

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

Extension of the activity of Świętokrzyski Fundusz Poręczeniowy Sp. z o.o. as a form of support to micro, small and medium-sized enterprises in the Świętokrzyskie Voivodeship.

### 2. Territory of implementation/application (country/region/...)]

Project was implemented in the eastern region of Poland, in the Świętokrzyskie Voivodeship.

### 3. Timeframe:

year of introduction:  year of termination:  (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

Świętokrzyski Fundusz Poręczeniowy Spółka z o.o. was established on the initiative of the Marshal's Office of the Świętokrzyskie Voivodeship in cooperation with Bank Gospodarstwa Krajowego as part of the Government's programme "Kapitał dla Przedsiębiorczych" (*Capital for Entrepreneurial*) aiming at the development of the system of loan and guarantee funds for small and medium-sized enterprises. Company is a financial institution cooperating with the banks on the market, subject to the rating. Świętokrzyski Fundusz Poręczeniowy provides services in the field of credit guarantees for SME. Guarantees include working capital credits, working capital loans, investment credits, investment loans. The company also provides services in the field of surety of bid bond and lease.

### 5. Main objective of the initiative:

The aim of the project was to support the development of micro, small and medium-sized enterprises and institutions of public benefit located or focusing their business in the Świętokrzyskie Voivodeship, by providing guarantees to facilitate their access to credit, loans, leases offered by financial institutions and facilitating the acquisition of public procurement.

### 6. Brief explanation of the initiative:

Project's aimed in the increasing the possibilities of raising capital by enterprises from the SME sector in the Świętokrzyskie Voivodeship. Offered guarantees were related to the investment loans, working capital loans and investment credits. Project was intended to support the development of local enterprises by providing access to additional capital with the possibility to obtain the guarantees and advisory services within the financial services. The value of the project amounted to PLN 27 million.

#### **7. Target group and measures to involve the target group:**

The target group of the project were companies from the SME sector of the Świętokrzyskie Voivodeship. Project responds to identified needs of the companies from this sector in terms of supporting their activities by increasing the availability of financial services.

#### **8. Innovativeness:**

Innovativeness of the project is constituted by the attractive terms of guarantee services. As part of the conducted activities the beneficiary does not receive fees for processing application and granting guarantees. The amount of the guarantee could have amounted to even 80% of credit or loan, and the maximum guarantee period was up to 66 months.

#### **9. Outcomes:**

The outcome of the project was to provide financial guarantees for 146 companies. This enabled the implementation of innovative initiatives and development of these enterprises. Consequently, the indirect effect of the project was development of the SME sector.

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

Loans for the SME from the Świętokrzyskie Voivodeship

### 2. Territory of implementation/application (country/region/...)]

Project is implemented in the eastern region of Poland, in the Świętokrzyskie Voivodeship.

### 3. Timeframe:

year of introduction: 2010

year of termination: 0000

(leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

Fundacja Agencja Rozwoju Regionalnego (*Regional Development Foundation*) in Starachowice was established in 1992 on the initiative of the local government of Starachowice. Loan Guarantee Fund and Financial Support “FUNDSTAR”, having regional range, has started its operation within the organizational structure of the Foundation since 1994. The main objective of the Fund is to facilitate access of small and medium-sized enterprises to external sources of financing, most commonly to loans and business loans offered by banks and other financial institutions. Currently, the Foundation implements new projects, co-financed by the European Union, to further develop entrepreneurship and improve the professional skills and knowledge among the citizens of our voivodeship.

### 5. Main objective of the initiative:

The project aims to expand the scale of loan fund FUNDSTAR 2 in the Świętokrzyskie Voivodeship through its recapitalization, thereby providing entrepreneurs and those wishing to start a business activity with an access to obtain external financing.

### 6. Brief explanation of the initiative:

As part of the project loans are granted on preferential terms. The offer is addressed to entrepreneurs and people intending to launch a business activity. Due to conducted activities the availability of external financing was increased for SME sector.

## 7. Target group and measures to involve the target group:

The target group is the SME sector. The main objective of the Loan Fund FUNDSTAR 2 is to provide business entities with loans to launch or expand business activities. Economic projects implemented on their basis should prioritize local development, mainly create new jobs. "Pożyczki RPO" is offered to start-ups and companies of SME sector from all over the Świętokrzyskie Voivodeship.

