

# ACTION PLAN



**Rural SMEs**  
Interreg Europe



**CHAMBER OF COMMERCE  
AND INDUSTRY  
BISTRITA – NĂSĂUD**



## General information

Project: **POLICIES TO DEVELOP ENTREPRENEURSHIP AND INNOVATIVE SMEs IN RURAL AREAS – Rural SMEs**

Partner organisation: **CHAMBER OF COMMERCE AND INDUSTRY (CAMERA DE COMERȚ ȘI INDUSTRIE) BISTRIȚA-NĂSĂUD**

Other partner organisations involved:

- **Central Transdanubian Regional Innovation Agency Nonprofit Ltd. (Hungary)**
- **Local Action Group Ținutul Haiducilor (Romania)**
- **Local Action Group Țara Năsăudului (Romania)**
- **Cluj IT Cluster Association (Romania)**
- **Omnia Group SRL (Romania)**
- **ArtSoft Consult SRL (Romania)**

Country: **ROMANIA**

NUTS2 region: **NORTH-WEST DEVELOPMENT REGION (REGIUNEA DE DEZVOLTARE NORD-VEST)**

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## Policy context

The Action Plan aims to impact:

- Investment for Growth and Jobs programme**
- European Territorial Cooperation programme**
- Other regional development policy instrument**

Name of the policy instrument addressed: **COMPETITIVENESS OPERATIONAL PROGRAMME 2014-2020 (ROMANIA)**

**NOTE: Map on the cover page has been elaborated by the North-West Regional Development Agency and published in the 2014-2020 Regional Development Plan.**

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## I. EXECUTIVE SUMMARY

This Action Plan is prepared in the framework of the the project "*Policies to develop entrepreneurship and innovative SMEs in rural areas*" (acronym: **Rural SMEs**) on behalf of the **Chamber of Commerce and Industry Bistrița-Năsăud**, acting as the Romanian project partner, with focus on te North-West Development Region. The **main objective** of the Action Plan is to positively influence the Romanian **Competitiveness Operational Programme (COP) 2014-2020**, taking into consideration the objectives of the approved project, the needs of the target groups, results of the interregional learning process and the state of play of the policy instrument.

Competitiveness OP 2014-2020 was chosen as a Policy Instrument in the approved project, in relation to Influence Type 1, *i.e.* **implementation of new projects**. However, in the Application Form, the **Smart Specialisation Strategy of the North-West Development Region** is also mentioned, as an instrument to be intervened upon through Influence Type 2, *i.e.* **improved governance**. As it is shown in the introductory chapter the two documents are not directly linked. The Smart Specialisation Strategy of the North-West Development Region was not an ex-ante conditionality for the Competitiveness OP 2014-2020, or any other programme, even though it can be one of the financing sources of the projects that are in the strategy portfolio. For respecting the initial project our **subsequent aim** is to design actions that can have a positive effect on the governance of this strategy, as well.

The main **constraint** in defining our actions along the main objectives is represented by the state of play of the Competitiveness OP 2014-2020 and the fact that no other Policy Instrument with direct financing could be identified in order to replace it. As it is presented in the following chapter there will be no new competitive calls opened in the framework of the programme that could be accessed by rural SMEs. However, innovative projects of such SMEs can still use financial instruments that are offered in the framework of the OP by financial intermediaries. Additionally, a future strategic call with one designated beneficiary and an already closed COP action were considered especially relevant for supporting innovation of rural SMEs from the target area.

Taking all this into consideration one of our actions, as it is presented in a synthetic form below and in detail in chapter III, is addressing the financial instruments mentioned, to be used for the implementation of innovative projects developed by rural SMEs. Additionally, due to the needs of rural SMEs and the bottlenecks they are confronting with, as well as inspired by the best practices shared by our project partners, we propose to link our action plan to a future strategic project, as well as to a COP action that was already closed. In these two cases, "influence on the policy instrument" and "implementation of new projects" are understood in broader terms. Firstly, influence on the policy instrument is understood as the result of any new projects (initiatives) that contribute to the achievement of the programme indicators, irrespective in which stage of the policy cycle they occur and manifest results. Thus, in case of our first action this type of influence is proposed to be manifested in the sustainability period of the projects that are already financed by the Competitiveness OP 2014-2020. In case of our second action we propose to influence the strategic project during its implementation, having effects for its sustainability period, as well. Secondly, implementation of new projects is understood as the implementation of a series of activities, aimed at reaching the objective to influence the policy instrument, within a defined period of time and using specific resources, irrespective of the sources of financing. In the case of our first two actions the sources of financing will be private sources, *i.e.* the own sources of the targeted SMEs, as well as own sources of the Chamber of Chamber of Commerce and Industry from Bistrița-Năsăud.

Besides the positive influence on the Competitiveness OP 2014-2020, regarding all three actions we put an accent on the fact that they are anchored in the needs of the target groups, linked to the objectives of the Rural SMEs project and using best practice examples shared by our partners. Furthermore, taking into consideration the characteristics of our stakeholders, in all three cases we have included complementary activities that support the development of the new projects or initiatives that are going to be implemented. Additionally, these complementary activities have the additional role to assure the sustainability of our action plan, understood as the capacity of the Chamber of Commerce and Industry from Bistrița-Năsăud to further support innovation of rural SMEs from the North-West Development Region in the fields addressed by the Rural SMEs project. In case of the second and third action this sustainability is closely interlinked with the activity of the accredited Technological Information Centre (CIT TEHNOINF BN) of the Chamber of Commerce and Industry from Bistrița-Năsăud.

