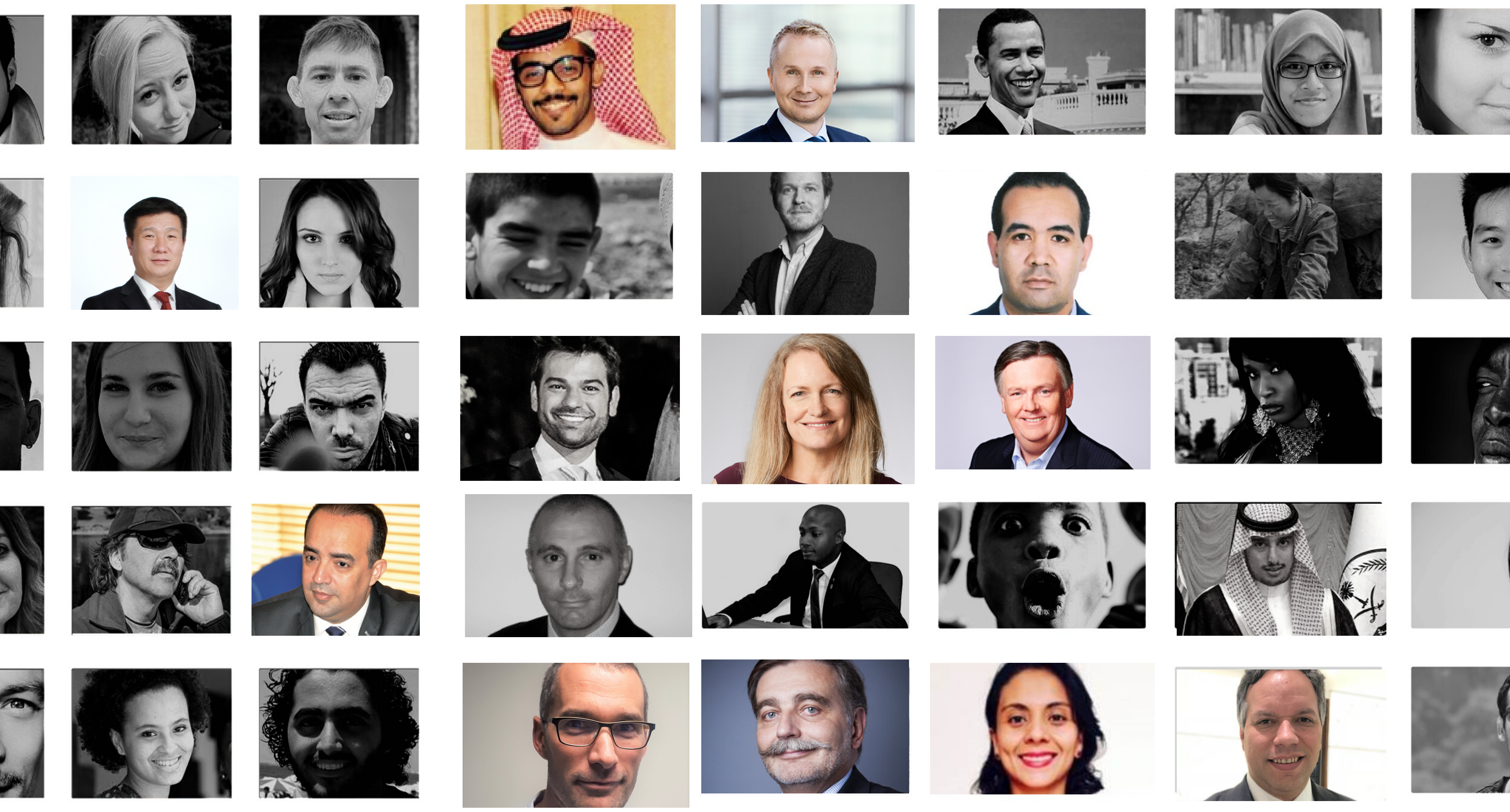
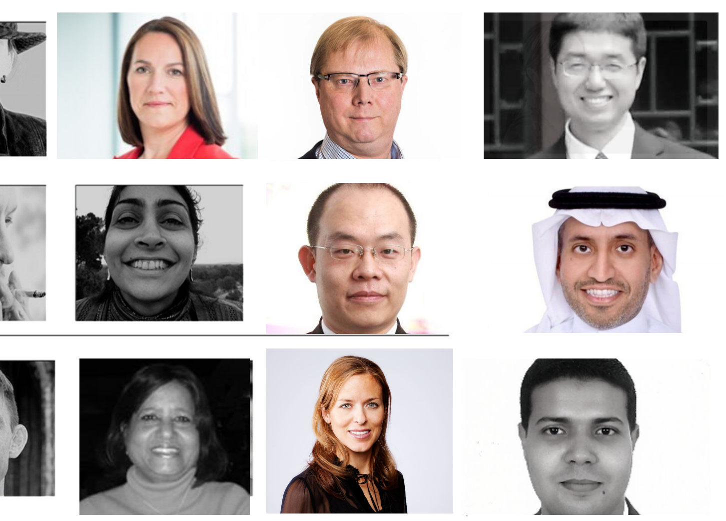




THE MONTREAL GROUP

A global forum for micro, small and medium-sized enterprise development

ACTIVITY REPORT 2019

KEY TOPIC GROUPS (2018-2019)

Specific key topics are selected every two years to be the focus of working groups. The objective of the groups is to provide a clear channel for The Montreal Group's members to expand knowledge and networking in various areas of interest through the tapping of member's internal expertise. Therefore, working groups are made up of subject matter experts from each bank member. The Secretariat facilitates communication over the course of the year allowing members to exchange with their peers.

