

**Day 1: Innovations for entrepreneurship and the integration of the informal sector**

**Welcome and breakfast**



H. E. Dr Rania El Mashaat, Minister of International Cooperation for Egypt

Rania A. El-Mashat is a prominent Egyptian economist and politician.

She earned her Bachelor of Arts in Economics from the American University in Cairo (AUC) in 1995, marking the beginning of an exceptional academic journey. Her commitment to international economics solidified as she pursued higher studies at the University of Maryland. In 1998, she obtained her master's degree, followed by the completion of her doctorate in 2001.

Rania El-Mashat's career took an international turn with high-ranking positions at the International Monetary Fund in Washington and the Central Bank of Egypt.

In December 2019, Rania embraced a new chapter in her public service by becoming the Minister of International Cooperation for Egypt.



Mme Malinne, Deputy Director General for North Africa, AfDB

Malinne Blomberg is a development finance expert with over 25 years of experience. Her extensive career spans roles in political dialogue, portfolio and project management, consulting, resource mobilization, and advocacy within both the public and private sectors.

Since joining the African Development Bank in 2008, Blomberg has been instrumental in building partnerships with governments and the private sector to increase funding for Africa's transformation. She has led the division covering West and Central Africa, concurrently serving as the Deputy Director General for North Africa.

Prior to her tenure at the Bank, Blomberg held significant positions in the financial services sector in the United Kingdom. From 2003 to 2007, she served as a financial and institutional advisor in Uganda, further contributing to her wealth of expertise in the field.

**EInA (Entrepreneurship Innovations and Advice – North Africa) and the relevance of partnerships**



**Loubna Bourkane** is Principal Employment Officer for the North Africa region at the African Development Bank. She has also managed projects in the field of employment and training in West Africa (Côte d'Ivoire, Cabo Verde, Togo, Senegal and Guinea Bissau). She contributed to the drafting of the strategy for youth employment in Africa and she launched the EInA platform in North Africa. Before joining the AfDB in 2010, she was in charge of education/training and local development projects for the French Development Agency (AFD) in Mauritania from 2008 to 2010. Loubna holds a master's degree in development economics from CERDI (University of Auvergne – France).

**Loubna Bourkane**, Senior Employment Officer for the North Africa region, African Development Bank

**Discussants:**



Karen Ribeiro is Head of Development Cooperation for the UK Foreign, Commonwealth and Development Office (FCDO) in Tunisia. She has a background in private sector development and has also lived and worked in Brazil and Tanzania.

Karen Ribeiro, Head of Development Cooperation, FCDO, UK.



Reem El Saady joined EBRD in May 2012 and is currently the Regional Manager for the SMEs Finance and Development (Advisory) Program for Egypt and the Levant. The program supports the growth of small business with special focus on women and Youth.

**Reem El Saady**, Regional Manager for the SMEs for Egypt, EBRD

Reem El Saady is currently a non- executive Board member in Raya Holding for Financial Investments and a non – executive Board member in Beltone Venture Capital Impact Fund for SMEs, Prior to joining EBRD Ms. EL Saady worked as an advisor to the Minister of Investment and had during her work at the Ministry established both “Bedaya Centre for Entrepreneurship and SMEs

Development” as well as “Bedaya Fund for SMEs Development” – one of the first on-shore private equity funds dedicated for financing SMEs and innovative start-ups.

Reem El Saady was during the period from 1996 to 2009 the Lead Program Coordinator of the Egyptian Swiss Development Fund – a special fund dedicated to support the socio- economic development of underserved communities and the empowerment of women.

She holds a BA and MA in economics from the American University in Cairo



**Heba Elgazzar**, Lead Economist, Program Leader for Human Development, World Bank

**Heba Elgazzar** is a Lead Economist, Program Leader for Human Development at the World Bank. She has been managing investment operations and policy analysis in West Africa, Europe and Central Asia (Türkiye), and the Middle East and North Africa (Maghreb). Her main areas of work have included social sector financing, labor, and market access. Prior to joining the World Bank, she served as director of global economics and governmental affairs at Genzyme Corporation, focusing on Europe, Latin America, and the United States, and has held research positions at the London School of Economics and Political Science as well as the Procter and Gamble Company. Heba holds a PhD and MSc in the area of economics and social policy from the London School of Economics and Political Science and a BA from Columbia University.