To link the proposed actions to the Smart Specialisation Strategy of the North-West Development Region and influence it positively through "governance", a horizontal type of objective was introduced in each of the three

actions. Our aim in this case was to feed our results into the implementation of the regional strategy through its specific horizontal multi-level governance mechanisms.

**Synthetic presentation of actions proposed:**

<b>Action 1: RURAL E-COMMERCE: Using digital technologies for business growth</b>	
Link with the main Policy Instrument addressed	Competitiveness OP 2014-2020 Action 2.2.2. - Supporting the use of ITC for business development, especially through creating the framework for electronic commerce
Specific information on and status of Policy Instrument	Action 2.2.2. is implemented through one strategic national project with designated beneficiary represented by centralized state institutions. The strategic national project will be financed through a grant. The call for proposals will be launched by the end of 2019.
Core of action with influence on the Policy Instrument	Joint online commercialization of products by rural SMEs.
Influence type of action core	New project (initiative) that is implemented and that will contribute to the achievement of programme indicators under Action 2.2.2. of the Competitiveness OP 2014-2020, and financed by rural SMEs from own sources, as well as by the Chamber of Commerce and Industry Bistrița-Năsăud.
Exact influence on the Policy Instrument	Contribution to the success and impact of strategic national project, with link to Competitiveness OP 2014-2020 result indicator: <i>raising the level of usage of electronic commerce in Romania</i> . Complementary ways of positive influence foreseen: a) proposing amendments to the text of the call for proposals (if necessary), b) contribution to the information and communication measures of the strategic project.
Complementary activities to support development and implementation of new project (initiative) and sustainability of the action	<ul style="list-style-type: none"> <li>- needs assessment of targeted SMEs and organization of study visit to a best practice shared by the Hungarian project partner.</li> <li>- support for the development of on-line selling tool and joint branding.</li> </ul>

<b>Action 2: TECHNOLOGY TRANSFER: Bringing innovation closer to rural SMEs</b>	
Link with the main Policy Instrument addressed	Competitiveness OP 2014-2020 Action 1.2.3. Knowledge transfer partnerships
Specific information on and status of Policy Instrument	Action 1.2.3. is closed. Research-development-innovation organizations as main beneficiaries finalized or will soon finalize the implementation of their projects.
Core of action with influence on the Policy Instrument	Conclusion of technology transfer contracts in circular economy and energy efficiency between the beneficiaries of Action 1.2.3 and rural SMEs.
Influence type of action core	New projects (initiatives) that are implemented and that will contribute to the achievement of programme indicators under Action 1.2.3. of the Competitiveness OP 2014-2020, as well as to the indicators that need to be fulfilled by programme beneficiaries during the sustainability period of their projects. It is to be financed by rural SMEs from own sources, as well as by the Chamber of Commerce

	and Industry Bistrița-Năsăud.
Exact influence on the Policy Instrument	Contribution to the programme level indicators and impact indicators of projects financed. Technology transfer contracts will be concluded in the sustainability period of projects financed from Competitiveness OP 2014-2020 Action 1.2.3, by the beneficiaries of the programme beneficiaries with rural SMEs.
Complementary activities to support development and implementation of new project (initiative) and sustainability of the action	<ul style="list-style-type: none"> <li>- support services for technology transfer (match-making events, closure of technology transfer contracts, cooperation agreements with beneficiaries of Competitiveness OP 2014-2020).</li> <li>- complementary services as part of the portfolio of the accredited Technological Information Centre of the Chamber of Commerce and Industry Bistrița-Năsăud.</li> </ul>

<b>Action 3: RURAL SME INNOVATION HUB: Boosting innovation and making the use of financial instrument more effective</b>	
Link with the main Policy Instrument addressed	Competitiveness OP 2014-2020 Action 1.2.2. Credit and risk capital measures in favor of innovative SMEs and research organizations pending market demands
Specific information on and status of Policy Instrument	Action 1.2.2. is under implementation, offering at the moment support to innovative rural SMEs through financial instruments.
Core of action with influence on the Policy Instrument	Effective use of Competitiveness OP 2014-2020 financial instruments by rural SMEs for the implementation of innovative projects.
Influence type of action core	New projects that will be developed during the action and will receive financing from the financial instrument.
Exact influence on the Policy Instrument	Better and more efficient use of funds available under Action 1.2.2.
Complementary activities to support development and implementation of new project (initiative) and sustainability of the action	<ul style="list-style-type: none"> <li>- assuring the framework for innovative project generation and development (<i>i.e.</i> interaction between R&amp;D and SMEs, as well as financial intermediary) through the creation of a HUB,</li> <li>- innovation HUB as a set of complementary support services and as part of the portfolio of the accredited Technological Information Centre of the Chamber of Commerce and Industry Bistrița-Năsăud.</li> </ul>

<b>HORIZONTAL OBJECTIVE linked to Actions 1, 2, 3</b>	
Strategic document addressed	Smart Specialisation Strategy of North-West Development Region
Influence type	Improved governance of S3 through influence on vertical multi-level governance of the strategy, especially through participation of rural SMEs involved in actions 1, 2, 3 in the entrepreneurial discovery processes.
Core of activities	Better involvement of key actors in strategy implementation.

