



Organisms for Development of SME in Algeria

منظمات لتنمية المؤسسات الصغيرة والمتوسطة في الجزائر

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Abstract -

In view of the key role played by SMEs in stimulating economic growth, the strong contribution to wealth generation, job creation, and as part of the policy of restructuring and upgrading SMEs in Algeria Which creates conditions both for the environment of these economic entities and for their functioning in the process of reviving industrial activities and their development, a range of support and support structures has been created, Principles and benefits differ. The aim of this article is to present the genesis of the various structures supporting Algerian SMEs.

Key words-

restructuring policy, upgrading, support structures, economic growth.

ملخص

نظرا للمكان الذي تحتله المؤسسات الصغيرة والمتوسطة في تحفيز النمو الاقتصادي، والمساهمة القوية في إنتاج الثروة، وخلق فرص العمل، وفي سياق سياسة إعادة هيكلة وتطوير المؤسسات الصغيرة والمتوسطة في الجزائر الهادفة إلى تهيئة الظروف العملية لهذه الكيانات الاقتصادية وذلك من حيث أدائها في عملية إحياء الأنشطة الصناعية وتنميتها، تم إنشاء مجموعة من هياكل لدعم هذه الفئة من المؤسسات . يهدف هذا المقال إلى عرض نشأة و أهداف و نتائج هياكل الدعم المختلفة للشركات الصغيرة والمتوسطة الجزائرية.

الكلمات المفتاحية: سياسة إعادة الهيكلة، الارتقاء، هياكل الدعم، النمو الاقتصادي.

1. Introduction

SMEs are an important and sensitive element in the country's economic development strategy. In view of its central role in stimulating economic growth, the strong contribution to wealth generation, the creation of jobs, it is a source of wealth, satisfaction of economic and social needs and absorption of employment. In this logic, and concerning the framework of the "policy of upgrading which creates conditions both in the environment of these economic entities and in terms of their functioning in the process of industrial activities and their development (Ministry of Participation and Promotion of Investments, "Strategy and policies for industrial revival and development", Official Printing, Algiers, 2007, P 269)", Act No. 01-18 of 12 December 2001 on the Promotion of SMEs Act has anticipated the creation of support and support organizations and structures whose principles and advantages differ. Some are expected to play a leading role in promoting these cells, strengthening their funding, and others consolidating the business creation mechanism:

2. Presentation of Investment Support Organizations: Missions, Objectives and results

2.1. The National Agency for the Promotion of Investment (A.P.S.I)

2.1.1. Definition

The APSI is a public agency responsible for the assistance and supervision of investors. It was created within the framework of the promulgation of Legislative Decree No. 93-12 of 5 October 1993 on the promotion of investment. At Algiers level, it has created a one-stop shop for all administrations and services concerned with investments, with the aim of reducing delays and administrative and legal procedures relating to the implementation of projects in the field. Not to exceed 60 days (Merzouk. F, [2009]).

2.1.2. Missions and functions

Its main functions are:

- Monitoring of investments;
- The evaluation of investments and the presentation of decisions concerning the granting or denial of benefits;
- The assumption of all or part of the expenses related to the realization of projects;
- The granting of benefits related to the promotion of investments;
- Implementation of customs facilities.

2.2. The National Agency for the Development of Investment (A.N.D.I)

Given the poor results achieved by APSI, which was revised as part of the promulgation in 2001 of two pieces of legislation, the Investment Development Ordinance, and the SME Promotion Act, National Agency for the Development of Investment (ANDI).

2.2.1. Definition

The National Agency for the Development of Investment is a public institution endowed with a legal personality and financial autonomy, created by Executive Decree N ° 01-282 of September 24, 2001¹

(supplemented in 2006 by Executive Decree N 06-356²). The agency is placed under the authority of the head of government to promote investments and provide benefits to investors.

2.2.2. Objectives

Indeed, it replaced the APSI, to accomplish the following missions:

- Reduce the duration of licenses to 30 days instead of 60 days;
- Ensure the promotion, development and monitoring of investments;
- Welcoming, informing and assisting resident and non-resident investors;
- Provide administrative services through a one-stop shop;
- The granting of investment benefits under the existing system;
- Manage the Investment Support Fund;
- Ensure compliance with commitments made by investors during the exemption period.

