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United Nations Industrial Development Organization

A Comparative Analysis of
SME Strategies, Policies and Programmes
in Central European Initiative Countries

A stylized, high-contrast map of Europe, showing the outlines of the continent and its major islands. The map is rendered in black lines on a white background. The text "Part II" is centered over the map, indicating the geographical focus of the document's content.

Part II

**A COMPARATIVE ANALYSIS OF
SME STRATEGIES, POLICIES AND PROGRAMMES IN
CENTRAL EUROPEAN INITIATIVE COUNTRIES**

Part II

**SME Support Systems
and Institutions**

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This document has not been edited.

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INTRODUCTION

One of the major objectives of the study was to provide a basic means of exchange of experience between participating CEI countries. The matrices in Part II are designed to provide an easy-to-read summary of the key institutional players and their activities broken down under the headings of:

- Information and advice;
- Counselling and consulting;
- Training and education;
- Finance (loans, grants and equity);
- Other (promotion, provision of premises and free use of machinery).

The institutions listed are those that, by and large, are providing special support for SMEs as opposed to the delivery of services to business in general. With one or two exceptions (prominent examples) the institutions are operating at national level (as, for example, in the case of regional Chamber of Local Development Agencies) and represent a dominant mode of local delivery. They broadly can be categorized as:

- Central Government Ministries;
- Specialist National/Regional/Local Agencies;
- Business and Trade Associations;
- Chambers of Commerce, Craft and Agriculture;
- Banks and Specialist Financial Projects;
- Education and Training Institutions;
- Teaching and Innovation Support Centres.

For most of the institutions listed full addresses, telephone and where possible fax numbers are provided.

Additional summary information was provided in the same format by some countries in respect of support focused upon start-ups, survival, growth, innovation and exports. This data was uneven and is included in the individual country reports.

At the beginning of each country presentation a simple checklist is provided listing the key institutions; details on their activities are contained in the data that follow.

SME Support Systems and Institutions in the Czech Republic: Matrix

SME Support Systems and Institutions in the Czech Republic

SME Support Systems and Institutions in the Czech Republic: Matrix

Organization	Information	Counselling	Training	Finance	Others
Agency for Energy				<input checked="" type="checkbox"/>	
Association of Entrepreneurs of Czech Republic	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Association of Innovation/Enterprise	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Association of Science and Technology Parks	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Business Support Centre Technical University Brno		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Centre for SME Support		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Chamber of Economy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Czech American Enterprise Fund				<input checked="" type="checkbox"/>	
Czech Association of Women in Business and Management	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Czech Centre of Tourism				<input checked="" type="checkbox"/>	
Czech Moravian Guarantee and Development Bank		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
EGAP-Export Guarantee and Insurance Corporation				<input checked="" type="checkbox"/>	
Euro Information Centre	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Farmers and Forest Consumers Support and Guarantee Fund				<input checked="" type="checkbox"/>	
Fund of National Property				<input checked="" type="checkbox"/>	
Ministry of Agriculture				<input checked="" type="checkbox"/>	
Ministry of Finance				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ministry of Labour and Social Affairs	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
National Information Centre	<input checked="" type="checkbox"/>				
Palmif Fund				<input checked="" type="checkbox"/>	
Regional Advisory and Information Centres	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
State Fund for Environmental Protection	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Transfer Foundation			<input checked="" type="checkbox"/>		

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>AGENCY FOR ENERGY <i>Energeticka Agentura CR</i> <i>Na Frantisku 32</i> <i>110 15 Praha 1</i> <i>02-2485 3555</i></p>	<p>The Agency for Energy of the Czech Republic was founded by the ministry of Trade and Industry in 1994 to co-ordinate and determine financial support provided to various agencies supporting and advising businesses in the field of general and alternative sources of energy. The Agency has established branches in selected regions of the Czech Republic (EKIS - A). These centres are funded directly by the Agency and provide support to businesses as well as individuals in need of various kinds of assistance.</p>		<p><u>Other:</u> Government scheme to support use of recoverable and alternative sources of energy Target group: Individual or businesses with less than 500 employees located in the Czech Republic.</p> <p>Form of funding: Direct interest free loan covering 40% of project costs. Maximum financing per one project is CZK 2,000,000. Loan matures within three years after introducing the newly built system into operation.</p> <p>Government scheme to support reduced consumption of energy in apartment, family houses and office buildings.</p> <p>Target group: Support is provided to apartment-house owners and owners of the premises used for non-production purposes (maximum 500 employees).</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ASSOCIATION FOR INNOVATION ENTERPRISING (AIP) <i>Association for Innovating Enterprises</i> <i>Novotného Iavka 5</i> <i>116 68 Praha 1</i> <i>tel.: 42-2-2421</i> <i>0014 ext.274</i> <i>fax.: 42-2-795 2428</i></p>	<p>AIP was designed to support development of innovation enterprising (development of new technologies, products, services) in the Czech Republic.</p> <p>Client groups: All subjects interested in the development of the innovation enterprising in the Czech Republic.</p>	<p>Information: Providing information on innovation enterprising, establishing networks of interested subjects.</p> <p>Counseling: Providing counselling and advice to subject interested in innovation enterprising.</p>	<p>Other: Establishing links with the government and the Parliament and securing their support for the development of innovation enterprising.</p> <p>Lobbying for introduction of favourable legal and logistical conditions for the development of innovation enterprising and its promotion in the media.</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
ASSOCIATION OF ENTREPRENEURS OF THE CZECH REPUBLIC <i>Skretova 6 120 00 Praha 2</i> <i>Tel.: 42-2-2421 5373 fax.: 42-2-2421 0434</i>	<p>Founded in late 1989 by a group of private businessmen; acts as an employers' union for small and medium-sized businesses and is represented in over 70 Czech countries. Membership is either individual - about 50 percent of total members - or collective.</p>	<p>Information: Providing business-related information to its members.</p> <p>Counseling: Providing business advice and counselling to the members by the regional Associations. The extent of the direct support to entrepreneurs by the regional associations varies tremendously. Some regional associations appear rather inactive, while others provide very active support.</p> <p>Training/Education: The Foundation for Entrepreneurial Education, funded by CIPE, the Centre for International Private Enterprise (Washington, USA) provides training and education in co-operation with the 70 plus regional offices of the Association.</p>	<p>Other: Furnishing contacts among its members as well as between the members and other subjects.</p> <p>Lobbying on behalf of its members by the national Association.</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ASSOCIATION OF SCIENCE AND TECHNOLOGY PARKS <i>Association of Science & Technology Parks (VTP)</i> <i>Novotneho Lavka 5</i> <i>116 68 Praha 1</i> <i>tel.: 42-2-2421</i> <i>00114 ext.274</i> <i>fax.: 42-2-795 2428</i></p>	<p>The Association of Science Parks was founded in July 1990, by several private parties. The main objective of the VTP is to promote high-tech research skills and experience in the Czech Republic by helping research institutes commercialize technology and by making it available to private and small business, as well as developing the concept of science and technology parks.</p> <p>Client groups:</p> <ol style="list-style-type: none"> 1. Former research institutes trying to transform in a science and technology park; 2. Existing science and technology parks; 3. Private individuals and companies managing or interesting in managing a science and technology park; 4. Government, international (technical and financial assistance) organizations, and 	<p>Information: General and specialized information about establishing and managing science and technology parks, patents, licenses, etc.</p> <p>Counseling: Providing financial and legal consulting and advice, specialized technology consultancies, Marketing support, secretarial services (plus telephone, fax, copy machines, meeting rooms, laboratories, etc.).</p> <p>Training/Education: Training provided by a specialized group of members (Business and Innovation Centres) promoting small technology and innovated-oriented business, innovation business training</p> <p>6. Subsidized workspace and office facilities provided by the Business and Innovation Centres network (partially funded by the EU).</p>	<p>Other: Subsidised workspace and office facilities provided by the Business and Innovation Centres network (partially funded by the EU).</p> <p>Representation of members, establishing contacts between Science Parks and academic (research) organisations to promote applied research and the commercialisation of research, linking local initiatives to foreign science parks.</p> <p>Lobby government and international organisations.</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BUSINESS SUPPORT CENTER, TECHNICAL UNIVERSITY BRNO <i>Fakulta podnikatelska VUT Brno</i> <i>Gorkeho 13 601 00 Brno</i> <i>tel.: 05-41219005/6</i> <i>fax.: 05-41210386</i>	Business Support Centre provides business training for both start-ups and established businesses.	<p><u>Counseling:</u> Business counselling, one-to-one consultations, tax and accounting, financial advice, loans, investments, management, computers, psychology and sociology, etc.</p> <p><u>Training/Education:</u> General business training, marketing seminars, management, information databases and networking for SMEs.</p>	<p><u>Other:</u> Business incubator for SMEs</p> <p>Researching programs</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CENTER FOR SME SUPPORT <i>Středisko pro podporu malých a středních podniků</i> Letenská 5 118 00, Praha 1 tel.: 02-530288, 24511779 fax.: 02-537949</p>	<p>Agency provides business advice and counselling to SMEs up to 500 employees.</p>	<p><u>Counseling:</u> Business counselling (business strategy and development, marketing, management, economic and financial analyses, accounting, tax advice, market research, etc.). Drafting, reviewing and appraising business plans to be submitted to banks accompanying loan applications. Specialised business advice provided by external experts.</p> <p><u>Training/Education:</u> Further business education (basic and specialised training).</p>	

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CHAMBER OF ECONOMY <i>Hospodarska Komora Ceske Republiky</i> <i>Argentinska 38, Praha 7</i> <i>Tel.: 42-2-66 79 41</i> <i>11, Fax.: 42-2-875438</i></p>	<p>The Chambers of Economy incorporate about 130 professional groups (i.e. vocational organizations guilds and other associations). By law, the Chambers of Economy is organized by the 77 districts in the Czech Republic. Each district organization is a legal entity, registered in the company register. Each district organization is independent and self-sufficient. Profits must be reinvested in the organization. Each regional/district Chamber of Economy has the freedom to decide on regional strategy and activities.</p> <p>Client groups: The Chambers of Economy serve all small, medium and large businesses.</p>	<p><u>Information:</u> Providing both general business-related information as well as information on new economic legislation and its effects on businesses, information about trade fairs and exhibitions both domestic and abroad, potential business partners, current legislation.</p> <p><u>Counseling:</u> Legal counselling business counselling for SMEs, export-import advice, custom tariffs, licensing, providing advice and counselling services to SMEs.</p>	<p><u>Other:</u> Help its members to establish business contacts (local to local, local to foreign, and foreign to local) using databases and other sources of information; acts association a focal point for guilds and professional associations, organizing trade missions of Czech companies abroad, introducing of Czech entrepreneurs to potential foreign clients</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CZECH - MOROVIAN GUARANTEE AND DEVELOPMENT BANK (CMZRB) <i>Cestkomoavaska zarucni a rozvojova banka</i> <i>Jeruzalemska 4,</i> <i>111 21 Praha 1</i> <i>tel.: 02-2423 0734</i> <i>fax: 02-2422 2267</i></p>	<p>Founded in 1992 to support the development and growth of small and medium-sized enterprises in the Czech Republic. Its establishment was initiated by the Czech Ministry of Economy. A network of selected consultants help entrepreneurs formulate business plans and apply for support from the bank.</p> <p>Client groups</p> <ol style="list-style-type: none"> 1. Starting entrepreneurs 2. Existing small and medium-sized businesses 3. Special target groups (see programs of the CMZRB) 		<p>Finance: The bank provides financial resources under following programmes:</p> <p>Loan guarantees, interest payment reductions</p> <p>Programms:</p> <ol style="list-style-type: none"> 1. Start 2. Rozvoj 3. Region 4. Aeskulap 5. Regerance Pamatek 6. Garant 7. Konzult 8. Park 9. Transfer

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CZECH - AMERICAN ENTERPRISE FUND <i>Czech-American Enterprise Fund</i> <i>Blanicka ul.28 120 00 Praha 2</i> <i>tel.: 42-2-2424 7046, 2424 7126</i> <i>fax.: 42-2-2424 6048</i></p>	<p>The Czech-American Enterprise Fund was established in March 1991 by the US Government as the Czech and Slovak American Enterprise Fund. After the breakup of Czechoslovakia the fund split into two separate legal entities, with one in Prague and one in Bratislava. The fund receives money through the US Agency for International Development (USAID).</p> <p>Client groups:</p> <ol style="list-style-type: none"> 1. Start-up companies 2. Already existing small and medium-sized businesses (private) 3. Restructured private enterprises (as a result of privatization) 4. Joint-ventures 		<p>Finance: Investing through loans and equity capital. The fund charges interest and fees on loans and also takes collateral. In equity investments, the fund takes an ownership stake related to the amount invested, but does not seek to retain a majority voting position. All revenues and profits made by the fund are reinvested. The fund prefers to bring in additional local banks in the investment process for joint investments (syndicates). Eligibility: Companies up to 500 employees Maximum financing: 10-60 million</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CZECH ASSOCIATION OF WOMEN IN BUSINESS AND MANAGEMENT <i>Czech Association of Women in Business and Management</i> PO Box 12 (Panská 7), 111 21 Praha 1 (no phone)</p>	<p>Associate female entrepreneurs Client groups Female managers and entrepreneurs</p>	<p><u>Information:</u> Providing business-related information to its members. <u>Counseling:</u> Members are offered one hour free consulting on issues varying from tax law to accounting to general management issues. <u>Training/Education:</u> Regular seminars and workshops on issues related to women in management and female entrepreneurs, general management, entrepreneurship, issues on starting business and survival, etc.</p>	<p><u>Other:</u> Promoting links among its members as well as between the members and other subjects. Yearly publications of all the names and addresses of members, their activities etc. Monthly "club" meetings, social events and informal meetings.</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CZECH CENTER OF TOURISM <i>Ceska centarala cestovniho ruchu</i> <i>Staromestska namesti 16 110</i> <i>15 Praha 1</i> <i>tel.: 02-24897278</i></p>	<p>Czech Centre of Tourism is specialised in promoting the Czech Republic abroad and helps attract foreign travel agents to co-operate with the Czech partners. The Centre produces statistical data for businesses in the Czech Republic and abroad and provides them free of charge. The organisation provides indirect financial support to the Czech travel agencies so they can take part in foreign trade fairs. The support is provided via professional associations.</p>		

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>EGAP - EXPORT GUARANTEE AND INSURANCE COOPERATION N <i>Nabrezi kpt. Jarose</i> 1000 170 32 Praha 7 tel.: 02-389 111</p>	<p>The Export Guarantee and Insurance Corporation (EGAP) was founded in 1992 by the Czechoslovak government to promote exports through insuring exports credits. After the break-up of the country, EGAP was split into two separate Czech and Slovak companies.</p> <p>Target group The credit insurance support is targeted at local exporting companies to protect them against political and commercial risks associated with the export of goods.</p>		<p>Finance:</p> <p>a. Credit insurance a.a Short term commercial risk insurance Short term credit insurance (up to one year) against commercial risks predicated on normal commercial principles. a.b Political risk insurance Short, medium and long-term insurance against combined commercial and political risks, using a special reinsurance fund provided by the state budget (Ministry of Finance). The insurance represents a state guarantee for all short-term political risk and medium and long-term risk coverage to Czech exporters and banks. b. Export Financing Support EGAP manages a special government fund for supporting losses of exporters resulting from interest rate differentials between low lending rates in OECD countries and</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>EURO INFO CENTER <i>Euro Info Correspondence Centre</i> <i>c/o National Information Centre of the Czech Republic</i> <i>Havelkova 22, 130 00 Praha 3</i> <i>tel.: 02-236 57 83 or 235 05 88 linka 333 or 334 fax.: 02-236 57 83 or 235 97 88</i></p>	<p>Client groups Czech companies, organisations or individuals, looking for in-depth information on EC policy and the EC market.</p>	<p>Information: The EIC offers information and consultancy in the following fields: - EC legislation, company laws and tax policy - Business co-operation contacts in the EC - Development of the EC market - Harmonisation of technical standards certification and quality insurance - Public procurement in EC Member states - Information on specific markets (countries and industries) - Trade relations outside the EC (for instance EFTA) - EC scientific programs (Research and Technology) - EC financial programs - Organisation of</p> <p>Counseling: The EIC offers the following information tools: - On-line computer connections to EC databases and foreign national databases (through the NIS) - Latest EC documentation (hard-copy) - On-line connection to the B.R.E. system, an electronic database providing business contacts throughout the EC - Contacts with all other EICs in EC member states - Contacts with all Western embassies in Prague - Contacts with EC Commission in Prague and Brussels, and with corresponding national authorities</p>	

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>FARMERS AND FOREST OWNERS SUPPORT AND GUARANTEE FUND <i>Podpurny garancni rolnicky fond</i> <i>contact address:</i> <i>local offices of the Ministry of Agriculture</i></p>	<p>The Fund supports projects independently evaluated by a bank based plan. The Fund provides collateral to the lending bank on behalf of the borrower and therefore does not provide any direct financial support.</p>		<p>Finance: The Fund provides collateral to the banks as a form of guarantee for the loans under following schemes:</p> <ol style="list-style-type: none"> 1. Provoz 2. Zemedelec 3. Sluzby 4. Krajina 5. Mladi 6. Agroregion 7. Nabyvatel 8. Restituent

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
FUND OF NATIONAL PROPERTY <i>Fond narodniho majetku</i> <i>Rasinovo nabrezi</i> <i>42 120 00 Praha</i> 2 <i>tel.: 02-24915348</i>	The Fund of National Property supports privatisation projects of formerly government-owned hospitals and other health care facilities.		<u>Finance:</u> The subsidy covers interest payments to the bank providing loans to finance such projects on fully commercial terms. The Fund covers maximum 8% of the interest rate, the rest has to be covered by the owner of the facility. There is no direct grant or soft loan available.