## II. INTRODUCTION

### I.1 Relevant provisions of Rural SMEs project

The **approved project** has the **objective** to improve the policies on regional support systems for entrepreneurs through exchange of experiences and identification of good practices, implementing the lessons learnt through regional action plans to increase the creation of innovative SMEs in rural areas.

To achieve this goal the project **envisages** the identification, transfer and adoption of projects, measures and policies that would contribute to finding solutions to key challenges that businesses from rural areas face and that hinder them in development, especially in the following areas:

- access to finance; communication and logistics;
- access to knowledge; innovation services support.

Promotion of entrepreneurial spirit and innovation support in rural areas is proposed to be developed in the framework of the project through the promotion of niches and new business opportunities in fields such as Energy, Environment, Eco-industries, ICT and Social Innovation.

The **Romanian Partner** of the project, Chamber of Commerce and Industry from Bistrița-Năsăud, selected as a **Policy Instrument** the two Priority Axes of the national Competitiveness Operational Programme (COP) 2014-2020 from Romania (presented in the next part) and will implement the Action Plan in the North-West Development Region of Romania. According to the project, the improvement of the policy instrument is planned to be influenced by **Influence Type 1** thus: implementation of new projects. However, the approved project is also making reference to the Smart Specialisation Strategy of the North-West Development Region and proposing measures with the objective to improve its governance (**Influence Type 2**).

The **aim** of influencing the policy instrument(s) is connected to:

- Support rural SMEs for including innovation in product lifecycle,
- Encourage the use of new technologies and ITC application and rural SME participation in domestic/interregional and international networks in order to include the principles of circular economy,
- Prepare, apply and evaluate regional plans for smart specialization, using a bottom up approach and improved governance<sup>1</sup>,
- Create market analyses of products in rural areas and comparative analyses on competition to determine structural changes as basis or policy instrument improvement – specifically addressing the development of enterprises in rural areas based on improved governance,
- Strengthen strategies and services to improve entrepreneurship in rural areas,
- To provide the necessary knowledge to assist MA in presenting mid-term amendments to the Competitiveness Operational Programme.

The result expected from the implementation of the Action Plan, according to the self-defined performance indicator, is that a number of 35 rural SMEs participate in regional innovation support.

### I.2 Presentation of the Policy Instrument

**Competitiveness Operational Programme 2014-2020** is financed from the European Regional Development Fund and defined two Priority Axes, linked to Thematic Objectives 1 and 2.

Under **Thematic Objective 1** (Strengthening research, technological development and innovation) both Investment Priorities were chosen from Regulation (EU) No 1301/2013, thus:

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<sup>1</sup> This specific aim is referring to the Smart Specialisation Strategy of the North-West Development Region and to the improvement of its governance.

- 1.1 enhancing research and innovation (R&I) infrastructure and capacities to develop R&I excellence, and promoting centres of competence, in particular those of European interest;
- 1.2 promoting business investment in R&I, developing links and synergies between enterprises, research and development centres and the higher education sector, in particular promoting investment in product and service development, technology transfer, social innovation, eco-innovation, public service applications, demand stimulation, networking, clusters and open innovation through smart specialisation, and supporting technological and applied research, pilot lines, early product validation actions, advanced manufacturing capabilities and first production, in particular in key enabling technologies and diffusion of general purpose technologies.

Under **Thematic Objective 2** (Enhancing access to, and use and quality of, ICT) all three Investment Priorities were chosen from Regulation (EU) No 1301/2013, thus:

- 2.1 extending broadband deployment and the roll-out of high-speed networks and supporting the adoption of emerging technologies and networks for the digital economy;
- 2.2 developing ICT products and services, e-commerce, and enhancing demand for ICT;
- 2.3 strengthening ICT applications for e-government, e-learning, e-inclusion, e-culture and e-health.

The programme is implemented on the national level. The designated Managing Authority is the Ministry of European Funds. The Intermediate Body for the 1st Priority Axes is the Ministry of Research and Innovation, while for the 2nd Priority Axes the Ministry of Communication and Information Society. The only exception is the implementation of Action 1.2.2 of the programme, referring to financial instruments. In this case management is shared with the European Investment Bank and a selected bank (Pro Credit Bank), as well as equity funds act as an intermediary.

As regards the strategic documents linked to the two Priority Areas, one can mention the two documents elaborated as ex-ante conditionality, *i.e.* the National Strategy for Research-Development and Innovation 2014-2020 and the National Digital Agenda 2014-2020.

Regional smart specialization strategies have no direct link with the Policy Instrument, since only the National Strategy for Research-Development and Innovation 2014-2020 was considered as strategic policy framework connected to the programme. Nevertheless, the Policy Instrument addressed can also be one of the sources of financing for the projects from the portfolio of the regional smart specialization strategy.

The **areas financed by the programme**, especially under its 1<sup>st</sup> Priority Axes are in line with the smart specialisation areas identified within the National Strategy for Research-Development and Innovation 2014-2020 and are:

- bio economy,
- information and communication technologies, space and security,
- energy, environment and climate change,
- eco-nano technologies and advanced materials,

In some specific cases health, established within the same strategy as national priority area, can also be financed.

