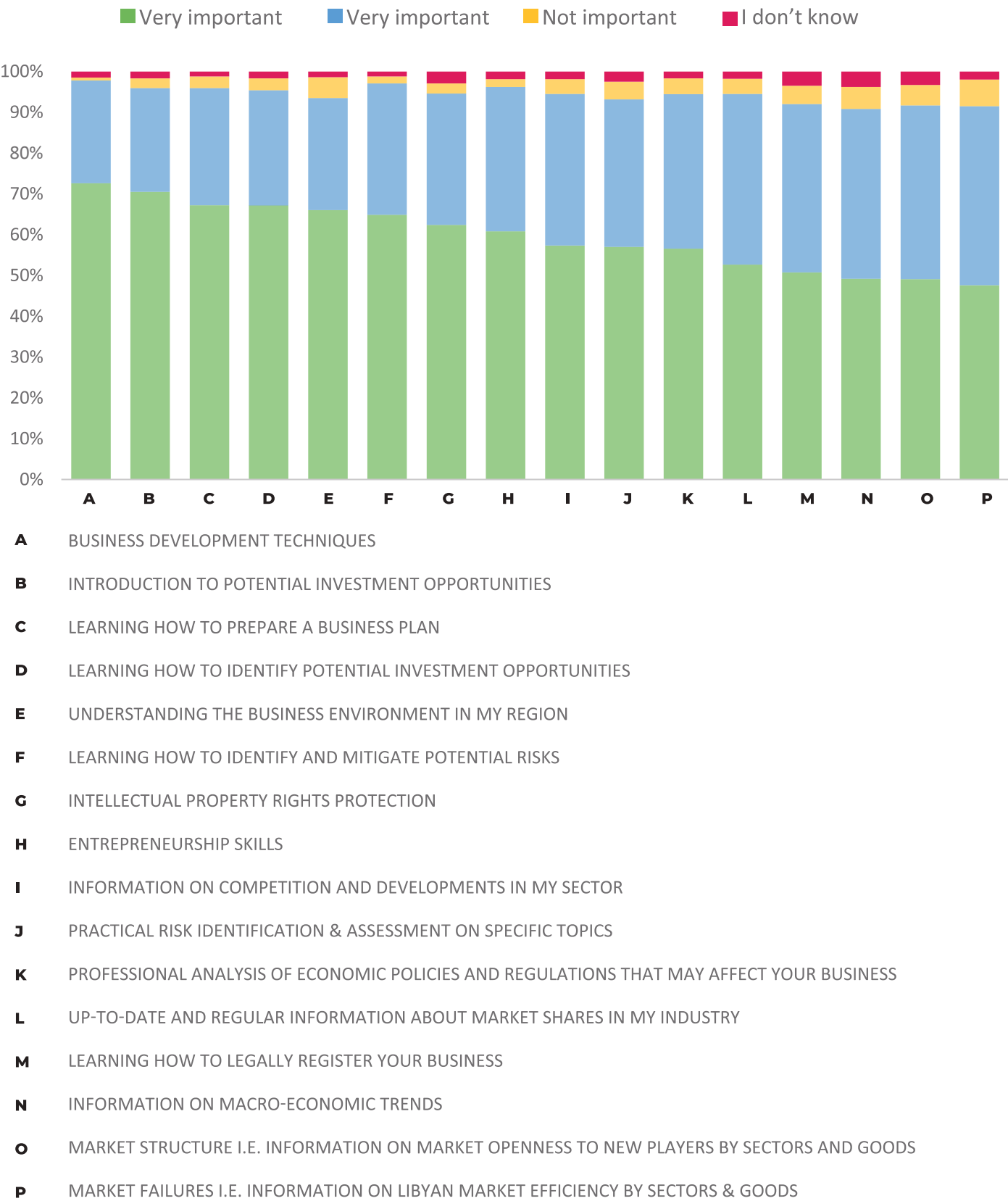
When asked to indicate, in an open way, what type of non-existing support they would expect from Business Support Services providers, they listed the following 8 types of support:

- 1. Facilitate obtaining a visa
- 2. Facilitate and enable online credit card payments to boost SME sales
- 3. Facilitate access to finance and to favorable terms
- 4. Help to provide foreign workers
- 5. Organize international exhibitions
- 6 Provide data and statistics on the Libyan market
- 7. Connect Libyan businessmen with their counterparts in foreign countries
- 8. Help to procure production equipment and raw materials

PREFERRED FORMATS AND PRIORITY KNOWLEDGE AREAS FOR BUSINESS SUPPORT SERVICES

PRIORITY BUSINESS KNOWLEDGE AREAS SET BY ENTERPRISES

With reference to the provision of business support services in business techniques/knowledge areas that are the most critical for business sustainability, the survey firstly weighted their relative individual importance according to Libyan business owners and managers and, secondly, ranked these business techniques (knowledge) by order of priority according to Libyan business owners and managers.