**Manel Dridi**, Jobs Program Officer at the Dutch Embassy Office in Tunisia

Dr. Manel is an Assistant Professor of Economics/Business with eight years of industry and teaching experience. She holds a Ph.D. in Economics and Development Studies, two master’s degrees in economics and management (Tourism), and a Bachelor's degree in Business Studies. Dr. Manel has published and presented research articles internationally, and her expertise extends to research and consulting for American NGOs and Think Tanks, including Carnegie Endowment for International Peace, POMED (Project on Middle East Democracy), and Solidar. Her research interests cover international business, trade, employment, socio-economic inequities, sustainable development studies, governance, and public policies.

**Session 1: Entrepreneurship profiling survey and the importance of non-cognitive skills**



**David Robalino**, Economist, strategic advisor for the EInA platform, African Development Bank

**David Robalino**, strategic advisor for the EInA platform, is an economist from Equator, specializing in issues related to jobs, entrepreneurship, and public finance. He has worked on these topics in over 60 countries around the world in different international organizations including IMF, ILO, several regional banks, and the World Bank where he was the manager and lead economist of the Global Practice on Jobs. David is also a Senior Advisor for McKinsey's Development Economics Practice. He currently serves as an advisor to the eina4jobs platform at the African Development Bank and is Professor of Public Finance and Economic Development at the American University of Beirut. David is a fellow of IZA, the German leading think-tank on labour economics and is a member of the economic council of the Millennium Corporate Challenge.



**Nancy Guerra**, Professor at University of California

Nancy Guerra is a Professor of Psychological Science at UCI, holding degrees from University of California, and Harvard. With 13 years at UC Riverside, her research centers on preventing youth violence and fostering healthy youth development. She led major projects like the Southern California Academic Center for Excellence on Youth Violence Prevention and served as Associate Provost and Senior International Officer at the University of Delaware. As a consultant for global entities like The World Bank and USAID, she now co-chairs kNOW Violence, a global initiative by the Public Health Foundation of India.



**Majdi Hassen,** Professor and executive director of IACE

Mr. Majdi Hassen: Professor and executive director of IACE. His areas of expertise and work include the private sector, entrepreneurship, financial markets, banking management, governance, the fight against corruption, economic reforms, public policies, advocacy, public-private dialogue, and capacity building.

Notably, Majdi HASSEN has been at the forefront of several pivotal projects and missions. His dedication to the promotion of entrepreneurship is evident through projects like "From Innovation to Creation" with SPARK and "National Business Agenda" in collaboration with CIPE.

With his extensive knowledge and dedication to advancing economic and financial matters, Majdi HASSEN has also been managing many innovative projects that aim to positively impact the economy and the society by targeting different groups and trying to offer them equal opportunities and a better future: such as the integration of young people in the labor market and improving the employment opportunities for women

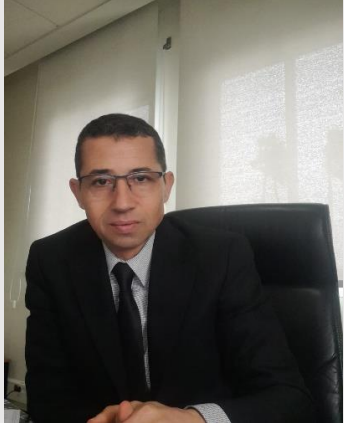

**Discussants from the three countries:**



**Ahmed El Kinany,** Manager in non-financial Sector, Micro, Small and Medium Enterprise Development Agency of Egypt (MSMEDA)

Ahmed El-Knany has more than 25 years of experience in micro, small and medium enterprises “MSMEs” development. This experience cumulated through working in Micro, Small and Medium Enterprise Development Agency “MSMEDA” and through participating in the management/implementation of several MSME development projects funded/executed by international organization, many of these projects have won awards for excellence at the international and regional levels, such as the One Village One Product Project “OVOP” and Organic Clusters Project “OCP”.