The loan may be granted for the purpose of:

- purchase, construction, expansion or modernization of production, service and commerce sites,
- purchase of devices, equipment, apparatus, equipment and manual working tools, including the purchase of vehicles directly related to the purpose of the implemented enterprise,
- purchase of materials and raw materials for manufacturing, services and the purchase of commercial goods,
- purchase of intangible assets related to the implemented enterprise.

## 8. Innovativeness:

Support provided to entrepreneurs and people starting business activities is granted on preferential terms. Fees for granting the loan are:

- 0.50% of the loan value, not less than PLN 200.00 (preparatory fee),
- from 0.50% to 3% of the loan depending on the risk class (commission on the loan).

## 9. Outcomes:

As a result of the project 50 loan agreements have been signed so far. Total value of the project amounts to PLN 1,428,571.43.

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

Recapitalisation of Loan Fund of the Center for Business Promotion and Entrepreneurship in Sandomierz

### 2. Territory of implementation/application (country/region/...)]

Project was implemented in the eastern region of Poland, in the Świętokrzyskie Voivodeship.

### 3. Timeframe:

year of introduction: 2013                      year of termination: 2015                      (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

Center for Business Promotion and Entrepreneurship is a foundation established in 1991 by the Senator of the Republic of Poland Zbigniew Romaszewski and TechnoServe, an American, non-profit organization which supports the development of entrepreneurship in many agricultural regions of the world.

### 5. Main objective of the initiative:

The main objective of the project is to increase the access of enterprises from the SME sector in Świętokrzyskie Voivodeship to the external financing sources. In addition, the initiative was to increase the level of entrepreneurship among inhabitants of the region through financial support for people starting their own business activities.

### 6. Brief explanation of the initiative:

Loans could have been used to start or continue non-agricultural business activities. Loans could have been used to finance the following types of eligible costs:

- purchase, construction, expansion or modernization of production, service and commerce sites,
- purchase of devices, equipment, apparatus, equipment and manual working tools, including the purchase of vehicles directly related to the purpose of the implemented enterprise,
- purchase of current assets (goods, materials and raw materials for production and services),
- purchase of intangible assets,

- acquisition of patents or R&D results.

#### 7. Target group and measures to involve the target group:

People interested in starting a business and entrepreneurs from the SME sector could have applied for loan from the Loan Fund. Consultation centers were run, as well as a web portal with information about the project.

#### 8. Innovativeness:

Loans are granted on preferential terms.

- the amount of loans – PLN 5,000–250,000
- maximum duration of the loan – 5 years
- grace period for repayment of the capital – up to 6 months
- commission on the loan – 0%
- minimum own contribution – 20%
- interest rate – 3.16%

#### 9. Outcomes:

As a result of the project 368 loan agreements were signed.

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

Planning activities in SME and manoeuvrable financing

### 2. Territory of implementation/application (country/region/...)]

Project was implemented in the eastern region of Poland, among others in the Świętokrzyskie Voivodeship.

### 3. Timeframe:

year of introduction: 2014                      year of termination: 2015                      (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

Polish Agency for Enterprise Development is involved in national and international projects financed from structural funds, the state budget and the multiannual programs of the European Commission. The Agency is actively involved in the development and effective implementation of the state policy in the field of entrepreneurship, innovation and adaptability of human resources, aiming to become a key institution responsible for creating a supportive environment for entrepreneurs. According to the principle “Think Small First” – “SME primarily”, all activities of the Agency are carried out with a particular focus on the needs of the SME sector.

### 5. Main objective of the initiative:

Development of small and medium-sized enterprises (SME) by improving their access to external manoeuvrable financing instruments by providing counselling and training services and customized manoeuvrable financing

### 6. Brief explanation of the initiative:

Project included the provision of counselling services including counselling in the process of obtaining financing of the form of business activity chosen by the customer and counselling on the management of the implementation of business activity.

#### 7. Target group and measures to involve the target group:

The main target group of the project were entrepreneurs from the SME sector (including start-ups, i.e. companies which have just begun to conduct their activities).

#### 8. Innovativeness:

As part of the project, the entrepreneur could have received free assistance in obtaining:

- working capital loan
- investment loan
- leasing
- overdraft facility

Due to the high rate of unemployment and the threat of losing a significant amount of work, a lot of people consider establishing their own businesses. Such a decision is a major challenge, however, it enables development. All interested persons received from the Regional Development Agency help in the form of, among others, training, information and advisory services.