Relative Importance & Hierarchy of the most critical business techniques (knowledge areas) according to Libyan business owners and managers

Key Observation(s)

All areas of business knowledge critical to business sustainability appear relevant to Libyan business owners and managers. This is coherent with the only 25% of them reporting profits.

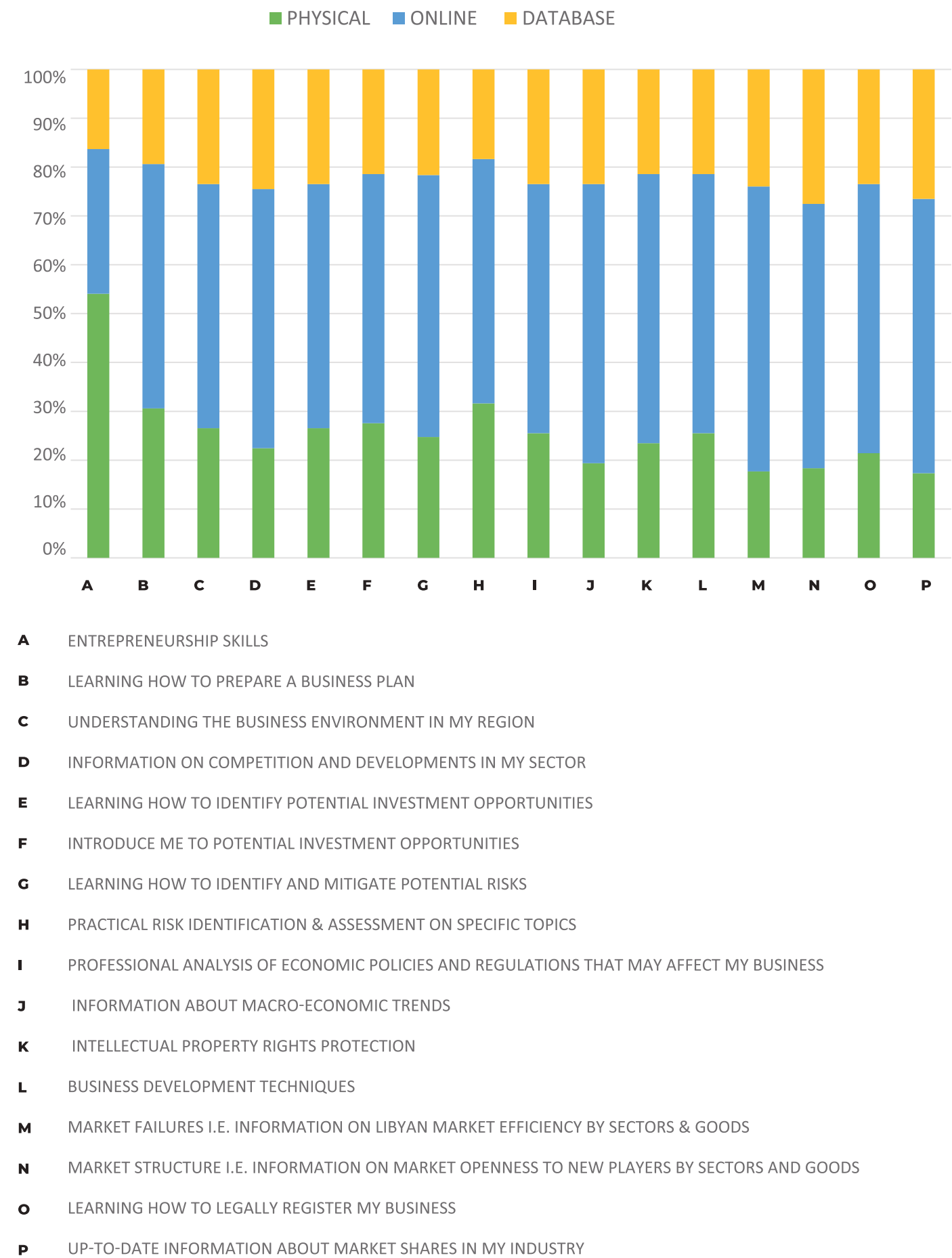
These 16 business techniques / knowledge areas recognized as relevant or very relevant are clearly good topics for business support service providers.

Nevertheless 4 areas show a higher level of demand for support:

- Business development techniques for members in order to boost and grow their business is the most demanded business area for knowledge (e.g. business modelling-based techniques in an economy with relatively basic business models and large potential for growth by simple 360° review and repositioning at a low cost)
- Learning how to prepare a business plan for business starting or business development
- Learning how to identify and mitigate risks
- Learning how to identify potential investment opportunities

We can see here that trainings in business techniques of Libyan business owners and managers is a strong and priority need and expectation, as well as trainings in risk and investment evaluation.