**Priority Axes 1 of the Policy Instrument finances the following actions:**

Action 1.1.1: Large R&D infrastructures

Action 1.1.2: Development of networks of R&D centres, coordinated at national level and linked to European and international networks and providing researchers with access to scientific publications and European and international data bases

Action 1.1.3: Creating synergies with RDI actions of the Horizon 2020 Framework Programme and other international RDI programs

Action 1.1.4: Attracting staff with advanced skills from abroad to strengthen R&D capacity



Action 1.2.1: Stimulate companies' innovation demand through RDI projects undertaken by businesses individually or in partnership with R&D institutes and universities for the purpose of product and process innovation in the smart specialisation sectors with potential for growth

Action 1.2.2: Credit and risk capital measures in favour of innovative SMEs and research organizations responding to market demands

Action 1.2.3: Knowledge Transfer Partnerships

**As regards Priority Axes 1 the only Action where SMEs are eligible beneficiaries for ERDF grants is Action 1.2.1. Additionally, SMEs can act as Project Partners in projects submitted under Action 1.2.3. Action 1.2.2 is also financing innovative SMEs and innovation in SMEs, through two types of financial instruments: equity and loans with subsidized guarantees.**

**Priority Axes 2 of the Policy Instrument is financing the following actions:**

Action 2.1.1 Improve broadband infrastructure and Internet access

Action 2.2.1 Supporting the growth of added value generated by the ICT sector and innovation in the field through the development of clusters

Action 2.2.2 Supporting the use of ICT for business development, in particular the e-commerce framework

Action 2.3.1 Strengthening and ensuring the interoperability of e-Government-centric e-government systems, type 2.0, centred on events in citizens and businesses, development of government cloud computing and social media communication, Open Data and Big Data

Action 2.3.2 Ensuring cyber security of OS systems 2.4 ICT and IT networks

Action 2.3.3 Improving digital content and systemic ICT infrastructure in e-education, e-inclusion, e-health and e-culture

**As regards Priority Axes 2, all actions are to be implemented through national level strategic projects, with single beneficiaries designated in the Operational Programme. Exception is Action 2.2.1 that finances already established ITC companies that are members in clusters and have a proposal aiming to develop an innovative ITC product.**

### **I.3 State of play of the Policy Instrument**

Based on official information received from the Ministry of European Funds on February 13, 2019, with registration number 9763 until the end of the programming period the following calls will be launched:

#### **Under Action 1.1.1: Large R&D infrastructures**

- one call for RDI in innovation clusters in order to raise scientific capacity in national areas of smart specialisation.
- one targeted call for the sole beneficiary – National Institute of Research-Development for Biology Sciences Bucharest - with the aim to improve scientific capacity in areas of smart specialisation and health.

#### **Under Action 2.1.1 Improve broadband infrastructure and Internet access**

- public acquisition process by the Ministry of Communication and Information Society for specialised companies to develop Next Generation Network infrastructure.

#### **Under Action 2.2.2 Supporting the use of ICT for business development, in particular the e-commerce framework**

- one targeted, strategic call for the designated beneficiaries from central public administration with the aim to develop e-commerce.

#### **Under Action 2.3.3 Improving digital content and systemic ICT infrastructure in e-education, e-inclusion, e-health and e-culture**

- one targeted, strategic call for the designated beneficiaries from central public administration with the aim to develop e-education.

Additionally, the financial instruments, more particularly the loan facilities financed from Action 1.2.2 - **Credit and risk capital measures in favour of innovative SMEs and research organizations responding to market demands** are still active.

## 1.4 Conclusions regarding the Policy Instrument

Regarding the Policy Instrument, there are some conclusions to be drawn in relation to the Rural SMEs project and from the perspective of the Action Plan:

- The **programme** does not necessarily have as an objective to finance entrepreneurship in rural areas. Its main **focus**, under Priority Axes 1, is on enhancing capacities of **research-development-innovation** organisations in order to produce research results that can be up taken by companies. As concerns Priority Axes 2, the main programme focus is on the implementation of the National Digital Agenda, through targeted, strategic projects.
- **Enterprises** are **eligible** to receive grants within the programme only in case of two actions, but only if certain **conditions** are met, *i.e.* they would like to implement RDI projects individually or in partnership, or they are innovative spin-offs (companies established by research and development organisations for the commercialisation of research results) or they are members in ITC clusters and have a project proposal on creating an innovative ITC product. SMEs, including rural ones, however, are eligible for the Financial Instruments that are financed from the budget of the programme.
- Since the programme finances projects only in **specialisation areas** defined on the **national level**, only a **part** of the focus **areas** of the **Rural SMEs** project can be relevant, *i.e.* energy, environment, eco-industries, circular economy and ICT.

To sum up, the Policy Instrument has as a main objective to finance RDI or digitalisation projects that indirectly influence entrepreneurship and business competitiveness through innovation or uptake of new technologies. It has to be noted however, that all projects financed by the programme need to have an impact on the level of SMEs, raising their competitiveness through innovation and, in the case of some specific actions under Priority Axes 2, through the use of ICT.

Beneficiaries of projects under this programme are usually organisations and institutions different from businesses, but, in most of the cases, they need to propose and implement projects that have as target groups SMEs, both during the implementation and sustainability period of their projects.