Since 2017 Ahmed has been a certified ILO SIYB Master Trainer (one of 300 Master Trainers world wide and one of 8 regional master trainer )

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|   | <p>A graduate of the National School of Administration in Rabat, <b>Mohammed El Idrissi</b> holds a postgraduate diploma in Finance and Taxation from Mohammed V University in Rabat. In 1997, he joined the Customs Administration of the Kingdom of Morocco, later moving to the General Inspection of Finances in 2009. Subsequently, he joined the Treasury and External Finances Directorate, where he currently serves as the Head of the Sectoral Financing and Financial Inclusion Division.</p>   |
| <p><b>Mohammed El Idrissi</b>, Head of Sector Financing and Financial Inclusion Division, Ministry of Economy and Finance, Morocco</p>   | <p>Beyond his responsibilities within the Treasury and External Finances Directorate, Mr. Mohammed El Idrissi is a member of the Supervisory Board of Credit Agricole Group in Morocco and serves on the Board of Directors of the Municipal Equipment Fund. Additionally, he is the President of the committee advisory approval for real estate evaluators of Actifs OPCI.</p>   |
| <p><b>Photo Mounira</b></p>  | <p><b>Mounira Ben Ammar Ep Naceur</b></p>  |
| <p><b>Mounira Ben Ammar Ep Naceur</b>, General Manager of the Investor Support Unit, Tunisian Ministry of Employment and Vocational Training (MEFP)</p>                            |  |
| <p><b>Open discussions</b></p>   |  |
| <p><b>Lunch break</b></p>  |  |
| <p><b>Session 2: Conducive regulatory framework for MSME development and informal sector integration: lessons learned from Latin America and perspectives for North Africa</b></p> |  |
|   | <p><b>Heba Elgazzar</b> is a Lead Economist, Program Leader for Human Development at the World Bank. She has been managing investment operations and policy analysis in West Africa, Europe and Central Asia (Türkiye), and the Middle East and North Africa (Maghreb). Her main areas of work have included social sector financing, labor, and market access. Prior to joining the World Bank, she served as director of global economics and governmental affairs at Genzyme Corporation, focusing on Europe, Latin America, and the United States, and has held research positions at the London School of Economics and Political Science as well as the Procter and Gamble Company. Heba holds a PhD and MSc in the area of economics and social policy from the London School of Economics and Political Science and a BA from Columbia University.</p> |
| <p><b>Heba Elgazzar</b>, Lead Economist, Program Leader for Human Development, World Bank</p>  |  |



**Ricardo Fenochietto**, International consultant

**Ricardo Fenochietto** is an international consultant of fiscal policy and administration. He was Senior Economist of the Tax Policy Division of the Fiscal Affairs Department (2008-2023). He has advised more than 45 countries on a range of fiscal policy and administration issues including income taxation, international tax issues, VAT, public financial management, pension systems, excises, and natural resources taxation. Before joined the Fund was professor of Public Finance in Universidad Di Tella (Argentina) and private consultant of Multinational Organizations. He has published extensively on taxation and public finance issues; his recent works focused on tax capacity, tax effort, financial sector taxation, and taxation under COVID -19 pandemic. He is also peer reviewer for several journals of Public Finance. Mr. Fenochietto is a graduate of the University of Buenos Aires where he earned his master's degree on Public Finance.

**Discussants from the three countries:**



**Sherif Lokman**, Sub Governor - Financial Inclusion and Sustainability, Central Bank of Egypt

Sherif Lokman, Sub Governor - Financial Inclusion and Sustainability at the Central Bank of Egypt, is a seasoned Head of Retail & SMEs with a proven track record in the banking industry. Proficient in negotiation, business planning, decision making, team motivation, performance management, leadership, sales, marketing, market research, cost-saving, people management, and strategic management. A robust finance professional, Sherif Lokman holds a Bachelor of Commerce (B.Com.) of University of Cairo.



**Imane Belmaati**, Directrice des Prestations à l'Entrepreneuriat et le Très Petite Entreprise, ANAPEC, Maroc

Imane Belmaati est une professionnelle expérimentée dans le domaine du développement commercial, de l'informatique et de la responsabilité sociale des entreprises (RSE). Elle occupe actuellement le poste de Directrice des Prestations à l'Entrepreneuriat et des Très Petites Entreprises à l'ANAPEC (Agence Nationale de Promotion de l'Emploi et des Compétences) au Maroc depuis novembre 2022. Avec une carrière s'étendant sur plus de 11 ans à Attijariwafa Bank, Imane a acquis une expertise en tant que Responsable du Développement du marché de la Très Petite Entreprise. Avant son passage à l'ANAPEC, Imane Belmaati a occupé le poste de Chef de Projet Senior chez BNP Paribas, où elle a travaillé pendant huit ans, contribuant à la mise en œuvre des directives du groupe.