PREFERRED FORMAT FOR BUSINESS SUPPORT SERVICES



Preferred Format for Business Support Services depending on Knowledge Areas

Key Observation(s)

The conduct of the Survey during the COVID-19 pandemic has clearly impacted the results and the choice of online courses/digital solutions versus physical classes.

Indeed, most of Libyan business owners and managers who participated in this survey have mentioned a preference for online learning.

However, when asked after physical Business Information and Advisory Sessions on various business topics if they would have preferred an online training instead, over 90% of respondents said no and indicated that they would not have been fully committed to online trainings and that they would not have benefited the same quality and thoroughness of knowledge explanations and interactions.

In our experience, when possible, business service providers should always prefer physical classes to online teaching and digital solutions.

Yet, support documents to physical classes could be digitalized by business service providers for future reference.

Most international studies on learning methods show that personal involvement, interaction with the “teacher” and with other participants result in better knowledge acquisition, better knowledge sustainability over time and better knowledge implementation.

Indeed, the primary objective of the fashionable trend of MOOCs recently proposed by universities is to generate easy additional revenues, to promote the institution worldwide and ultimately to increase the number of full board students who were attracted by the MOOC but who also understood the limits of its value. MOOC can of course also be the only solution in the most underdeveloped and poorest countries but this is not the case of Libya.

MAIN RECOMMENDATIONS FOR ACTIONS BY THE READERS

The physical delivery of business support services should vary depending on the type of support provided.

Trainings should be physical while online resources and delivery could be preferred for “how to” practical guides and regular operational economic information.

Regarding administrative facilitation services by business support service providers, the delivery means must be chosen area by area.

Physical delivery by means of manned dedicated desks or one stop shops should be preferred in order to cope with the high amount of specific cases in some administrative areas (e.g. customs, trade procedures, etc.) while in other more straightforward areas (e.g. business registration) online procedures can be preferred.

In conflict and post-conflict countries with frequent electricity and internet shortages like Libya, one may implement online guidelines for applicable procedures but still prefer dedicated desks manned by trained “specialists”. These administrative facilitation services or “one stop shops” should ideally be regrouped in common premises with local business support service providers such as Chambers of Commerce in Libya.

TYPES OF ISSUES FACED BY BUSINESS FUNCTIONS

Collected data have already shown what types of support were expected from business support services providers and what knowledge areas should be prioritized according to Libyan business owners and managers:

Priority Types of Support:

- Trainings
- “How to” guides
- Administrative facilitation services

Priority Business Knowledge Areas for Support by business support service providers:

- Business Development Techniques;
- Risk Identification and Mitigation,
- Potential Investment Identification and Assessment

However, in order to be more relevant and accurate in the selection of the types of support and of the business knowledge areas, there is a need to identify what are the specific issues faced by Libyan enterprises and their owners and managers.

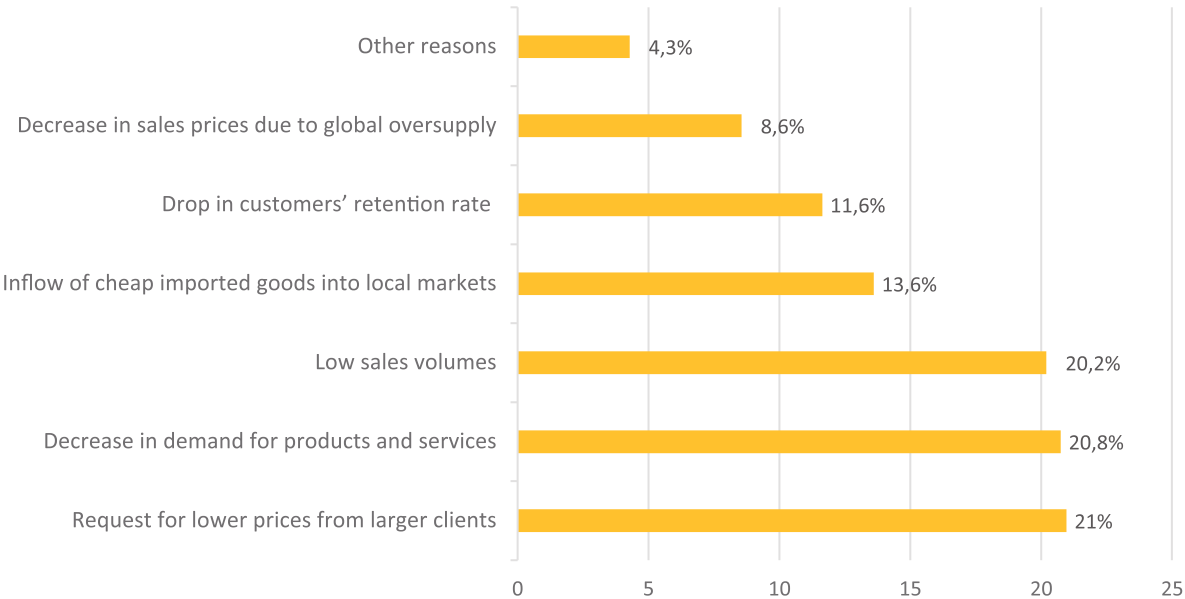
It is of the utmost importance when one considers that only 25% of Libyan enterprises report profits.

