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# **ATM for SMEs Project – Access to Microfinance for Small and medium-sized enterprises**

**ATM for SMEs Study trip and Steering Group Meeting  
in Burgos, Spain**

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**PP9: UMWS- Marshal Office of the Świętokrzyskie Voivodeship /Kielce-Poland/**

Project co-financed by the European Union within European Fund of Regional Development

# KEY MICROFINANCE INSTITUTIONS IN ŚWIĘTOKRZYSKIE REGION

## 1. REGIONAL LOAN FUND IN KIELCE Ltd.Co.

*GOAL: to provide loans only to micro, small and medium-sized entrepreneurships with the headquarters located or operating its economic activity in our region.*

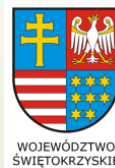
### Types of loans and financing period:

1. Current funds – up to 36 months
2. Investment funds – up to 60 months



FUNDUSZ POŻYCZKOWY  
WOJEWÓDZTWA ŚWIĘTOKRZYSKIEGO  
SP. Z O.O.

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WOJEWÓDZTWO  
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## 1.1. APPROXIMATE FINANCING LEVELS REGIONAL LOAN FUND IN KIELCE Ltd.Co



- Micro entrepreneurs: **60 000 Euro**
- Small entrepreneurs: **120 000 Euro**
- Medium entrepreneurs: **240 000 Euro**

*The maximum value of the loan with the entrepreneur's creditworthiness is  
1.500.000,00 PLN.*

***Where justified, the loan may be exceeded up to max 5% copartnership capital.***





**1.2. Realisation up to 31.12.2016**  
**REGIONAL LOAN FUND IN KIELCE Ltd.Co**

**NUMBER OF CONTRACTS- 392**

**TOTAL VALUE OF CONTRACTS- 30 000 000 Euro**

**AVERAGE VALUE OF A LOAN- 75 000 Euro**

**NUMBER OF LOANS- 71**

**NUMBER OF SUPPORTED ENTREPRENEURS- 59**

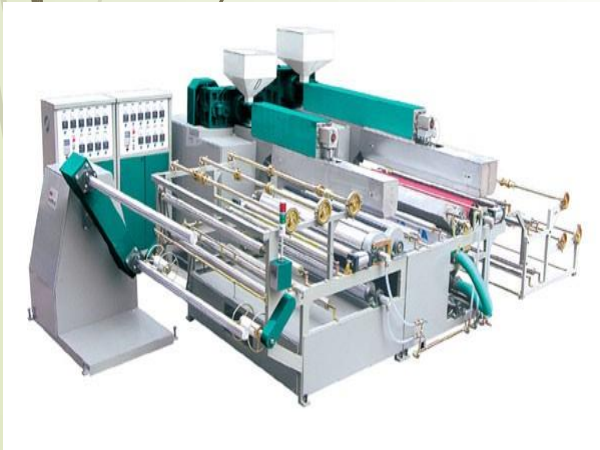
**TOTAL VALUE OF LOANS -5 000 000 Euro**

**AVERAGE VALUE OF A LOAN- 70 000 Euro**



### **1.3. EFFECTS OF THE SUPPORT REGIONAL LOAN FUND IN KIELCE Ltd.Co**

- **Bubble wrap- 52 000 Euro investment, 80 000 Euro current**
- **Industrial works for cars production - 240 000 Euro investment**
  - **Automotive chemistry- 240 000 current**
- **Production of biochemical agricultural components - 100 000 Euro investment**
  - **Cardiological rehabilitation - 130 000 Euro investment**
  - **Care Home for autistic children - 310 000 Euro investment**



- ❖ **Aesthetic cosmetology-70 000 Euro investment**
- ❖ **SPA&Health Resort activity- 240 000 Euro investment**
- ❖ **Dental prosthetics 3D - 60 000 Euro investment**
- ❖ **Gastronomy - 10 - 100 Euro investment and current**
- ❖ **Accessories and clothes jewellery- 40 Euro current**
- ❖ **Bathrooms` equipment- 220 000 Euro investment**
  - ❖ **Toy wholesaler`s- 240 000 Euro current**
- ❖ **Purchasing platform for cleaning services - 55 000 Euro investment**



## 2. NATIONAL FUND FOR ENTREPRENEURS SUPPORT in Końskie (KSWP)



*GOAL: Support for micro, small and medium entrepreneur sector as well as for the employed and the unemployed.*