2.2.3. Achievements of A.N.D.I:

The National Agency for Development and Investment has contributed to the process of absorbing unemployment through its main role of helping investors who wish to carry out their projects at the technical, financial and tax levels. In fact, the table below shows the number of projects and jobs created by this agency during [2004-2008]:

Table (1.): Number of projects and jobs created by A.N.D.I [2004 - 2008]

| Sectors of activity | 2004 | | | | 2008 | | | |
|---------------------|---------------------|------------|---------------------|------------|---------------------|------------|---------------------|------------|
| | Numbers of projects | % | Numbers of projects | % | Numbers of projects | % | Numbers of projects | % |
| Transport | 721 | 31,97 | 10 103 | 12,8 | 10 916 | 64,49 | 62 018 | 31,52 |
| BTPH | 406 | 18 | 14 943 | 18,93 | 3 258 | 19,25 | 67 965 | 34,54 |
| Services | 176 | 7,81 | 25 700 | 32,55 | 1 621 | 9,58 | 28 605 | 14,54 |
| Industries | 711 | 31,53 | 23 458 | 29,71 | 858 | 5,07 | 31 433 | 15,98 |
| Agriculture | 145 | 6,43 | 2 545 | 3,22 | 120 | 0,71 | 2 032 | 1,03 |
| Health | 62 | 2,75 | 1 141 | 1,45 | 86 | 0,51 | 1 634 | 0,83 |
| Tourism | 34 | 1,51 | 1 059 | 1,34 | 66 | 0,39 | 3 067 | 1,56 |
| Total | 2 255 | 100 | 78 949 | 100 | 16 925 | 100 | 196 754 | 100 |

Source: Synthesis based on data from Information Bulletins N ° 6, and 14 of the Ministry of SMEs and Handicrafts, [2004], [2008].

As mentioned above, the National Agency for the Development of Investments (ANDI) ensures the facilitation of all administrative procedures for the creation of companies, as well as the promotion, development and monitoring of investments National and foreign. For this purpose, the table above confirms its success, and in turn reflects the number of projects registered in various sectors of activity, which reached 16,925 in 2008, including 10,916 concerning "Transport", ie 64,49 %, So that there are 3,258 projects in the BTPH sector. On the other hand, the so-called strategic sectors recorded the lowest rates, such as "industry" with 5.07%, or 0.71% concerning "agriculture", despite the support policies granted in these areas .

In terms of employment, 196,754 jobs were created in 2008, an increase of about 149,22% compared to 2004, which shows the dynamic role of ANDI over the last four years, particularly in the "BTPH", which recorded a creation of 67,965 jobs during 2008, and the transport sector with 64,018 jobs, 34.54% and 31.52%, respectively.

✓ **Complementary bodies for the National Agency for Investment Development**

A group of organizations accompanies ANDI in carrying out its tasks, namely:

- **The National Investment Council (CNI):** It is placed under the authority of the Prime Minister, responsible for proposing the strategy and priorities for investment development and identifying the benefits and forms of assistance for these latter ;

- **The One-Stop Shop:** Within ANDI, a single window is created, bringing together the administrations and organizations concerned by the investment. Its mission is to verify the completion of the procedural facilities and the formalities for the creation of companies and the realization of investment projects through the maintenance of permanent relations with the organizations concerned: the Directorate of Taxes, Employment, Department of the Treasury, the concerned municipalities.

- **Investment Support Fund:** It is intended to finance the assumption of the State's contribution to the cost of the benefits granted to undertakings and to the partial or full coverage of the infrastructure works of the latter.

2.3. The SME Credit Guarantee Fund (F.G.A.R)

2.3.1. Definition

The SME Credit Guarantee Fund (FGAR) is granted the status of a public administrative institution and was created by Executive Decree N ° 02-373 of November 11, 2002³ in application of the law of orientation On the promotion of SMEs in order to facilitate investors' access to medium-term bank loans through the presentation of guarantees for companies required by banks.

2.3.2. Objectives

The Fund officially began its activities on 14 March 2004. Its mission is to:

- Facilitate access to bank loans in the medium term, which is part of the financial package of investments for viable projects;
- To intervene in the granting of guarantees in favor of SMEs investing in the creation of businesses, renovation or extension of equipment. The proportion of the loan guarantee⁴ covering between (10% and 80%);
- To decide on the eligibility of the projects and guarantees requested;
- To provide advice and technical assistance to beneficiary SMEs.