#### 9. Outcomes:

- 1000 entrepreneurs who have benefited from the service
- Improving the knowledge of service providers, financial institutions and public administration on business attitudes towards the use of manoeuvrable financing
- Increasing the awareness of entrepreneurs about the legitimacy of business planning and improving their level of knowledge in the field of finance management and monitoring the implementation of development plans
- Increased involvement of financial institutions in the adjustment of the offer to the level of acceptability of entrepreneurs

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

“Re-guarantee and loans as an opportunity to increase external financing of SME. Instruments supporting guarantee and loan funds in the Eastern Poland”.

### 2. Territory of implementation/application (country/region/...)]

Programme implemented in Poland, in the eastern region in the Voivodeship of Warmia-Mazuria, Podlaskie, Świętokrzyskie and Lublin.

### 3. Timeframe:

year of introduction:  year of termination:  (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

Rural Development Foundation carries out activities involving granting micro-loans to the entrepreneurs developing non-agricultural activities (mainly from the Eastern Poland). For several years, the Foundation also runs the “ABC of entrepreneurship in the countryside” raising the level of financial knowledge of agriculturalists. Mission of the Rural Development Foundation is to support rural development, including such initiatives as economic, social and cultural for the residents of villages and small towns, and initiatives related to the improvement of the technical infrastructure in rural areas. The Foundation also supports the development of alternative energy sources.

### 5. Main objective of the initiative:

Programme envisaged granting of loans for registered sole proprietorship and in the form of partnerships in the Voivodeship of Warmia-Mazuria, Podlaskie, Świętokrzyskie and Lublin.

### 6. Brief explanation of the initiative:

Implementation of the project provides an opportunity to build in Eastern Poland efficient renewable instrument of policy to stimulate economic growth. Undertaken actions will increase the availability of micro, small and medium-sized enterprises to external sources of funding through the system of credit guarantee funds, operating in accordance with generally applicable and acceptable standards.

The main instrument used in the course of the Project was the so-called “Re-guarantee”, so

surety for the obligations of the beneficiary under the guarantee funds provided by credit and loans guarantees.

**7. Target group and measures to involve the target group:**

Target group of the project were companies from the SME sector operating in the Voivodeship of Warmia-Mazuria, Podlaskie, Świętokrzyskie and Lublin.

**8. Innovativeness:**

Loans are granted on preferential terms.

- Loans can be used for the purposes of investment and assets.
- Loan rate is fixed for each loan agreement.
- Foundation does not charge any additional fees and commissions.
- The only additional cost incurred by the borrower is a tax on civil law transactions (PCC 1) in the amount of 2% of the loan amount, paid by the borrower to the relevant Tax Office.
- Legal security of the loan is a legal promissory note “in blanco” with surety.

**9. Outcomes:**

Implementation of the project in the Eastern Poland envisages measurable results for the SME sector in the form of re-guarantees granted to financial institutions, which offer is addressed to SME. This allowed the elimination of barriers to access to capital of the companies in five provinces covered by the program, including Świętokrzyskie Voivodeship.

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

*Project “Your Company – Your Success”*

### 2. Territory of implementation/application (country/region/...)]

Project was implemented in the eastern region of Poland, in the Świętokrzyskie Voivodeship, in Staszów County.

### 3. Timeframe:

year of introduction: 2010                      year of termination: 2011                      (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

The main objective of Krajowe Stowarzyszenie Wspierania Przedsiębiorczości (*National Association for Entrepreneurship Support*) is a comprehensive development and promotion of entrepreneurship. Consequently, KSWP acting as a company supporting development of people's and organizations' competence, potential and possibilities, covers both the sector of micro, small and medium-sized enterprises, as well as the unemployed and working people. By providing training, financial, information and counselling services, KSWP focuses on adopting the customers' point of view, looking on both the position of the interlocutor, as well as their own.

### 5. Main objective of the initiative:

The main objective of the project is to promote entrepreneurship among women and men and support the establishment of new micro-enterprises in the Staszów County.

### 6. Brief explanation of the initiative:

Project involved the implementation of the following forms of support:

- Counselling – the study of entrepreneurial abilities of the project participants.
- Conducting trainings on starting and running a business.
- Granting project funds (non-refundable subsidy) to 20 participant, in order for them to establish a business, in the amount up to PLN 40,000.00, which will constitute no more than 85% of the total capital expenditure (participant of the project will be required to pay 15% of the planned capital expenditures associated with the established business activity).

- Granting to 20 participant of the project a non-refundable transitional support paid for 6 months in the amount up to PLN 700.00/month, in order to cover necessary expenses related to conducting a business activity.