**According to the current status of the programme, by the end of the programming period no calls for proposals having SMEs as potential beneficiaries will be opened. The only competitive call planned to be opened is addressing innovative clusters. All other future calls are targeted, strategic projects with beneficiaries already designated in the Competitiveness OP 2014-2020. Nevertheless, SMEs can access financial instruments to implement innovative projects.**

## 1.5 Methodological aspects

Data and information necessary for the elaboration of the Action Plan was gathered through desk research and document analyses, as well as interviews and Focus Group meetings.

**Documents analysed** are both linked to the project, the Policy Instrument and the Smart Specialisation Strategy of the North-West Development Region. The most important are:

- Minutes of Regional Stakeholders Group meetings,
- SWOT analyses,
- Best practices and other information gathered during interregional interaction (for ex. presentations at different partner meetings),
- Competitiveness Operational Programme 2014-2020 of Romania and interlinked strategic documents, *i.e.* National Strategy for Research-Development-Innovation, National Digital Agenda,
- Smart Specialisation Strategy of the North-West Development Region 2020.

**Interviews** were conducted with the project manager on behalf of the Chamber of Commerce and Industry Bistrița-Năsăud, as well as the Secretary General of the organisation, with the aim to propose actions that are not only in line with the project, but also in connection and synergy with current and future activities of the institution. Additionally, a short interview was conducted with the representative of Pro Credit Bank, completed with a questionnaire with open questions in order to gather the necessary data connected to the Financial Instrument implemented in the framework of the Policy Instrument.

In addition to the interviews, two discussions regarding proposed actions have been conducted with the Hungarian Project Partner. The responsible project manager offered practical advice on the elaboration of the Action Plan, based on their previous experience and feed-back linked to the best practice examples chosen. Generation of the third action is partially the result of this interaction.

There were two **Focus Group meetings** organised. One had the aim to interactively involve Regional Stakeholders Group members in the selection of the proposed best practices for each Action from this plan. The other involved a joint brainstorming with the Technology Transfer Office of the Chamber of Commerce and Industry Bistrița-Năsăud (Technological Information Centre CIT TEHNOINF BN). The aim was to discuss about existing experience and results of actions already implemented in supporting innovation at SMEs in order to feed them in the action plan, avoiding duplication of efforts, enhancing synergies and adding value to the Action Plan.

Different versions of the Action Plan have been presented during four **Regional Stakeholders Group meetings**, followed by open discussions with members about their content and activities proposed. Members of the group gave valuable feed-back and proposed complementary activities in order to increase the relevance and potential impact of the actions. The same group agreed on the final version of the plan at its last meeting held on the 6<sup>th</sup> of June, 2019.

The final draft of the Action Plan has been sent for observations and comments to the Lead Partner, to all organisations proposed as partners supporting its implementation, as well as to the Managing Authority of the Competitiveness Operational Programme 2014-2020.

### III. DESCRIPTION OF ENVISAGED ACTIONS

#### II.1 Action 1: *RURAL E-COMMERCE*: using digital technologies for business growth

##### 1. Background of action

###### *Problems and challenges of the rural SMEs in North-West Romania*

According to the **Digital Economy and Society Index (DESI) 2018 Country Report of Romania** the fixed broadband coverage in the country stagnated around 88% in 2017, Romania ranking 27<sup>th</sup> in the EU. 67% of households are covered by broadband infrastructure, below the EU average (75%) and there is a huge urban-rural divide, since only 40% of rural areas are covered by Next Generation Access network. However, the divide will be addressed through EU Funds in the current programming period. As regards human resources the number of internet users has grown and people gradually improved their digital skills, but below the EU average (61% compared to 81%). As regards basic digital skills, only 57% of Romanians have such skill. The figure represents half of EU average.

While Romanians are keen to engage in social networks and video calls, they are not so keen to use the Internet for online shopping (23%), banking (11%), ranking 28<sup>th</sup> and 27<sup>th</sup> compared to the EU average.

The percentage of businesses using technologies such as electronic information sharing is really low (17% - ranked 27<sup>th</sup>). No significant progress has been registered in terms of SMEs selling online (7.7% - ranked 27<sup>th</sup>, use of Cloud services (6% - ranked 26<sup>th</sup>) and e-commerce turnover for SMEs (5.2% - ranked 25<sup>th</sup>). Regarding e-commerce a small increase was observed in selling online cross-border (1.8%), but Romania still ranks last, the EU average being 8.4%. The Romanian authorities have yet to present a policy on promoting e-commerce that includes shopping online. Initially, the policy was planned to be finalised in 2017, but the deadline was extended and it is now planned for 2019, its implementation being financed from Competitiveness Operational Programme 2014-2020.

Analyses performed by the Chamber of Commerce and Industry Bistrița-Năsăud on the regional level and included in the **SWOT analyses** shows the same fact, *i.e.* that the use of Information and Communication Technologies by businesses is low. Additionally, both in terms of digital skills of the population or level of digitization of SMEs the divide between urban and rural areas can be observed.

###### *Specific bottlenecks identified by the Regional Stakeholders Group*

There were several discussions during the meetings of the Regional Stakeholders Group, connected to the best way of capitalising on digital technologies in order to help SMEs from the rural areas of the North-West Development Region, Romania to grow.