2.3.3. Achievements of F.G.A.R:

The fund is of particular importance because its main task is to facilitate access to bank loans in the medium term in the form of guarantees. In fact, the year [2009], the breakdown of projects carried out by this fund is as follows:

Table (2.): Distribution of Guaranteed Files by Business Line [2009]

| Sectors | Year 2009 | | | |
|-------------------------|---------------------|------------|---------------------|------------|
| | Numbers of projects | % | Numbers of projects | % |
| Transport | 252 | 65 | 15 626 | 70 |
| BTPH⁵ | 82 | 21 | 3 978 | 18 |
| Services | 3 | 1 | 254 | 1 |
| Industries | 11 | 3 | 584 | 3 |
| Agriculture | 3 | 1 | 124 | 1 |
| Health | 31 | 8 | 1 666 | 7 |
| Tourism | 3 | 1 | 172 | 1 |
| Total | 385 | 100 | 22 404 | 100 |

Source: Statistical Information Bulletin No. 16 of the Ministry of SMEs and Handicrafts, [2009].

As indicated in the table above, the industry ranks first in terms of the number of projects with 252 projects, which is 65% of the total projects, which is in the order of 385 projects. Thus with 70%, this sector is in first place to the creation of 15 626 jobs. According to the MIPMIPI's statements, an additional amount of 3,740 billion DD in guarantees was granted during the first half of 2011, by the FGAR in tenders and 1,407 billion DD in certificates. These amounts represent, on average, 29 MDAs per guarantee offer and 31 MDAs per guarantee certificate (MPMEPI, [2012]⁶).

In addition, the secured projects during the first half of 2012 were 70% new projects. FGAR supported the creation of 52 SMEs for 1,187 billion AD and the extension of 74 SMEs for 2,554 billion AD. As well as the majority of guaranteed investment projects since 2004 have been of the extension type representing a rate of 48% of the

projects guaranteed by the FGAR. The Fund has secured 336 projects of SMEs in creation for 6.267 billion AD and 382 other SMEs in extension for 11.887 billion AD (MPMEPI, [2012]⁷).

2.4. The National Agency for the Support of Youth Employment (ANSEJ)

2.4.1. Definition

It is a national body with a legal personality and financial autonomy. It aims at encouraging all forms of youth employment through the creation of micro-enterprises. It was created by Executive Decree No. 96-296 of 08 September 1996⁸(supplemented in 2003 by Executive Decree No. 03-288⁹) and represented on a regional scale through antennas. It is under the authority of the Prime Minister.

2.4.2. Objectives and missions

Its missions are:

- Support young promoters in the implementation of their investment projects (Micro-enterprises);
- Notify young promoters of the various grants received from the National Youth Employment Support Fund and others;
- Monitor the investments made by young promoters by ensuring that the clauses of the specifications are tied to the agency and, where necessary, assisting them with the institutions and bodies concerned by the investment;
- Encourage any other form of action and measure designed to promote the creation and extension of Micro-enterprise activities.

This Agency offers financial support in various forms: financial, tax and tax subsidies. Financial subsidies take the form of interest-free, long-term loans granted by the Agency exempt from interest

payments. As regards tax and parafiscal subsidies, they are intended for micro-enterprises during the period of operation, including exemption from value added tax, transfer of ownership fees, exemption from contractual duties, Registration tax and real estate. The total exemption of corporate income taxes and income (Merzouk, F, [2009]).

2.4.3. Achievements of A.N.S.E.J:

The following table shows the financing of micro-enterprises by sector of activity, until June 2012:

Table (3.): Projects funded by industry sector cumulative at [31-06-2012]

| Sectors of activity | 2012 | | |
|------------------------------|---------------------|----------------------|-----------------|
| | Numbers of projects | Number of employment | Amount of INV * |
| Services | 65 265 | 165 126 | 178 726 768 734 |
| Agriculture | 21 431 | 55 077 | 59 276 498 884 |
| Crafts | 28 253 | 90 135 | 64 876 744 119 |
| Industry | 10 237 | 34 883 | 40 670 826 944 |
| Transportation of passengers | 16 331 | 38 923 | 38 821 291 309 |
| Haulage | 47 447 | 82 769 | 122 925 365 539 |
| Refrigerated transport | 9 269 | 17 837 | 22 051 460 801 |
| BTPH | 15 214 | 52 178 | 53 567 835 887 |
| Maintenance | 4 230 | 11 329 | 7 885 633 255 |
| Liberal Professions | 4 614 | 11 076 | 7 313 700 989 |
| Peach | 685 | 3 529 | 4 230 595 141 |
| Hydrauliques | 461 | 1 859 | 2 783 844 886 |
| **Total | 223 437 | 564 721 | 603 130 566 488 |

* INV: Investment.