While there is certainly a need to boost enterprise creation and start-ups in Libya, here is a true emergency to find growth areas and means for existing SMEs and to first tackle issues pointed out by Libyan business owners and managers within the framework of their operations.

Here, it has been chosen to identify priority issues faced by Libyan business owners and managers for each business function:

- Production
- Marketing
- Finance
- Human Resources
- Business Environment
- Business Development

MOST IMPORTANT ISSUES FACED IN THE MARKETING FUNCTION



Marketing issues faced

Key Observation(s)

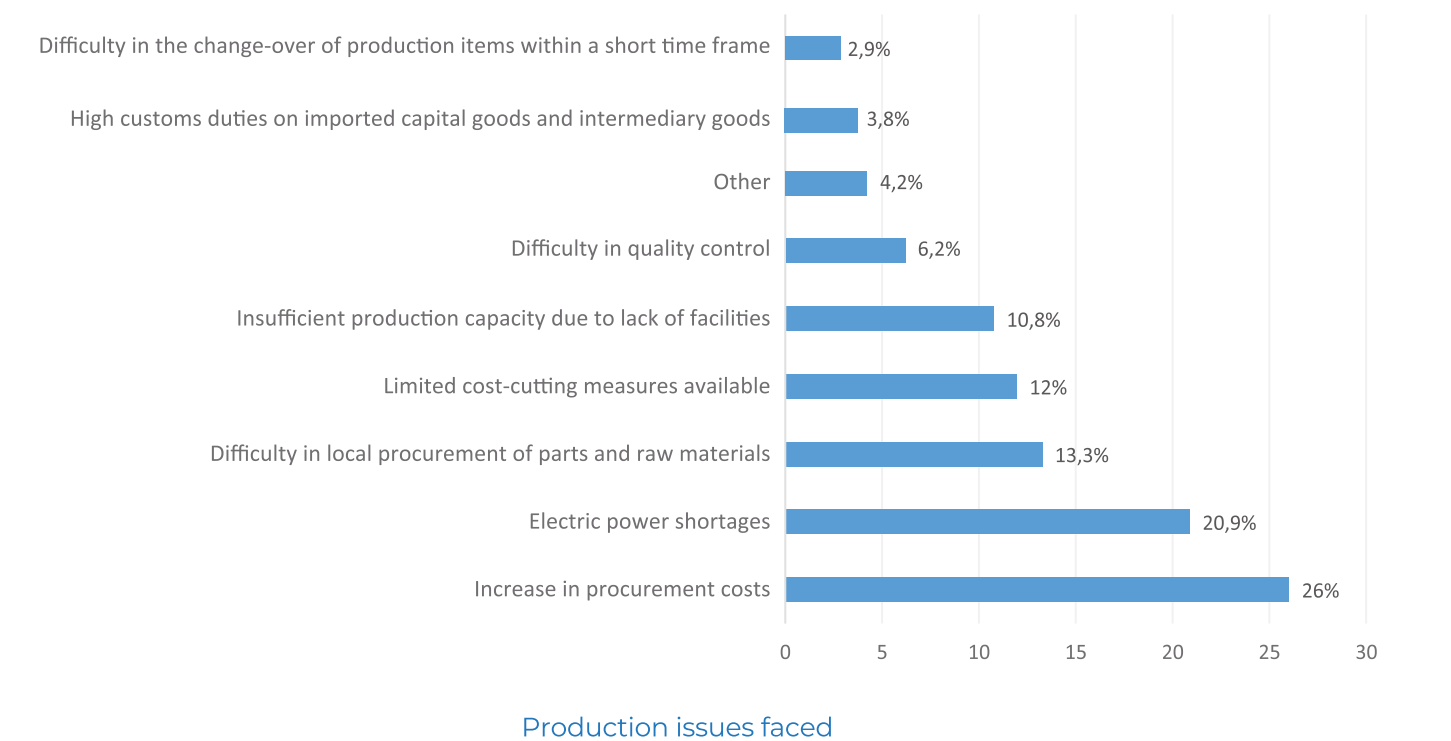
Addressing decrease in demand, requests for lower prices and low sales volumes are the 3 most important marketing issues faced by Libyan business owners and managers.

The only issues which could be addressed by business support services providers through appropriate trainings in business techniques are:

- “drop in customers’ retention rate”
- “low sales volumes”

These 2 issues could be addressed by means of trainings in sales boosting techniques, business development techniques and customer retention techniques.