Members of the group agreed that the biggest challenge Rural SMEs face is related to finding suitable markets for their products and reaching towards new customers. Rural enterprises fail to do that even though their products can be considered as having a great potential on the market. These can be considered niche products searched for by most of urban consumers. Reference has especially been made to agro-food products from rural areas, which are healthier alternatives to products sold in supermarkets. Additionally, in some cases they reflect culinary traditions, also sought for by urban consumers. At the same time, from the perspective of consumers, especially urban population, the problem faced is linked to the difficulty in accessing the products from the rural areas, since these are not commercialised in supermarkets or urban stores.

Based on the problems identified the conclusion of the Group was that the best way of selling rural products in urban areas, where there is a critical mass of consumers, would be through the means of e-Commerce and e-Marketing. Nevertheless, due to the level of digital literacy and computer use trends in rural areas, there is a need for simple projects and assistance. Additionally, in some cases there is a need for different producers to associate and commercialise on-line their products together, under the same brand.

## 2. Relevance of the action

### *Targeted intervention of the Policy Instrument addressed*

**Action 2.2.2** under Priority Area 2 of the Competitiveness Operational Programme 2014-2020 (**Supporting the use of ITC for business development, especially through creating the framework for electronic commerce**) will be implemented through a strategic call with designated beneficiary. According to the OP, the strategic project will be implemented by the Ministry of Communication and Information Society, with the involvement of the National Agency for Consumer Protection and National Agency for Management and Regulation in Communications. The aim of the future call is to boost economic growth through the development of the digital single market, addressing the specific challenges the country confronts with linked to e-Commerce. Electronic trade in Romania entails specific problems for consumers, like security of transactions, protection of personal data, lack of familiarity with the services provided, level of credibility regarding the information presented on-line, etc. Moreover, there is a proven predilection towards on-line payments.

To ensure the multiplicative effects of this type of activity in the economy, the capacity building of relevant national authorities is also planned in order for them to be able to properly monitor and support on-line commercial services.

The targeted call will finance two main interventions:

- Development of a regulatory framework on electronic trade and raising the awareness of on-line operators and electronic trade users, as well as promotion of retail trade and security of information transmitted.
- Development of national institutional capacity.

The **result expected** from the implementation of the action according to the OP is: *Raising the level of usage of electronic commerce in Romania.*

The **programme level indicator** for less developed regions is: *Certificates of trust granted to online stores*, with a target value of 868.

Based on the information provided by the Ministry of European Funds, acting as Managing Authority of the programme, the call will be launched by the end of 2019. The new project (initiative) that will be developed and implemented in the framework of this action will have a direct link with the strategic national project implemented through COP 2014-2020 and contribute to the achievement of the programme level result indicator *Raising the level of usage of electronic commerce in Romania*. The design of the action takes into consideration the general problems and needs of rural SMEs, the specific bottlenecks identified in the framework of the project and outcomes of interregional learning.

### *Best practices and lessons learned from the interregional interaction*

Two best practices proposed by the Hungarian and Slovenian Project Partners were selected by the members of the Regional Stakeholders Group as relevant for serving as an example in the development of this action. The selection was made in the framework of a dedicated Focus Group session. The main reason for their selection is that both projects were developed in order to solve similar problems to the ones rural SMEs from the North-West Development Region of Romania are facing. Additionally, components of these projects like branding, development of quality standards and monitoring of product quality can add value to the e-commerce component of the action.

The two best practices are:

- **Rural Quality – Cooperating Balaton Uplands Brand System (HUNGARY)**

The example proposed as a best practice was presented by Éltető Cooperating Balaton Upland Association at the partner meeting held in Hungary, on June 12-13, 2018. The aim is to help SMEs in rural areas to deal with typical problems, like reaching to new customers, validation of products on the market, need for support in marketing. To this end the Association developed an umbrella brand, integrating under it farmers, agro-food producers, craftsman and other entrepreneurs from the area. Members need to meet previously established quality standards and receive help in marketing and through brand promotion, but also capitalise on the benefits of cooperation and mutual help. The brand system created is easily adaptable to any rural region.

### - **Development of local innovative products (SLOVENIA)**

The practice is a good example of cooperation between local entrepreneurs, as well as of rural SMEs with the creative sector in order to solve problems connected to low income in rural areas and lack of innovation culture. In the frame of the project a local brand was created and cooperation started resulting in 30 new products commercialised on the market. All products are made from traditional materials. In addition innovative tourism services have also been developed.

Besides the good practices, the choice for this action was influenced by other lessons that were learned during the interregional interaction, based on presentations made during the visits organised in Ireland, Portugal and Slovenia, *i.e.*: *presentation of Mr. Esteban Pelayo, director of EURADA (Slovenia, November, 2018), presentation of Prof. Leskovar Robert, University of Maribor (Slovenia, November, 2018).*

Some conclusions that were underlined, as relevant, by the members of the Regional Stakeholders Group and project management team participating at the study visits are:

- Digitalisation of SMEs and the use of Information Technologies are really important for raising the competitiveness of enterprises from the rural areas: E-commerce solutions are the best method to reach a critical mass of consumers. Additionally, digital technologies can also be used to increase productivity or to make processes more efficient.
- ICT solutions can contribute to the reduction of urban and rural inequalities: The use of ICT in rural areas needs to be enhanced and depends on the quality and availability of the infrastructure, promotion of knowledge society and that of innovation culture based also on the use of digital technologies. Besides the infrastructure, development of digital skills is also necessary.

