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# **ATM for SMEs PROJECT – ACCESS TO MICROFINANCE FOR SMALL AND MEDIUM-SIZED ENTERPRISES**

**ATM FOR SMEs STUDY TRIP AND NATIONAL NETWORKS COMMITTEE MEETING  
IN OSLO/KOLBOTN, NORWAY**

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

# I. KEY MICROFINANCE INSTITUTIONS IN ŚWIĘTOKRZYSKIE REGION



## 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



WOJEWÓDZTWO  
ŚWIĘTOKRZYSKIE



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# APPROXIMATE FINANCING LEVELS



- MICRO ENTREPRENEURS: 250.000 PLN;
- SMALL ENTREPRENEURS: 500.000 PLN;
- MEDIUM ENTREPRENEURS: 1.000.000 PLN.



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.**





DONE

## Realisation up to 31.12.2016

**NUMBER OF CONTRANCTS- 392**

**TOTAL VALUE OF CONTRACTS- 123 661 797, 97 PLN**

**AVERAGE VALUE OF A LOAN- 315 463, 77 PLN**

## DATA FROM 2016

**NUMBER OF LOANS- 71**

**NUMBER OF SUPPORTED ENTREPRENEURS- 59**

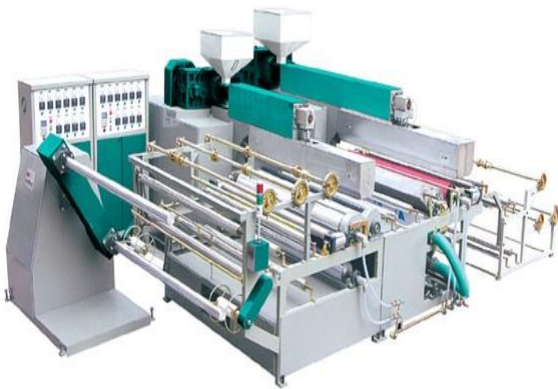
**TOTAL VALUE OF LOANS -19 356 917, 14 PLN**

**AVERAGE VALUE OF A LOAN- 272 632, 64 PLN**



# EFFECTS OF THE SUPPORT

- Bubble wrap- **0,22 mln investment, 0,33 mln current**
- Industrial works for cars production - **1 mln investment**
  - Automotive chemistry- **1 mln current**
- Production of biochemical agricultural components – **0,4 mln investment**
- Cardiological rehabilitation - **0,53 mln investment**
- Care Home for autistic children - **1,29 mln investment**





- ❖ Aesthetic cosmetology–**300 thous. investment**
- ❖ SPA&Health Resort activity- **1 mln investment**
- ❖ Dental prosthetics 3D – **260 thous. investment**
- ❖ Gastronomy - **40 – 400 thous. investment and current**
- ❖ Accessories and clothes jewellery– **150 thous. current**
  - ❖ Bathrooms` equipment– **0,9 mln investment**
  - ❖ Toy wholesaler`s– **1 mln current**
- ❖ Purchasing platform for cleaning services – **200 thous. investment**