MOST IMPORTANT ISSUES FACED IN THE PRODUCTION FUNCTION



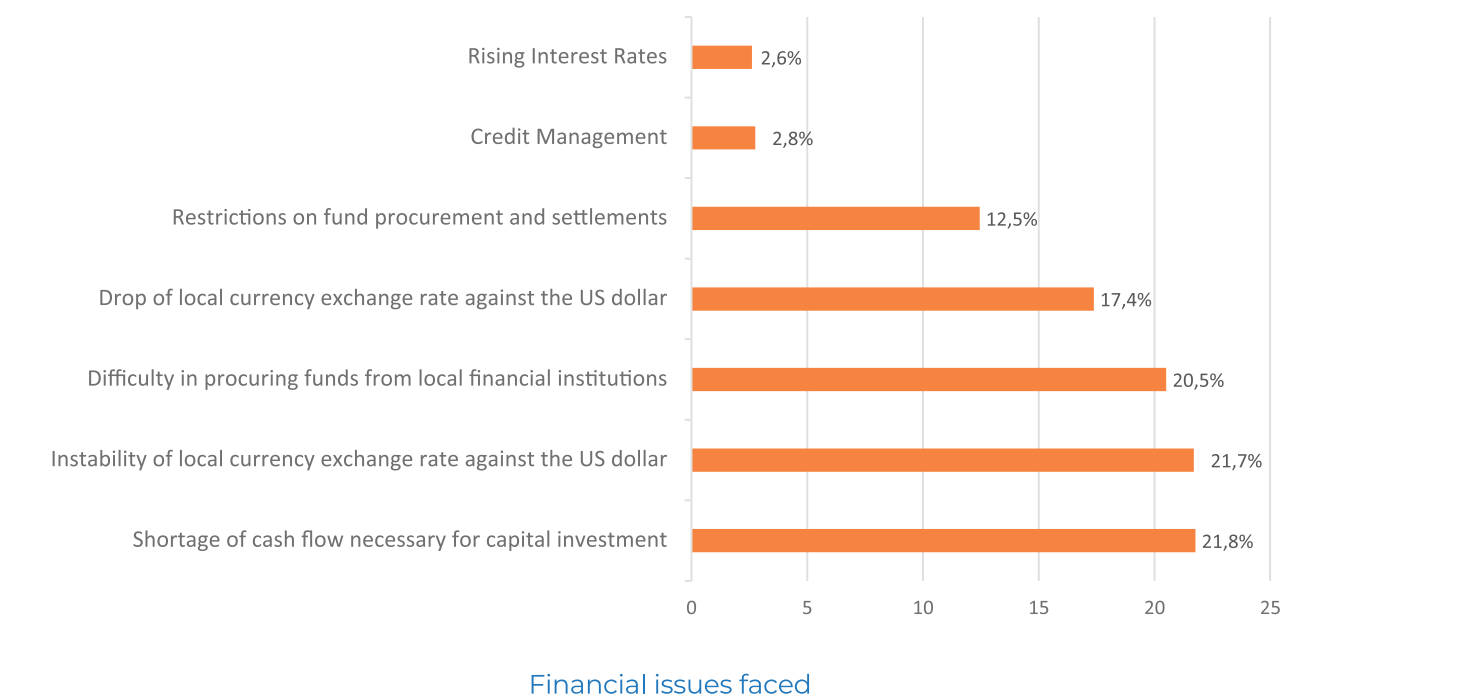
Key Observation(s)

Most of the production issues listed are macro-economic and outside the hands of business support services providers for direct actions.

However, business service providers could:

- 1- Provide trainings in quality control
- 2- Organize the mutualization of parts an raw material procurement on a local/regional basis in order to mitigate high prices and supply difficulties
- 3- Look more in details into these production issues faced by enterprises

MOST IMPORTANT ISSUES FACED IN THE FINANCIAL FUNCTION



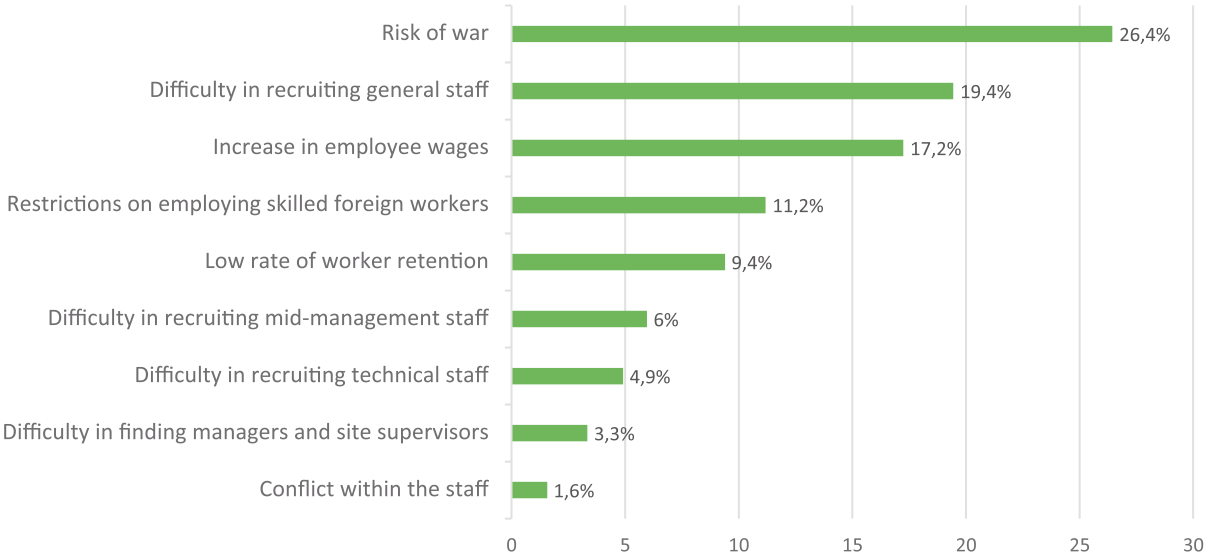
Key Observation(s)