### **3. Description of the action**

The **overall aim** of this action is to capitalise on the implementation and results of the strategic national level project that is going to be financed from the budget of the Policy Instrument by supporting rural SMEs to use digital technologies for commercialising their products online.

The **specific objectives** are:

- Enhance and facilitate cooperation between rural SMEs in one targeted rural area,
- Support for the creation of a brand for rural agro-food products,
- Assist rural SMEs in commercialising their products on-line,
- Inform rural SMEs about the strategic project under the Policy Instrument and raise their awareness regarding e-Commerce.

The proposed action is in line with the provisions of the approved project since it will generate and support the implementation of a new project (initiative) for selected rural SMEs aiming to assist them in using e-Commerce solutions for commercialising their products, helping them with marketing, as well.

The targeted Policy Instrument shall be influenced in a positive way, since the action shall support the designated beneficiary of the strategic project to reach more effectively SMEs in the rural areas, contributing to the planned result of the programme, *i.e.* raising the level of usage of electronic commerce in Romania.

Additionally, the idea generated and implemented as a result of the action shall be fed into the portfolio of the Smart Specialisation Strategy of the North-West Development Region that has as a horizontal priority the use of ITC.

**Activities** for implementing the action:

#### 1. Project development with rural SMEs:

##### 1.1 *Identification of SMEs targeted by the initiative:*

Targeted SMEs will be identified with the help of the two Local Action Groups that are participating as partner organizations in the implementation of the Action Plan. With their support and relying on their data-bases SMEs active in agro-food will be selected, with accent on primary producers of agricultural products, honey producers,

producers of milk and milk products, as well as producers of products made out of forest fruits. It is expected that cooperation will be started with at least 10 rural producers, after informing all relevant SMEs about the initiative and goals of the action.

### *1.2 Mapping needs of SMEs and development of joint e-Commerce project:*

For the on-line commercialization of products an already existing tool will be used, developed by Optima Group LIC and ArtSoft Consult LIC, companies that are founding members of Cluj IT Cluster Association, part of the Regional Stakeholders Group. The platform called Târgul Agro (Agro Fair) has been developed with the aim to facilitate easy access to rural products for urban consumers and was financed from Competitiveness Sectorial Operational Programme 2007-2013. Direct commercialization of rural products and an easy acquisition by the urban consumers is facilitated through a dedicated online marketplace [www.targulagro.ro](http://www.targulagro.ro). Besides connecting producers and consumers it also aims to connect them with companies offering transport and logistical services. The platform still has a lot of potential to be exploited that could be facilitated through the implementation of this action. Thus the owners of the platform agreed to support the Chamber of Commerce and Industry Bistrița-Năsăud by offering the possibility to use this on-line marketplace for free in support of rural SMEs.

During this sub-activity, rural SMEs that are interested in the initiative will receive information regarding the on-line commercialization tool mentioned and will be invited to express their needs linked to the online commercialization of their products. These could be for example development of digital skills, information about legal framework, delivery of products ordered online, procedures linked to quality standards, cooperation with other industries, etc. and will be used to develop complementary activities supporting the successful implementation of the action.

Apart from the complementary activities based on needs, branding will be another part of the joint project that will be discussed jointly with interested SMEs. In this sense, as a separate activity, a study visit will be organized for them with the support of the Hungarian Project Partner, to Éltető Cooperating Balaton Upland Association.

As a result of this activity a joint project will be developed comprising actions linked to joint branding and joint on-line commercialization of products, as well as complementary actions depending on needs of rural SMEs. Budget of the project will be jointly established, SMEs adhering to the initiative undertaking the responsibility of financing the necessary costs directly linked to the project.

### *1.3 Study visit to Hungary:*

With the support of the Central Transdanubian Regional Innovation Agency Nonprofil Ltd. SMEs willing to participate in the project will make a trip to Hungary to visit the project proposed as a best practice. The scope is for them to learn from the Hungarian experiences linked to the development and use of joint branding, as well as to gather information on the quality standards used and monitoring of product quality requirements.

## 2. Implementation of joint e-Commerce project:

### *2.1 Creating the joint brand:*

The joint brand will be developed with the involvement of external contractors, helping also with the design of marketing tools and assuring a joint image of producers on the on-line commercialization platform.

### *2.2 Implementation of complementary actions:*

In parallel with the branding complementary actions, developed based on the needs will be implemented in cooperation with Local Action Groups. Such activities can include compliance with legal standards, development of cooperation procedures and quality standards, training for the development of digital skills, contracting companies that can deliver the products sold on-line or creating a new company for this purpose. Additionally, cooperation with cultural and creative industries can be facilitated to create new or improved products or packaging solutions.

### *2.3 Starting on-line commercialization:*

Products of SMEs participating in the project will be uploaded on the platform. For informing customers a marketing campaign will be implemented relying especially on social media, but other relevant communication channels can also be used. If necessary, the platform will further be tailored and/or developed with the support of Cluj IT Cluster Association, Optima Group LIC and ArtSoft Consult LIC.

### 3. Further linking the action to the Policy Instrument:

#### 3.1 *Proposing amendments to the text of the call for proposals:*

When published for public consultation the text of the calls for proposals will be analyzed, and, in case necessary, amendments shall be officially proposed in order to make the call more suitable to the needs of rural SMEs.

