



Agence de Transfert  
de Technologie Financière,  
Luxembourg  
Société anonyme

Financial Technology  
Transfer Agency,  
Luxembourg  
Stock company

**Ref: JT/CM/2014.226**

**Multinational Seminar  
"SME Financing: from Business Plan to Credit Assessment and  
Management", second edition**

**Luxembourg: 09-13 March 2015 (5 days)**

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Luxembourg, 19 December 2014

**« Each good project must find a financier ! Each entrepreneur  
must find adequate resources to help him achieve his dreams ! »  
(Staffan Nilsson, President of the European Economic and Social  
Committee - EESC, 2010-2013)**

Dear Madam,  
Dear Sir,

If you are a loan officer in charge of commercial relations with SME prospects and clients, a credit risk analyst or in charge of middle and back office activities with a minimum of 3 years of experience and you wish to develop knowledge and skills in the aim of improving the quality of your professional work...

***then this is the programme for you!***

The "**Financial Technology Transfer Agency**" (ATTF – [www.attf.lu](http://www.attf.lu)) has been mandated by the Luxembourg Ministry of Finance to implement the second edition of this fully-fledged training course. The programme has been developed jointly by ATTF and an international expert in finance, more specifically in this field and Luxembourg-based experts bringing on board their own professional experience and the one of their employer.

**Who can apply?**

**20 participants** will be selected to attend this seminar. Invited countries are: Armenia, Azerbaijan, Bosnia and Herzegovina, Bulgaria, Cape Verde, China, Croatia, Cyprus, the Czech Republic, Egypt, El Salvador, Estonia, Georgia, Hungary, Kazakhstan, Kosovo, Latvia, Lebanon, Lithuania, Macedonia, Malta, Moldova, Mongolia, Montenegro, Poland, Romania, Russia, Serbia, Slovakia, Slovenia, Tunisia, Turkey, Ukraine, Vietnam, and West African Economic & Monetary Union.

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The selection of the participants will be made by the ATTF and its trainers according to the relevance of the participants' profile that will have to correspond to the target group mentioned in the organisation sheet. The applicants should come from **commercial & central banks, financial institutions and supervisory bodies**. The geographical criterion will NOT be considered. The participants are requested to have a **sound knowledge of English** as the whole seminar will be held in that language with no translation.

All successful candidates will be granted a certificate of attendance and a certificate of success after having passed the exam.

We send you herewith the seminar description (organisation sheet & content) and application form.

#### **When and where will the seminar take place?**

The seminar will be held in **Luxembourg from Monday 09 to Friday 13 March 2015** (arrival date: Saturday, March 07, departure date: Saturday, March 14). The seminar will end with an exam including a few open questions and a business case assessment .

#### **Fees**

ATTF is asking for a contribution for the participation in this multinational seminar. This contribution amounts to 140 € excl. VAT per participant per working day (5 x 140 € = 700 € + 3% VAT).

Besides, participants will have to pay a contribution to a travel insurance valid in the Schengen area of 15.45 € VAT included (covering medical costs, repatriation and physical injury insurance). The detail of the covers will be sent together with the confirmation letter in case of selection.

These contributions will have to be paid at the **latest by 16 February 2015**. There will be no refund in case of cancellation after this date.

The Luxembourg Ministry of Finance will cover the experts' and management fees / the accommodation (night and breakfast) / the lunches on seminar days / the closing cocktail/ the visit of the city / the transportation within the framework of the programme (from and to the airport, to and from the hotel to the venue of the seminar, to and from the closing cocktail, city tour).

The participants will have to pay their contribution (700 € + 15 € + 3% VAT) / their flight tickets / dinners on seminar days / lunches and dinners during the weekend / telephone, Internet, pay-TV, additional services in the hotel / transportation for their personal needs.



**Deadline for application: 19 January 2015!**

Grab this unique opportunity to learn from international and local experts, share your experience and apply for this seminar now!

But before doing so, please check that your profile matches the target group. If it does, you are kindly requested to fill in the attached application form and send it back to ATTF official contact in your country (from which the present invitation was received) **by 19 January 2015.**

Do not hesitate to contact us for any further information.

Looking forward to receiving your application,

Yours sincerely,

Claire MOZET  
Programmes Coordinator

Josée THYES  
Administration & National  
Programmes Director

**Appendices:**

- Seminar description: Organisation sheet & content
- ATTF application form