Some of the financial issues are of a macro-economic nature and outside the hands of business support services providers for direct actions.

Yet a number of financial issues are simply access to finance matters that can be mitigated through special techniques, programs and partnerships. Business support services providers should:

- 1- Liaise with the Access to Finance Project team of EU4PSL and of other technical assistance projects to gain information on the new financial mechanisms and partnerships available
- 2- Initiate Business Angels activities and plea for the creation of Libyan local private entrepreneurship funds
- 3- Organize local conferences on interest rates, currency exchange and financial restrictions to raise government awareness

MOST IMPORTANT ISSUES FACED IN THE HUMAN RESOURCES FUNCTION



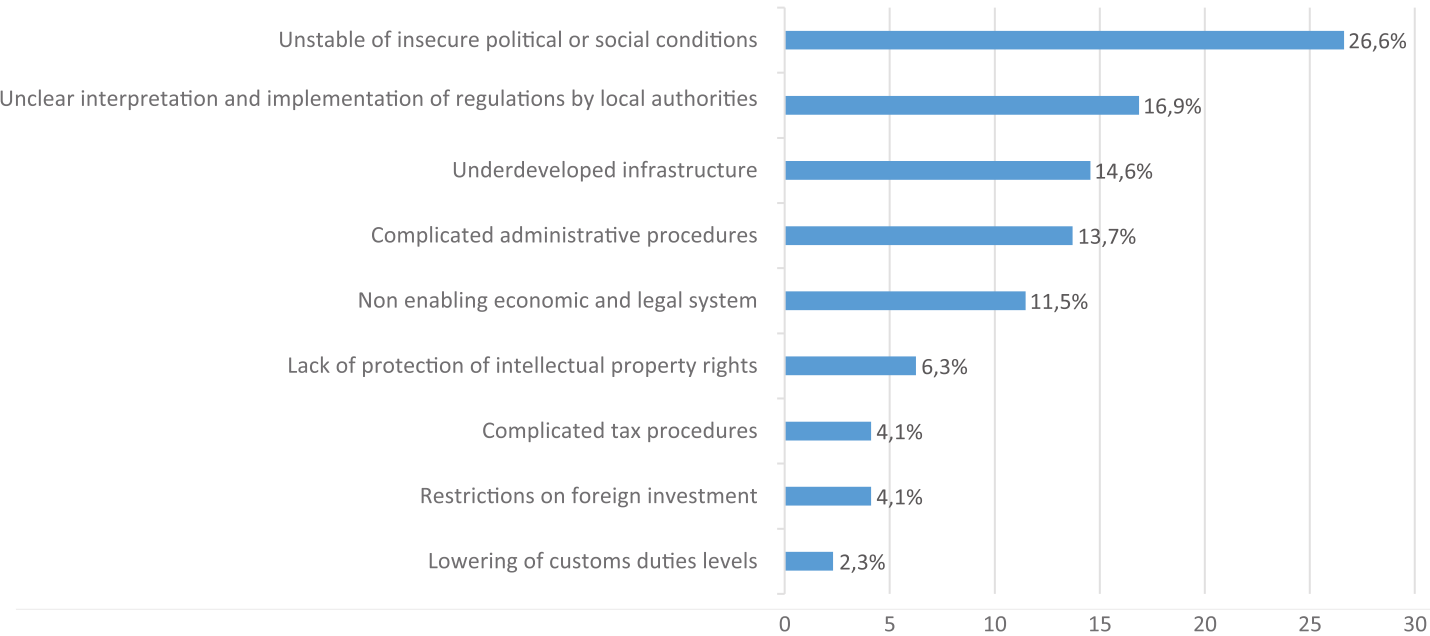
HR issues faced

Key Observation(s)

Numerous HR issues are outside the hands of business support services providers for direct actions.

However, difficulties in findings qualified staff at various levels could be mitigated through appropriate trainings and TVET, and by means of job fairs and of e-tools and databases for the registration of job seekers in cooperation with universities.