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|  | <p>Sur le plan académique, Imane a poursuivi ses études à l'École des Ponts Business School, où elle a obtenu un Exécutif MBA en Strategic Management en 2015. Elle détient également un Doctorat en sciences de gestion, spécialisé en Stratégie, Entrepreneuriat et Accompagnement des TPME du Groupe ISCAE.</p>  |
|   | <p><b>Mohsen Bentouati</b> is General Director at the Ministry of Vocational Training and Employment in Tunisia.</p>  |
| <p><b>Mohsen Bentouati</b>, General Director at the Ministry of Vocational Training and Employment, Tunisia.</p>         |   |
| <p><b>Open discussions</b></p>   |   |
| <p><b>Day 2: Innovations for impact investment mechanisms adapted to Micro, Small and Medium Enterprises (MSMEs)</b></p> |   |
| <p><b>Session 3: Design and implementation of impact investment funds for entrepreneurship and employment</b></p>        |   |
|                                        | <p><b>Marianne Vidal-Marin</b> worked for six years at the Institut français (French Ministry of Foreign Affairs), where she was in charge of social entrepreneurship issues, specializing in North Africa and the Middle East. There, she designed and implemented four incubation programmes for young entrepreneurs in North Africa, the Middle East and sub-Saharan Africa, for a total of around €12 million. She also contributed to the creation of the first Arab inter-regional network of entrepreneurial support structures. She then joined the Francophonie to design programmes aimed at boosting youth employability in Francophone Africa. Marianne joined I&amp;P in 2020 as Co-Director of I&amp;P Ecosystems, overseeing consulting and training activities and working on I&amp;P's business development.</p> |
| <p><b>Marianne Vidal-Marin</b>, Co-Director, I&amp;P Ecosystems</p>  |   |





**David Robalino**, strategic advisor for the EInA platform, is an economist from Equator, specializing in issues related to jobs, entrepreneurship, and public finance. He has worked on these topics in over 60 countries around the world in different international organizations including IMF, ILO, several regional banks, and the World Bank where he was the manager and lead economist of the Global Practice on Jobs. David is also a Senior Advisor for McKinsey’s Development Economics Practice. He currently serves as an advisor to the eina4jobs platform at the African Development Bank and is Professor of Public Finance and Economic Development at the American University of Beirut. David is a fellow of IZA, the German leading think-tank on labour economics and is a member of the economic council of the Millennium Corporate Challenge.

**David Robalino**, Economist, strategic advisor for the EInA platform, African Development Bank




**Amir** possesses a 15-year track record in financial advisory and Private Equity across North Africa and Francophone Africa. His career began at EY Tunis in 2008, where he engaged in assurance, transactions advisory, and risk valuation missions spanning North Africa. In 2014, Emir transitioned to the Private Equity division of La Caisse de Dépôts et Consignations, Tunisia's largest public investor managing over US\$ 1.5 billion. As an Investment Director, he played a pivotal role in numerous transactions in Tunisia, overseeing the entire investment process from opportunity sourcing to implementation. Emir also took charge of portfolio monitoring for various industries, including healthcare, tourism, mining, agribusiness, among others, as a board member and steering committee participant.