** Since the creation of the ANSEJ.

Source: Statistical Information Bulletin No. 21 of the Ministry of IPMEPI, [2012].

The service sector accounts for 65,265 projects financed by this agency, almost 29.5% of the total, with women's participation reaching 19%, compared to 43% in the professional services sector (MIPMEPI, [2012]). Merchandise continued to be the second largest sector with 47,447, creating 82,769 jobs. Indeed, the Hydraulics and Fishing sectors recorded the lowest rates, respectively 2 and 3%.

2.5. The National Unemployment Insurance Fund (C.N.A.C)

2.5.1. Definition

The National Unemployment Insurance Fund is a specifically managed organization and an institution under the authority of the public authorities whose operational monitoring of activities is carried out by the Ministry of Employment and National Solidarity.

2.5.2. Objectives

This fund was set up by Executive Decree No. 94-188 of 6 July 1994¹⁰ with the aim of helping to develop activities for the benefit of the unemployed in relations with financial institutions and the National Fund for the Promotion of Through¹¹, inter alia:

- The assumption, in conjunction with the public employment services, of techno-economic studies of projects for the creation of new activities for the benefit of the unemployed for whom it is responsible;

- Partial financing of studies on atypical forms of work and remuneration and the identification of slots and sources of employment;
- Assistance from companies in difficulty in their actions to safeguard employment, in accordance with the forms and modalities laid down by convention.

Decree No. 94-188 of 06 July 1994 was supplemented by Decree No. 99-37 of 10 February 1999¹², adding two new additional subparagraphs thus expressed:

- Participation in the financing of actions included in micro-credits through, in particular, financial contributions to the Micro-Credit Risk Guarantee Fund (FGRMC), which was created by Executive Decree No. 99-44 of 13 February 1999;

- The possibility of participating in the financing of the creation of an activity by unemployed persons eligible for unemployment insurance, either through contributions of additional loans at rates benefiting from micro-credits or by participating in a set-up of specific loans With the financial institutions and intended for the unemployed who are eligible for unemployment insurance.

Thus, Executive Decree No. 99-44 of 13 February 1999¹³ was examined by the Government Council, which endorsed a presidential project created by Decree No. 04-02 of 03 January 2004, Activities for the unemployed, project leaders, aged 35 to 50 years. Indeed, he is entirely in charge of this new procedure, whose role is to relay the A.N.S.EJ, with a substantial mission to accompany the unemployed person likely to create his micro-enterprise.

2.6. The Social Development Agency (A.D.S)

2.6.1. Definition

The Social Development Agency is a public institution with a legal personality and financial autonomy. It was established in 1994 with

the aim of providing micro-credits for the benefit of populations without sufficient means to create their own jobs, thus alleviating all forms of poverty and deprivation.

2.6.2. Objectives

Indeed, this program aims to promote self-employment in categories of unemployed who are not eligible for the A.N.S.E.J. The main functions of the Agency include:

- The promotion and financing of the activities of economic and social agents, which guarantee the intensive use of the labor force;
- The development of micro and small enterprises in micro-credit, in order to reduce poverty and improve living standards through crafts, small household work and traditional industries.

2.7. National Agency for Microcredit Management

The National Agency for Microcredit Management has been set up to support the creation of enterprises. It entered into force in 2004 and is intended to guarantee loans granted by banks and financial institutions to micro-credit recipients.

3. Export Support Organizations: Presentation and objectives

3.1. The Algerian Society of Fairs and Exports (S.A.F.E.X)

3.1.1. Definition

The S.A.F.E.X is a joint-stock company created on 24 December 1990 through the modification of the former (O.N.A.F.E.X)¹⁴.

3.1.2. Objectives

Indeed, its missions are:

- Organization of fairs, trade fairs and exhibitions of regional, national and international character;

- The organization of Algerian participation in trade events abroad;
- The granting of assistance to economic operators in the field of international trade through, inter alia, establishing business relations with foreign partners, popularizing export procedures, economic and trade information, organization Professional meetings and seminars;
- Publication of commercial and advertising catalogs.