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF AGRICULTURE OF THE CZECH REPUBLIC <i>Ministerstvo zemědělství</i> <i>Tesnov 17 110 00 Praha 1</i> <i>tel.: 02-21811111</i></p>	<p>The Ministry of Agriculture of the Czech Republic provides farmers with non-interest loans and various subsidies.</p> <p>Support is mainly provided to start up farmers, and farmers association and organisations. Support is not provided to foreign subjects and to the companies subsidised from other governmental resources.</p>		<p><u>Other:</u> Small and medium sized farmers receive grants or loans provided as a part of specialised programmes.</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF LABOR AND SOCIAL AFFAIRS OF THE CR <i>Na porichim pravu</i> 1 120 00, Praha 2 tel.: 02-2490 2111</p>	<p>Governmental body with the following objectives: active support of employment, creation of job opportunities, assistance with lowering regional unemployment, management of PHARE-PALMIF scheme</p>	<p><u>Information:</u> SME information</p> <p><u>Training/Education:</u> Further training, requalification courses for both the unemployed and currently employed but expecting a lay off, schemes for the disabled and handicapped, public service</p>	<p><u>Other:</u> Promotion of SME support agencies and schemes</p> <p>Creating new job opportunities</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRY OF THE CZECH REPUBLIC <i>Ministerstvo financi Ceske republiky</i> <i>Letenska 15 110</i> <i>00 Praha 1</i> <i>tel.: 02-24541111</i>			<u>Other:</u> Ministry of Finance has prepared a scheme of tax incentives for small water-operated electric power stations and alternative sources of energy. The output of such a power stations should not exceed 1NW per year. There is no tax to be paid on income from these power stations for the period of the first 5 years, but no operational costs are tax deductible.

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL INFORMATION CENTER <i>Narodni informanci stredisko</i> <i>Havelkova 22</i> <i>130 00, Praha 3</i> <i>tel.: 02-2421 5808</i> <i>fax.: 02-2422 1484</i></p>	<p>Centre designed to provide information about all fields of Czech economy, science and technology. Operates through numerous regional branches. Provides information for walk-ins, by fax and mail, on-line (INFONIDS, EOTEL), and through public Videotex (Business directory NIS, Czech banks, Auditors and tax advisors, etc.). On-line access to international databases.</p>	<p><u>Counseling:</u> Business, science and technology information of the following nature: legal, export-import, directories of businesses, domestic and foreign macroeconomy, domestic and foreign statistics, products, World Bank tenders, geological surveys in the CR, foreign non-investment support, planned trade fairs and exhibitions, selected international press releases. Sale of EU and World Bank official publications, listing businesses in businesses directories, publication activities</p>	

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>PALMIF FUND <i>Contact:</i> <i>Municipality</i> <i>labour offices</i></p>	<p>The Pro-active Labour Market Intervention Fund (PALMIF) as one of the activities of a PHARE scheme called Restructuralization of Labour Market was established to actively support the development of labour market and finance various projects.</p>		

SME Support Systems and Institutions in the Czech Republic

Organizational	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>REGIONAL ADVISORY AND INFORMATION CENTERS (RPIC)</p>	<p>First RPICs in the CR were established in 1992 to play a significant role in developing the SME culture. Their establishment and growth were supported by the then Czechoslovak Ministry of Economy and PHARE.</p> <p>Target groups</p> <ol style="list-style-type: none"> 1. Unemployed people interested in starting a business; often referred to RPIC by local labour office that also subsidised the fee to be paid by the unemployed person for services of RPIC. 2. Employed people interested in starting a business. 3. Existing small businesses needing support to survive. 4. Existing small businesses needing support to grow. 5. Banks that co-operate with RPIC in evaluating business plans of entrepreneurs asking for 	<p>Information: General information on how to start and run a business; specialist information, often through a network of external</p> <p>Counseling: Business counselling/consulting for both start-ups and established businesses, assistance with writing business plans, growth plans and financial resources and specialised help, legal support, accounting, marketing, export/import, etc.</p> <p>Training/Education: Some ROICs provide training (management, marketing, starting a business, export and import, legal implication, etc.) via a network of external specialists and guest speakers (domestic and foreign).</p>	<p>Other: Some ROICs provide training (management, marketing, starting a business, export and import, legal implication, etc.) via a network of external specialists and guest speakers (domestic and foreign).</p> <p>Some RPICs manage or plan to manage a business incubator or managed workspace, or refer its clients to such institutions.</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
STATE FUND FOR ENVIRONMENTAL PROTECTION OF THE CZECH REPUBLIC <i>Státní fond životního prostředí, R. K. Moravín 7, 190 00 Praha 9</i> <i>tel.: 02-6842171</i> <i>fax.: 02-6842150</i>	<p>The Fund is specialised in support of SMEs in developing their environment-friendly projects.</p> <p>Target group: All small and medium sized businesses.</p>		<p>Finance: Form of Funding: Loans with "soft" interest rate should be lower than 60% of commercial interest rate and loan should cover maximum 50% of total investment costs.</p>

SME Support Systems and Institutions in the Czech Republic

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>TRANSFER FOUNDATION <i>Transfer Foundation</i> <i>Geologická 2,</i> <i>152 00 Praha 5,</i> <i>Barrandov</i> <i>Tel.: 02-590 516 or</i> <i>590 288 or 798 97</i> <i>89</i> <i>Fax.: 02-590 209</i></p>	<p>The Transfer Foundation, which offers a variety of business training courses, was established July 30, 1990, in Switzerland under Swiss law. The foundation has established five branch offices in the Czech Republic and Slovakia. All of the start-up capital needed was provided by Swiss government and private companies.</p> <p>Client groups: Small middle entrepreneurs, who want to get more information about economic problems and who need to improve their managerial and business skills Managers of already existing companies (middle and lower management) Starting entrepreneurs who don't have a practical knowledge of business) Bank managers and staff throughout banking courses</p>	<p>Training/Education: Transfer offers a variety of business courses to a variety of client groups.</p> <p>The main course is called Company Operations and Management (Podnikov hospodarstvi a management). This is a one-year part-time course, combining home-study. During these seminars, the materials studied at home are discussed as well as case studies on various subjects. The course is divided into four quarters with subjects including: market economy, human resource management, quality management, accounting.</p>	

SME Support Systems and Institutions in Hungary

SME Support Systems and Institutions in Hungary: Matrix

Organization	Information	Counselling	Training	Finance	Others
Business Basics Foundation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Business Incubators	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Centre for Private Enterprise Development Foundation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Credit Guarantee Bank				<input checked="" type="checkbox"/>	
Hungarian Agricultural Chamber	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
Hungarian Bank of Investment and Development				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hungarian Chamber of Commerce and Industry	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Hungarian Chamber of Handycrafts	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
Hungarian Foundation for Enterprise Promotion	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Hungarian Industrial Association	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Hungarian-American Enterprise Fund				<input checked="" type="checkbox"/>	
Institute for Small Business Development	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Livewire		<input checked="" type="checkbox"/>			
Local Authorities	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Local Enterprise Agencies (19 Regions)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ministry of Employment	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Ministry of Environment and Regional Policy				<input checked="" type="checkbox"/>	
Ministry of Industry and Trade				<input checked="" type="checkbox"/>	
National Association of Entrepreneurs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
National Association of Trade Corporations	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
National Bank of Hungary				<input checked="" type="checkbox"/>	
National Federation of Traders and Caterers		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rural Credit Guarantee Foundation					<input checked="" type="checkbox"/>
SEED Foundation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Small Business Guarantee Fund				<input checked="" type="checkbox"/>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BILATERAL DONOR COUNTRIES	Bilateral donor countries provide technical assistance to establish SME support institutions and promote various projects. I.e. business meetings, development of training materials etc. Funding of different financial schemes.		<u>Finance:</u> Different financial schemes for more details see there.

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BUSINESS BASICS FOUNDATION (BB Foundation) <i>1126 Budapest Boszormenyi u. 8 Tel/Fax: (36) 1 1562357 (36) 1 2014601 E-mail: BBF@ind.eunet.hu</i>	Non for profit organisation, foundation established by ministries, business associations etc. 4 full time staff. Development of incubator house handbook.	<p>Information: Publication for entrepreneur doctors, family business conferences.</p> <p>Counseling: Marketing, business planning, financial planning. 800 clients in 1995.</p> <p>Training/Education: 2 training's for family businesses, 2 for women entrepreneurs.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BUSINES INCUBATOR AND MANAGED WORKSPACES <i>(have an association to be contacted through the SEED foundation)</i>	Funded by local authorities, central government, HFEP/PHARE and private capital. Various in sectorial preferences dealing with start-up etc.	Information: Provision of various information and advice and common services for the tenants.	Other: Usually subsidised rental fees for start-up companies.

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CREDIT GUARANTEE Ptc <i>1126 Budapest Boszormenyi u 24</i> <i>Tel.: (36) 1 1552722</i> <i>Fax: (36) 1 1554763</i> <i>E-mail: -</i></p>	<p>Non for profit organisation, established by the government, banks and business associations to provide guarantee for companies under 300 employees. Capital HUF 6,6 billion. 41 staff. Operates through banks with a separate evaluation system. The government established a Small Business Guarantee Fund mainly to re-guarantee the commitments of the CG plc up to 70%.</p>		<p>Finance: Guarantees loans between 3 months and 15 years. Max 80% of the total value of the loan plus connected interest and duties, up to HUF 200m. One off fee is 1% plus annual 2-4%. No of guarantees 805.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
ELETPALYA ALAPITVANY (Livewire) 1037 Budapest, Bojtar u. 66 Tel/Fax: (36) 1 2502453 (till the end of March 1995)	Non for profit organisations, foundation to promote young start up enterprises between the age 18-30. Shell supported. 4 full time staff and network consultants. Annual business start-up award competition.	<p>Counseling: Free of charge business planning counselling for young entrepreneurs, 587 clients, 122 business plans prepared 1995.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
EUROPEAN BANK FOR RECONSTRUCT ION AND DEVELOPMENT <i>Resident Office</i> 1072 Budapest Rakoszi u. 42 Tel: (36) 1 2666000 Fax: (36) 1 2666003 E-mail: -	Established in April 1991 to promote the restructuring of Central and Eastern European countries. Budapest office was opened in 1992. Equity investments and loans. An agricultural reconstruction loan scheme operated through four commercial banks.		<u>Finance:</u> Agricultural restructuring loan to finance agricultural and food industry investments max. amount USD 5,000,000 equivalent HUF, interest rate NBH+2,5%, loan period max. 10ys, grace period max. 3ys.

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>HUNGARIAN AGRICULTURA L CHAMBER <i>1136 Budapest Lajos und 160-162</i> <i>Tel.: (36) 1 1686890</i> <i>Fax: (36) 1 1886554</i> <i>E-mail: -</i></p>	<p>See as the Hungarian Chamber of Commerce, members are mainly enterprises from the agricultural sector.</p>	<p><u>Information:</u> Provide basic information (legal, commercial, trade etc.). Exhibitions and trade fairs.</p> <p><u>Training/Education:</u> Variety of training programmes, mainly technical skills.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>HUNGARIAN AMERICAN ENTERPRISE FUND 1088 Budapest Rakoczi u.1-3. Tel.: (36) 1 266 7175 Fax: (36) 1 266 7086 E-mail: 102445@compuser ve.com</p>	<p>Non for profit organisation, established by the Federal Government of the USA to promote the private sector through financial programs, with a USD 70 million starting capital. Investment related technical assistance.</p>		<p><u>Finance:</u> Microcredit program, NB rate, loan period max. 3ys, amount between 0,3-2 million HUF. 60 loans have been disbursed. Equity investment program between USD 1,000,000-3,000,000</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>HUNGARIAN BANK FOR INVESTMENT AND DEVELOPMENT (HBID) <i>1051 Budapest Nador und 31</i> <i>Tel.: (36) 1 153 0222</i> <i>Fax: (36) 1 1530909</i> <i>E-mail: -</i></p>	<p>Government owned agency with a network of 4 regional venture capital companies mainly owned by HBID and local authorities with a total equity of HUF 3.1 billion. Not specially small business focused.</p> <p>An SME investment loan is operated and available through 3 commercial banks.</p>		<p><u>Finance:</u> Ventures capital for a period of 4-5 years, up to 300 employees, equity between HUF 5-50 million, min 25% ownership.</p> <p>SME investment loan funded by the German KfW, max. number of employees 500, max. Amount DEM 4m equivalent HUF, loan period up to 10ys, max. 2ys grace period, interest rate is NB + 2%. Long term development loans.</p> <p><u>Other:</u> Industrial zone and industrial park projects, mainly in the Eastern region of Hungary.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>HUNGARIAN CHAMBER OF COMMERCE AND INDUSTRY <i>1055 Budapest Kossuth ter 6-8</i> <i>Tel.: (36) 1 1533333</i> <i>Fax: (36) 1 269 4628</i></p>	<p>Public law institution, established to promote the development of the economy, the security of business transactions and fairness of marketing conduct etc. Compulsory membership. Operates on a regional basis, 20 member chambers.</p>	<p><u>Information:</u> Provide business information through its regional information offices, match-making, partner seeking, publications.</p> <p><u>Counseling:</u> Counselling on management, marketing, financing, investment regulations and opportunities etc.</p> <p><u>Training/Education:</u> Various training programmes and seminars i.e. customs tariffs and regulations, authentication's of trade documents etc. . Various training programmes and seminars i.e. customs tariffs and regulations, authentication's of trade documents etc.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>HUNGARIAN CHAMBER OF HANDY-CRAFTS 1101 Budapest Salgotarjani und 20. Tel.: (36) 1 2605660 Fax: (36) 1 2624497 E-mail: -</p>	<p>See as the Hungarian Chamber of Commerce, members are mainly very small businesses, craftsmen.</p>	<p>Information: Provide basic information (legal, commercial, trade etc.). Partner search. Exhibitions and trade fairs.</p> <p>Training/Education: Variety of training programmes, mainly technical skills.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>HUNGARIAN FOUNDATION FOR ENTERPRISE PROMOTION (HFEP) 1115 Budapest Ettele ut 68 Tel.: (36) 1 2030348 Fax: (36) 1 2030377 E-mail: info@mva.hu</p>	<p>Non for profit organisation, foundation established by the government, banks and business associations with the aim to promote privately owned SMEs. Supported by the PHARE SME Programme and the Ministry of Industry. 30 staff in Budapest. Programmes aiming at the development of business culture including development of training materials and publications, range of financial schemes, support the institutional background of SME development in Hungary through the establishment of a network of 19 Local Enterprise Agencies (LEAs), the Innostart and the Euroinfo Centre and grant programmes for business associations. Financial schemes available mainly through commercial banks.</p>	<p>Information: Publication of research materials on the SME sector. Handbooks in different business topics i.e. setting up a business, testing a business idea, business planing etc. LEAs have a wide range of information and advisory services. Counseling: LEAs run a wide range of counselling services 12,500 registered clients in 1994. Counsultancy programme for start-up enterprise up to 4yrs co-funded by the German Government. Network of 60 consultants, grant up to 80%, in the fields of evaluation of business ideas, funding, marketing strategy etc. 160 clients in 1995. Training/Education: Direct grant scheme to support a variety of business training programmes up to 50% and HUF 50th of the cost of the training, 886 grants in 1995. Development of training materials: Success in Business, Start Your Own Business LEAs run a wide range of training programmes and seminars 7,000 participants in 1994.</p>	<p>Finance: PHARE loan programme up to HUF 10m, max. loan period 7yrs, grace period max. 2yrs, interest rate is 28% Involves National Bank and commercial bank resources. 650 loans have been disbursed. Microcredit programme for small start-up business, up to HUF 850,000, max. loan period 3yrs, max. 6 months grace period, interest rate is 24% 4,670 loans have been disbursed. Available at the LEAs. Reorganisation start loan programme to purchase assets of companies under liquidation. Conditions same as the Start loan programme (see at NBH). 23 loans have been disbursed. Start guarantee fund operated by HFEP funded by the German Government max. collateral is 80% of the loan amount, annual guarantee fee is 4%. Currently 358 guaranteees. Energy rationalisation loan scheme funded by the German Government max. loan amount is HUF 50m, interest rate 50% NBH+ 3,5%, loan period max. 8yrs, grace period max. 2yrs. Other: Several LEAs operate incubator house, managed, workspace, participate in industrial park projects.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>HUNGARIAN INDUSTRIAL ASSOCIATION 1146 Budapest Thokoly u. 58-60 Tel: (36) 1 3435140 Fax: (36) 1 3435521 E-mail: -</p>	<p>Voluntary business association of co-operatives and economic associations. 19 regional, 10 professional and associated member organisations. 3000 members, mainly light, chemical, machine industry, construction. Services are free of charge or subsidised for the members.</p>	<p><u>Information:</u> Various advisory services in the regional organisations. Publications of "who produce what" on the members. Business match making.</p> <p><u>Counseling:</u> Financial, accounting, taxation, customs, quality control, marketing and legal counselling etc.</p> <p><u>Training/Education:</u> Different training programmes through the regional organisations, including technical skills development.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>HUNGARIAN INVESTMENT AND TRADE DEVELOPMENT AGENCY (ITD Hungary) 1051 Budapest Dorohtya u 4. Tel: (36) 1 2667034 Fax: (36) 1 1183732 E-mail: ITDH@mail.datan et.hu</p>	<p>Government owned agency to promote international economic relations and business endeavours, with a network of 7 offices. Organises seminars, conferences, business meetings. Sectorial marketing programmes. Not specifically small business focused organisation.</p>	<p>Information: Legal, financial and regulatory advice. Operates the Euroinfo Centre (partly funded by HFEP/PHARE), BRE, BC-NET and other databases. Match making, partner search, subcontracting Publications on foreign trade.</p> <p>Counseling: Counselling on foreign trade, export-marketing, customs, transport, project planning, product development etc.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
INSTITUTE FOR SMALL BUSINESS DEVELOPMENT (ISBD) 1024 Budapest, Margit krt 85 Tel.: (36) 1 155637 Fax: (36) 1 1566491 E-mail:-	State (M I T) funded research institution with staff of 15. Establishment of SME observatory network. Co- ordination of SME development institutions Research on the SME sector.	<u>Information:</u> Provides information/databases on loan schemes, trade fairs, taxation, exhibitions, free industrial capacities etc. Publication of research on the status of the SME sector.	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT <i>(World Bank)</i> 1065 Budapest Nagymezo u 44 Tel: (36) 1 2690389 Fax: (36) 1 2680396 E-mail: -	Budapest office was established in 1992. Loan schemes, operated by commercial banks.		Finance: Industrial restructuring programme to promote the development of the SME sector, max. amount USD 10,000,000 HUF equivalent. Loan period 10ys, grace period 3ys. Integrated agricultural export programme to promote the small scale food industry. Conditions same as above. Product market development programme to promote SMEs in the field of marketing and trade. Conditions same as above.