**Amir Ben Ghodhbane**, Alternative Investments Professional, Euthenia Capital

**Coffee break**

**Discussants from the three countries:**

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|                       | <p>Sonia Zoghlami, now Sonia Zoghlami Jemli, currently serves as the Director-General of Financing at the Ministry of Finance in Tunisia, holding the distinguished rank of Financial Services Advisor of the 1st Degree. Possessing extensive expertise in the financial domain, she earned a Specialized Postgraduate Diploma in "Banking" and a master's degree in management with a specialization in Finance. Additionally, she is a certified risk management expert, emphasizing her dedication to excellence in her field.</p>   |
| <p><b>Sonia Zoghlami épouse Jemli</b>, Director-General of Financing, Ministry of Finance, Tunisia</p> | <p>Apart from her duties at the Ministry of Finance, Sonia Zoghlami Jemli also fulfills the role of Chairperson of the Board of Directors of the Microfinance Regulatory Authority.</p>  |
|                      | <p><b>Mr. ElEbiary</b>, the inaugural Chief Investment Officer (CIO) of The Sovereign Fund of Egypt (TSFE) from April 2020 to July 2023, played a pivotal role in shaping TSFE's investment strategy. He led a top-notch investment team, overseeing 23 successful investments across various sectors. Notably, under his leadership, TSFE expanded its role to provide advisory services to the government, contributing approximately \$5 billion through divestitures of State Owned Enterprises (SOEs). Mr. ElEbiary actively engaged with international entities, DFIs, and investors, fostering relationships and advising on investment policies, SOE restructuring, FDI promotion, and interfacing with global financial institutions.</p>   |
| <p><b>Abdalla El Ebiary</b>, Chairman, Egyptian Private Equity &amp; VC Association</p>                | <p>Simultaneously, Mr. ElEbiary chaired the boards of various sub-funds under TSFE, demonstrating leadership in infrastructure, utilities, banking, financial services, healthcare, and real estate. Additionally, he served as the Chairman of the CIO council of the EMENA network.</p> <p>Currently, Mr. ElEbiary chairs the Egyptian Private Equity &amp; VC Association (EPEAV) since 2016, expanding its scope to include venture capital and enhancing educational offerings. He holds an MBA from Columbia University, a BA in Economics from the American University in Cairo, and is a Certified Management Accountant. In recognition of his distinguished career and community service, he received the American University of Cairo's Distinguished Alumni Award in 2018.</p> |



**Tarik Boudiar**, Head of STARTGATE, University of Mohamed VI Polytechnic (UM6P) of Morocco

**Tarik BOUDIAR**, 47 years and a happy father of 2 kids, born and raised in Meknès, Morocco, where he studied until his baccalaureate, during his journey for studies from France, where he received his bachelor in international relations, to the UK, where he received the European bachelor in international relations, he ended in TAMPA FLORIDA, from where he received an MBA in international business.

As per of his continual seeking for development, he finalized an Executive Master in Environmental Mining and Circular Economy from UM6P in 2023, he also held 2 executive education certificates from HEC Paris and MIT, he is a yellow belt certified in lean management and a certified leader coach.

During his experiences in multinational and international industry companies, he held positions in maritime planning, industrial supply chain, sales & commercial, business development and partnerships, He is today the Head of STARTGATE, an innovation and startup campus related to University Mohammed 6 polytechnic.



**Irene Boghdadi**, Head of Entrepreneurship, MSME, Chemonics Egypt

Ms. Irene Boghdadi is the Head of Entrepreneurship, Micro, Small and Medium Enterprises at Chemonics Egypt. In the last 13 years she worked with SMEs, market enablers and financiers in the MENA region to enable the adoption, scale and financing of solutions in the green and circular economies. She worked with over 500 SMEs to help them grow and raise over 300 million USD in debt and equity and with 6 banks and MFIs on designing and adapting tailored green products. Ms. Boghdadi also designed and played a leading design or implementation role in Technical Assistance programmes across the MENA region including with The Challenge Fund for a Just Transition (CFJT) by Hivos and the Water and Energy for Food (WE4F), a multi-donor funded program. She has a Masters in Sustainable Energy Management Systems from the University of San Francisco.



**Hichem Chraief**, CEO of NATILAIT, Tunisia

Hichem Chraief, CEO of NATILAIT, has charted a remarkable path in the field of animal health and agribusiness in Tunisia. Graduating in veterinary medicine in 1989, he swiftly established his practice in the Kalâat el-Andalous region, located around thirty kilometers from Tunis.

Over the years, Hichem Chraief has made significant contributions to the well-being of livestock farmers in the Governorates of Ariana and Bizerte. As a visionary, he expanded his scope by introducing various services to meet the growing needs of the agricultural community.

In 1997, Hichem Chraief further extended his influence by venturing into the importation of heifers. This bold step provided him with the opportunity to visit farms in France, Germany, and the Netherlands, significantly enriching his expertise. These international exchanges played a key role in his ongoing pursuit of knowledge and innovation.