Based on the conclusions presented by their members to the Board during the annual meeting, topics are reviewed and a decision is made about continuing exploring a particular subject or selecting a new issue to respond to emerging areas of interest or particular challenges.

During the Annual Meeting in Beijing, the following Key Topic Groups delivered their final presentations:

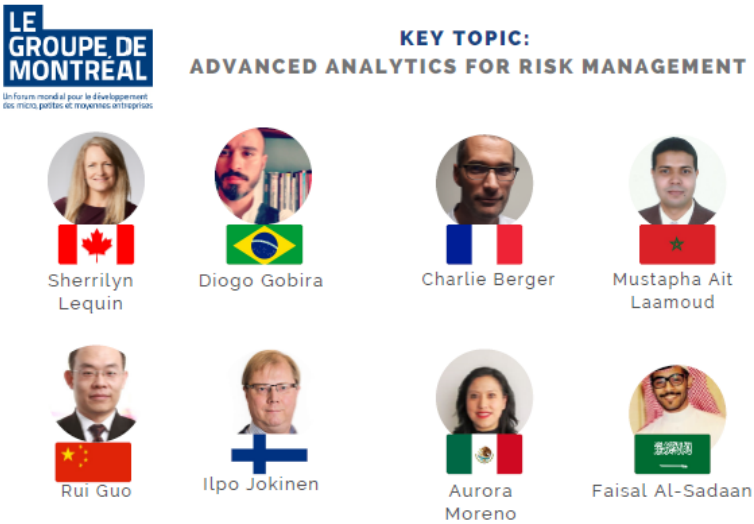
- **Online Services and Digitalization**: This group presented a finalized version of their ***Digital Lending Maturity Model*** paper.
- **Scaling Up Mid-Sized Firms**: This group presented an overview of what challenges entrepreneurs face in scaling up and provided some explanation as to why this is. They concluded by presenting some key initiatives from each contributing member that supports scale-ups.

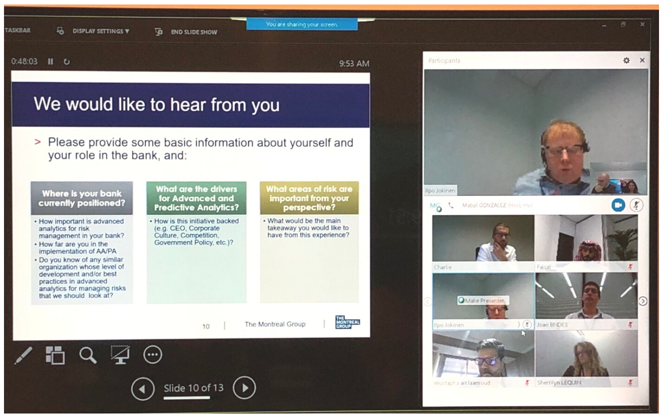
KEY TOPIC GROUPS (2019-2020)

Based on the priority for all member banks of The Montreal Group to advance the agenda related to Risk and Scale-ups, it was agreed to start two news groups in the fall of 2019:

- **Management Training for scale-ups**, carved out of the Scaling Up Mid-Sized Firms group and,
- **Advanced analytics for risk management** to focus on mapping best practices around this subject.

To note that delivery of their work will be done in the course of 2020 and 2021.





ANNUAL GENERAL MEETING - BEIJING (CHINA) - MAY 2019

The eighth Annual Meeting, held in Beijing, was incredibly successful due to both member's active participation and the China Development Bank (CDB)'s generous support as a hosting member.

Aside from usual business covered during the general meeting, more than 75 people participated in a unique **SEMINAR ON ADVANCED MANUFACTURING**. Participants were privileged to visit three companies showcasing advanced manufacturing in action:

- Goldwind, the world's second largest wind turbine manufacturer;
- SMIC, a wafer and compound semiconductor company and,
- BOE Technology Group, a supplier of display products and solutions, such as smart appliances.

WELCOMING A NEW MEMBER
Caisse Centrale de Garantie from Morocco

The Caisse Centrale de Garantie (CCG) is the first African institution invited to join The Montreal Group. Membership became official at the Annual Meeting in Beijing, China, in May 2019. The CCG was proudly represented by its Director General, Mr. Hicham Zanati Serghini, as well as by Mr. Abdelkhaleek Glillah, Director of the Resources and Systems Cluster.