3.2. The National Association of Algerian Exporters (A.N.E.X.A.L)

3.2.1. Definition

In order to defend the interests of Algerian exporters and facilitate their activities, as well as to sensitize all economic players on the need to export non-hydrocarbons, A.N.E.X.A.L was created on 10 June 2001.

3.2.2. Objectives

It is responsible for:

- Bring together Algerian exporters to create a privileged listening space, a consultative and proposal force, and an interface between exporters, agents involved in customs, banking, insurance, freight forwarders and transporters. The public;
- Participate with the public authorities in the definition, implementation of a strategy for the development of non-hydrocarbon exports;
- To develop relations of collaboration and exchanges with similar foreign associations;
- To undertake relevant, transparent and precise actions to enable all members to actively contribute, through their experience and knowledge of the field, to improving the regulatory framework governing exports.

In this way, it is responsible for the following services, in the framework of its activities:

- Guidance and assistance to economic operators;
- The collection and dissemination of economic and commercial information;
- Connection to international information networks;
- The multiplication of business opportunities;
- Organizing and conducting training on the essential techniques in the export business;
- Organization and participation in fairs and trade fairs specialized in Algeria;
- Technical assistance in upgrading the production system to ensure the development of the export capacities of national operators.

3.3. The Algerian Office for the Promotion of Foreign Trade (P.R.O.M.E.X)

3.3.1. Definition

In order to promote the country's foreign trade and contribute to the growth of non-hydrocarbon exports, the Algerian Office for the Promotion of Foreign Trade was created by the provisions of the Executive Decree of N ° 96-234 of 01 October 1996¹⁵.

3.3.2. Objectives

Its main missions are:

- To set up and manage legislative and regulatory databases relating to the external trade of Algeria and the partner countries;

- Collect, process and disseminate information on standards in force in international trade operators;
- Analyze the structural situations of world markets, relating to exportable goods and services and draw up sectoral and global market studies;
- Establishing business contacts with national companies and foreign companies at national and international trade fairs and events;
- Participate in the development of the national export promotion strategy and its implementation;
- Provide economic operators with an exporter's guide, an export product directory, a file of exporters, databases on various aspects of foreign trade.

3.4. The Algerian Chamber of Commerce and Industry (C.A.C.I)

3.4.1. Definition

The Algerian Chamber of Commerce and Industry, a public establishment of a commercial and industrial nature, created by Executive Decree No. 96-94 of March 03, 1996¹⁶.

3.4.2. Objectives

Indeed, it is made up of chambers of commerce and industry, spread across the national territory. Its mission¹⁷ is to make available to its members:

- A data bank covering all Algerian companies (coordinates, activity, products manufactured, etc.);
- Certification of commercial documents;
- The endorsement of certificates of origin for goods intended for export;

- The issuance of ATA carnets which enable companies to pay bonds required by customs of many countries to temporarily organize professional equipment or goods intended for exhibition in trade events;
- The search for foreign partners through the B.R.E (Enterprise Reconciliation Bureau) initiated by the European Union;
- Training and development of company personnel in various training programs related to their activities (marketing, customs, accounting, etc.);
- The provision of an important documentary background (foreign reviews, books, statistics, bulletins, etc.);
- Assistance and advice in the fields of tax, customs and regulatory matters;
- Organization of exhibitions, trade missions abroad, meetings between Algerian and foreign businessmen.

3.5. The Algerian Company of Insurance of Guarantee of Exports (C.A.G.E.X)

3.5.1. Definition

The Algerian Insurance Company de Guarantee des Exports is a joint stock company created by a notarial deed on December 3, 1995 in charge of the management of the new credit insurance system. In this context, and affecting the flourishing of this idea, Order No. 96-06¹⁸ introduced -credit insurance, so Executive Decree No. 96-235 of 02 July 1996¹⁹ set its operating rules.

3.5.2. Objectives

Indeed, its missions are:

- To provide companies with a set of credit insurance products:

Prospecting, fairs and exposures insurance policy: With a rate of 60%, this credit insurance product covers the risks of non-amortization of the expenses of the company related to the participation in the fairs or

exhibitions envisaged. It is intended for exporters and companies wishing to explore new markets;

-Purchasing credit insurance policy: This product guarantees large export contracts and medium-term buyer credit financing;

Global insurance policy: With a rate of 80%, this credit insurance product generally guarantees the repetitive or current sales linked to exports, it affects in particular, companies that market consumer goods and services, Equipment, and services, the duration of which does not exceed 180 days;

-Individual insurance policy: With a rate similar to the previous policy, the individual insurance policy covers one-off export transactions, capital goods, works contracts or services.