## II. 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.*

### DATA FROM 2016

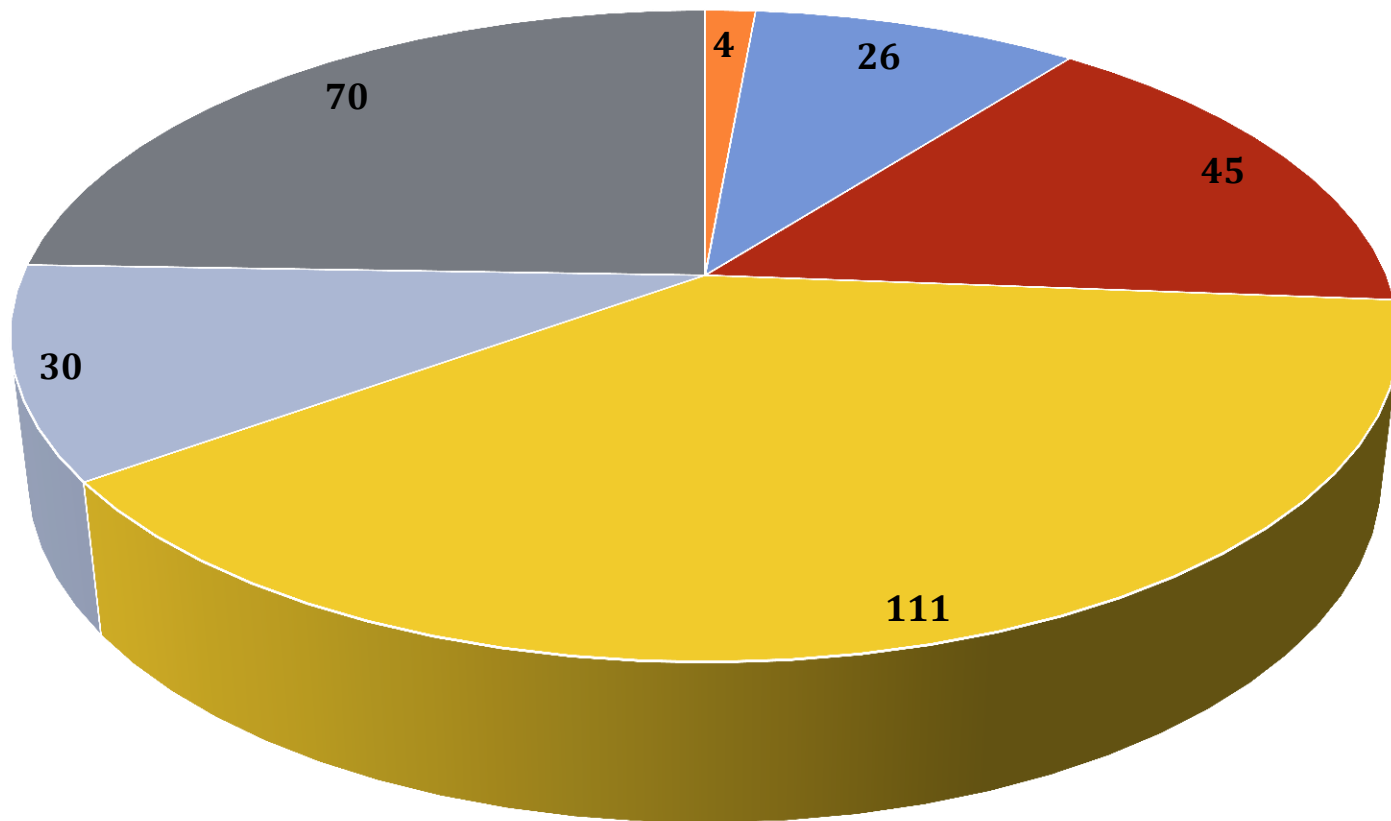
**Number of loans- 233**

**Total value of loans- 2 2515 600,00 zł**

**Number of supported entrepreneurs- 219**



## VALUE