



A CASE STUDY

BASEL II for SMEs programme

AN INFORMATION DISSEMINATION PROGRAMME FOR THE EUROPEAN COMMISSION-FUNDED PROJECT "IMPACT ON SMES OF THE BASEL II ACCORD ON CAPITAL ADEQUACY RULES: INFORMATION DISSEMINATION THROUGH THE ORGANISATION OF CONFERENCES, INCLUDING RELEVANT BACKGROUND MATERIAL".



Basel 2 for SMEs programme: last conferences successfully delivered



The European Savings Banks Group, together with its consortium partners Lloyds TSB Bank and UEAPME (European Association for Crafts, Small and Medium Enterprises), successfully completed the information dissemination programme

for the European Commission-funded project "Impact on SMEs of the Basel II accord on capital adequacy rules: information dissemination through the organisation of conferences, including relevant background material".

The project activities, which took place between 31 March 2004 and 31 October 2005, can be grouped into four main components:

- Gathering information from banks (both members and non-members) about information they (will) request for their internal rating and loan processing purposes as a result of Basel II;
- Collation of information gathering data with existing information on Basel II to develop and translate the training material (conference presentations & toolkit) that will assist SMEs to revise their procedures;
- Development and maintenance of a project website that includes the training and marketing materials in 24 languages and the national conference programmes in 28 European countries;

- Selection of speakers and organisation of the pilot & training of trainers seminars in Brussels and roll out of 60 conferences, in close coordination with local organisers.

The conferences were originally aimed at SMEs and sought to promote their understanding of the changes that may occur in their access to finance in the context of the new Basel II regulations on capital adequacy. However, a large number of delegates were in fact from related industries, such as accountants, business consultants and lawyers. We hope that these professionals will act as multipliers of the conferences, by using the knowledge gathered at the conferences in their daily contacts with SMEs.

Almost 5,500 delegates attended the 60 conferences, which were in general highly rated. In order to accommodate different habits and to adapt to the different know-how on the topic, modifications in the conference programmes and duration were requested and subsequently implemented. For example, German SMEs obtained a lot more information on the upcoming Basel II through their regional authorities than in other countries, and it was therefore decided to reduce the duration of the conferences to a half day.

The final tasks of the assignment, which contractually expires in January 2006, relate to the final report and the handing over of the project website to the European Commission.

Contact: Conrad.Ruppert@savings-banks.com