- Cover commercial risks related to exports;
- To guarantee payments in the event of funding;
- Establishing databases on economic information;
- To assist exporters in the promotion of exports and in the compensation and recovery of claims.

4. SME Development Support Organizations

4.1. The National Advisory Council for the Promotion of SMEs (CNC-SMEs)

4.1.1. Definition

In accordance with the provisions of Article 25 of Law N ° 01-18 of December 12, 2001 on the promotion of SMEs, and in consultation with the professional associations, the National Advisory Council for Promotion of SMEs SME was created by Executive Decree N ° 03-80 of 25 February 2003²⁰ as a consultative body with the task of promoting dialogue and consultation between SMEs and their professional associations and the public authorities on the other Share.

4.1.2. Objectives

The CNC-SME was set up on 10 December 2003 by the Ministry of Small and Medium-Sized Enterprises (SME) and Crafts, with the following objectives:

- Ensure regular and continuous dialogue and consultation between public authorities and socio-economic partners on issues of national interest relating to economic development and particularly on the promotion of SMEs and crafts; ;
- Encourage and promote the creation of new professional associations;
- To collect economic innovation from professional associations and employers' organizations to serve the development of sector development policies.

4.2. The National Agency for the Development of SMEs (AND-SMEs)

4.2.1. Definition

The National Agency for the Development of SMEs (AND-PME), a public institution of an administrative nature placed under the supervision of the Ministry of SMEs and Handicrafts, created by Executive Decree No. 05-165 of 03 May 2005²¹. It is headed by a Director and has an Orientation and Supervision Council chaired by the Minister for SMEs and comprises 12²² other members representing various ministries and the President of the National Advisory Council for the Promotion of SMEs.

4.2.2. Objectives

Indeed, the AND-PME is endowed with legal personality and financial autonomy. Its mission is:

- To put the sectoral strategy on the promotion and development of SMEs;

- Implement and monitor the National Upgrading Program;
- To promote expertise and advice for SMEs;
- Assess the effectiveness and efficiency of the implementation of the sectoral programs and, where appropriate, propose the necessary corrective measures;
- Monitor the demographics of SMEs in terms of creation, cessation and change of activities;
- Conduct periodic studies and period notes on general trends in SMEs;
- To promote, in relation to the institutions and bodies concerned, technological innovation and the use by SMEs of new information and communication technologies;
- To collect, exploit and disseminate information specific to the field of activity of SMEs;
- To coordinate, in relation to the structures concerned, between the various programs to upgrade the SME sector.

4.3. The National Council for the Promotion of Subcontracting

4.3.1. Definition

The National Council for the Promotion of Subcontracting is established by Executive Decree No. 03-188 of 22 April 2003²³ and chaired by the MPMEA and composed of representatives of all Ministries²⁴.

4.3.2. Objectives

Its missions are:

- To propose any measure intended to achieve a better integration of the national economy;
- Promoting the integration of SMEs into the global outsourcing market;
- Promote partnership operations with major contractors, both domestic and foreign;
- Coordinate the activities of Algerian sources of subcontracting

and partnership;
- Promote the exploitation of the potential of SMEs in terms of subcontracting.

4.4. The Investment Credits Guarantee Fund for SMEs (CGCI / PME)

4.4.1. Definition

In order to support the creation and development of SMEs and the facilitation of access to credit, the Investment Credits Guarantee Fund for SMEs was set up at the initiative of the public authorities as a joint-stock company, and governed by the Commercial Code and Decree No. 04-134 of April 19, 2004²⁵.

In fact, this fund provides all SME investment finance with the exception of agricultural, commercial and consumer finance activities. Thus, the guarantee of the credit union covers the risks of insolvency or non-repayment of investment credits in accrued interest by banks and financial institutions in connection with the financing of investment projects for the creation and development of SMEs.

4.4.2. Realization

On 31/12/2009²⁶, the CGCI-PME issued 461 financial guarantees to the partner credit institutions. In terms of commitment, these guarantees amount to 5732 million DA and cover a total of loans granted by the partner banks of 11377 million DA.