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
LOCAL AUTHORITIES	Local authorities responsible for local planning and development.	<u>Information:</u> Some host LEA sub-offices, which provide wide range of SME support services.	<u>Other:</u> Support setting up of industrial sites and managed workshop centres for small businesses.

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>LOCAL ENTERPRISE AGENCIES (LEAs) <i>(full list available at HFEP)</i></p>	<p>19 non profit organisations, foundations with the aim to promote SMEs on county level (or capital). Founders include HFEP/PHARE, SMEs, local governments, banks, business associations, chambers etc. Each LEA has a network of 5-20 sub-offices and staff of 10-25. Services are subsidised. Each has a network of external counsellors/consultants and trainers.</p>	<p><u>Information:</u> Wide range of basic advisory services available in the sub-offices. Business libraries and catalogues. Databases on matchmaking, business sites, partner search, regulations, loan possibilities etc. Organisation and support of trade fairs, exhibitions and business meetings.</p> <p><u>Counseling:</u> Various counselling services with the involvement of external counsellors/consultants on business planning, taxation, legal issues, marketing, finance, loan applications, exporting, patenting etc. Some charge may apply. 12,500 registered clients 1994.</p> <p><u>Training/Education:</u> Training programmes with a variety in length and topics i.e. idea generating, start-up courses, business planning, PC skills, marketing, export, growth management etc. 7,000 participants in 1994. Seminars on taxation, finance etc.</p>	<p><u>Finance:</u> Operate the micro-credit scheme of HFEP.</p> <p>Exhibition and trade fair grants.</p> <p><u>Other:</u> Incubator houses managed workspaces at 8 location, with different sectorial preferences. Participation in industrial park projects.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRY FOR ENVIRONMENT AND REGIONAL POLICY 1011 Budapest Fo u 44-50 Tel: (36) 1 201 41 33 Fax: (36) 1 201 3653	Provide funds to promote regional development purposes, network of 2 Regional Development Agencies in the north-east of Hungary, partly funded by EU PHARE (network to be extended)		Finance: Support of regional development programmes through direct and repayable grants and interest subsidy in selected regions of Hungary. Support of - investments aiming at job creation. - Infrastructural developments - incubators and industrial parks, village - tourism projects, training, etc.

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRY OF EMPLOYMENT 1051 Budapest Roosevelt ter 7-8. Tel.: (36) 1 3022100 Fax: (36) 1 1116037	Responsible for government founded 20 Labour Offices and 7 Regional Retraining Centres. Programmes for unemployed start-up entrepreneurs.	<p>Information: For unemployed start-up SMEs max. 50% subsidised advisory/counseling programme.</p> <p>Counseling: For unemployed start-up SMEs max. 50% subsidised advisory/counseling programme.</p> <p>Training/Education: Wide range of training programmes with SME modules.</p> <p>For unemployed start-up SMEs max. of 50% subsidised training programmes in starting up a business.</p>	<p>Finance: Grants support investment generating more employment.</p> <p>Unemployment benefit is available for a maximum of six month period after the launch of business. 41 00 clients in the first half of 1995.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF INDUSTRY AND TRADE (MIT) Headquarters: 1810 Budapest, Horvát u 13-15 Tel: (36) 1 3022355 Fax: (36) 1 3022394</p> <p>SME Department: 1051 Budapest, Vigadó u 6; Tel: (+36) 1185044 Fax: (+36) 11187115</p>	<p>Main government ministry responsible for SMEs. Has a department of 19 staff with the responsibility to: examine the effect of new laws influencing the SME sector to develop an SME support policy for the government. (Small firm defined as up to 50 employees, net income up to HUF 500 m balance sheet footing up to HUF 200m)</p> <p>MIT provides funding for the activities of a number of institutions, including HFEP, ISBD, OMFB.</p>		<p>Finance: Support of economic development through direct and repayable grants and interest free loans in the field of introduction of Hungarian products to foreign markets, establishment of industrial parks and incubators, organisation of trade fairs, business delegations, etc.</p> <p>Support of tourism development through direct and repayable grants in the fields of marketing, village and health tourism etc.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
NATIONAL ASSOCIATION OF ENTREPRENEURS <i>1087 Budapest</i> <i>Konyves Kalman</i> <i>krt 44</i> <i>Tel: (36) 1</i> <i>2102550</i> <i>Fax: (36) 1</i> <i>2699226</i>	Voluntary business association, 6,000 members, staff of 15 in Budapest. Services are free of charge or subsidised for the members.	<u>Information:</u> Various advisor services, business match making, databases on business offers, company information. <u>Counseling:</u> Various counselling services.	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL ASSOCIATION OF TRADE CORPORATION S <i>1054 Budapest Kalman Imre u 20 Tel: (36) 1 2692940 Fax: (36) 1 2692957 E-mail: -</i></p>	<p>Voluntary business association of craft and trade businesses, 120,000 members, regional offices in each of the counties and Budapest, 23 professional members. Services are free of charge or subsidised for the members.</p>	<p><u>Information:</u> Various advisory services in the regional organisations. Business match making and various databases on legal regulations, business offers, exhibitions. <u>Counseling:</u> Financial, accounting, taxation, customs, quality control, marketing and legal counselling etc. <u>Training/Education:</u> Training are various in the regional branches, including technical skills education.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL BANK OF HUNGARY (NBH) AND COMMERCIAL BANKS <i>National Bank of Hungary</i> <i>1054 Budapest Szabadsag ter 8-9</i> <i>Tel.: (36) 1 3023000</i> <i>Fax: (36) 1 3323913</i></p>	<p>The state central bank provides a number of financial schemes partly or totally bilaterally or multilaterally funded, operated through commercial banks. World Bank loans are available through NBH as well.</p>		<p><u>Finance:</u> E-loan to promote purchase of state owned properties, max. HUF 50m and 50% of the total purchase interest rate max. 7%, loan period max. 15ys, grace period max. 3ys.</p> <p>Start loan with the 50% support of the Government of Germany to promote the growth of the SNE sector. Companies should be younger than 3ys, max. Employees 150, max. amount is DEM 250,000 equivalent HUF, interest rate 75% NBH+max2%. Max loan period 15ys, max. grace period 2ys. Guarantee fund is available (see HFEP),</p> <p>Japanese SME loan, funded by the EXIMBANK of Japan to support the growth of the SME sector, max. number of employees 200, max. amount JPY 1,3 billion equivalent HUF, max. loan period 12ys, max. grace period 3ys, interest rate is HNB 75%+2%. Economic development loan scheme max. 90% of the total loan with interest rate HNB+1,5%, max. loan period 7ys, max. grace period 2ys.</p> <p>"25% loan scheme" for SMEs with less than 60 employees, max. 25% of the total investment, loan period max. 7ys, grace period max. 2ys, interest rate NBH+1,5%.</p> <p>Donor funded loan schemes to support imports from a particular country.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL COMMITTEE FOR TECHNOLOGICAL DEVELOPMENT 1052 Budapest Szervita ter 8 Tel: (36) 1 1175900 Fax: (36) 1 1187998 E-mail: -</p>	<p>Government agency with national authority under the MIT to develop and oversee the implementation of the science and technology strategy of the government. Funded by MIT. Staff of 190.</p>		<p><u>Finance:</u> Repayable grant scheme to support the technology development aspects of economic development support programmes, described at MIT. Repayable grant scheme to support applied research and product development, max. 3ys repayment period, max. 1y grace period, small business receives 25% of the support as direct grant. Max amount HUF 20m.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL FEDERATION OF TRADERS AND CATERERS <i>1061 Budapest</i> <i>Andrassy u. 43</i> <i>Tel: (36) 1 3425574</i> <i>Fax: (36) 1 3225299</i> <i>E-mail: -</i></p>	<p>Voluntary business association of trade, catering industry and tourism. 24,000members. 20 regional and 2 professional member organisations. Services are free of charge or subsidised for the members.</p>	<p>Information: Various advisory services in the regional organisations. Business match Making.</p> <p>Counseling: Financial, accounting, taxation, customs, quality control, marketing and legal counselling etc.</p> <p>Training/Education: Different training programmes through the regional organisations, including technical skills development.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
RURAL CREDIT GUARANTEE FOUNDATION <i>Tel/fax: (36) 1 3311349 E-mail: -</i>	Non for profit organisation, foundation established by the Ministry of Agriculture, banks and the PHARE programme to provide guarantee to companies up to 150 employees in the agricultural sector. Operates through banks with a separate evaluation system. 5 member staff, HUF 5,5 billion capital.		<u>Finance:</u> Guarantees medium - long term loans, max. loan amount HUF 50m, max. guarantee is 50%, guarantee free is 2-4%. No of guarantee is 1,900.

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
SEED FOUNDATION 1024 Budapest, Romer F. Urd 47- 49 Tel/Fax: (36) 1 2122179 115 1987	Non for profit organisation, established by ministries, business associations etc. 4 full time staff. Development of incubator house handbook.	<p>Information: Publications on entrepreneur doctors, family business conferences.</p> <p>Counseling: Marketing, business planning, financial planning. 800 clients in 1995.</p> <p>Training/Education: 2 training's for family businesses, 2 for women entrepreneurs.</p>	

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>SMALL BUSINESS GUARANTEE FUND 1951 Budapest Roosevelt ter 7-8 Tel/Fax: (36) 1 1110057 E-mail: -</p>	<p>Funded by the government to re-guarantee the commitments of the Credit Guarantee Fund up to 70%. Liquidation interest subsidy scheme is operated through commercial banks.</p>		<p>Finance: Liquidation interest subsidy scheme for max. 5ys to support the purchase of properties of companies under liquidation beneficiary company max. 300 employees, max. loan amount HUF 100m which is 25% refinanced by NBH, loan period max. 15ys, grace period max. 3ys. First y max. subsidy 70% of NBH rate then decreasing.</p>

SME Support Systems and Institutions in the Hungary

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>THE CENTRE FOR PRIVATE ENTERPRISE DEVELOPMENT FOUNDATION 1012 Kury Domokos 13-15 Tel/fax: (36) 1 175 3402 E-mail: cped@magnet.hu</p>	<p>Non profit organisation, foundation. 4 full time staff. Mainly funded by the USAID. Services are substantially subsidised.</p>	<p><u>Information:</u> Off line business databases on the USA, (export-import, foreign trade regulations etc.)</p> <p><u>Counseling:</u> Comprehensive business counselling. 45 clients in 1995.</p> <p><u>Training/Education:</u> Business training programmes between 12-60 hours. 700 participants in 1995. Video on basic entrepreneur skills.</p>	

SME Support Systems and Institutions in Poland

SME Support Systems and Institutions in Poland: Matrix

Organization	Information	Counselling	Training	Finance	Others
Agency for Industrial Development					<input checked="" type="checkbox"/>
Association of Organisers of Innovation and Enterprise Centres	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
Bank Gospodarstwo Krajowego				<input checked="" type="checkbox"/>	
Bank of Socio-Economic Initiatives				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business Centre Club					<input checked="" type="checkbox"/>
Business Support Centres	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Caresbac-Polska				<input checked="" type="checkbox"/>	
Central Labour Office			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Centre for Advancement of Women		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Citizens Democracy Corps		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Convention of Polish Entrepreneurs, Tradesmen and Food Producers					<input checked="" type="checkbox"/>
Cooperation Fund-Euro Information	<input checked="" type="checkbox"/>				
Foundation for Social and Economic Initiatives	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Foundation in Support of Local Democracy	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
Local Initiatives Programme		<input checked="" type="checkbox"/>			
MBA Enterprise Corps		<input checked="" type="checkbox"/>			
Micro Fund				<input checked="" type="checkbox"/>	
Ministry of Industry and Commerce				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ministry of Labour and Social Policy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ministry of Privatisation		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
NSZZ Solidarnosc Economic Foundation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Polish Agency for Regional Development			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Polish Business Advisory Service		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Polish Chamber of Commerce	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Polish Federation of Independent Entrepreneurs	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Polish Foundation for SME Promotion and Development	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Polish-American Enterprise Fund	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

SME Support Systems and Institutions in Poland: Matrix

Organization	Information	Counselling	Training	Finance	Others
Polish-American Small Business Advisory	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Polish-British Enterprise Project		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Regional Chambers of Industry and Commerce	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Regional Development Agencies	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Regional Management Centres			<input checked="" type="checkbox"/>		
Sectoral Chambers					<input checked="" type="checkbox"/>
Union of Polish Crafts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Vovoidship Offices	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
AGENCY FOR INDUSTRIAL DEVELOPMENT <i>Warszawa 00-930 ul. Wspólna 4 661-81-11/ 628-79.54</i>	join stock company created by the government (State Treasury), Scientific Research Committee (KBN), supervised by the Ministry of Industry and Trade		<u>Other:</u> supporting regional development agencies
Organization OF ORGANISERS OF INNOVATION AND ENTERPRISE CENTRES <i>Poznan 61-131 ul. Polanka 3 77-17-51/ 7718-31</i>	Nature of Organization association established in 1992, promotion and support to Business Incubators and Science Parks, co-operation with other institutions and donors (World Bank, EU)	Information/Counseling/Training <u>Information:</u> information about business incubators and science parks activities <u>Training/Education:</u> training courses for business incubators organisers	Finance/Other

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BANK GOSPODARSTW A KRAJOWEGO <i>Warszawa 00-958 ul. Kucka 7/9 658-66-89/ 658-66- 83</i>			Finance: Loan Guarantee Fund - guarantees up to 60% of a loan issued to firms which employ up to 250 persons, annual profit not greater than 20 million ECU (programme financed by the State budget)

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BANK OF SOCIO- ECONOMIC INITIATIVES (BISE) <i>Warszawa 00-060</i> <i>ul. Królewska 27 27- 77-80/ 27-78-24</i>	bank established by Caisse Centrale de Credit Cooperatif, FISE partner		<u>Finance:</u> credits for SME <u>Other:</u> equipment leasing

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BUSINESS CENTRE CLUB Warszawa 00-136 pl. Zelaznej Barmy 3 625-30-37	entrepreneurs association		Other: business lobbying

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BUSINESS SUPPORT CENTRES, INFORMATION CENTRES	BSC - advisory centres (over 30) created by regional development agencies and local chambers of commerce, located in various parts of the country, financed by the Co-operation Fund (SME/ PSD Programmes), 3 Information Centres	<p>Information: BSC, IC - Info on legal matters, data base: credit lines, insurance companies, tax issues, potential business partners</p> <p>Counseling: BSC - majority of services - consulting - planning, marketing, business plans, finance, legal issues</p> <p>Training/Education: BSC - start-ups, company specific</p>	

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
CARESBAC- POLSKA <i>Warszawa 00-635</i> <i>ul. Polna 40</i> <i>25-62-05</i>	venture capital company founded by CARESBAC (USA), the Co-operation Fund and USAID		<u>Finance:</u> venture capital - total investment in business - 50,000 to 400,000 USD, 25 to 45% of the total equity of the company, only existing companies

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CENTER FOR THE ADVANCEMENT OF WOMEN <i>Warszawa 00-660 ul. Lwowska 17 m 3 29-92-57</i></p>	<p>foundation supported by the govern. Of Norway, Canada, Switzerland, Bathory Foundation</p>	<p><u>Counseling:</u> consulting services <u>Training/Education:</u> training courses for women - "eco-business" courses, management, accountancy, marketing</p>	

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CENTRAL LABOUR OFFICE <i>Warszawa 00-349</i> <i>ul. Tamka 1</i> <i>26-70-61</i></p>	<p>central administration office responding to the Ministry of Labour, managing the network of voivodship and local labour offices in Poland, allocation of the Labour Fund which is partly used for start up loans for the unemployed</p>	<p><u>Training/Education:</u> training courses for the unemployed who want to start their own businesses</p>	<p><u>Finance:</u> low interest start-up loans for the unemployed offered by local labour offices</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
CITIZEN'S DEMOCRACY CORPS <i>Warszawa 00-667 ul. Koszykowa 60/ 62 m 10 29-42-94/ 525-70- 85</i>	agency financed by USAID providing SMEs with consultancy (volunteers - senior business experts)	<u>Counseling:</u> consultants (volunteers) - indiv. SME (6 - 8 months of service) - management, marketing, finance	

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
CONVENTION OF POLISH ENTREPRENEU RS; TRADESMEN AND FOOD PRODUCERS <i>Warszawa 01-504 ul. Golebiewskiego 5 392345/</i>	entrepreneurs association		<u>Other:</u> business lobbying

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
COOPERATION FUND - EURO INFO <i>Warszawa 00-503 ul. Zurawia 6/12 625-13-19/ 625-12- 90</i>	Information Centre - financed by Phare (Co- operation Fund)	<u>Information:</u> information on EC development and research programmes, business partners, EU rules and standards, economy and trade	

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
FOUNDATION FOR SOCIAL AND ECONOMIC INITIATIVES (FISE) <i>Warszawa 00-054 ul. Jasna 22 27-21-31/ 27-67-21</i>	foundation established to support SME development, runs the network of the Local Initiatives Agencies (14)	<u>Information:</u> Local Initiatives Agencies - advice start-ups <u>Counseling:</u> Local Initiatives Agencies <u>Training/Education:</u> Local Initiatives Agencies - training courses for start-ups	

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
FOUNDATION IN SUPPORT OF LOCAL DEMOCRACY <i>Warszawa 02-078 ul. Krzywickiego 9 625 25 57</i>	foundation established in order to promote local democracy and SMEs	<p><u>Information:</u> in co-operation with Polish-Am. Enterprise Fund runs the network of Polish-American Enterprise Clubs - domestic and international business partners, fairs, meetings with the officials, banks</p> <p><u>Training/Education:</u> Polish-American Enterprise Clubs - training workshops, discussion and the exchange of experiences</p>	

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MBA ENTERPRISE CORPS <i>Kraków 31-510 Akademia Ekonomiczna w Krakowie, ul. Rakowicka 27</i> 16-74-82/ 22-68-63	agency financed by USAID providing SMEs with consultancy (volunteers - American graduates of business schools)	<u>Counseling:</u> consultants (volunteers) working with Polish firms - each vol. Spends one or two years transferring knowledge and skills	