MOST IMPORTANT ISSUES FACED IN THE BUSINESS ENVIRONMENT FUNCTION



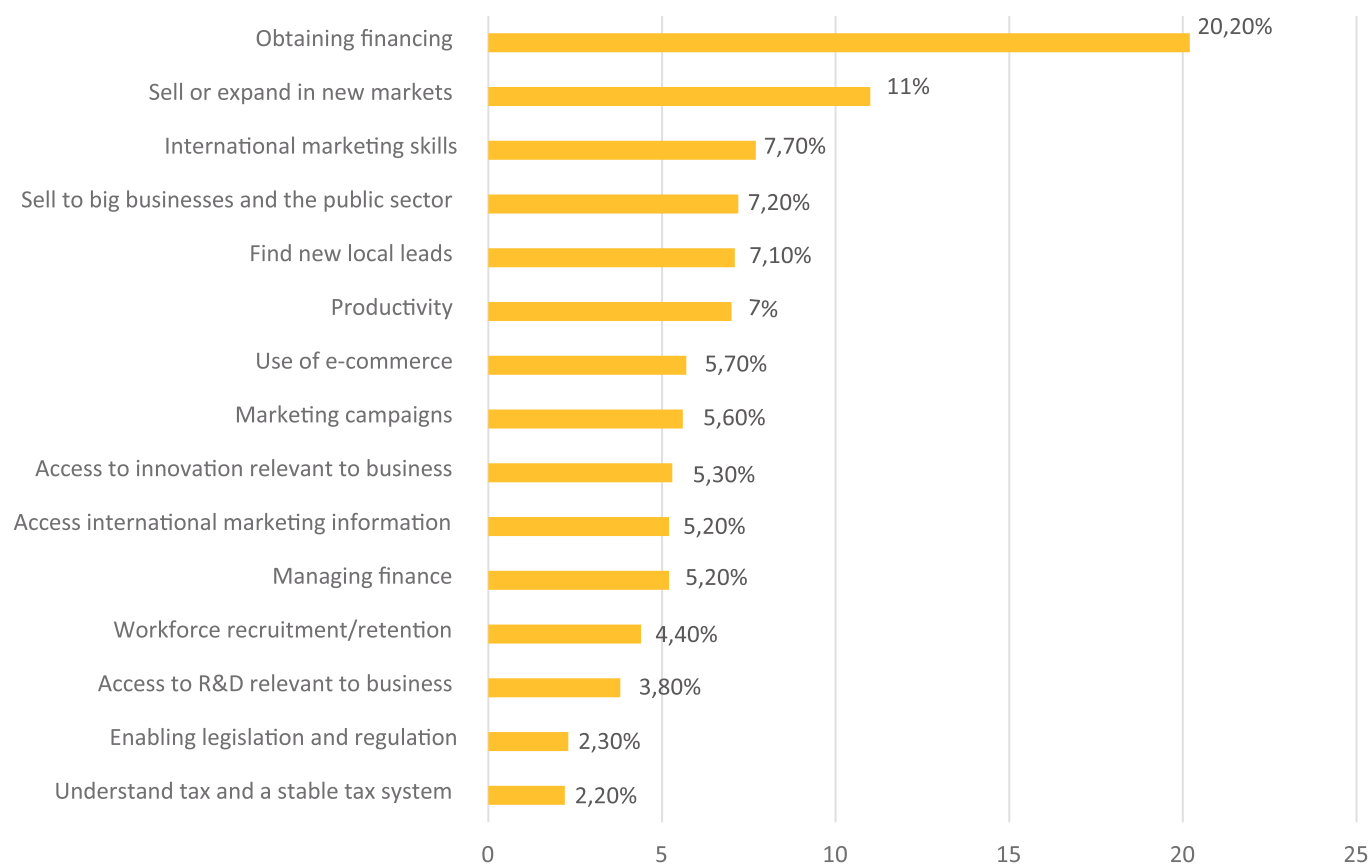
Business Environment issues faced

Key Observation(s)

Most of these business environment issues must be further investigated in detail to identify and understand what are the precise problems in order to look for possible solutions and to voice both the problems and the solutions to the government.

However, “unclear policy or regulatory implementation and practices by the local authorities” can and must be tackled and solved directly by Chambers of commerce and other business support services providers like in all countries throughout official workshops in order to set one clear interpretation, implementation and practice for each of the listed unclear implementation of regulations.

MOST IMPORTANT ISSUES FACED IN THE BUSINESS DEVELOPMENT FUNCTION



Business Development issues faced

Key Observation(s)

Access to finance is the most important topic raised and recommendations to business support services providers in this area have already been made above under the finance issues. Yet, more than the lack of financing is the lack of information about financing possibilities and the scattering of microcredit offers between multiple institutions and locations. Here, business support providers could significantly help Libyan SMEs by inviting all finance providers to regroup locally within their premises under a joint desk for financing and microcredit which would concentrate all microfinancing possibilities and access to finance international initiatives.