#### **7. Target group and measures to involve the target group:**

Project was dedicated to people who had been unemployed for at least 12 consecutive months within the last 24 months prior to the project, women (including women returning and entering the market for the first time after a break related to childbirth and upbringing of children), disabled, people older than 45, people who had lost their jobs for reasons not related to the employee.

#### **8. Innovativeness:**

Activities addressed to a group of people at risk of social and economic exclusion allowed them to gain knowledge and skills necessary to increase their chances of self-employment. Granted subsidies make it possible for them to launch a business activity.

#### **9. Outcomes:**

30 people participated in the project.

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

*Everything is in your hands.*

### 2. Territory of implementation/application (country/region/...)]

Project is implemented in the eastern region of Poland, in the Świętokrzyskie Voivodeship.

### 3. Timeframe:

year of introduction:  year of termination:  (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

Project is implemented by O.K. Centrum Języków Obcych Sp. z o.o. Since 2006 O.K. CJO have begun the realization of large projects financed by the European Social Fund. Until now, all over the country the company has completed 10 original projects under the Integrated Operational Plan for Regional Development (IROP) and the Sectoral Operational Programme Human Resources Development (SOP HRD).

### 5. Main objective of the initiative:

The main objective of the programme “Everything is in your hands!” is increased professional activity and support, as well as the promotion of entrepreneurship and self-employment of 60 (minimum 36 women, minimum 24 persons from rural areas, minimum 6 disabled) unemployed individuals older than 29 years old, intending to start business activities, living within the meaning of Civil Code in the Świętokrzyskie Voivodeship.

### 6. Brief explanation of the initiative:

The project assumes the following forms of support:

- Individual and group counselling for people planning to launch business activities
- Training “ABC of entrepreneurship” for people planning to launch business activities
- Granting funds for the development of entrepreneurship of the project participants
- Transitional advisory and training support
- Transitional financial support

#### 7. Target group and measures to involve the target group:

The project is dedicated to residents of the Świętokrzyskie Voivodeship, over 29 years of age, unemployed, looking for work and professionally inactive people who are in a particularly difficult situation on the labour market, i.e. women, people over 50 years of age, disabled, long-term unemployed, low-skilled, without any registered business in the period of 1 year prior to joining the project. The project is also dedicated to people living in rural areas or intending to leave agriculture.

#### 8. Innovativeness:

The project involves interests of social groups at risk of social and economic exclusion. The project responds to regional demand for support of entrepreneurship in the Świętokrzyskie Voivodeship.

#### 9. Outcomes:

The main result achieved through the implementation of the project will be an establishment of 45 jobs due to ESF funds granted in order to launch a business activity.

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

*Own Company is your chance*

### 2. Territory of implementation/application (country/region/...)]

Project is implemented in the eastern region of Poland, in the Świętokrzyskie Voivodeship, in Ostrołęka and Staszów County.

### 3. Timeframe:

year of introduction: 2012      year of termination: 0000      (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

The main objective of Krajowe Stowarzyszenie Wspierania Przedsiębiorczości (*National Association for Entrepreneurship Support*) is a comprehensive development and promotion of entrepreneurship. Consequently, KSWP acting as a company supporting development of people's and organizations' competence, potential and possibilities, covers both the sector of micro, small and medium-sized enterprises, as well as the unemployed and working people. By providing training, financial, information and counselling services, KSWP focuses on adopting the customers' point of view, looking on both the position of the interlocutor, as well as their own.

### 5. Main objective of the initiative:

The main objective of the project “Activity my chance” is to raise the level of economic activity and employability of the 60 unemployed (31W and 29 M) from Nisko County.

### 6. Brief explanation of the initiative:

As part of the project its participants will obtain the following support:

- individual career counselling and developing an individual action plan,
- training,
- granting funds for the development of entrepreneurship,

- transitional financial support for 6 months.

#### **7. Target group and measures to involve the target group:**

The project is dedicated only for long-term unemployed individuals, who are residents (within the meaning of the Civil Code) of Staszów County and Ostrowiec County in the Świętokrzyskie Voivodeship, and who intend to start business activities (with the exception of people who in 12 months preceding the date of joining the project were registered in the Register of Business Activity, the National Court Register, the Central Register and Information on Business Activity or operate under separate regulations including the activities of a lawyer, bailiff or educational activity) and submitted application documents.