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MICRO FUND <i>Warszawa 00-680</i> <i>ul. Poznanska 16</i> <i>622-26-44</i>	credit programme financed by USAID		<u>Finance:</u> 7 pilot programmes - Gdynia, Piaseczno, Kódz, Gorlice, Torun, Starogard, Gd., Kraków - local representatives recommend potential loanees; credit (36% annually) up to 5,000 PLN, companies which employ up to 10 persons existing longer than 3 months

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF INDUSTRY AND COMMERCE <i>Warszawa 00-926</i> <i>ul. Wspólna 4 661-87-51/628-17-58</i></p>	<p>the Ministry responsible for SME policy (Department of Industrial Strategy and Policy), co-ordination of SME support programmes (Phare - SME/ PSD)</p>		<p><u>Finance:</u> 25 million PLN - Loan Guarantee Fund established in Bank Gospodarstwa Krajowego</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF LABOUR AND SOCIAL POLICY <i>Warszawa 00-513 ul. Nowogrodzka 1/3</i> 628-77-34/ 628-40-48</p>	<p>the Ministry responsible for labour market policy - SME development regarded as a mean of unemployment counteraction; implementation of the World Bank Programme TOR 10 ("Micro Enterprise Development")</p>	<p>Information: TOR 10 - Business Support Centre's network (27) created within regional development agencies; information about credit lines, technology, business partners</p> <p>Counseling: TOR 10 - Business Support Centres (27): marketing, finance, management</p> <p>Training/Education: TOR 10 - Business Support Centre (27): training courses for future entrepreneurs (the unemployed) and existing entrepreneurs</p>	<p>Finance: TOR 10 - Business Development Fund - start-up loans</p> <p>Other: TOR 10 - creation of business incubators (30)</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF PRIVATIZATIO N <i>Warszawa 00-522</i> <i>ul. Krucza 36</i> <i>628-02-81/ 625-11-</i> <i>14</i></p>	<p>Department of SME Privatisation - direct privatisation of small and medium sized state-owned enterprises (through liquidation)</p>	<p><u>Counseling:</u> Privatisation Support Initiatives Programme <u>Training/Education:</u> Privatisation Support Initiatives Programme</p>	<p><u>Other:</u> direct privatisation of small and medium sized state-owned enterprises</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
NSZZ "Solidarnosc" ECONOMIC FOUNDATION Gdansk 80-855 ul. Waly Piastowskie 24 31-40-51	foundation - support for SMEs - training, counselling, business data base	<u>Information:</u> business data base <u>Counseling:</u> consulting <u>Training/Education:</u> training courses	<u>Other:</u> business incubators (the World Bank Project - TOR 10)

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>POLISH - AMERICAN ENTERPRISE FUND <i>Warszawa 02-761</i> <i>ul. Cypryska 2a</i> 6421143/ 6421143</p>	<p>fund supported by US Government and Congress (initial capital 240. 0000) - credits and education programmes for SMEs</p>	<p><u>Information:</u> Polish - American Enterprise Clubs - the network run by the Polish Fund. In Support of Local Democracy</p>	<p><u>Finance:</u> Educational Enterprise Foundation - financing training courses for entrepreneurs and managers, post graduate studies, supporting business schools</p> <p><u>Other:</u> The Enterprise Credit Corporation - credits for SMEs (up to 500.000 USD), 30% of own assets in case of start-ups</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
POLISH - AMERICAN SMALL BUSINESS ADVISORY FOUNDATION <i>Warszawa 00-074</i> <i>ul. Trebacka 4</i> 26-35-52	foundation created by the Polish Chamber of Comm. and The Scientex Corp. (Appointed by the US Congress)	<p>Information: the network of 6 Small Business Advisory Centres - Info: credits, venture capital firms etc.</p> <p>Counseling: Small Business Advisory Centres - individual counselling - management, finance, foreign trade</p> <p>Training/Education: Centres - training programmes</p>	<p>Other: identifying trade partners - promotion</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>POLISH - BRITISH ENTERPRISE PROJECT</p>	<p>British Know-How Fund Project (19. 5000. 000 USD) co-operation with Lublin - Chelm Development Foundation and Bialystok Dev. Found</p>	<p><u>Counseling:</u> Marketing Development Programme - low cost marketing consultancy service, development of trade links with SMEs in the UK, market research</p>	<p><u>Finance:</u> Loan Guarantee and - up to 70% of loan covered (SMEs - 5 - 100 employees): Equity Investment Fund - participation not to exceed 25% of new investment, shares to be redeemed at term end</p> <p><u>Other:</u> Business Development Programme - capacity building of the business support agencies, development of networks of business incubators</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
POLISH AGENCY FOR REGIONAL DEVELOPMENT <i>Warszawa 00-503 ul. Zurawia 4A 693-54-53/ 693-54- 06</i>	Government agency established in order to support "risk" regions, implementation of STRUDER Programme and the Polish-Swiss Regional Programme	<u>Training/Education:</u> training for start-ups, training fir existing SMEs	<u>Finance:</u> Grant Fund - companies employing up to 100 people, 25% of the value of the investment; Guarantee Fund <u>Other:</u> co-financing of small infrastructural projects related to SME dev.

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
POLISH BUSINESS ADVISORY NETWORKS <i>Warszawa 00-608</i> <i>al. Niepodleglosci</i> <i>186</i> <i>25-97-81/ 25-98-80</i>	Joint stock company established by the Polish Foundation for SME Promotion and Development and the organizations represented in the Foundation's Board.	<u>Counseling:</u> advisory services in finance, marketing, management and technology transfer for SMEs <u>Training/Education:</u> training for Polish consultants	<u>Other:</u> establishment of international business links

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
POLISH CHAMBER OF COMMERCE <i>Warszawa 00-074 ul. Trebacka 4 26-02- 21/27-46-73</i>	association of 500.000 companies and 60 regional chambers of commerce, business lobbying, international co-operation promotion, fairs	<u>Information:</u> Business Information System (OSIG) <u>Training/Education:</u> training courses for entrepreneurs	<u>Other:</u> business lobbying, export promotion (EXPOM Phare Programme), trade missions, arbitration

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
POLISH FEDERATION OF INDEPENDENT ENTREPRENEU RS <i>Warszawa 02-008 ul. Koszykowa 79 660-70-10/ 660-70- 11</i>	Association of entrepreneurs - representing entrepreneurs to government, collecting suggestions and views on legal changes	<u>Information:</u> Association periodic - information updating, credits, taxes, legal issues, governmental policy	<u>Other:</u> SME lobbying

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>POLISH FOUNDATION FOR SME PROMOTION AND DEVELOPMENT <i>Warszawa 00-503</i> <i>ul. Zurawia 4A</i> 693-58-68/ 693-53-65</p>	<p>foundation registered on September 5, 1995 - the foundation will form the key agency for the support and development of the Polish SME sector, policy towards the SME sector, lobbying; continuation of the SME/ PSD PHARE Programmes, PSD Programme - The Ministry Component (local mutual guarantee funds and other schemes), designing new programmes</p>		

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
REGIONAL CHAMBER OF INDUSTRY AND COMMERCE	over 60 around Poland	<u>Information:</u> business information <u>Counseling:</u> consulting and counselling - management, export <u>Training/Education:</u> training courses for entrepreneurs	<u>Other:</u> promotion of the region and companies, business lobbying, trade missions

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
REGIONAL DEVELOPMENT AGENCIES <i>Warszawa 00-635 Krajowe Stowarzyszenie Agencji I Fundacji R. R., ul. Polna 40 25-80-50/ 25-64-96</i>	Foundations and companies created by voivodship offices, Industrial Development Agency, local governments, majority of them associated (National Association of RDA), selected agencies supported by Coop. Fund (Business Support Centres, Local. Dev. Agencies), other foundations and donors (Phare STRUDER Programme, World Bank - TOR 10)	<p>Information: data bases for entrepreneurs</p> <p>Counseling: consulting services for entrepreneurs</p> <p>Training/Education: training courses</p>	<p>Finance: loans, venture capital, guarantees, loan subsidies</p> <p>Other: creation of business incubators, promotion of the regions, creation of local development plans.</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
REGIONAL MANAGEMENT CENTRES	business schools supported by the British Know-How Fund	<u>Training/Education:</u> business schools in Gdansk, Poznan, Kódz and Lublin	

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
SECTORIAL CHAMBERS			Other: lobbying

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>THE ENTERPRISE CREDIT COOPERATION</p>	<p>fund supported by US Government and Congress (initial capital 240. 0000) - credits and education programmes for SMEs (see: Polish American Enterprise Fund)</p>		<p>Finance: Educational Enterprise Foundation - financing training courses for entrepreneurs and managers, post graduate studies, supporting business schools (see: Polish American Enterprise Fund)</p>

SME Support Systems and Institutions in Poland

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
UNION OF POLISH CRAFTS Warszawa 00-296 ul. Miodowa 14 311461/6357981	association of craftsmen, representing 26 regional chambers of crafts	<u>Information:</u> market information <u>Counseling:</u> economic, technological, marketing advisory <u>Training/Education:</u> management, taxes for craftsmen; vocational training courses	<u>Other:</u> matching business partners; arbitration, lobbying

SME Support Systems and Institutions in Poland

<p>Organization VOIVODSHIP OFFICES</p>	<p>Nature of Organization regional administration offices</p>	<p>Information/Counseling/Training <u>Information:</u> business information, information about organisations and institutions supporting SME development</p>	<p>Finance/Other <u>Other:</u> creation and implementation of the regional development plans</p>
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SME Support Systems and Institutions in Romania: Matrix

SME Support Systems and Institutions in Romania

SME Support Systems and Institutions in Romania: Matrix

Organization	Information	Counselling	Training	Finance	Others
Agricultural Bank		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Association of SME Support			<input checked="" type="checkbox"/>		
Business Advisory Centre (several locations)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Business Centre-Transylvania	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Business Incubators (several locations)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Centre for Improvement of Managerial Performance		<input checked="" type="checkbox"/>			
Centre for Promotion of Small and Medium Sized Enterprises	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Chamber of Commerce and Industry of the Private Entrepreneurs of Bucharest	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Chambers of Commerce	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Development Chamber Curtia de Arges	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Foundation Centre for Promoting Small and Medium Sized Entrepreneurs (several locations)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Foundation Centres for Development of Management	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Foundation Romanian Centre for Small and Medium Sized Enterprises (CRIMM)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
General Union of Romanian Industrialists	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
General Union of Romanian Manufacturers	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Industrial Estates Technology Centre (several locations)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
International Foundation for Management		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Ion Tiriac Commercial Bank	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Ministry of Finance				<input checked="" type="checkbox"/>	
Ministry of Industry		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Ministry of Labour and Social Protection			<input checked="" type="checkbox"/>		
Ministry of Research and Technology				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ministry of Youth	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
National Association of the Romanian Employers	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
National Commission for Statistics	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>

SME Support Systems and Institutions in Romania: Matrix

Organization	Information	Counselling	Training	Finance	Others
National Council of Romanian Private Small & Medium Enterprises	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
National Office of Trade Register	<input checked="" type="checkbox"/>				
National Union of Romanian Employees	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Regional Chambers of Commerce (40 locations)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Roman Institute of Management			<input checked="" type="checkbox"/>		
Roman National Council of Employers	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
Romanian Commercial Bank		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Romanian Development Bank	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Romanian Loan Guarantee Fund for Private Entrepreneurs				<input checked="" type="checkbox"/>	
Romanian Rural Loan Guarantee Fund				<input checked="" type="checkbox"/>	
Romanian-American Centre for Business Excellence		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Romanian-American Centre for Private Enterprise Development (several locations)		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Romanian-German Foundation		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Romanian-German Foundation (several locations)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sectorial and Regional Associations (numerous)	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
The Bank for Small Industry and Free Initiative (MINDBANC)		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>"ION TIRJAC" COMMERCIAL BANK 12, Doamnei Str., Sector 3, Bucharest Tel: 6338.75.60 Fax: 312.10.58</p>	<p>Commercial bank with domestic and foreign private capital. Has branches in the main Romanian cities.</p>	<p>Provides information on bank's services and assistance to clients on the bank's loan application requirements. Provides, on a commercial basis, technical assistance to its clients on preparation of the loan application and of the company financial statements.</p>	<p>Provides short, medium and long term credits for working capital and investments, mainly to private SMEs. The loans to SMEs are mainly medium term credits and have stimulate interest rate. Operates credit lines opened by World Bank - the Industrial Development Project credit line, the National bank of Romania - export financing scheme-, RDA - bonus interest rate scheme.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>AGRICULTURAL BANK 3, Smardan Str., Sector 3, Bucharest Tel: 613.55.20 Fax: 614.32.13</p>	<p>Commercial bank with public and private capital. Has local branches in all Romanian judets.</p>	<p>Provides counselling services, business plan and feasibility studies preparations, technical and financial expertise for its clients, on a commercial basis.</p>	<p>Provides short, medium and long term credits, generally for working capital and investments. It is involved in the main financial support schemes for SMEs: - the National Bank credit line for export financing; - IBRD, IBE & EBRD credit lines for SMEs.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>AR & DI - TECHNOLOGY INCUBATOR CENTER 14, Calea Buziasului Str., Timisoara, Timis Judets Tel/Fax: 096/13.48.42 (Other Centres at Brasov, Castil, Bucharest, Moldovia and Judets)</p>	<p>Budgetary institution, belonging to the Ministry of Research and Technology.</p>	<p>Provides consultancy, assistance for private entrepreneurs. Incubator services for firms that are working in the chemical industry.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
ARAD LOCAL EMPLOYERS' ASSOCIATION 3, Crisan Str., Arad, Arad Judets Tel/Fax: 057/23.77.22	Non-governmental, non-profit employers association. The members are mainly SMEs.	Organises training programmes on: marketing, accounting, secretarial activities. Publishes a catalogue of the local state and private businesses and an legal guide. Organises exhibitions and trade fairs.	Administrates a mutual fund of the association members, out of which it provides bonus interest-rate loans for its members.

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>BUSINESS ADVISOR CENTER RESITA 1A, Revolutia Din Decembrie Bd., Resita; Caras-Severin Judets Tel/Fax: 055/41.03.56</p> <p>10 Unirii Square, Deva, Hunedoara Judets 16 Unirii BD., 12AP., Baia-Mare, Maramures Judets</p>	<p>Project co-ordinated by the Ministry of Industry together with Consorzio Progetto Lazlo under PHARE assistance.</p> <p>The centre will be established as an independent, non- governmental foundation, in the next future.</p>	<p>Provides counselling and advisory services to the local firms/institutions and to the local authorities on setting-up strategies of the regional industrial development.</p> <p>Runs management training courses.</p> <p>Conducts surveys on the region potential and development opportunities.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BUSINESS CENTER TRANSILVANIA Bd.Nicolae Titulescu, 4, Cluj - Napoca, Cluj Judets Tel: 064/19.32.48 Fax: 064/19.32.47	- Foundation (NGO) - Founding members and donors: Private and state companies, local authorities, Romanian Development Agency	Promotes foreign investment and provides consultancy and assistance for entrepreneurs.	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>BUSINESS FOUNDATION MURES 36, Gheorghe Doja Str., Tirgu Mures, Mures Judets Tel: 065/16.96.00 Fax: 065/16.94.44</p>	<p>- Foundation (NGO). - Founding members and donors: local authorities, Prefecture Mures, British Know-How Fund, British and Romanian private entrepreneurs.</p>	<p>Consultancy and training, general assistance for entrepreneurs.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finante/Other
<p>BUSINESS INCUBATOR BRAILA 346, Calea Galati Str., C Bl., Braila, Braila Judets Tel: 039/63.62.66 Fax: 039/63.62.66 (Two other locations in Harghita and Timis)</p>	<p>Association: local authorities, local employers association, private companies, CRJMM Foundation (through EU- PHARA Program).</p>	<p>Elaborates business plans and documentation for SMEs that are applying for: - bank loans; - bonus interest rate financial scheme of the Romanian Development Agency; - bonus interest rate financial scheme of the Ministry of Labour and Social Protection; - grant scheme operated by CRJMM Foundation. Incubator business services. Elaborates regional development programs.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
CENTER FOR IMPROVEMENT OF MANAGEMENT PERFORMANCE (CIMP) 1-3, Armata Poporului Str., Sector 6, Bucharest Tel: 410.01.73; 410.65.30 Fax: 311.18.13; 312.30.90	Program of the Polytechnic University Bucharest, British Know-How Fund, Hertfordshire University, Ministry of Industry and Romanian Development Agency	Consultancy and training for organisational restructuring, training managers.	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CENTER FOR PROMOTION OF SMALL AND MEDIUM SIZED ENTERPRISES (UNDP-RDA CENTER) 3, Modrogan Str., Sector 1, Po Box 1-701, Bucharest Tel.: 312.76.27; 212.26.14 Fax: 312.76.28</p>	<p>Program organised by the Romanian Government and the United Nations Development Program (as the main donors)</p>	<p>Consultancy and assistance for private entrepreneurs, co-ordinating supporting programs for entrepreneurs.</p> <p>Establishes local Small Business Development Centres, provides selection and training of local staff.</p> <p>Organises training activities, seminars, elaborate promotional materials, publish The Entrepreneurs Guide.</p> <p>Elaborates business plans and documentation for SMEs that are applying for:</p> <ul style="list-style-type: none"> - bank loans; - bonus interest rate financial scheme of the Romanian Development Agency; - bonus interest rate financial scheme of the Ministry of Labour and Social Protection; - grant scheme operated by CRIMM Foundation. <p>Elaborates regional development projects.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CENTRAL UNION OF ROMANIAN CRAFTS COOPERATIVES (UCECOM) 46-48, Calea Plevnei, Sector 1, Bucharest Tel: 614.15.66 Fax: 312.07.74</p>	<p>Non-profit organisation, non-governmental, representative association of the Romanian local crafts co-operatives.</p>	<p>Carries out representation/lobby activities on behalf of its members in order to obtain improvement of laws and regulations that affect the craft co-operatives, domestically and abroad.</p> <p>Adopts internal regulations of the Union in the field of social security of its members, human resources, audit and internal control.</p> <p>Provides technical assistance for its members in the field of: crafts organisation, programmes and strategies development, contacts, legal aspects and general management of the local units.</p>	<p>Provides loan guarantees to its members, out of a Union special fund.</p> <p>Facilitates the members access to special financial schemes:</p> <ul style="list-style-type: none"> - PHARE grants; - Ministry of Labour bonus interest rates schemes; - Romanian Development Agency bonus interest rate scheme; the Union is member of the Financing Committee, together with RDA and Loan Guarantee Fund.