Then increasing sales and developing their enterprise in new markets (regional, national and international) as well as acquiring international marketing skills are the second and third most important topics for members when it comes to business development.

Most of the other topics of importance to members are topics that can be addressed through partnerships with local universities (Fab Labs, trained entrepreneurship professors, research labs, etc.). The Chambers of Commerce of Benghazi, Misrata, Gharyan, Sabah, Tripoli and Zintan could reactivate their previous partnership with their local universities to address the listed issues about e-commerce, R&D, marketing, recruitment, etc.

MAIN RECOMMENDATIONS FOR ACTIONS BY THE READERS

The following actions could be implemented:

- 1- Trainings in sales boosting techniques, customer retention techniques and business development techniques.
- 2- Trainings in quality control.
- 3- Organization of the mutualization of parts and raw material procurement on a local/regional basis in order to mitigate high prices and supply difficulties.
- 4- Mapping of access to finance initiatives, mechanisms and offers available in Libya.
- 5- Engage in massive and intensive campaigns on access to finance initiatives and solutions available in Libya in order to address the lack of information of business owners and managers about it.
- 6- Regroup all access to finance offers (initiatives, mechanisms and microfinance solution providers) under one local joint access to finance desk for enterprises - for instance located within the local Chamber of Commerce.
- 7- Implementation of business angels initiatives and creation of private entrepreneurship funds.
- 8- Organization of conferences on interest rates, currency exchange rates and financial restrictions which hamper import activities.
- 9- Design local trainings and TVET matching the recruitment needs of Libyan business owners and managers in terms of qualified general, technical and mid-management staff.
- 10- Set-up a database of job seekers and hiring enterprises and partner with local universities to organize job fairs for young graduates.
- 11- Organize local workshops between the local authorities, the business community and Chambers of Commerce, in order to set one clear interpretation, implementation and practice for each of the listed unclear local implementation of regulations.
- 12- Organize mutual awareness of and linkage between local enterprises and local R&D and innovation stakeholders within the local university (for instance, The Chambers of Commerce of Benghazi, Misrata, Gharyan, Sabah, Tripoli and Zintan could reactivate their previous partnership with their local universities to address the listed issues about e-commerce, R&D, marketing, recruitment, etc.).

CONCLUSION

The profiles of Libyan enterprises and of Libyan business owners and managers, and the needs and expectations of the latter for business information, business knowledge and business support provides the government, donors and implementers with precious operational data for the design and implementation of practical actions in support of further private sector development in Libya.

While this is by no means a comprehensive study nor a substitute to academic research work conducted in this topics, this publication ambitions to shed some light on the complex situation of the private sector in Libya.

Ultimately, facts and figures within this publication shows that numerous further actions can be implemented in order to enable Libya to achieve economic development and growth up to its potential by means of enabling business support services and business environment.



Developing the private sector for sustainable and inclusive growth

Strengthening the private sector is a major focus in the fight against poverty and in support economic to growth: improving the business climate, access to financial services, and support to competitiveness and innovation contribute to the achievement of the sustainable development goals (SDGs) and to economic development.

As a public agency for the design and implementation of international technical cooperation projects, Expertise France is part of this dynamic.

In conjunction with its network of partners, the agency mobilizes internal and external expertise to support public and private organizations in partner countries in the implementation of economic policies aimed at strengthening the private sector, creating decent jobs and at diversifying local economies.

EXPERTISE FRANCE INTERVENES ON

IMPROVING THE BUSINESS CLIMATE AND INNOVATION ECOSYSTEMS:

- Support the development and implementation of public policies for business development as an enabler of inclusive and sustainable growth
- Assist in the evolution of the legal framework and the simplification of administrative procedures: business law, taxation, customs, one-stop shop, digitalization,
- Contribute to the spreading of an entrepreneurial culture: training, university teaching modules, events.

STRENGTHENING BUSINESS SUPPORT ORGANIZATIONS:

- Strengthen support organizations (support structures, national agencies, chambers of commerce, legal and accounting professionals, universities) to deliver tailored services to companies' needs,
- Support the structuring of sectors and clusters,
- Improve the capacity of support organizations to convey the needs of the private sector to public authorities (public-private dialogue, advocacy activities)

ACCESS TO FINANCING:

- Support the development of an investment-friendly regulatory framework,
- Support the development of the financing chain: seed funds, investment funds and banks, guarantee mechanisms, microcredit institutions, innovative financing tools,
- Facilitate the access of companies to bank credit: definition of needs, training of financial institutions' staff, credit mediation.

As a public agency, **Expertise France** is a key player in international technical cooperation. It designs and implements projects that sustainably strengthen public policies in developing and emerging countries. Governance, security, climate, health, education...

It works in key areas of sustainable development and contributes alongside its partners to the achievement of the 2030 Agenda.

Contact

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