

# ATTF: Actively involved in increasing access to finance for SMEs

This drove **ATTF** to **develop a programme to help bankers from its partner countries to better understand and support SME**, knowing that SME banking is a main driver for economic growth.

This month, ATTF welcomed in Luxembourg **17 participants** from Albania, Azerbaijan, Bulgaria, Croatia, Egypt, Georgia, Kazakhstan, Kosovo, Macedonia, Mongolia and Vietnam to a seminar on SME Financing. They all came from commercial & central banks.

Aiming at exposing participants to the day-to-day realities of SME banking, two workshops were held at **Raiffeisen Bank** and **Banque de Luxembourg**. These latter were eager to share their own professional experience, best practices and exchange views with each other.

At Raiffeisen Bank, they tackled business credit scoring, dual servicing and marketing planning. Going through the front office, then middle office, ending at the back office, they exchanged experiences with relationship managers dealing with SME's, looking at the loan officers credit analyses and finally getting insights to the monitoring of credit portfolios.

At Banque de Luxembourg, they focused on credit risk management and looking at scoring and rating tools.

Furthermore, the CSSF presented how SME banking is regulated in Luxembourg and abroad.

*"I am truly satisfied with the organisation. Very well organised and professional. I am thankful for that. It was a great opportunity to attend this seminar."* Ms Munkhzul Erdenedagva, Golomt Bank, March 2015, 2<sup>nd</sup> edition

*"Mrs Astrid Schlessler has very good presentation skills. Despite of the difficult topic, she was on time keeping the auditory attention."* Ms Ekaterina Derisheva, KazMicrofinance, Kazakhstan, March 2015, 2<sup>nd</sup> edition

*"I liked the visit of Raiffeisen Bank very much. It was really interesting."* Ms Nana Gobadze, TBC Bank, Georgia, March 2015, 2<sup>nd</sup> edition

*"Clear and very interesting topic (Risk Protection in loan documentation), which was explained very good by Mr André Taymans. The seminar was very interactive and valuable for me."* Mr Mentor Berisha, Banka Kombtare, Kosovo, March 2015, 2<sup>nd</sup> edition

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## About ATTF

- Created by the State of Luxembourg, ATTF's shareholders comprise of major players in finance and education in Luxembourg.
- Since ATTF's conception in October 1999, over 25,000 professionals from all over the world have participated in close to 1,300 training programmes of which mostly are supported by the Luxembourg Government.
- A network of over 120 banking and finance partners & experts, over 40 partner countries.