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CHAMBER OF COMMERCE AND INDUSTRY ALBA 3, Parcului Str., Alba Iulia, Alba Judets Tel: 058/81.27.99 Fax: 058/81.17.71</p>	<p>Non-governmental organisation of the local business community, organised according to the Governmental Decision 799/1990.</p>	<p>Offer information services based on SINFOCAM data-base, about the registered commercial companies. Facilitates and promotes business contacts between Romanian entrepreneurs and foreign partners. Organises trade fairs and exhibitions and facilitates SMEs participation. Provides counselling services, mainly in legal and financial fields through its specialists.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>CLUJ EMPLOYERS AND CRAFTS ASSOCIATION 52, Avram Iancu Str., Cluj-Napoca, Cluj Judets Tel/Fax: 064/19.57.93</p>	<p>Non-governmental, non-profit employers association. The members are mainly SMEs.</p>	<p>Provides information on legal aspects of registering and operating a business, bank procedures, fiscal and customs requirements, domestic and international trade fairs, assistance programmes available for SMEs, including training and counselling schemes.</p> <p>Provides free-of-charge legal advice for its members.</p> <p>Provides information on domestic and foreign business opportunities based on its own data-base.</p> <p>Publishes a booklet with basic information for local businesses, "The Entrepreneur Guide".</p>	<p>Administrates a mutual fund of the association members, out of which it provides loans with bonus interest rates for its members.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
DEVELOPMENT CHAMBER CURTEA DE ARGES Mihai Bravu Str., E15 Bl. (Partner), Curtea de Arges, Arges Judets Tel/Fax: 048/71.48.96	- Foundation (NGO). - Founding members and donors: World Care International, local authorities	Provides consultancy, assistance for entrepreneurs	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
EMPLOYERS' FEDERATION DOLJ 20, Bujorului Str., Craiova, Dolj Judets	Non-governmental, non-profit employers association. The members are mainly SMEs.	Established a communication network between its members and domestic and foreign similar organisations and facilitates business contacts. Publishes "The Administrative and Economic Guide of Craiova". Provides legal assistance for registering new companies.	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>FOUNDATION "CENTER FOR DEVELOPMENT IN MANAGEMENT CLUJ- NAPOCA " 4, Gutinului Str., Cluj- Napoca, Cluj Judets Tel: 064/19.81.91 Fax: 064/18.60.00</p>	<p>- Foundation (NGO) - Founding members and donors: local authorities, British Know-How Fund.</p>	<p>Provides consultancy, assistance for entrepreneurs. Organises training activities, seminars. Elaborates business plans and documentation for SMEs that are applying for: - bank loans; - bonus interest rate financial scheme of the Romanian Development Agency; - bonus interest rate financial scheme of the Ministry of Labour and Social Protection; - grant scheme operated by CRIMM Foundation.</p>	
		<p>Elaborates regional development projects.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>FOUNDATION "CENTER FOR PROMOTING SMALL AND MEDIUM SIZED PRIVATE ENTERPRISES" - ALBA 10, Inconarii Str., Alba Iulia, Alba Judets Tel: 058/83.03.58 Fax: 058/81.23.52</p> <p>40, 15 Noiembrie Bd, Brasov, Brasov Judets 43 Democratiei Str, Buzau, Butau Judets 84 Mircea Cel Batran Str., MF BL, Constanta, Constanta Judets 13 Eroilor Str., Galati, Galati, Galati Judets 16 Sarariei Str., 4 Fl., 46 Rood, Iasi, Iasi Judets 1, 25 Octombrie Sq., 5FL., Satu-Mare Judets 5 Castanilor Str., Targoviste, Dimbovita Judets 73 Republicii Bd., Turnu- Severin, Mehedinti Judets 7 Magheru Bd., Oradea, Bihor Judets</p>	<p>- Foundation (NGO) - Founding members and donors: local Chamber of Commerce, local authorities, Romanian Development Agency and ROM-UN Centre, private companies</p>	<p>Provides consultancy, assistance for entrepreneurs.</p> <p>Organises training activities, seminars.</p> <p>Elaborates business plans and documentation for SMEs that are applying for:</p> <ul style="list-style-type: none"> - bank loans - bonus interest rate financial scheme of the Romanian Development Agency; - bonus interest rate financial scheme of the Ministry of Labour and Social Protection; - grant scheme operated by CRIMM Foundation. <p>Elaborates regional development projects.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>FOUNDATION "DEVELOPMENT CENTER FOR SMALL AND MEDIUM ENTERPRISES" - TELEORMAN 178, Dunarii Str., Alexandria, Teleorman Judets</p> <p>Calea Calarasilor Str., Casa de Cultura, Corp D, Braila, Braila Judets 13/201, Unirii Bd, Baia Mare, Maramures Judets 6 Eugeniu Caranda Str., Craiova, Craiova Judets 1 Vasile Milea Str., 158 Room, Pitesti, Arges Judets</p>	<p>- Foundation (NGO). - Founding members and donors: local Chamber of Commerce and Agriculture, local authorities, CRIMM Foundation (through EU- PHARE Program), private companies.</p>	<p>Provides consultancy, assistance for entrepreneurs.</p> <p>Organises training activities, seminars.</p> <p>Elaborates business plans and documentation for SMEs that are applying for:</p> <ul style="list-style-type: none"> - bank loans - bonus interest rate financial scheme of the Romanian Development Agency; - bonus interest rate financial scheme of the Ministry of Labour and Social Protection; - grant scheme operated by CRIMM Foundation. <p>Elaborates regional development projects.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>FOUNDATION "ROMANIAN CENTER FOR SMALL AND MEDIUM SIZED ENTERPRISES" (CRIMM) 20, Ion Cimpineanu Str., 3Fl., Sector 1, Bucharest Tel: 311.19.95; 311.19.96; 311.19.97 Fax: 311.69.66</p>	<p>- Foundation (NGO) - Implementing institution of the PHARE Program for SMEs Development 1993- 1995. Founding members: Romanian Government, EU- PHARE Program, Romanian Chamber of Commerce and Industry, private companies</p>	<p>Co-ordinating programs for supporting national entrepreneurs, direct assistance to SMEs. Organises training activities, seminars. Elaborating promotional materials, advertising campaign for creating a favourable environment for small business development. Publishes books and reports on SMEs: The Successful Entrepreneur" Guide, The Annual Report on SMEs, the White Book on SMEs. Elaborates business plans and documentation for SMEs that are applying for: - bank loans; - bonus interest rate financial scheme of the Romanian Development Agency; - bonus interest rate financial scheme of the Ministry of Labour and Social Protection; - grant scheme operated by CRIMM Foundation.</p>	<p>Supports with the equipment and seed-money (out of PHARE funds) the establishment of local Small Business Development Centres in 5 judets and of 5 Business Incubator Centre in 5 judets Operates a grant scheme for SMEs. Provides funds for the employers' associations programs (80% of total costs), from PHARE funds.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
GENERAL ASSOCIATION OF THE ROMANIAN ENGINEERS 118, Calea Victoriei Str., Sector 1, Bucharest Tel: 659.41.60 Fax: 312.55.31	Professional organisation.	Organises, on demand, training programmes for its members, on how to start-up their own business.	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>GENERAL UNION OF ROMANIAN MANUFACTURERS (GURM) 155, Calea Victoriei, Sector 2; Bucharest Tel: 650.07.46 Fax: 312.49.95</p>	<p>Non-governmental, non-profit, a-political independent professional associations whose aim is a protection of the manufacturers interest. To date the Union declares to have 739 member firms, on which: 55% from the private sector and 45% state-owned; 27 local branches non-profit organisations with legal personality.</p>	<p>Lobbying for its members interests at the national level, trying to improve legal provisions, especially related to taxation system (Governmental Ordinance no. 70/1994 on tax non profit) and revaluation of the fixed assets of state-owned companies (Government Decree no. 500/1994).</p> <p>Organising training programmes for the Union members in the field of marketing, management, technical expense.</p> <p>Participation in fairs and exhibitions, in Romania or abroad (USA, Czech Republic, Poland, Ukraine, Russia, Israel).</p> <p>Organising the VIII-th International Congress of Manufactures and Entrepreneurs, in Bucharest (participants from 22 countries).</p> <p>Participation at the White House National Conference on Trade and Investment in CEECs, Cleveland, USA. January 1995.</p> <p>Meetings with representatives of similar international organisations.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>GENERAL UNION OF THE ROMANIAN INDUSTRIALISTS - 1903 (UGIR - 1903) 109 Bd. Carol, Sector 2, Bucharest Tel/Fax: 635.08.15/ 186</p>	<p>Non-governmental, non-profit, a-political professional organisation.</p>	<p>carries out representation/lobby activities on behalf of its members in order to obtain improvement of laws and regulations that effect the private sector.</p> <p>Organises or facilitates its members access to training programmes, seminars, workshops, conferences on: management, marketing, quality assurance, accounting, computer use in industrial activities, etc.</p> <p>Facilitates its members participation to domestic or international trade fairs and exhibitions.</p> <p>Promotes its members domestically or internationally.</p> <p>Provides information on support programme available for SMEs.</p> <p>Supports its members access to domestic and foreign markets, promotes Romanian exports through information and business contacts.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>INTERNATIONAL FOUNDATION FOR MANAGEMENT (FIMAN) 6-8, Povernei Str., Sector 1, Bucharest Tel: 211.19.45 Fax: 211.19.37</p>	<p>Non governmental, non profit and a-political foundation.</p>	<p>Training for local development agents/ units. Access to the domestic and European informational networks.</p> <p>Activities for assisting unemployed persons through The Program for Active Measures for Unemployment (PAEM). There where created local consortiums for assuring the implementation in territory of the PAEM Programs:</p> <ul style="list-style-type: none"> - The Foundation for Local Initiative - Bacau 4, Cuza Voda Str., Bacau, Bacau Judets, Tel: 034/17.63.08 Local Development Agent: Mr. Gicu ANTOHI - The Local PAEM Foundation for Unemployment Odorheiu Secuiesc 7, Olarilor Str., 19 Ap., Odorheiu Secuiesc, Harghita Judets, Tel: 066/21.13.84 Local Development Agent: Mrs. Edith SZILAGYI - The Economical and Social Development Association - Gherla 2, Bobalna Str., Gherla, Cluj Judets, Tel: 064/24.16.66 Local Development Agent: Mr. Daniel TABACARU - The Foundation for Supporting Unemployed Persons - Medgidia Republicii Str., JC 1 Bl., Medgidia, Constanta 	<p>Provides financial assistance for the selected projects proposed by different consortors.</p>

SME Support Systems and Institutions in Romania

	<p>Judets, Tel: 041/81.23.00 Local Development Agent: Mrs. Nina-Cosmina MUSAT</p> <p>- The Foundation for Supporting Unemployed Persons - Piatra Neamt 15, Decebal Bd., c 1 Bl., 18 Ap., Piartra Neamt, Neamt Judets, Tel: 033/21.34.24 Local Development Agent: Mrs. Maria TALPA</p>
	<p>- "Elena Cuza" Foundation - Vaslui 1, Traian Str., Vaslui, Vaslui Judets, Tel: 035/32.17.51 Local Development Agent: Mr. Ovidiu COPACINSCHI</p>
	<p>- "PAEM" Association - Deva 13, 1st Decembrie Str., 51 Room, Deva, Hunedoara Judets, Tel: 054/61.34.30 Local Development Agent: Mrs. Ana ZSOK</p>
	<p>- "Iancu de Hunedoara-PAEM" Association - Hunedoara 17, Libertatii Str., Hunedoara, Hunedoara Judets, Tel: 054/71.37.66 Local Development Agent: Mr. Ioan Felician HAITA</p>
	<p>- "PROPAEM" Foundation - Craiova 6, Eugen Caranda Str., Craiova, Dolj Judets, Tel: 051/13.43.35</p>

SME Support Systems and Institutions in Romania

	<p>Local Development Agent: Mr. Corneliu DINCA</p> <p>- "RENAȘTEREA SIGHETEANA" Foundation - Sighetu Marmatiei 31, Iuliu Maniu Str., Sighetu Marmatiei, Maramures Judets, Tel: 062/51.15.81</p> <p>Local Development Agent: Mr. Spiridon PRALEA</p> <p>- Foundation for Supporting Unemployed Persons - Valentii de Munte 4, Caminelor Str., 26A Bl., 11 Ap., Valentii de Munte, Prahova Judets, Tel: 044/19.01.45</p> <p>Local Development Agent: Mr. Octavian CONSTANTINESCU</p> <p>Technical support for implementing special projects such as: job clubs, BICs, vocational training, job subsidies, assistance for start-ups, unemployment unions, etc.</p> <p>Assistance in identifying good projects. Mass media and advertising campaigns. Reference material development.</p>	
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SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRY OF FINANCE 17, Apolodor Str., Sector 1, Bucharest Tel: 410.34.00 Fax: 312.16.30	Governmental Institution		Co-operates with the public bodies in charge with the SMEs programmes for designing and putting into practice financial assistance for SBD support. The Ministry is involved in the financial approval of the business projects that candidate for World Bank and EBRD line credits (agricultural or food processing activities).

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF INDUSTRY 152, Calea Victoriei Str., Sector 1, Bucharest Tel: 650.50.20 Fax: 312.05.13</p>	<p>Governmental Institution. Main responsibilities for industrial development.</p>	<p>Sectorial studies and policies for all industrial branches. Co-ordinates the implementation of pilot regional restructuring projects (technical assistance for SMEs included). Develops strategies and programmes for companies restructuring and private sector development.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRY OF RESEARCH AND TECHNOLOGY 21-25, Mendeleev Str., Sector 1, Bucharest Tel: 650.06.90 Fax: 312.14.10	Governmental Institution		The ministry has provided funding for the establishment and operation of 25 Technology Innovation Centres. The Centres provide facilities (space, consulting services, access to research premises and equipment and financing) to SMEs that use advanced technologies.

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRY OF YOUTH 16, V. Conta Str., Sectorul 1, Bucharest Tel: 211.55.50 Fax: 222.83.30	Governmental Institution	Operates the INFOTIN information network, available in 25 districts, containing information on business opportunities.	Has funded the creation of INFOTIN network (100 million lei). Has funded the training school for young managers (45 million lei).

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL AGENCY FOR PRIVATIZATION 2-4, Ministerului Str., Sector 1, Bucharest Tel: 613.61.36 Fax: 312.08.09</p>	<p>Main Governmental Institution with responsibilities for SMEs development since September 1st, 1995. Includes the SME Division (transferred from RDA).</p>		