OF LOANS IN 2016



■ to 10 000 zł

■ between 30 000,00 zł and 50 000,00 zł

■ between 120 000,00 zł and 300 000,00 zł

■ between 10 000,00 zł and 30 000,00 zł

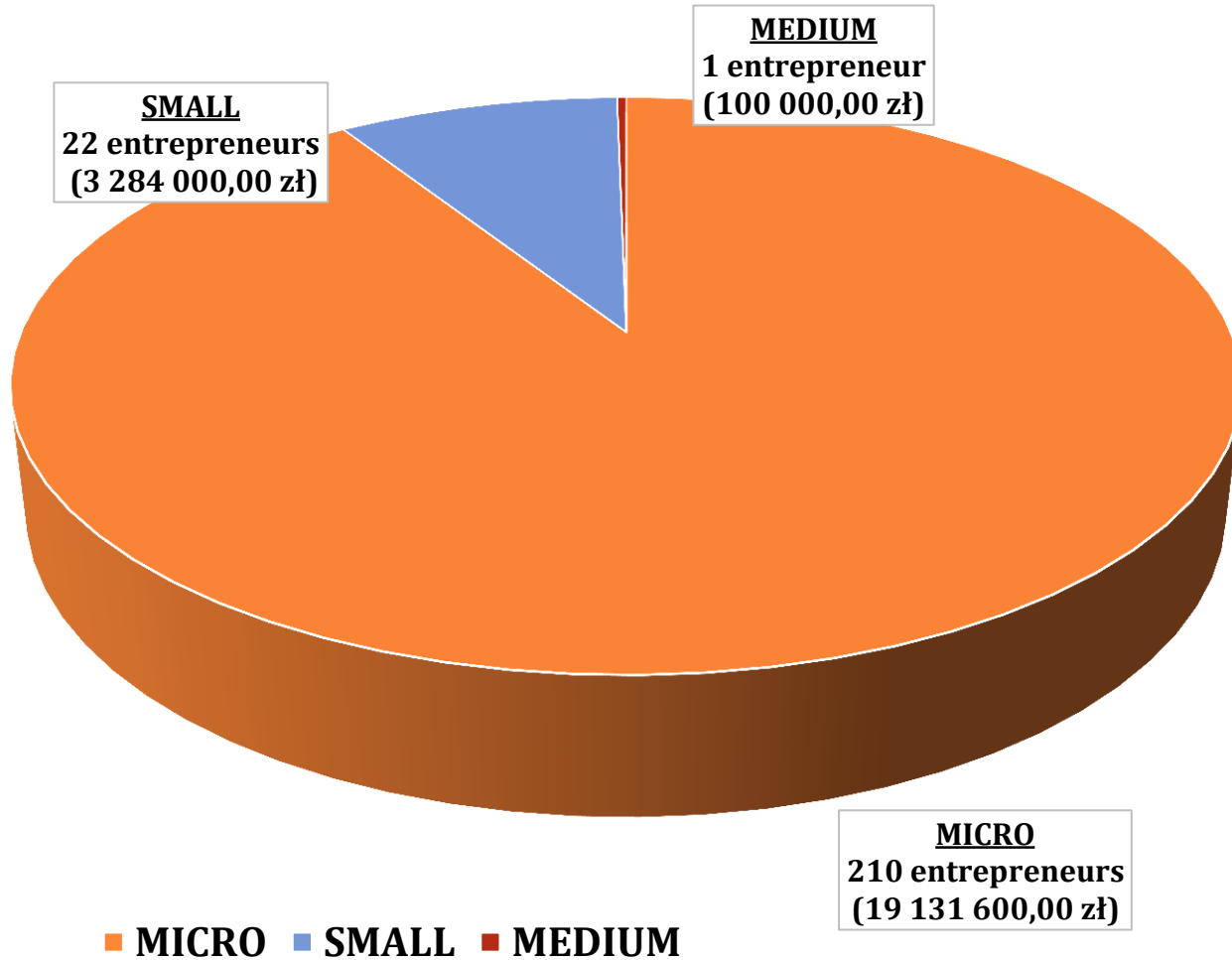
■ between 50 000,00 zł and 120 000,00 zł