**Number of loans- 233**

**Total value of loans- 5 500 000 €**

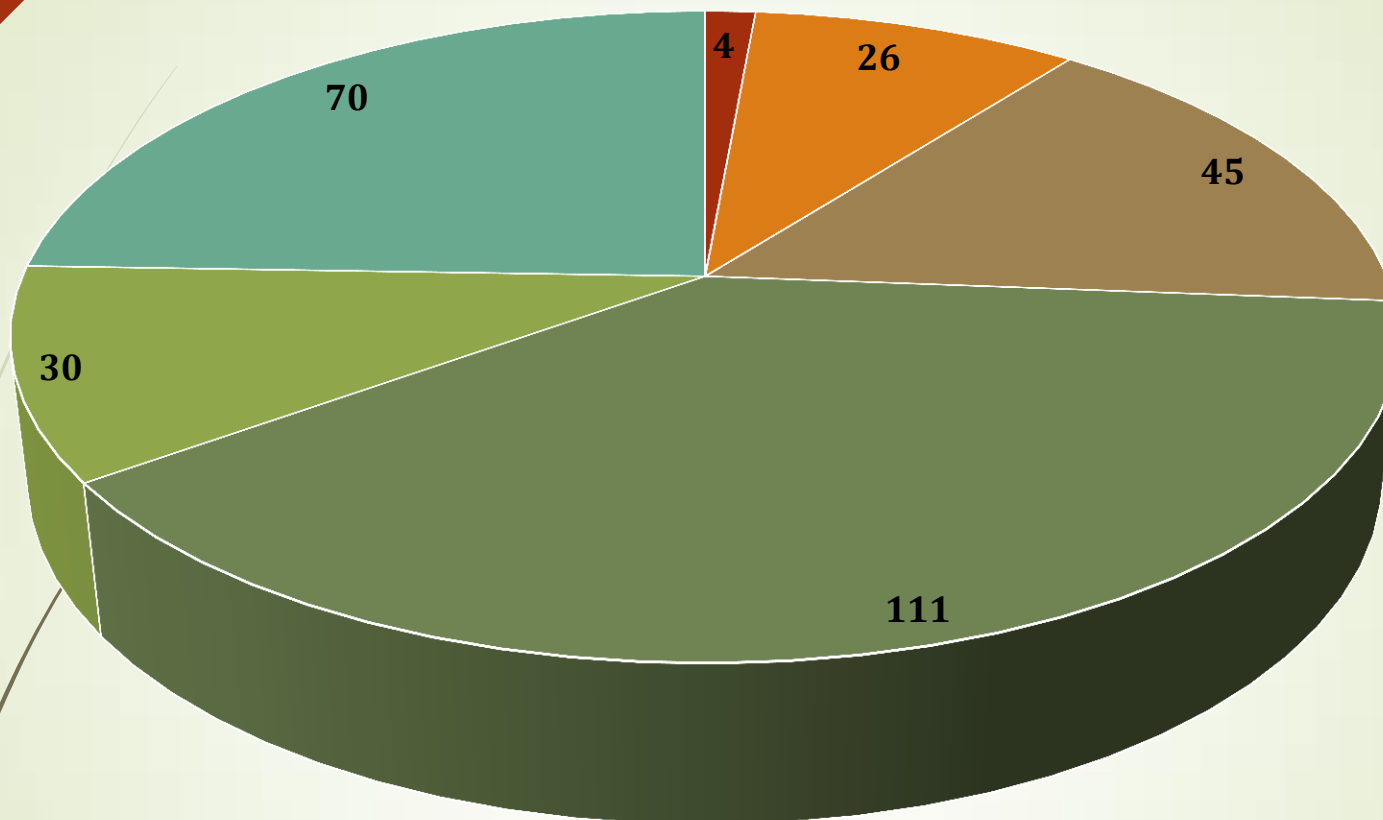
**Number of supported entrepreneurs- 219**