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL ASSOCIATION OF THE ROMANIAN EMPLOYERS 219-221, Calea Serban Voda Str., Bucharest Tel: 623.82.99 Fax: 312.67.17</p>	<p>Non-governmental, non-profit, employers association. The members are mainly SMEs.</p>	<p>Organises training programmes on: management, marketing, accounting. Publishes a business magazine "The Owner". Administrates a data-base set-up with CRIMM Foundation (with the support of the PHARE Programme). Organises exhibitions and trade fairs and facilitates business contacts with partners from other countries, especially, USA, Turkey, and Moldova. The association has also established contacts with the Investment Fund for Central and Eastern Europe and EBRD Delegation in Romania.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL CENTER OF THE TRADE REGISTER 4, Expozitiei Bd, Sector 1, Bucharest Tel: 312.78.45 Fax: 312.96.61</p>	<p>Institution affiliated to the Romania's Chamber of Commerce and Industry. It administrate the Trade Register. According to the Law 26/1991, all companies must be registered in the Trade Register. There are also Offices of the Trade Register in each district, operating near local Chambers of Commerce and Industry.</p>	<p>Provides information to the firms through the following publications: - The Catalogue of the Commercial Companies; - The Catalogue of the Companies in Bucharest; - Catalogue with the addresses of various firms; - Methodological Advice; - The Statistical Bulletin.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Publications
<p>NATIONAL COMMISSION FOR STATISTICS 46, Libertatii Str., Sector 5, Bucharest Tel: 615.66.86 Fax: 312.48.73</p>	<p>Governmental Institution</p>	<p>Publishes statistical publications: Statistical Yearbook, Monthly and Quarterly Bulletins, various operative information on the status of business agents. Administrates REGIS database, which contains detailed information on enterprises. Conducts business surveys.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>NATIONAL UNION OF ROMANIAN EMPLOYERS (NURE) I BIS, Splaiul Unirii, Sector 3, Bucharest Tel: 311.09.91 Fax: 311.09.93</p>	<p>Non-governmental, non-profit, independent organisation that represents its members interests at the national level. To date the Union declares to have 52 local federations, 8 professional associations and 234,000 associate members (private companies or individuals).</p>	<p>providing information to its members on business opportunities (based on the Union data-base), organising training programmes for the Union members, publishing the Union's newspaper, lobbying for its members interests at the national level, trying to improve legal provisions, especially related to taxation system, organising together with the Tripartite Secretariat for Social Dialogue, the Romanian Employers Forum, promoting the establishment of a Co-ordination Council for Romanian employers, representation.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ROMAN RURAL LOAN GUARANTEE FUND 1, Hristo Botev Str., Sector 3, Bucharest Tel: 312.40.87 Fax: 312.40.87</p>	<p>Commercial Joint-Stock Company established by the Ministry of Agriculture with PHARE assistance, under the Memorandum signed by the Romanian Government and European Union.</p>		<p>Provides loan guarantees for agriculture and food processing projects (including SMEs). The guarantees are up to 60% of the principal plus annual interest rate.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counselling/Training	Finance/Other
<p>ROMANIA'S CHAMBER OF COMMERCE AND INDUSTRY 22, Nicolae Balcescu Bd, Sector 1, Bucharest Tel: 613.52.71 Fax: 312.38.30</p>	<p>Non-governmental, non-profit organisation established under Decree - Law 139/1990. It includes a Business Information Centre, a Business School, several operative divisions and the National Office of the Commerce Register. The Chamber also owns a foreign trade company and Exhibition Hall where the main domestic and international trade fairs are organised in Romania.</p>	<p>Offers information services based on its SINFOCAM data-base and also on international data-bases to which the Chamber has access through its Business Information Centre.</p> <p>Facilitates its members access to business events in the country or abroad in order to promote contacts between Romanian entrepreneurs and foreign partners.</p> <p>Organises trade faire and exhibitions and facilitates SMEs participation.</p> <p>Organises business training programmes through its Business School.</p> <p>Provides counselling services, mainly in legal and financial fields.</p> <p>Organises meetings between business people and government representatives and lobbies for its members interests and for the improvement of the business environment.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ROMANIAN COMMERCIAL BANK 14, Republicii Str., Sector 3, Bucharest Tel: 615.75.60 Fax: 614.32.13</p>	<p>Commercial bank with public capital. Has local branches in all Romanian judets.</p>	<p>Provides counselling services, technical and financial expertise for its clients.</p>	<p>Provides short, medium and long term credits, for working capital and investments. It's involved in the main financial support schemes for SMEs: - the National Bank credit line for export financing; - Romanian Development Agency bonus interest rate financial scheme for SMEs.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ROMANIAN DEVELOPMENT AGENCY 7, Magheru Str., Sector 1, Bucharest Tel: 614.51.60 Fax: 312.03.71</p>	<p>Main Governmental institution in charge with SMEs development until 1st September, 1995 Included SMEs Division, responsible for designing and implementing the SMEs development policy. The division has 20 person staff.</p>	<p>Published "RDA Journal" with information on support available for SMEs.</p> <p>Provide information on Governmental SBD programmes and schemes. Administers a revolving fund (the initial capital of 3 billion lei was allocated from the 1994 state budget). Provides loans with bonus interest rate for SMEs, through Romanian Commercial Bank, Ion Tiriac Bank and MINDBANK. The interest rate subsidy is 50% of market interest rate. The credits are up to 80% of the needed project investment. The repayment period is up to 3 years, with a 6 month grace period. Up to now 76 companies have received credits with interest rate subsidies, for a overall amount of 3,156 million lei (156 million lei represents the interest rates and principal repayment).</p>	<p>Administers a revolving fund (the initial capital of 3 billion lei was allocated from the 1994 state budget). Provides loans with bonus interest rate for SMEs, through Romanian Commercial Bank, Ion Tiriac Bank and MINDBANK. The interest rate subsidy is 50% of market interest rate. The credits are up to 80% of the needed project investment. The repayment period is up to 3 years, with a 6 month grace period. Up to now 76 companies have received credits with interest rate subsidies, for a overall amount of 3,156 million lei (156 million lei represents the interest rates and principal repayment).</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ROMANIAN DEVELOPMENT BANK 3, Doamnei Str., Sector 3, Bucharest Tel: 613.32.00 Fax: 312.15.62</p>	<p>Commercial Bank with public capital. Has local branches in all Romanian judets.</p>	<p>Provides counselling services, business plan and feasibility studies preparation, technical and financial expertise for its clients, on commercial basis.</p>	<p>Provides short, medium and long term credits, for working capital and investments. A big share of loan portfolio belongs to the private companies. Is involved in the main financial schemes of SMEs: - the National Bank credit line for export financing; - IBRD, IBE & EBRD credit lines for SMEs; - Ministry of Labour bonus interest rate financial scheme for SME.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ROMANIAN INSTITUTE FOR MANAGEMENT (IROMA) 6-8, Povernei Str., Sector 1, Bucharest Tel: 633.09.79 Fax: 312.70.94</p>	<p>Public institution, non profit, created in accordance with the provision of Governmental Decree no. 962/1990.</p>	<p>Provides 100 training programs in the field of management, such as:</p> <ul style="list-style-type: none"> - general management and marketing; - financial management; - foreign language technics in business; - SMEs management. <p>Provides a training program for restructuring large state owned companies into SMEs. Issues a quarterly journal named "Management Magazine".</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ROMANIAN LOAN GUARANTEE FUND FOR PRIVATE ENTREPRENEURS 46, Matasari Str., Sector 2, Bucharest Tel: 635.01.89 Fax: 250.33.18</p>	<p>Financial institution with public capital, established as a Joint-Stock Company. Shareholders: National Agency for Privatisation, Romanian Commercial Bank, Romanian Development Bank, Romanian Foreign Trade Bank and Agricultural Bank. Responsible for providing loan guarantees for SMEs.</p>	<p>Provides financial technical assistance for clients. Provides information on alternative financial assistance schemes.</p>	<p>Provides guarantees for investment loans to the private companies, up to a maximum of 70% of the loan principal. Is involved in the operation of the bonus interest rates financial schemes for SMEs. (Administered by the Romanian Development Agency and by the Ministry of Labour and Social Protection). Is member in the CRIMM Foundation "Committee for Grant Allocation" (PHARE - 1992 Programme)</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
ROMANIAN NATIONAL COUNCIL OF EMPLOYERS (RNCE) 2-4, Ministerului Str., Sector 1, Bucharest Tel: 615.02.00; INT 426/443 Fax: 312.33.75	Non-governmental, non-profit, a-political independent organisation that represents its members interests at the national level.	The Union is lobbying for its members interests on the national level, trying to improve legal provisions, especially related to the taxation system, providing legal counselling services to interested entrepreneurs and promoting business contacts with organisations from abroad.	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ROMANIAN-AMERICAN CENTER FOR BUSINESS EXCELLENCE (CBE) Polytechnic University 1, Polizu Str., Corp CM, Bucharest Tel: 659.49.56; 312.95.81 Fax: 312.95.81</p>	<p>Program of the Polytechnic University of Bucharest, with USAID support (with Washington State University).</p>	<p>Business consultancy and specialised training programs, general assistance for entrepreneurs.</p>	
<p>Universitatea Din Craiova, Facultatea de Stiinte Economice 13 Cuza Str., 257 Room, Craiova, Dolj Judets 11 Tache Ionescu Str., Sector 1, Bucharest 22 Copou BD, IASI, IASI Judets 2A Paris Str., 4FL., Timisoara, Timis Judets</p>			

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
ROMANIAN-GERMAN FOUNDATION (ARAD CENTER) - ARAD 59, Garii Str., Arad, Arad Judets Tel: 057/25.18.70 Fax: 057/25.56.36	- Foundation (NGO) - Founding members and donors: local Chamber of Commerce, local authorities, German Government (through GOPA Consultants), Romanian Government.	Consultancy and training, general assistance for private entrepreneurs (special programs for wood industry), training and professional education. Business incubator: Forestry	Provides funding for equipment purchase, in a leasing type scheme.

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ROMANIAN-GERMAN FOUNDATION (SIBIU CENTER) SIBIU 15, Turismului Str., Sibiu, Sibiu Judets Tel: 069/21.00.66; 21.08.99; 21.10.44 Fax: 069/21.45.35</p> <p>56 Calaea Aradului Str., Timisoara, Timis Judets</p>	<p>- Foundation (NGO). - Founding members and donors: local Chamber of Commerce, local authorities, German Government (through GOPA Consultants), Romanian Government.</p>	<p>Consultancy and training, general assistance for private entrepreneurs (special programs for electronic industry), training and professional education.</p> <p>Business incubator: electronics</p>	<p>Provides funding for equipment purchase, in a leasing type scheme.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
SME EMPLOYERS ASSOCIATION BRASOV (APIMM BRASOV) 40, 15 Noiembrie Bd., Brasov, Brasov Judets Tel/Fax: 068/15.38.71	Non-governmental, non-profit employers association. The members are mainly SMEs. Main funding member of the local SBDCs.	Provides information on: - the financial facilities available to SMEs, domestically or from abroad. - suppliers Provides advice and technical assistance in general management, finance, marketing, quality assurance (ISO 9000).	Contributed to the set-up of the local SBDC through cash and in-kind contribution.

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/ Training	Finance/Other
<p>THE ASSOCIATION "EMPLOYERS' FORUM" SATU MARE 23, George Cosbuc Str., Satu Mare, Satu Mare Judets Tel: 061/71.49.80 Fax: 061/71.31.18</p>	<p>Non-governmental, non-profit employers association. The members are mainly SMEs.</p>	<p>Collaborates with the Chambers of Commerce and employers associations from Austria, Germany, Ukraine, Hungary and Slovakia, to exchange information on partnership and business opportunities.</p> <p>Collaborates with the local SBDC.</p> <p>Provides technical assistance on setting-up foreign companies branches in Romania.</p>	<p>Contributed to the set-up of the local SBDC through cash and in-kind contribution.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>THE ASSOCIATION FOR SMES SUPPORT 61, Timisoara Str., Sc.B., Et.3, App.33, Sector 6, Bucharest Tel: 211.96.46/17 Fax: 650.42.22</p>	<p>Non-governmental, non-profit, a-political organisation.</p>	<p>Offers training programmes organised together with the Hans Seidel Foundation. Part of the training program consisted of conducting seminars an business partnership between entrepreneurs from Romania (Oradea-Brasov-Bucharest-Constanta) and Bulgarian SMEs.</p> <p>Organised a Technological Incubator Centre together with the Polytechnic University's Electronics School.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>THE BANK FOR SMALL INDUSTRY AND FREE INITIATIVE - MINDBANC 46-48, Calea Plevnei Str., Sector 1, Bucharest Tel: 312.44.39 Fax: 312.00.31</p>	<p>Commercial bank with private capital</p>	<p>Provides, on a commercial basis, technical and financial assistance for its clients on preparation of the loan applications and of the company financial statements required periodically by the bank.</p>	<p>Provides short, medium and long term credits for working capital and investments. A big share of loan portfolio belongs to the private companies. Operates special credit lines for the members of the Crafts Co-operative and RDA lending scheme.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>THE CHAMBER OF COMMERCE AND INDUSTRY OF THE PRIVATE AND ENTREPRENEURS FROM BUCHAREST 6, Eoiscoptiei Street, Sector 1, Bucharest Tel: 614.32.75 Fax: 312.31.35</p>	<p>It is an autonomous, non-governmental and non-profit organisation, founded in 1990, according to the law 21/1924 and to the Decree 31/1954.</p>	<p>Provides assistance and consulting services in the field juridical, commercial, financial and managerial field; Establishes and develops international connections with similar companies and organisations; Exchanges and biunivocal spreading via community programs concerning information, business opportunities, co-operation proposals, investments, chances for external financing by banks or by the European Union; Organises seminars, round tables, exhibitions, fairs, business trip; It is affiliated to the Association of the European Interprofessional Organisations from the Capital of Europe; It is a member of the Board of the European Committee for the relationship among the social actors operating in the Public Services - Brussels.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Offer
<p>THE COUNCIL FOR COORDINATION, STRATEGY AND ECONOMIC REFORM Palatul Victoria Bucharest Tel: 222.36.19 Fax: 222.60.88</p>	<p>Is operating within the executive body of the Romanian Government</p>	<p>has general competencies as regards the reform process, including the development of the private SMEs sector. Defines and promote the necessary legislation for the process of reconstructing the Romanian economy.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>THE MINISTRY OF LABOR AND SOCIAL PROTECTION 2, Demetru I Dobrescu Str., Sector 1, Bucharest Tel: 222.38.50 Fax: 311.01.03</p>	<p>Governmental Institution</p>	<p>Training programmes for would-be entrepreneurs.</p>	<p>Develops a financial scheme for loans with bonus interest rate in order to support SMEs growth and developed through the Romanian Development Bank. Total amount allocated is 300 billions lei, out of which 235 billion lei per 1995. Up to 10 million lei are provided for each new job created. The loan period is 1.5 year, with a grace period of 6 months. The interest rate subsidy is 50% of market interest rate. Up to date, 371 projects were approved (out of which 351 are private companies), amounting 19 billion lei.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>THE NATIONAL COUNCIL OF THE ROMANIAN PRIVATE SMALL AND MEDIUM ENTERPRISES (NCRPSMEs) 18-20, Lipsicani Str. 2Fl., Sector 3, Bucharest Tel: 312.68.93; 210.84.16 Fax: 312.66.08</p>	<p>Non-governmental, non-profit, a-political employers organisation. To date, the Council declares to have 30,000 members (private companies or individuals) from all Romania judets. NCRPSME signed co-operation, memorandum with 16 domestic non-governmental organisations and with 15 similar foreign ones.</p>	<p>Provides information on: legal aspects of registering and operating a business, banks procedures, fiscal and customs requirements, domestic and international trade fairs, assistance programmes available for SMEs, including training and counselling schemes.</p> <p>Provides free-of-charge financial and legal advice for its members. Provides information on domestic and international business opportunities based on its own data-base INFOBUSINESS - or on data provided by other institutions.</p> <p>Lobbies for its members interests and represents them in the relationship with central political and regulatory authorities.</p> <p>Publishes and distributes, free of charge, booklets, reference materials, Info-bulletins to its members.</p>	

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>TIMIS SMEs CONFEDERATION 6, Lenau Str., Hotel Central, Cam. 104, Timisoara, Timis Judets Tel: 056/19.00.91 Fax: 056/19.00.96</p>	<p>Non-governmental, non-profit employers association. The members are mainly private SMEs.</p>	<p>Established partnership relations with similar organisations from UK, Hungary, Croatia and Italy.</p> <p>Organises trade fairs and exhibitions.</p> <p>Is providing advice to the local council, for issuing local decisions with direct impact on private small business development.</p>	<p>Participated in the organisation of the local BIC.</p>

SME Support Systems and Institutions in Romania

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>UNION OF CONSUMPTION AND CREDIT COOPERATIVES (CENTROCOOP) 31, Brezoianu Str., Bucharest Tel: 614.48.00; 615.64.59; 615.12.33 Fax: 614.29.91</p>	<p>Autonomous associative form, based on the mutual support of their members, having private character. Theoretically, the units of the CENTROCOOP are, in their nature, small and medium sized units.</p>	<p>Elaborates the Union strategic documents: - "Strategy for development of the Union in the next period, with the purpose of the improvement of the activities of all units"; - "Orientative Framework for the economic and financial programmes of the Union members".</p> <p>Organises training re-training programmes for crafts, through its network of schools;</p> <p>Technical assistance for the units for the fulfilment of the specific activities in the field of trade, restaurants, manufacturing, tourism, services and procurement.</p>	<p>In 1994 were provided loans with bonus interest rates, amounting 67,7 million lei, for the Union members, mainly for the development of rural households, and the supporting the agricultural production.</p>

SME Support Systems and Institutions in Slovakia

SME Support Systems and Institutions in Slovakia: Matrix

Organization	Information	Counselling	Training	Finance	Others
Agricultural Bank				<input checked="" type="checkbox"/>	
Association of Entrepreneurs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Association of Information Centres of Slovakia	<input checked="" type="checkbox"/>				
Bata Junior Achievement			<input checked="" type="checkbox"/>		
Business Innovation Centres (4)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
City University Bratislava			<input checked="" type="checkbox"/>		
Foundation Pro Orava	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
General Credit Bank				<input checked="" type="checkbox"/>	
IBM Institute			<input checked="" type="checkbox"/>		
Institute for the Further Education of Economists and Managers			<input checked="" type="checkbox"/>		
International Executive Service Corps	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
MBA Enterprise Corps	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Ministry of Economy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Ministry of Finance				<input checked="" type="checkbox"/>	
Ministry of Labour, Social affairs and Family			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
National Agency for the Development of SMEs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Regional Advisory and Information Centres	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Regional Development Agency Banská Štiavnica	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Regional Development Agency Žilina	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Regional Innovation Centre Rovinka	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Slovak Chamber of Commerce and Industry	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Slovak Guarantee Bank		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
Slovak National Agency for Foreign Investment and Development	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Slovak Savings Bank				<input checked="" type="checkbox"/>	
Slovak Union Crafts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
Slovak-American Entrepreneuriel Fund					
SME Counselling Centre Dubnica nad Váhom	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	

SME Support Systems and Institutions in Slovakia: Matrix

Organization	Information	Counselling	Training	Finance	Others
Tarabanka				<input checked="" type="checkbox"/>	
Technological Centre Trnava	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
University of Agriculture		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counselling/Training	Finance/Other
<p>AGRICULTURAL BANK (POL'NOBANKA, a.s.) Vajnorská 21 Bratislava tel. 0042/7/2021289</p>	<p>Agricultural Bank with its network of 25 branch offices in Slovakia is the joint-stock company with the capital mostly from agricultural firms. It is the ordinary bank with some special schemes only for SMEs.</p>		<p>It has following schemes for SMEs: - Support Credit Programme (see the National Agency...) - American Credit Programme - credits for SMEs in the amount from 600,000 Sk to 7,5 mil Sk - TWO STEP LOAN Credit from the EXIM Bank Japan - credits for firms to 600 employees up to 5 mil. USD.</p>

