

Small businesses change lives. *We know how.*

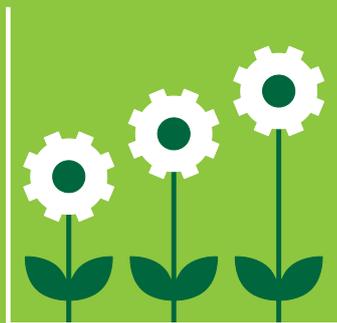
A vibrant small and medium-sized enterprise (SME) sector is a vital ingredient for a healthy market economy. Supporting small enterprises lies at the heart of what we do. As a bank, we provide finance both directly and through intermediary banks. And we believe small and medium-sized businesses also need access to *know-how* to improve their performance and grow.



We helped 77% of enterprises increase their turnover, by an average of 23%.



After working with us, 17% of enterprises accessed external finance.



Through our advice, enterprises increased their productivity by an average of 8%.



We helped create 9,500 jobs last year alone, as 57% of enterprises increased their number of employees.



Opening up opportunities. *We know how.*

2014



With the support of our donors, we provide advice to small and medium-sized businesses. We have transformed the performance of thousands of small businesses and laid the foundations for smart, sustainable and inclusive growth in markets across our region.

Our projects enable our clients to expand into new markets, introduce different product lines, achieve quality certifications, reduce their energy use or redefine their approach to human resources. Whatever their goals, our *know-how* helps our clients to achieve their objectives.

We have been doing this successfully for more than twenty years, committing over €230 million of donor funds to assist nearly 14,000 small and medium-sized businesses in 35 countries. If you want to invest in small businesses, we *know how*.

Business Advice

To make businesses more competitive, our experts introduce the latest best practice in everything from strategy to marketing, operations, information communication technology (ICT), energy efficiency and more. Our projects are never standardised. The first step is always to engage with a company and

help to define exactly what it needs. Then we tailor our advice to address those concerns.

Industry expertise

For businesses looking to compete internationally, we also provide opportunities to work with an international adviser who brings more than 15 years of senior-management experience gained in the same industry. The adviser shares this *know-how* directly with the client's management team, to help the company become more effective and develop a credible strategy for growth.

The Small Business Initiative and access to finance

Securing finance is one of the biggest challenges for small and medium-sized businesses. In 2014, the EBRD launched its Small Business Initiative to better exploit the tools that the EBRD has in place to support SMEs. The Initiative includes a comprehensive and integrated support network, providing finance both directly and through local banks, facilitating access to advisory services and working with governments to improve the business environment for SMEs on the ground.

In terms of advice, we can help small businesses develop to a point where they can attract investment. When they reach this phase, we can support them to create business plans, undertake feasibility studies and bring their financial management up to the necessary level. Post investment, we help clients to achieve their goals, make the right capital investments, improve corporate governance and manage growth.

www.ebrd.com/knowhow

Over the last 20 years....

Number of projects

18,000+

Countries covered

35

Annual client contributions

€7 million+

Network of local consultants

6,000+

Total donor contribution

€230 million+