The CCG is a Moroccan public financial institution. Its head office is in Rabat. Its mission is to help boost private initiative by encouraging the creation, development and modernization of businesses. The CCG also supports social development through, among other things, loan guarantees to social housing. The CCG's key strategic business areas include:• The guarantee of investment loans, financial restructuring and venture capital;• Co-financing with banks of investment and innovation programs;• The guarantee of loans to social housing.

صندوق الضمان المركزي
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CAISSE CENTRALE DE GARANTIE

MID-YEAR MEETING:
CEO GATHERING IN AMSTERDAM - OCTOBER 2019

***First of its kind**

We had the pleasure of inviting several leaders of SME-focused development banks to attend a private reception with members of the Board of Directors on October 7, 2019, in Amsterdam - The Netherlands.

A unique chance to build relationships with leaders of similar organizations from around the world. The program aimed to facilitate the exchange about the digital evolution of our organizations and to deepen our understanding of the future challenges we face.

Being in Amsterdam is a great opportunity to see technology in action. With the support of McKinsey Amsterdam, we were able to **visit the headquarters of ING Netherlands**, a well-known bank for the use of advanced technologies.

Attendees - Executives of the following banks: AWS (Austria), BBB (UK), BDC (Canada), Bpi (France), CCG (Morocco), DBN (Nigeria), Finnvera (Finland), SIDF (Kingdom of Saudi Arabia), SNIB (Scotland), Sowalfin (Belgium), Vaekstfonden (Denmark), WDB (Wales)

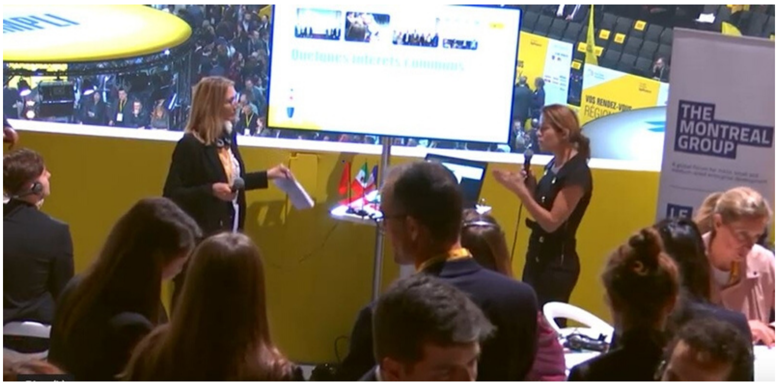
INTERNATIONAL EVENT

Sandra Péloquin, Secretary General, participated in the fifth edition of **Bpifrance Inno Génération (BIG)** event which took place last October in Paris (France). BIG is the largest gathering of entrepreneurs in Europe. Although dedicated mainly to entrepreneurs in France, people from all over the world attend. 52,000 entrepreneurs participated in 2019.

Sandra was invited to explain to the entrepreneurs the work of The Montreal Group while being interviewed by Isabelle Lebo from Bpifrance.

The event was also a great opportunity to meet peers, find international development partners and identify new growth drivers for entrepreneurs.

Aside from the large community of Bpifrance colleagues, members of BNDES and SIDF were also present.



PRESENCE ON SOCIAL MEDIA

The Montreal Group
436 followers
2mo •

A lovely morning with Abdelkhalek Glillah, our representative from Caisse Centrale de Garantie du Maroc (CCG), BDC's counterpart in Morocco. We discussed the reality of the Moroccan ecosystem for entrepreneurship and took this opportunity to better understand this fascinating region of the Maghreb.

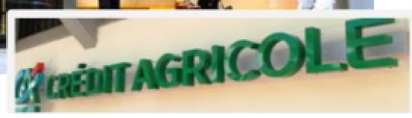
Au contraire de la BDC, le produit principal de la CCG est la garantie de prêt. La CCG avait un fort intérêt à en apprendre davantage sur le modèle de service conseil de la BDC. Thanks to Stéphanie Beaudoin from the Advisory team at BDC who generously took the time to meet with our guest to share a few aspects of their magic recipe!
#entreprenariat #bdc #pme #maghreb #ccg ...see more

The Montreal Group
436 followers
5mo •

It was inspiring to attend SME Banks collaboration connecting Subject Matter Experts from 8 countries this week, on the topics of Advanced analytics for Risk management and Management training for Scaleups. ...see more

The Montreal Group
436 followers
4mo • Edited •

Are Public SME Development Banks ready to offer Green Rate Loans (Sustainability related loans)?
...see more



The Montreal Group
436 followers
4mo •

For those interested in learning more about the priorities for #2020 of @Bpifrance, one of our founding members, we invite you to read the following article:
#DeepTechTour #FrenchFabTour #Internationalisation #energytransition
#DessineMoi
https://lnkd.in/g2cn5ZY

#DessineMoi : En 2020, pour tous, l'aventure c'est la France !
bpifrance.fr