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ASSOCIATION OF ENTREPRENEURS OF SLOVAKIA (ZDRUŽENIE PODNIKATEL'OV SLOVENSKA) Cukrová 14, 813 39 Bratislava</p>	<p>Association of Entrepreneurs is the first lobby of entrepreneurs in Slovakia which enforces and defends competent interests of its members. The membership is voluntary and members can be formed from the natural persons as well as a team members. It has 46 regional representations.</p>	<p>The association provides its members with a wide range of counselling, mediating and other expert services. It represents its members in the relation to other subjects of the economic and social life, international institutions and creates optimal conditions for the information spread necessary for entrepreneurial activities.</p>	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>ASSOCIATION OF INFORMATION CENTRES OF SLOVAKIA (ASOCIÁCIA INFORMACNÝCH CENTIER SLOVENSKA) Stúrova 1989 031 01 Liptovský Mikuláš tel. 0042/849/20410</p>	<p>Association for Information Centres of Slovakia is a voluntary lobby of entrepreneurs performing on the field of information and tourism. There are 28 information centres in Slovakia.</p>	<p>Main objectives: - protects rights and competent interests of its members, - supports activities of its members in order to promote Slovak Republic, mainly of tourism, - co-operates with state and local authorities, domestic and foreign entrepreneurs in the spheres of information and tourism, - supervises the level of provided information services, - co-ordinates members activities mainly in the sphere of mutual exchange of information</p>	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BATA JUNIOR ACHIEVEMENT Úprkova 23 811 04 Bratislava tel. 0042/3789 252	JA is an international non-profit organisation for non-profit education. It performs in Slovakia since 1994.	Basic objectives are: - organisation of teachers training, - introduction of the programmes at schools, - development of new programmes. All programmes are oriented towards SMEs.	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BUSINESS INNOVATION CENTRES (PODNIKATEL'SKÉ INOVACNÉ CENTRÁ)	Business Innovation Centres (in 4 regions) are regional associations with the participation of local authorities as well with the average number of staff of 5 persons.	Like previous these centres provide a wide range of counselling and consulting services but they are mainly concentrated on innovative projects. Besides that they perform as incubators for start-ups by providing them with the long-term care (2-3 years) and some material assistance as well.	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
CITY UNIVERSITY Mudroňová 47 81103 Bratislava tel. 0042/7/531 67 35	City University is the biggest European university for corresponding study	The University activities: - management study courses; - scientific research; - advisory and consulting; - international exchange of professionals	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>FOUNDATION TO EDUCATION TO BUSINESS IN SLOVAKIA (NADÁCIA VÝCHOVA K PODNIKANIU NA SLOVENSKU) Pluhová 8 830 00 Bratislava tel. 0042/255 853</p>	<p>Education to Business in Slovakia. Foundation is created by representatives of 4 UK organisations in the co-operation with the Ministry of Education.</p>	<p>The project of the foundation is aimed at: - business oriented approaches to education, - mini enterprise, - enterprise for young</p>	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>FOUNDATION PRO ORAVA (NADÁCIA PRO ORAVA) Námestie Slobody 1 026 01 Dolný Kubín tel. 0042/845/3096</p>	<p>Por Orava Foundation is a non-profit association of natural and legal persons established from the initiative of regional authorities with the aim of the versatile development of the region.</p>	<p>Basic activities of the foundation are deducted from the attempt to improve the region. For the SME support it follows that:</p> <ul style="list-style-type: none"> - support and stimulation of projects for foreign investments to SMEs, - preparation of documents necessary for the integration of regional activities to international associations and programmes, - creation of information database on the region and provision of information, - investigation of foreign and domestic sponsors, - support to the labour market research restructuring 	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>GENERAL CREDIT BANK (VSEOBECNÁ ÚVEROVÁ BANKA, a.s.) Gorkého 7 818 51 Bratislava</p>	<p>General Credit Bank with 36 branch offices in Slovakia is the joint-stock company mostly with the state capital. It is the ordinary financial institution with two special schemes for SMEs</p>		<p>Schemes for SMEs: - TWO STEP LOAN CREDIT (see Agricultural Bank) - APEX GLOBAL LOAN Credit from the European Investment Bank is designated for the selected circle of SMEs. It is provided up to max. 50% of investment costs. It may reach 20 mil. ECU as a maximum.</p>

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
IBM INSTITUTE (IMB INSTITUTE PRE VÝCHOVU VEDÚCICH PRACOVNÍKOV) Nobelova 18 831 02 Bratislava tel. 0042/258 295	IMB is a state enterprise aimed at the further training of managers of all levels.	Basic activities are: - drawing the business plan, - art of sale, - dealer, - commercial negotiations, - assistant of entrepreneur, - financial analysis of the firm	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
INSTITUTE FOR FURTHER EDUCATION (ÚSTAV DALŠIEHO VZDELÁVANIA EKONÓMOV A MANAZEROV PRI EU) Dolnozemska cesta 1 851 04 Bratislava tel. 0042/7/812063	Institute for the Further Education of Economists and Managers by the Economic University is a training information and research institution for the further economic education and preparation of managers.	It organises social courses, special seminars, requalification courses, language courses, bachelor studies, courses and seminars with the foreign lecturers aimed at the wide range of SME branch.	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
INTERNATIONAL EXECUTIVE SERVICE CORPS (IESC) Stromová 31 833 75 Bratislava tel. 0042/372 096	IESC is an American non-profit organisation which representation in Bratislava provides versatile assistance to SMEs.	Complex services include: - technical and managerial assistance and training, - commercial and investment services, - information services in the sphere of the market and technology	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MBA ENTERPRISE CORPS Slovenská technická univerzita Nám.Slobody 17 812 43 Bratislava tel. 0042/416 213</p>	<p>MBA is an American commercial consultancy for SMEs. It is a non-profit programme of the group of universities and persons in the USA supported by the governmental agency for the international development (USAID).</p>	<p>The programme intermediates advisors for Slovak private firms which are aimed at the drawing of business plans, marketing, financial analysis, financial resources, optimisation of production and distribution, enterprise strategy, etc.</p>	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF ECONOMY (MINISTERSTVO HOSPODARSTVA SR) Mierová 19 82715 Bratislava tel.: 0042/7/2998111</p>	<p>Ministry of Economy Main Government ministry responsible for SME, has Department of development of entrepreneurship and regional policy with staff of 8 persons.</p>	<ul style="list-style-type: none"> - works out the concept of the business development with the emphasis mainly on the small and medium enterprises, - works out analyses from the SME business activity development sphere, - proposes tools for the business support and regional policy and evaluates their efficiency, - co-ordinates non-investment foreign assistance in the SME development sphere, - supports and activates the business development (BIC, RAIC see below), - provides counselling and consulting services, - monitors the development and the structure of unemployment in the regions in order to direct the business development, - co-ordinates and supports the SME development activities in the connection to the EU countries 	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF FINANCE (MINISTERSTVO FINANCIÍ SR) Stefanovicova 5 813 08 Bratislava tel. 0042/7/43 1111</p>	<p>Ministry of Finance has no special tasks in the SME support but its activities and some responsibilities have the supporting character for SMEs as well.</p>		<p>Responsibilities of the Ministry of Finance of the Slovak Republic are designed by the law No. 347/1990 Digest of Laws in the wording of later regulations. With reference to this it is authorised to create and execute the financial and price policy, including the tax and charge policy and financial-economic tools in the sphere of business. Concerning the responsibilities it is the creator and through tax offices also the executor of tax laws and other legal forms from the tax sphere according to which tax allowances were provided in 194:</p> <ul style="list-style-type: none"> - tax allowances and exemptions from incomes according to the law No. 286/1992 regulations, - tax exemptions from income according to the law No. 124/1993 Digest of Laws, - tax exemptions from incomes according to the prescription of the Government of the Slovak Republic No. 145/93 Digest of Laws.

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRY OF LABOUR, SOCIAL AFFAIRS AND FAMILY (MINISTERSTVO PRÁCE, SOCIÁLNYCH VECÍ A RODINY SR) Špitáľska 4 816 43 Bratislava tel. 0042/7/441111</p>	<p>Ministry of Labour, Social Affairs and Family supports the policy of employment by the application of suitable tools of economic and social policy. The Fund of Employment which represents the resource of financing provides the contributions in unemployment and several kinds of contributions for the creation of jobs within the solutions of the regional policy. Contributions are provided by the Regional Labour Offices which have already reached the number of 38.</p>		<p>Provides: - contributions for the newly created job, contribution may be up to the amount of 200,000 Sk and up to 90,000 Sk it is undercurrent, - contribution for the employment of the people with disabilities. The contribution is provided up to 80% of costs necessary for the creation of the job at the maximum of 160,000 Sk, - contribution connected with the new entrepreneurial programme conversion. The contribution is provided to the entrepreneurs for the staff salaries coverage in the connection with the new entrepreneurial programme conversion.</p>

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Financing/Other
<p>NATIONAL AGENCY FOR DEVELOPMENT OF SMEs (NÁRODNÁ AGENTÚRA PRE ROZVOJ MSP) Nevádzová 5, 821 01 Bratislava tel. 0042/7/237563</p>	<p>National Agency for development of SME, established as the foundation, financed by the government and by the EU Phare Programme funds coordinates all activities for the SME support. The number of staff is 30 persons.</p> <p>Euro-Info Correspondence Centre (EICC) is also located at the National Agency</p>	<p>The Agency accomplishes following activities:</p> <ul style="list-style-type: none"> - prepares the state policy and the strategy inevitable for the SME sphere and submits it to central authorities of the Slovak Republic, - identifies and analyses barriers of the business development, formulates proposals for their removal, including proposals of the principles submitted to the central authorities, - supports and participates in the co-operation with the financial institutions on the creation of the credit and guarantee schemes with the aim to stimulate the SME establishment and development in the Slovak Republic, - supports and develops Regional Advisory and Information Centres (RAICs), co-operates with Business Innovation Centres (BICs) and consulting-entrepreneurial centres in the Slovak Republic with the aim to support managerial, marketing, financial and technical abilities of the individuals to become successful in SME, - co-operates with existing European information networks and databases in the entrepreneurial branch - for this purpose there is the Euro Info Centre established in the Agency, - initiatives and supports the extension of activities in the SME sphere through the information campaign for public, publishing of the information literature, organisation of conferences, seminars and exhibitions, - it is charged to perform as the Programme Management Unit of the Phare SME project, - performs in co-operation with domestic and foreign sponsors in favour of SMEs, 	<p>The Agency in the co-operation with the EU Phare SME Programme creates preferable conditions for the credits and guarantees provision. Schemes:</p> <ul style="list-style-type: none"> - Phare guarantees for credits up to 10 mil. Sk - the support is in the form of the guarantee provided maximum to 75% of the credit. It is provided to SMEs with no more than 100 employees. - Support Credit Programme - credits are provided up to 5 mil. Sk, the number of staff is maximum of 500 and the credit maturity is 5 years. The interest rate is 13,5% - Seed Capital Fond - fund aimed to enable the SME establishment and development through financial investments, enterprises with maximum of 200 staff are financed, the amount of the investment is from 200,000 to 5 mil. Sk, forms of investments are following: <ul style="list-style-type: none"> - investments, - convertible credit

SME Support Systems and Institutions in Slovakia

	<p>- it is the national co-ordinator of the Slovak enterprises participation in the Europartenariat fair, which is organised by the EU twice a year,</p> <p>- organises the subcontract exchange system which enables the selection of commercial partners for domestic and foreign producers and provides consulting services for Slovak enterprises in the commercial, legislative and technical sphere.</p> <p>EICC activities are:</p> <ul style="list-style-type: none"> - provides information services on the EU legislation for entrepreneurial area on CD ROM - informs about promotional programmes for SMEs - is interconnected to VANS system to mediate the search for partners - mediates the vocational and other training courses - operates in BRE system to mediate the contacts between enterprises - promotes the participation of SMEs in fairs and exhibitions 	
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SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>REGIONAL ADVISORY AND INFORMATION CENTRES (REGIONÁLNE PORADENSKÉ A INFORMACNÉ CENTRÁ)</p>	<p>Regional Advisory and Information Centres (in 11 regions) are regional associations of legal entities with the participation of local authorities as well. The average number of staff is 5.</p>	<p>Centres provides:</p> <ul style="list-style-type: none"> - complex counselling for SMEs, - complex training programme for SME founders, - drawing and evaluation of business plans, special seminars targeted to the law, management, finance, accountancy, taxes, etc., - up-to-date entrepreneurial information, - commercial exhibitions, - special management of regional development projects 	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
REGIONAL DEVELOPMENT AGENCY BANSKÁ ŠTIAVNICA (REGIONÁLNA ROZVOJOVÁ AGENTÚRA - Banská) Stiaavnica Radnicná 1 969 00 Banská Stiaavnica tel. 0042/859/232 32	Regional Development Agency was established by the city of Banská Stiaavnica with the aim to solve the employment in the region.	The versatile support to business development and new job creation are basic aims.	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>REGIONAL DEVELOPMENT AGENCY ZILINA (REGIONÁLNA ROZVOJOVÁ AGENTÚRA) Milcova 8 010 01 Zilina tel. 0042/89/621 392</p>	<p>Regional Development Agency is a joint-stock company aimed at the renewal of the Upper Povazie and Kysuce region. It was established by the Slovak government on behalf of the Centre of Strategic Studies of the SR in the co-operation with the EU Phare programme. It is not specially designed for the SME development.</p>	<p>The agency activities are aimed at:</p> <ul style="list-style-type: none"> - strategy creation for the renewal and development of the region including priority determination, - regional development and environment, - support to the SME development, - support to the market investments and development and the region promotion, - support to education and development of requalification programmes. 	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
REGIONAL INNOVATION CENTRE ROVINKA (REGIONÁLNE INOVACNE CENTRUM) 900 41 Rovinka 42 tel. 0042/7/985218	Regional Innovation Centre is a non-profit association of legal persons with the aim to assist in the SME development in the region of Podunajsko	Basic activities are: - incubator services for SMEs, - support and transfer of technologies, - general information and counselling, - expert counselling in a wide range of spheres, - economic and commercial services, - training of entrepreneurs	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>SLOVAK-AMERICAN ENTREPRENEURIAL FUND (SLOVENSKO- AMERICKY PODNIKATEL'SKY FOND) Radlinského 27 810 05 Bratislava tel. 0042/7/326544</p>	<p>Slovak-American Entrepreneurial Fund is the fund managed privately which supports SMEs in Slovakia. Its funds are from American tax-payers, approved by the USA Congress.</p>		<p>The fund invests in Slovak enterprises in form of investments and credits. Criteria for investments are: - creation of new jobs, - support to the export, - energy reduction, - improvement of the environment, - development of agriculture, - development of tourism</p>

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>SLOVAK CHAMBER OF COMMERCE AND INDUSTRY (SLOVENSKÁ OBCHODNÁ A PRIEMYSELNÁ KOMORA) Gorkého 9 816 03 Bratislava</p>	<p>Slovak Chamber of Commerce and Industry has 13 branch offices in Slovakia. Its members are according to the tax all entrepreneurs who have prior entry into the commercial register. According to this is not concentrated only on SMEs.</p>	<p>The chamber activities are the following:</p> <ul style="list-style-type: none"> - represents and co-ordinates common interests of its members in entrepreneurial matters at home or abroad, provides them with various services at this sphere, - participates in the preparation generally binding legal regulations and precautions in the sphere of entrepreneurship, - co-operates in the co-ordination and realisation of economic relations of the Slovak Republic with foreign countries, - assists in the co-ordination of interests of its members in the sphere of business and protects them from dishonest business relations, - establishes and develops contacts with chambers and similar institutions at home and abroad and signs contracts with them, organises economic-commercial missions and delegations, - collects and improves knowledge and information on commercial-political, legal, customs, ecological and economic conditions in abroad and publishes expert publications for this purpose, - supports the promotion of its members at home and in abroad including their participation in exhibitions and fairs, - publishes for its members certificates on facts important in legal relations which arise in the international trade, - organises arbitral procedure in economic disputes among members, - performs as the information-mediating centre 	

SME Support Systems and Institutions in Slovakia

	<p>for intermediating commercial partners at home and in abroad,</p> <ul style="list-style-type: none">- provides its members with counselling and consulting services,- organises training activities,- establishes and manages enterprises and institutions for the SME and training support in this branch.	
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SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>SLOVAK GUARANTEE BANK (SLOVENKÁ ZÁRUCNÁ BANKA) Kutlíková 17 852 99 Bratislava tel. 0042/7/836732</p>	<p>Slovak Guarantee Bank is the state financial institution established by the Ministry of Finance of the Slovak Republic, Through its activities it should assist mainly in the SME development in these 4 ways:</p> <ul style="list-style-type: none"> - support in the establishment and development of SMEs in large private firms - support to the privatisation and restructuring of enterprises, - support to the internationalisation of enterprises through the access to foreign markets, - provisions of the assistance in the regional policy questions solution 		<p>Slovak Guarantee Bank provides:</p> <ul style="list-style-type: none"> - guarantees for credits up to 85% of the credit amount, - contributions to the interest coverage up to 80% of the interest amount - irregular financial contributions mainly to agrarians. <p>The Bank works according to these schemes:</p> <ul style="list-style-type: none"> - programme of guaranteees and the returnable financial assistance programme, - guarantee programme and irregular financial assistance to SMEs in agriculture, - guarantee programme for credits to support seasonal works in agriculture, - support programme for the small water power stations construction, - support programme for economic activities aiming at fuel, energy and imported stock reduction.

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>SLOVAK NATIONAL AGENCY FOR FOREIGN INVESTMENT AND DEVELOPMENT (SLOVENSKÁ NÁRODNÁ AGENTÚRA PRE ZAHRANICNÉ INVESTÍCIE A ROZVOJ) Sládkovicova 7 811 06 Bratislava tel. 0042/7/335175</p>	<p>Slovak National Agency for Foreign Investment and Development (SNAFID) is a joint-stock company with 100% of share of the National Property Fund. It is not designed specially for the SME support, but its activities are in a close contact with SMEs.</p>	<p>The agency's activities are the following:</p> <ul style="list-style-type: none"> - identifies potential domestic partners for foreign investors, accompanies domestic and foreign partners in the process of the creation of joint-ventures, - provides domestic firms with databases on offers and demands for capital investments in Slovakia, - maintains and broadens contacts with foreign financial-consulting institutions, investment banks, associations of entrepreneurs and chambers of commerce, - participates in investment seminars, conferences, fairs and exhibitions aimed at the investment affluence support, the establishment of joint-ventures and the technology transfer, - co-operates actively with the EU experts within the Phare programme on the preparation of the support project for the Slovak firms export, - publishes and distributes free of charge various periodicals concerning business possibilities in Slovakia 	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>SLOVAK SAVINGS BANK (SLOVENSKÁ SPORITEL'NA, a.s.) Námestie SNP 18, 816 07 Bratislava tel. 0042/7/364655</p>	<p>Slovak Savings Bank with its 38 branch offices in Slovakia is a joint-stock company mostly with the state capital. It is the savings bank which has on scheme for SMEs.</p>		<p>Scheme for SMEs: - Support Credit Programme (see the National Agency...)</p>

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>SLOVAK UNION CRAFT (SLOVENSKÝ ŽIVNOSTENSKÝ) Nevádzová 5 821 01 Bratislava tel. 0042/7/2907614</p>	<p>Slovak Union of Crafts is a professional lobby of citizens - entrepreneurs on the basis of a voluntary individual team membership. There are 8 regional social and 12 professional guilds in Slovakia.</p>	<p>Main activities are: - counselling in the sphere of accountancy and economics of the firm, taxes, customs, firm establishment, market survey, legislation, technical consultancy, foreign trade, credits, etc., - provision on commercial information from the Union database, - intermediation of contracts with Viennese guilds, Austrian and German unions of crafts, - represents tradesmen in relation to the government, National Council of the Slovak Republic and other state authorities and organisations, - provides the graduates of requalification courses with certificates in order to execute particular activity, - intermediates visits to fairs, congresses and exhibitions and assists in their organisation</p>	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
SME COUNSELLING CENTRE (PORADENSKÉ CENTRUM PRE MSP) Bratislavská 435 018 41 Dubnica n/V. tel. 0042/827/263 96	Counselling Centre for SMEs is a non-profit association established by local authorities in the region with the aim to support SMEs.	The basic aim is to build the SME networks in the region with the following basic activities: - support and stimulation of the SME creation, - counselling activities, information and training services. - economic and commercial services for SMEs, - processing of settings for entry to international programmes and investigation of foreign partners	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>TATRABANKA, a.s. Vajanského nábr. 5 810 06 Bratislava tel. 0042/7/542111</p>	<p>Join-stock company with 10 branch offices in Slovakia mostly with the private and foreign capital. Ordinary financial institution which has special schemes for SMEs.</p>		<p>Schemes for SMEs: - Support Credit Programme (see National Agency...) - TWO STEP LOAN Credit (see the Agricultural Bank), - APEX GLOBAL LOAN Credit from the European Investment Bank is designated for the selected circle of SMEs. It is provided up to maximum 50% on investment costs. It may reach up to maximum of 20 mil. ECU</p>

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>TECHNOLOGICAL CENTRE TRNAVA (TECHNOLOGICKÉ CENTRUM) Paulínská 16 917 00 Trnava tel. 0042/805/320 26</p>	<p>Technological Centre is an association of legal persons in the region with the participation of local authorities. It is aimed at the versatile development of SME in the region.</p>	<p>Basic activities are.</p> <ul style="list-style-type: none"> - incubator services for SMEs, - complex consulting and counselling services, - intermediation of contacts with foreign entrepreneurs, - specific technological and patent counselling, - economic and commercial services. 	