■ above 300 000,00 zł

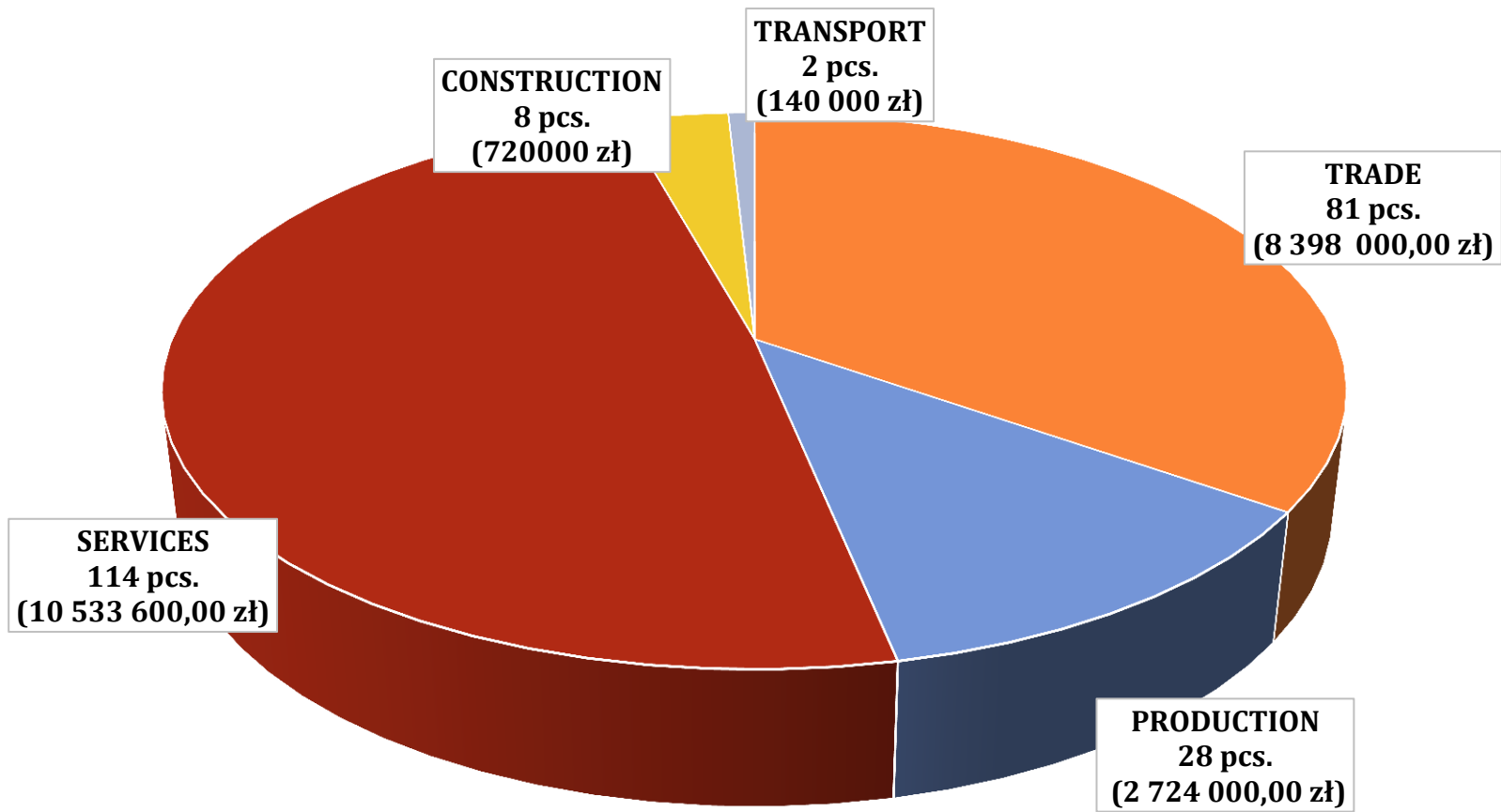




# TYPES OF SUPPORTED ENTREPRENEURS



# TYPES OF ENTREPRENEURS:



■ TRADE ■ PRODUCTION ■ SERVICES ■ CONSTRUCTION ■ Transport



# EFFECTS OF THE SUPPORT:

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



# III. AGENCY OF REGIONAL DEVELOPMENT FOUNDATION in STARACHOWICE

The loan service implemented by Loan Fund FUNDSTAR 2

- **6** loan contracts = total value of **470 000,00 zł in 2016**
- **since 2011 = 53** loan contracts = total value of **4 000 400,00 zł**
- 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



# Regional Operational Programme for 2014-2020 in Świętokrzyskie Region

Regionalny Program Operacyjny  
Województwa Świętokrzyskiego 2014-2020



## Action 2.5 Investment support for Small & Medium Eutrepreneurs

- **195 projects to be financed in frames of one-stage competition**
- Total value of financed projects is: **122 554 720,25 zł**
- Total value od projects is: **201 371 335,87zł**



### • 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”



# 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**



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



# 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 Burgos and Sardinia
- ❖ Preparation and execution of the **STUDY TRIP IN KIELCE**







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