#### **8. Innovativeness:**

54 people, including 38 women and 16 men (27 people from the county) intending to launch business activity, will be qualified to the project. Priority will be given to: long-term unemployed women, women returning to the labour market after the birth of a child and people from rural areas. The activities planned as a part of the project will allow people to undertake economic activity in the form of self-employment.

#### **9. Outcomes:**

Project will support 60 people altogether. Support in the form of subsidies will be provided to 24 women and 10 men.

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

*Finally on your own – how to start your own business*

### 2. Territory of implementation/application (country/region/...)]

Project was implemented in the eastern region of Poland, in the Świętokrzyskie Voivodeship, in Kielce County and in the City of Kielce.

### 3. Timeframe:

year of introduction: 2006                      year of termination: 2008                      (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

Fundacja Rozwoju Regionu Pierzchnica (*Foundation for Regional Development of Pierzchnica*) was founded from the own funds of Pierzchnica Commune. Currently, the Foundation is registered in the National Court Register in the District Court in Kielce (KRS 0000102344). Since 2005, the scope of activity covers the entire area of the Świętokrzyskie Province. In 2006, there were created following consultation centers in county towns: Busko-Zdrój, Pińczów and Jędrzejów. The aim of the establishment of the consultation centers is to improve the availability of the offer of the Foundation for SME located in the Świętokrzyskie Voivodeship.

### 5. Main objective of the initiative:

The aim of the project was to promote entrepreneurship among the inhabitants of Kielce County and the City of Kielce.

### 6. Brief explanation of the initiative:

Participants of the project received financial support for the launch and development of the company and the counselling support and training.

#### 7. Target group and measures to involve the target group:

Project was dedicated to the inhabitants of Kielce County, who want to launch their own business activity. Thus, it aptly supported action of 2.5 Enterprise Promotion within IROP, by enabling the implementation of the interested's own ideas on the business activity.

#### 8. Innovativeness:

As part of the project the participants were offered support, enabling them to establish their own business activities. Project included:

- training and counselling support
- transitional financial support for 6 months
- an investment subsidy of up to PLN 20,000 for business activity development - not more than 75% of eligible costs.

Conducted activities had comprehensive and effective influence on the economic development of the region.

#### 9. Outcomes:

The overall value of the project amounted to PLN 166,000. Participants of the project received financial support for the launch and development of the company and the counselling support and training.

## GOOD PRACTICES – CASE IDENTIFICATION /1<sup>ST</sup> LEVEL ANALYSIS

### 1. Good Practice title:

*First steps in business*

### 2. Territory of implementation/application (country/region/...)]

Project is implemented in the eastern region of Poland, in the Świętokrzyskie Voivodeship, in Kielce, Końskie, Opatów, Skarżysko, Starachowice and Ostrowiec Counties.

### 3. Timeframe:

year of introduction: 2016      year of termination: 0000      (leave 0000 if ongoing)

### 4. Brief description of the promoting organization:

European Meeting Centre – Nowy Staw Foundation, was established in 1993. The objective of it's activity is:

- promotion of citizenship attitude
- support Eastern European countries in their efforts towards democracy and building of civil society
- mobilisation of citizens, especially young generation, to social activity and the responsibility for their own communities
- substantive and organizational support to institutions working for the local labour market, activation of the unemployed, particularly in rural areas
- promoting the idea of a society based on knowledge, using modern devices and multimedia techniques
- work for a conscious and active Polish membership in the European Union

### 5. Main objective of the initiative:

The aim of the project is to increase the market opportunities of 60 women over the age of 29 years old, unemployed, looking for a job, professionally inactive, through the development of entrepreneurial attitudes.

#### 6. Brief explanation of the initiative:

Support offered as part of the project includes:

- Counselling support, including consultation on business plans
- Training on ABC of entrepreneurship
- Grants for launching a business activity
- Transitional financial support
- Expert counselling

#### 7. Target group and measures to involve the target group:

The support is dedicated to 60 women over the age of 29 years old, including both unemployed and professionally inactive (not registered in the labour office), living in the Świętokrzyskie Voivodeship, in the Counties of Kielce, Końskie, Opatów, Skarżysko, Starachowice and Ostrowiec.

#### 8. Innovativeness:

Participation in all the activities organized as part of the project is free of charge. Due to the complex nature of the activities participants will receive necessary support to start their own business activities.

#### 9. Outcomes:

The support will cover 60 women over the age of 29 years old. The activities will increase chances of these people in the labour market and enable them to launch their own business activities.