4.5. The Subsidiary and Partnership Exchange (B.S.T.P)

4.5.1. Definition

Within the framework of the Algeria - UNIDO / UNDP convention, four (4) regional sources of subcontracting and partnership have been created covering the whole country, and constituted in the form of associations governed by Law N ° 90-31 of December 4, 1990²⁷, non-profit and general interest.

Indeed, these sources are considered as technical information and contact centers to promote industrial subcontracting and partnerships between buyers and suppliers in order to optimize the manufacturing capacities of the affiliated companies. Thus, they are organized as a professional association of public units with the aim of setting up technical information networks to facilitate the production relations between small, medium and large manufacturing firms. They are called upon to:

- The collection, analysis and storage of information and data, classified in a timely manner, on the production capacity of industrial enterprises, in particular SMEs;
- Identification of existing industrial potentials, including requests for subcontracting, supply and partnership or orders from major foreign or local buyers or contractors, and their transmission to subcontractors, suppliers or suppliers. Potential partners;
- Assistance to subcontractors, suppliers or potential partners for the organization of production groups or associations and negotiation of agreements with contractors, which may be the public authorities of their own country.

4.5.2. Objectives and missions

Indeed, the B.S.T.P provides assistance to subcontractors and suppliers²⁸, as well as a range of information covering several areas:

- Technical support (product design, technology, equipment, innovation);
- Quality management, standardization and certification;
- Market research and business strategies (including participation in international fairs and business promotion forums);
- Access to credit, facilities, and financial incentives;

- Management (modernization, human resources management, financial management, and inventory management);
- Legal advice (contracts, conciliations, and conflict resolution);

4.6. Professional Associations

4.6.1. Definition

Associations and professional organizations were created according to law n ° 90/31 of 04/12/1990 relative to the professional associations, among which are distinguished among these organizations: The Algerian Confederation of the Promoters (CAP), the Confederation of the Industrialists and the Producers (CIPA), the National Coordination of Promoters (CNP), the General Confederation of Algerian Employers (CGEA), and the Higher Council of the Algerian Patronage (CSPA).

4.6.2. Objectives

These associations have the following missions:

- Negotiate with the public authorities, develop relations between banks and private companies, get closer to other employers' organizations in other countries;
- Developing the partnership with the European Union, (MEDA program);
- Proposing solutions to the daily problems of private enterprise;
- Contribute to the integration of professionals from various branches of activity through the exchange of experiences and information between companies.

4.7. Support Fund

SMEs are also indirectly targeted through several sectoral support funds: in the fields of agricultural and rural development, energy, employment and vocational training, research and the environment.

- Special Fund for the Development of the Southern Regions;
- Special Fund for the Economic Development of High Trays;
- National Environment and Depollution Fund;
- Agricultural Regulatory and Development Fund;
- National Fund for the Control of Energy;
- Export Promotion Fund;
- Fund for the Promotion of Industrial Competitiveness;
- National Fund for the Preservation of Employment;
- Land Use Planning Fund;
- National Fund for Scientific Research and Technological Development;
- Continuing Professional Education and Apprenticeship Fund.

5. Conclusion

In this logic, it should be noted that the majority of analyzes on the Algerian economy evoke the increasingly important role played by SMEs in the economic growth of the country (CNES, 2001). They continue to be the source of most new jobs (OECD, [2005]), improving economic competitiveness (Conway, [2005]) and local development (Nolan, 2003) And one of their main characteristics is their heterogeneity not only because they often respond to thousands of small local markets that are different from each other (Jaouen and Torres, 2008).

Notwithstanding its increasing importance, it should not be forgotten that the Algerian SME, as an organized system, its growth will depend on its ability to withstand the assaults of this economic environment that weakens it. Its survival is a function of its ability to withstand competition and to intercept new local and international markets, in the face of players with considerable assets and opportunities.

In this respect, this article was based on the presentation of the genesis of the different structures supporting Algerian SMEs. With this in mind, we found that, despite the fact that the implementation of these programs made it possible to test the environment and especially the methods, the results obtained from the upgrading programs remain small and unsatisfactory recorded by the upgrade (All programs combined), and this is the opinion of experts and managers in charge of the implementation of these programs (MIPI, [2008]).

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- ²⁸ In this regard, it should be noted that companies can obtain this information directly in the form of studies, advice, activities, training, awareness-raising seminars and industrial fairs, or may be referred to specialized bodies Competent authorities.