SME Support Systems and Institutions in Slovakia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>UNIVERSITY OF AGRICULTURE VYSOKÁ SKOLA POLNOHOSPODÁRSKA Katedra managementu Trieda A.Hlinku 2 949 67 Nitra tel. 0042/87/601</p>	<p>University of Agriculture is a state university aimed at the education in the sphere of agriculture. The Department of Management is specialised in the expert education entrepreneurship in sphere of agriculture.</p>	<p>Basic activities are: - provides general and specialised information in the sphere of agriculture, - assists agricultural firms in the creation of business plans, marketing and financial plans, production processes, farms management, personal work of firms, - provides consulting activities for firms in searching for financial resources, - organises conferences and seminars publishes the report dossier, - carries out requalification courses covered by the labour offices, - organises courses of enterprise personal and financial management, - prepares expert advisors from the graduates and shares in working out the model of the agricultural counselling in Slovakia.</p>	

SME Support Systems and Institutions in Slovenia: Matrix

SME Support Systems & Institutions in Slovenia

SME Support Systems and Institutions in Slovenia: Matrix

Organization	Information	Counselling	Training	Finance	Others
Association of Entrepreneurs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Business Incubators	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Chambers of Crafts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Chambers of Economy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Department of Small Business	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Education and Training Institutions			<input checked="" type="checkbox"/>		
Ministry of Agriculture, Forestry and Food	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Ministry of Economic Affairs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ministry of Economic Relations and Development	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Ministry of Education and Sport			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Ministry of Environment and Space	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ministry of Labour, Family and Social Affairs (Employment Office)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Ministry of Science and Technology		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Municipalities	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Regional Government	<input checked="" type="checkbox"/>				
Small Business Development Centre		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Small Business Development Fund				<input checked="" type="checkbox"/>	
SME Counsellors	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Technology Parks	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
ASSOCIATIONS OF ENTREPRENEURS <i>(at Chamber of Economy)</i>	<ul style="list-style-type: none"> - with 13 regional associations, since 1994 - promotion of entrepreneurship - lobbying the State Council 	<p><u>Information:</u> plans to develop entrepreneurial clubs in all municipalities as basic information desks, signposting</p> <p><u>Counseling:</u> basic advice on registration</p> <p><u>Training/Education:</u> supports entrepreneurial education and training: Academy of Entrepreneurship - higher education institution for entrepreneurial education</p>	<p><u>Finance:</u> plan for mutual fund</p>

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
BUSINESS INCUBATORS	BIG - Business Incubator Group of Slovenia	<u>Information:</u> basic business information <u>Counseling:</u> business plans general counselling - legal issues, special counselling - finance, marketing	<u>Other:</u> 5-6 incubators offer premises on low rents

SME Support Systems and Institutions in Slovenia

Organization & TRAINING INSTITUTIONS	Nature of Organization	Information/Counseling/Training	Finance/Other
	<ul style="list-style-type: none"> - institutions at the Chamber of Economy - People's universities: semi-public institutions, charging for their services: basic entrepreneurial skills (certified programmes), middle management training, foreign languages - private training institutions: mostly local or regional coverage, subcontracting to Employment Offices, chambers 		

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
GOSPODARSKA ZBORNICA SLOVENIJE (Chamber of Economy) Slovenska 41 61000 Ljubljana tel.: (061) 125 01 22 fax: (061) 219 536	<p>Nature of Organization</p> <ul style="list-style-type: none"> - membership is compulsory for all business subjects (registered in Slovenia) - organised in 13 Regional Chambers - provide different services for members - international relations - financed from membership fees - still devoted to medium and large companies 	<p>Information:</p> <ul style="list-style-type: none"> - Infolink - information office (information available in Regional Chambers as well): - economic trends in Slovenia (Analytical Service) - changes in fiscal and monetary policy - information on Slovenian and foreign markets - foreign databases, registries of foreign companies - co-operation - sub-contracting and partnership, opportunities for joint-ventures - development programmes <p>Counseling:</p> <ul style="list-style-type: none"> - tariff part of collective contracts - international business opportunities - advice on investments, custom duties, export regulations - legal advice on legal status of businesses, privatisation <p>Training/Education:</p> <p>4 training institutions sponsored by the Chamber:</p> <ul style="list-style-type: none"> - Centre for Foreign Trade, Radenci: exports and imports, export marketing, regulations, foreign languages - Centre for Executive Development, Brdo: management training, workshops, International MBA Programme - Technological Education Centre, Ljubljana: operations management for middle managers, quality - GEA College, Ljubljana: Entrepreneurial Training Centre 	

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRSTVO ZA OKOLJE IN PROSTOR <i>Zupanišciceva 6 61000 Ljubljana tel.: (061) 176 52 11 fax: (061) 224 548</i>	- Ministry of Environment & Space - urban planning - environment	<u>Information:</u> industrial locations	<u>Finance:</u> Ecology Development Fund: 1995: - loans to project for clean air in Maribor: total 250 Mio SIT: individuals up to 10.000 DEM, companies up to 100.000 DEM - loans for local public services (total 710 Mio SIT) - entrepreneurs as concessionaires <u>Other:</u> Urban planning

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRSTVO ZA DELO, DRUZINO IN SOCIALNE ZADEVE <i>Kotnikova ulica 5 61000 Ljubljana tel.: (061) 171 33 11 fax: (061) 171 34 56</i></p>	<p>Ministry of Labour, Family and Social Affairs all programmes for unemployed provided through the Employment Office with the network of 10 Regional Offices and 59 Local Offices (total 727 employees 1.1.1995)</p>	<p><u>Information:</u> Regional and Local Offices: information on employment opportunities Active Employment Policy programme: information on self-employment programmes (SEP), signposting to the counsellors working with Employment Offices on contracts, general advice on legal issues for new ventures. <u>Counseling:</u> SEP: SME counsellors working for Employment Offices on the contract basis: - business plans - legal issues - registration procedure - assistance in management <u>Training/Education:</u> - vocational training courses - awareness seminars for candidates for self-employment - courses on business skills (basic marketing, finance, management, accounting) - workshop on business plans</p>	<p><u>Finance:</u> Refunds to employers: - creation of new jobs - refunds of social contributions - part of costs for re-skilling of redundant employees Financial assistance to self-employment: - unemployed benefits - capitalisation up to 6 minimum wages to open own firm before the expiry of the benefits - a grant (2.000 DEM) for new firm</p>
<p><i>Republiski zavod za zaposlovanje (Employment Office of Republic of Slovenia) Glinska ulica 12 61000 Ljubljana tel.: (061) 125 98 07 fax: (061) 125 98 23</i></p>			

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRSTVO ZA EKONOMSKE ODNOSE IN RAZVOJ (MEOR) <i>Kotnikova 5/III 61000 Ljubljana tel.: (061) 171 33 11 fax: (061) 171 35 66</i>	<ul style="list-style-type: none"> - Ministry of Economic Relations and Development - monitoring the process of privatisation - Department of Foreign Trade - regional development - policy and funding 	<p>Information:</p> <ul style="list-style-type: none"> Agency for Export Promotion: - promotion of Slovene companies abroad (fairs, conferences, exhibitions) - information for foreign investors in Slovenia 	<p>Finance:</p> <ul style="list-style-type: none"> Fund for Equitable Regional Development: - loans with lower interest rates - development of demographic threatened (depopulated) areas - maintaining population in rural areas <p>Sources: privatisation revenues: 1,5 Bill. SIT (first public tender in January 1996)</p>

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRSTVO ZA GOSPODARSKE DEJAVNOSTI (MGD) <i>Kotrnikova 5/II</i> 61000 Ljubljana tel.: (061) 171 32 00 fax: (061) 133 10 31</p>	<p>Ministry of Economic Affairs - Main government responsible for SMEs (small firms defined as up to 50 employees, medium as up to 250). Includes: Department of Small Business tel.: (061) 171 32 30</p> <p>Small Business Development Centre Dunajska 156/1 61000 Ljubljana tel.: (061) 188 11 66 fax: (061) 188 11 75</p> <p>Department of Industry covers medium-sized firms</p>	<p>Information: Software support is provided through Small Business Development Centre (SBDC), the APEX institution of the Small Business Support Network (SBSN):</p> <p>Information/Advice: sponsoring the project of information system for small businesses (starting in 1995) - computer database on all forms of national/regional/local assistance to SMEs, the institutions providing the assistance, relevant legislation, tenders directed to small business projects. Euro-Info Centre for Slovenia.</p> <p>Promotion of small business / entrepreneurship: sponsoring some promotional events - contests of Entrepreneur of the Year, Woman Entrepreneurs of the Year, sponsoring some publications on entrepreneurship, sponsorship of international conferences on small business topics held in Slovenia (EFMD, Bled)</p> <p>Counseling/Consulting: SBDC has subsidised counselling: - general counselling for small businesses: up to 50% of counselling fees for groups of minimum 10 participants (the rest has to be paid by participants): 30 Mio SIT in 1995 - specialist counselling for small businesses: up to 30% of counselling fees: (a) up to 24 hours for an individual user, (b) hourly free up to 5.000 SIT for specialist counselling and up to 3.500 SIT for project work: 20 Mio SIT</p>	<p>Finance: Finance: provided through Small Business Development (SBDF): - subsidies of interest rates bank loans - guarantees to banks for loans - loans to SMEs (only at the beginning and from 1996 onwards)</p> <p>Other: Business incubators form a section in the SBDC: - training of the staff in incubators - international linkages - participation on tenders for general and special counselling</p> <p>Ministry of economic Affairs is the main founder of Business Support Centre in Kranj: - incubator - SPX centre</p> <p>Ministry of co-sponsored two technology parks (with Ministry of Science and Technology): - Ljubljana Technology Park - Styria Technology Park (Maribor)</p>

SME Support Systems and Institutions in Slovenia

	<p>SMEs were eligible to subsidies if counselling has been provided by a member of SBSN.</p> <p>Education & Training: SBDC has provided a part of finance:</p> <ul style="list-style-type: none"> - for development of dome training programmes for start-ups and established small firms - sponsoring of entrepreneurs participating at specific programmes e.g. Evening School of Entrepreneurship: 200 participants in 1995, 20.000 SIT per participant: (a) enterprises up to 3 years in operation, (b) up to 4 employees - 10 scholarships to students at the Graduate Study of Entrepreneurship (Faculty of Economic): 5 Mio SIT - sponsoring the training of 170 SME counsellors (some courses have been co-sponsored by other donor countries - one - week training abroad). 	
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SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRSTVO ZA KMETIJSTVO, GOZDARSTVO IN PREHRANO <i>Parmova 33</i> <i>61000 Ljubljana</i> <i>tel.: (061) 323-643</i> <i>fax: (061) 313 466</i></p>	<p>Nature of Organization - Ministry of Agriculture, Forestry and Food (MAFF) - supporting agricultural production - assistance to rural community projects (improving environment, landscape and revitalisation of villages)</p>	<p>Information: Agricultural Promotion Service: - development of agricultural technology - promoting commercial food production and related activities</p> <p>Counseling: Agricultural Promotion Service: - support in the arrangement of export goods - R&D in agriculture : new corps cultures - development projects in forestry</p> <p>Training/Education: Sponsoring agricultural education (secondary schools and higher education)</p>	<p>Finance: Not focused on small business: - subsidies on interest rates for bank loans for investment in cattle-breeding and expansion of farm premises - promotion of sales of agricultural crops - subsidies for credits for agricultural production (fertilisers, crop protection, seeds)</p>

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
MINISTRSTVO ZA SOLSTVO IN SPORT <i>Zupariciceva 6 61000 Ljubljana tel.: (061) 176 52 11 fax: (061) 214 820</i>	Ministry of Education and Sport	Training/Education: - Vocational schools - Entrepreneurship as a course in some secondary school	Finance: Co-sponsoring of some programmes of entrepreneurship (Summer Schools)

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>MINISTRSTVO ZA ZNANOST INTEHNOLOGIJ O (MST) Slovenska 50 61000 Ljubljana tel.: (061) 131 11 07 fax: (061) 132 41 40</p>	<p>- Ministry of Science and Technology - assistance to innovative projects - international promotion of promising inventions</p>	<p><u>Counseling:</u> Counselling on Patent Law, intellectual property rights <u>Training/Education:</u> Support for business courses for young scientists - to consider the commercial application of their research</p>	<p><u>Finance:</u> Technology Development Fund (TSF) - look at innovation <u>Other:</u> 2 Technology Parks: - Ljubljana TP - Styria TP, Maribor co-founder of Business Support Centre in Kranj</p>

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
OBCINE <i>(Municipalities communes): 147</i>	municipalities are responsible for their economic and social development	<u>Information:</u> <ul style="list-style-type: none"> - business locations (business zones) - premises to rent in public ownership - local programmes of assistance 	<u>Finance:</u> <p>Local small business development funds:</p> <ul style="list-style-type: none"> - mostly long term loans through banks - few short term loans - subsidies for interest rates - grants (few) - guarantees for bank loans <p>Also start-up businesses, not only established firms</p> <u>Other:</u> <p>Some incubators</p>

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
OBRITNA ZBORNICA SLOVENIJE <i>Celovska 71 61000 Ljubljana tel.: (061) 159 32 41 fax: (061) 559 270</i>	- Chamber of Crafts with 60 local chambers (former municipal towns) - promotion of new technology - vocational education & training (apprenticeship) - issuing and register of craft licenses - advocacy of craft in relation to the government (lobbying)	<p>Information:</p> Infohandy - computer information system: - register of craft shops - exchange of offer and demand: domestic and foreign databases	<p>Finance:</p> Mutual Fund
		<p>Information on new craftsmen: registration, licensing, assistance</p> <p>Counseling:</p> General counselling, legal advice to members, signposting, counselling on R&D, technology, employment	<p>Other:</p> Support for urban planning of craft zones STEP - promotion on fairs, exhibitions abroad
		<p>Training/Education:</p> System of apprenticeship for vocational education, master exams (new regulation), courses and workshops on legislature and regulatory changes	

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
REGIONAL GOVERNMENT <i>no regional administration currently</i>			

SME Support Systems and Institutions in Slovenia

Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
<p>SKLAD ZA RAZVOJ MALEGA GOSPODARSTVA</p>	<p>- Small Business Development Fund - unclear legal status (a special financial institution) - main government institution for financial assistance to small businesses</p>	<p><u>Information:</u> Financial assistance only to small businesses as defined under the Law on Small Business Development (1991): *) Loans - in 1992: 1,9 Mio DEM for 44 long-term loans (D + 6%; D - denominated in DEM) - 1996 onwards (from privatisation revenues): 1,551 MIO SIT (=9 Mio DEM): a) small business b) investment up to 800.000 DEM c) loan up to 50% of investment d) minimum of 30% of investors own resources e) collateral: mortgage on real estate in 1,5-2 - times the loan *) No equity investment (venture capital) till now *) Guarantees for bank long-term (investment) loans: - up till now 81 guarantees (22 Mio DEM of loans); in 1996 additional 110 Mio SIT - at the beginning: 100% of principal guaranteed, now 60-90% (risk sharing with banks) - bank real interest rate up to 13% - investment up to 3 Mio DEM (previously: 6 Mio DEM) - minimum share of investors resources: 30% *) Guarantees for short-term loans: not approved until now *) Subsidies of interest bank loans: - 603 projects until now (1995: only 57 projects) - investments p to 800.000 DEM, loans up to</p>	

SME Support Systems and Institutions in Slovenia

	<p>400,000 DEM, interest rate up to 13% (formerly: up to 15%)</p> <ul style="list-style-type: none"> - amount of subsidy: maximum 50% of the interest rate - minimum of 30% investors own resources <p>*) Short-term loans for liquidity: money to be used for subsidies payments in subsequent months is deposited in banks in order to initiate bank loans to small businesses</p> <ul style="list-style-type: none"> - 110 contracts until now <p>interest margin for bank not exceeding 4%, fee for project administration not over 0,5% of the loan</p> <p>repayment period: only up to 15 days</p>	
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Organization	Nature of Organization	Information/Counseling/Training	Finance/Other
UPRAVNE ENOTE (Administrative units): 58 locations	- a part of former municipal administration, now under Ministry of Interior - issuing permits, licenses	<u>Information:</u> - business locations - information on regulation on different businesses - procedures for issuing licenses	



UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION

A COMPARATIVE ANALYSIS OF SME STRATEGIES, POLICIES AND PROGRAMMES IN CENTRAL EUROPEAN INITIATIVE COUNTRIES

PART II

Corrigendum

Page 2

The Ministry of Economy should be included in the Matrix. The Ministry has a leading role in SME promotion and policy development as described in PART III.

Page 8

The correct name of the institution *should read* Business Development Agency (Agentura pro rozvoj podnikání).

Page 20

The full name of the Ministry referred to *should read* Ministry of Finance of the Czech Republic.

Page 24

The name of the institution in Czech *should read* Státní fond životního prostředí.

The name of the street *should read* K Moravině.