DATA FROM 2016

## 1.2. NATIONAL FUND FOR ENTREPRENEURS SUPPORT in Końskie (KSWP)

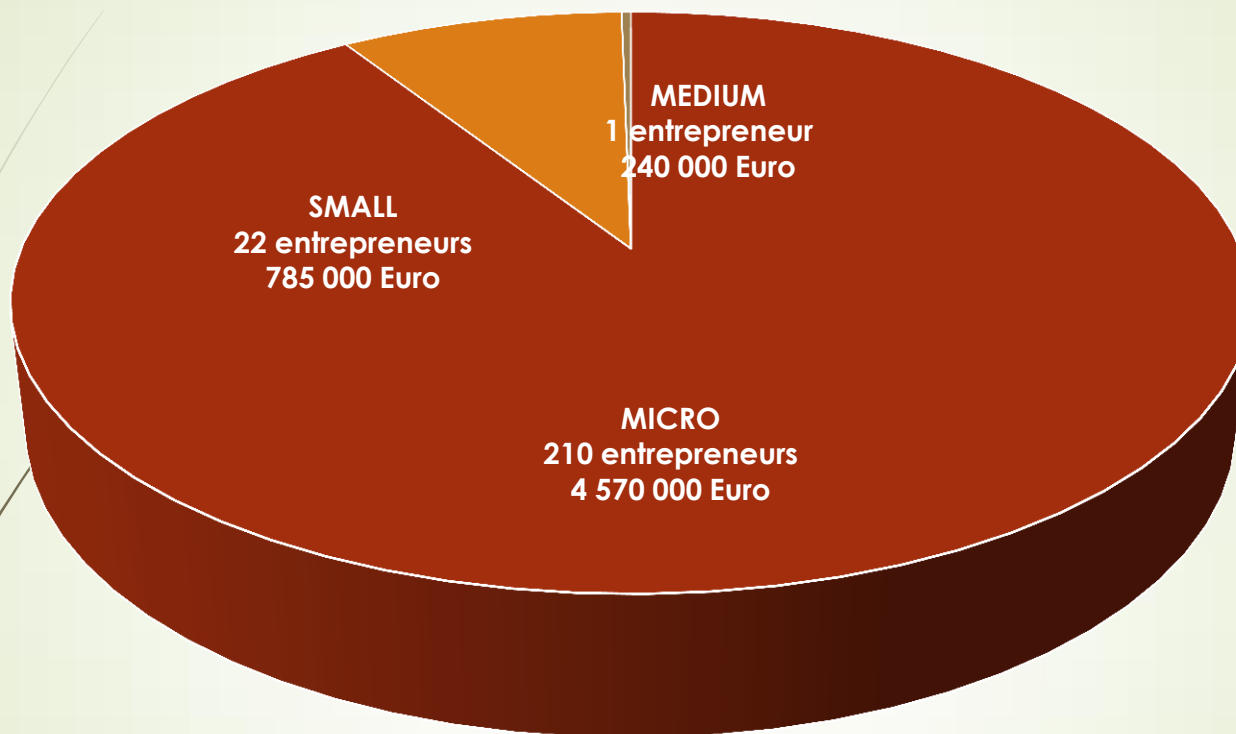
### VALUE OF LOANS IN 2016



- to 2500 Euro
- between 2 500 Euro - 7000 Euro
- between 7 000,00 Euro -12 000 Euro
- between 12 000 Euro - 30 000,00 Euro
- between 30 000,00 Euro and 70 000,00 Euro