**Open discussions**

**Lunch break**

**Session 4: Views and perspectives from countries about the future of entrepreneurship and jobs agenda**



**Tamer Taha**, Advisor to the Minister - Innovation, Digitalization & Entrepreneurship at MoIC, Egypt

Tamer Taha serves as the Innovation, Digitalization, and Entrepreneurship Advisor to Egypt's Minister of International Cooperation, leveraging over 13 years of professional expertise in innovation and entrepreneurship. As the Founder and CEO of Istebdaa' LLC., a Cairo-based Innovation Consulting and Management Company.

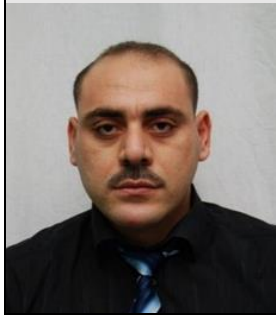
Tamer previously contributed three years to the World Bank as a Research Analyst, focusing on programs such as "Innovation and Knowledge-based Economy for Growth and Job Creation" and "Governance in Higher Education," contributing to several regional reports.

He holds a Master's degree from Paris-Sorbonne University and is pursuing a remote PhD on "Innovation and Employment in the Arab world" at the United Nations University.

**Photo Aliaa**

**Aliaa Adel El sherif**, Head of International Cooperation at MSMEDA, Egypt

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| <b>Phot Skalli</b>  |   |
| <b>Mohamed Hatim Skalli</b> , Studies Officer to the Head of Government and Member of the Coordination Committee of the National Committee for the Business Environment (CNEA), Morocco |   |
|    | <p>A graduate of the National School of Administration in Rabat, <b>Mohammed El Idrissi</b> holds a postgraduate diploma in Finance and Taxation from Mohammed V University in Rabat. In 1997, he joined the Customs Administration of the Kingdom of Morocco, later moving to the General Inspection of Finances in 2009. Subsequently, he joined the Treasury and External Finances Directorate, where he currently serves as the Head of the Sectoral Financing and Financial Inclusion Division.</p> <p>Beyond his responsibilities within the Treasury and External Finances Directorate, Mr. Mohammed El Idrissi is a member of the Supervisory Board of Credit Agricole Group in Morocco and serves on the Board of Directors of the Municipal Equipment Fund. Additionally, he is the President of the committee advisory approval for real estate evaluators of Actifs OPCI.</p> |
| <b>Mohammed El Idrissi</b> , Head of Sector Financing and Financial Inclusion Division, Ministry of Economy and Finance, Morocco  |   |
|    | <p>Sonia Zoghlami, now Sonia Zoghlami Jemli, currently serves as the Director-General of Financing at the Ministry of Finance in Tunisia, holding the distinguished rank of Financial Services Advisor of the 1st Degree. Possessing extensive expertise in the financial domain, she earned a Specialized Postgraduate Diploma in "Banking" and a master's degree in management with a specialization in Finance. Additionally, she is a certified risk management expert, emphasizing her dedication to excellence in her field.</p> <p>Apart from her duties at the Ministry of Finance, Sonia Zoghlami Jemli also fulfills the role of Chairperson of the Board of Directors of the Microfinance Regulatory Authority.</p>  |
| <b>Sonia Zoghlami épouse Jemli</b> , Director-General of Financing, Ministry of Finance, Tunisia  |   |
| <b>Photo Fradi</b>  |   |
| <b>Lotfi Fradi</b> , Chairman of the General Committee for Global Balances and Statistics, Ministry of Economy and Planning (MEP), Tunisia  |   |



**Tarek Bouhlel**, Director of African Cooperation, Ministry of Economy and Planning (MEP), Tunisia

Tarek Bouhlel is currently the Director of African Cooperation at the Ministry of Economy and Planning, responsible for financial cooperation with the African Development Bank Group, Africa 50, Afreximbank, AFC, ATIDI, and Non-Governmental Regional Organizations. He holds a Diploma of Senior Advisor in Public Services in General Administration from the National School of Administration (2013) and a Master's Degree in Currency, Finance, and Banking from the Institute of Higher Commercial Studies of Carthage (2005). With ten years of professional experience in the field of International Financial Cooperation at the Ministry of Economy and Planning, he previously served as a university assistant for five years (2006-2010). Additionally, he is actively involved in community life, currently serving as the General Secretary of the Association of Civil Servants of the Ministry of Economy and Planning (formerly the Ministry of Development, Investment, and International Cooperation).