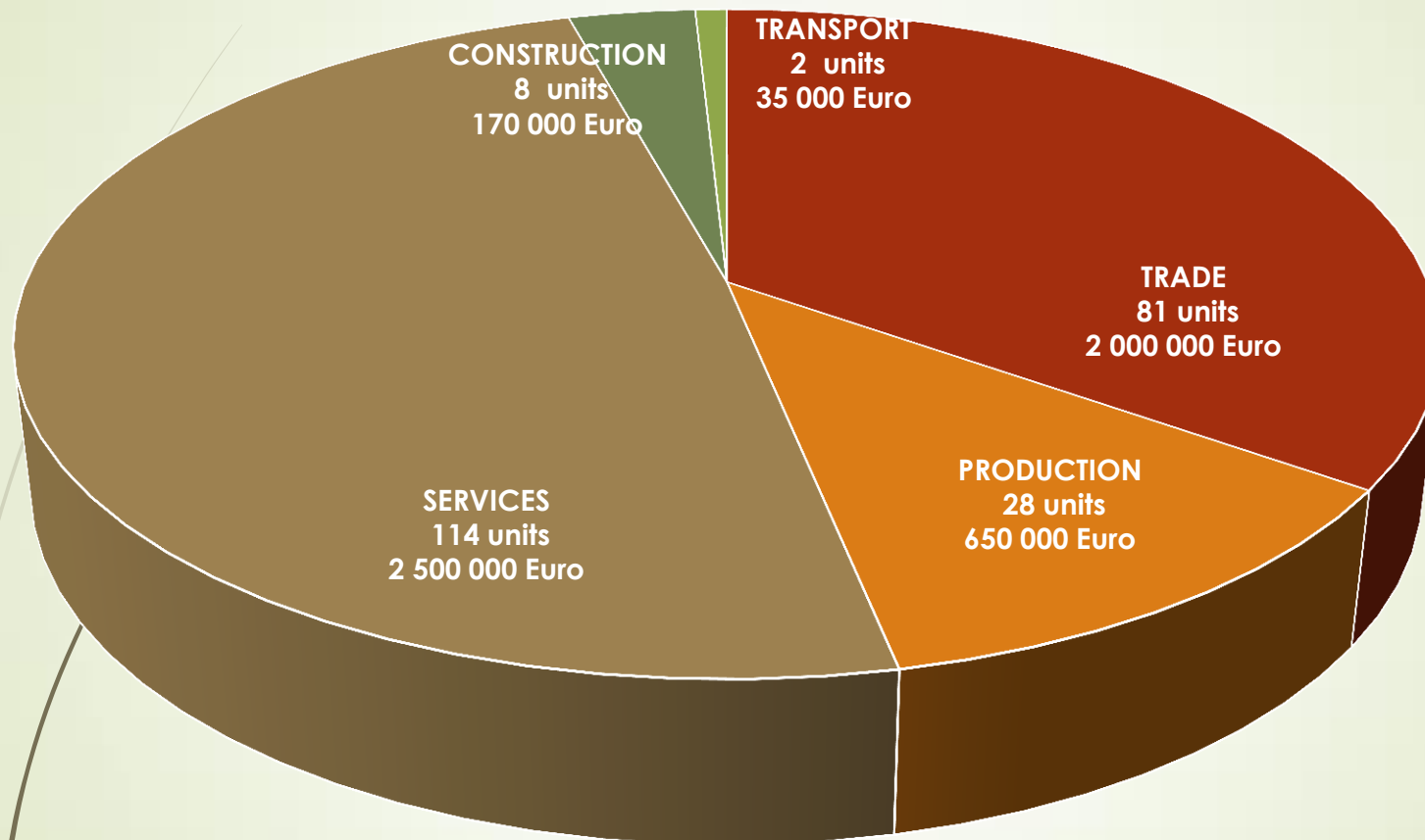
### 1.3. NATIONAL FUND FOR ENTREPRENEURS SUPPORT in Końskie (KSWP)

## TYPES OF SUPPORTED ENTREPRENEURS



■ MICRO ■ SMALL ■ MEDIUM

## **TYPES OF ENTREPRENEURS:**



■ TRADE ■ PRODUCTION ■ SERVICES ■ CONSTRUCTION ■ TRANSPORT

## **EFFECTS OF THE SUPPORT:**

- ❖ Building up an office centre
- ❖ Building up a sales & service centre
- ❖ Building up holiday houses
- ❖ Building up a vet centre
- ❖ Development of a shed and playgrounds
- ❖ Purchasing the medical equipment, accessories and facilities



## 1.6. NATIONAL FUND FOR ENTREPRENEURS SUPPORT in Końskie (KSWP)

### KSWP Project- „YOUR COMPANY – YOUR SUCCESS”

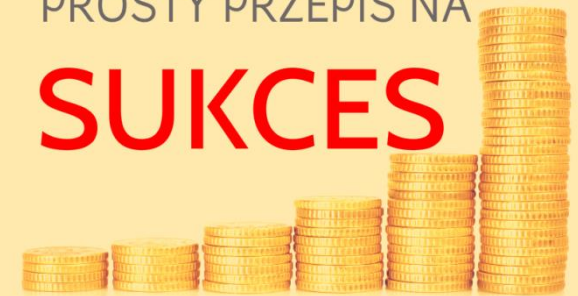
- Entrepreneurship promotion project targeted at unemployed women aged 45+ and disabled people
- Non-returnable subsidy for 20 beneficiaries up to 10 000 Euro, for establishment of business and 170 Euro per month for operating costs
- Consultations and training for the target group
- Participant's own contribution - 15% of planned investment expenses

**Twoja firma -  
Twój sukces!**



PROSTY PRZEPIS NA

**SUKCES**



## 1.7. NATIONAL FUND FOR ENTREPRENEURS SUPPORT in Końskie (KSWP)

### KSWP Project „YOUR COMPANY IS YOUR CHANCE”



- Project for the long-term unemployed, who intend to start a business
- Participants: 38 women, 16 men (preferred women returning to the labor market after childbirth and people from rural areas)
- Individual professional counseling and training
- Financial support up to 10 000 Euro for establishment of business and 160 Euro per month to cover operating costs



### 3. AGENCY OF REGIONAL DEVELOPMENT FOUNDATION in STARACHOWICE

The loan service implemented by Loan Fund FUNDSTAR 2

- **6** loan contracts = total value of **110 000 Euro in 2016**
- **since 2011 = 53** loan contracts = total value of **950 000 Euro**
- Number of supported entrepreneurs: **47**

#### **EFFECTS OF THE SUPPORT:**

- \* Retrofitting of Music School (instruments),
- \* Retrofitting of an entrepreneur operating in the field of homeless animals care
- \* Retrofitting of playroom for children
- \* Construction of car-service centre



# 4. Regional Operational Programme for 2014-2020 in Świętokrzyskie Region

Regionalny Program Operacyjny  
Województwa Świętokrzyskiego 2014-2020



## Action 2.5 Investment support for Small & Medium Eutpreneurs

- **195 projects to be financed in frames of one-stage competition**
- Total value of financed projects is: 29 000 000 Euro
- Total value od projects is: 50 000 000 Euro



### Good examples of supported projects:

- „Placing on the market new whole wheat & rye breadstuff with higher nutritive value and biological option to free radical neutralization,,
- „Virtual Navigation Platform”
- „Burgers made of sprouts as a meet substitute for European market HoReCa”
- „Designing, digitalization and production of special garments”
- "Wertui-HR Games" - innovative recriutment based on competence games”

## **5. CENTER FOR PROMOTING AND SUPPORTING AGRICULTURAL ENTERPRISES IN SANDOMIERZ**

Around 150 loans agreements for MŚP per year:

- Amount of the loan– 1200 – 60 000 Euro
- Max. loan time– 5 years
- The grace of repaying the loan - up to 6 months
- Loan commission– 0 %
- Minimal personal input – 20 %
- Interest – 3,16 %

RP President's reward „For common good” in the „INSTITUTION” category.



**Ośrodek Promowania  
Przedsiębiorczości  
Sandomierz**



## 6. FOREIGN LANGUAGE CENTER

### - Project „Everything is in Your hands”



- Promoting business start-ups and increasing professional activity for a group of 60 people, 36-year-olds **(36 women, 24 men)** low-qualified, 29+ years of age, living in rural areas
- Training and financial advice for the beneficiary group
- Financial support for project participants of up to 12,000 Euro on preferential terms (European Social Fund)

## 7. EUROPEAN MEETING HOUSE FOUNDATION Project „Start into buisness”



- ▶ Promoting entrepreneurship and self-employment among long-term unemployed and jobseekers
- ▶ „Target group” **of 60 women** over 29 years of age
- ▶ Offered: advisory and business support, entrepreneurial training, non-returnable startup grant



# ACTIONS REALISED IN 2016 IN FRAMES OF THE ATM for SMEs PROJECT

- ✓ promotional **posters**
- ✓ promotional **leaflets**
- ✓ Preparation and publication of **press coverage** in the local newspaper: "Access to microfinance for small and medium-sized enterprises - good practices from the world"; 21,000 copies.
- ✓ Preparation and publication of **press article** in the local newspaper: "The first meeting of the Regional Stakeholders Group"; 21,000 copies.
- ✓ Preparation of **information to the newsletter** of the project: "The new international project for SME`s in Poland: ATM for SMEs"- the success of the first meeting of the Regional Stakeholders Group" .



- ✓ Preparation and execution of the **meeting with Regional Stakeholders Group.**
- ✓ Outsourcing of the **analysis** preparation of the regional situation in Świętokrzyskie Region.
- ✓ Outsourcing of the **analysis** preparation titled "Accumulated experience and good practices at the local level for small and medium-sized enterprises, which can be transferred to the partner regions"
- ✓ Participation in the opening conference and the **meeting of a Steering Group on Szekesfehervar in Hungary.**
- ✓ Participation in 1<sup>st</sup> **Study Trip in Offenbach in Germany**
- ✓ Participation in 1<sup>nd</sup> **Study Trip in Oslo in Norway**



# 1. Meeting with Regional Stakeholders Group of „ATM for SME`s” Project in Kielce



# 2. Meeting with Regional Stakeholders Group of „ATM for SME`s” Project in Staszów



2017

# PLANS FOR 2017

- ❖ Preparation and publication of press coverage in the local newspaper
- ❖ Preparation and publication of press article in the local newspaper
- ❖ Preparation of information to the newsletter of the project
- ❖ Preparation and execution of the meeting with Regional Stakeholders Group
- ❖ Participation in Studies Trips in Sardinia
- ❖ Preparation and execution of the **STUDY TRIP IN KIELCE**





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REGIONAL DEVELOPMENT DEPARTMENT

MARSHAL'S OFFICE in KIELCE

ŚWIĘTOKRZYSKIE REGION