#### 3.2 *Organizing information and awareness raising events in connection to the implementation of the national strategic project:*

During the implementation of the strategic project information campaigns and awareness raising events shall be organized not only for the selected rural SMEs, but in other rural areas, as well. The representatives of the Ministry of Communication and Information Society, as the designated beneficiary of the strategic project, as well as the Intermediate Body for Priority Axes 2 of the Competitiveness Operational Programme 2014-2020 will be invited to present the initiative. Additionally, the model created in the framework of the present Action Plan will also be presented in order to multiply it in other rural communities.

During these events information will be offered about the legal framework governing online commerce, about running online commerce platforms, as well as the advantages of selling products online.

## 4. Stakeholders involved

Players involved in the **development** of the action are the Chamber of Commerce and Industry from Bistrița-Năsăud, as well as the members of the Regional Stakeholders Group, *i.e.* representatives of:

- Ministry of European Funds
- Ministry of Research and Innovation, North-West Regional Office
- North-West Regional Development Agency
- Bistrița-Năsăud County Council
- Maramureș County Council
- Babeș-Bolyai University (Bistrița Branch)
- Cluj IT Cluster
- ICPE Bistrița S.A.
- "CDIMM" Foundation Maramureș
- Chamber of Commerce and Industry Sălaj
- Local Action Group Association Ținutul Haiducilor
- Local Action Group Association Țara Năsăudului
- Regional Development Association Dej
- "RURALIS" Local Action Group for Sustainable Development in Bistrița Șieu Someș Microregion
- Federation for the Development of the Bârgău-Călimani Rural Area
- Environmental Protection Agency Bistrița-Năsăud
- Technical University Cluj-Napoca (Bistrița-Năsăud Branch)
- Association of Romanian Communes – Bistrița-Năsăud Branch

Representatives of the above listed organisations contributed to identification of most relevant measures to be implemented under the action, taking into consideration the specificities of the Policy Instrument, the needs of rural SMEs and lessons learned in the framework of the project. Additionally, most of them participated in a Focus Group session, identifying the relevant best practices proposed by Project Partners. The same organisations gave valuable feedback on the content of the action description elaborated by the external consultant.

- External consultant

The role of the external consultant was to propose, draft and complete the specific action based on the



analyses of relevant documents elaborated in the framework of the project or related to the Policy Instrument addressed, and on official statistical data, as well as taking into consideration the discussions with the members of the Regional Stakeholders Group, results of Focus Groups and information gathered through interviews.

Players to be involved in the **implementation** of the action are:

- Chamber of Commerce and Industry Bistrița-Năsăud that will coordinate the implementation of the action, organising meetings and events, analysing the text of the call and sending amendments to it, if necessary. Additionally, it will be responsible for generating the initiative for the joint online commercialisation platform and coordination of other support measures with the help of Local Action Groups. It shall also perform the monitoring of the implementation of the action.
- Ministry of European Funds in the quality of Managing Authority, as well as Ministry of Communication and Information Society, as Intermediate Bodies, responsible for drafting the Applicants Guidelines and for proposing the applications selected for approval towards the Monitoring Committee, with the role of including relevant aspects in the future calls for proposals.
- Two Local Action Groups (namely: Ținutul Haiducilor and Țara Năsăudului), as partners, shall be involved in identifying SMEs to be addressed by the action, as well as in the development and implementation of additional measures together with Chamber of Commerce and Industry Bistrița-Năsăud in order to support rural SMEs to associate with the aim of marketing and commercialising their products on-line, branding, transport of products towards customers, etc.
- Central Transdanubian Regional Innovation Agency Nonprofit Ltd. from Hungary shall be involved as a partner, supporting the organisation of the study-visit to Hungary for targeted rural SMEs and will assure liaison with Éltető Cooperating Balaton Upland Association, implementing the project proposed as best practice.
- Optima Group LIC and Art Soft Consult LIC will be involved as partners, by putting at the disposal of the Chamber of Commerce and Industry Bistrița-Năsăud the on-line commercialisation platform [www.tarqulagro.ro](http://www.tarqulagro.ro), as well as by further developing the platform, if necessary. Furthermore, they will offer information regarding the use of the platform.
- Cluj IT Cluster, as partner, shall facilitate interaction with the member companies (Optima Group LIC and Art Soft Consulting) and shall be involved, if necessary, in the tailoring of the existing platform.
- SMEs identified at the beginning of the implementation of the Action and interested in commercialising their products online.

## 5. Timeframe

Project development with rural SMEs:	01.07.2019 – 31.05.2020
Implementation of joint e-Commerce project:	01.03.2019 – 30.06.2021
Linking the action to the Policy Instrument:	01.07.2019 – 30.06.2012

## 6. Indicative costs

Cost of project development events (2-3 such events)	300 EUR
Cost of information events (2 events)	200 EUR
<u>Other costs:</u>	
<i>Costs of study visit to Hungary</i>	<i>1.500 EUR</i>
<i>Cost of branding and marketing campaign</i>	<i>8.500 EUR</i>
<i>Costs of tailoring on-line platform (if necessary)</i>	<i>5.000 EUR</i>
<i>Costs of other complementary actions (for ex. trainings if necessary)</i>	<i>3.500 EUR</i>

## **7. Funding sources**

Cost of events will be financed from the own sources of the Chamber of Commerce and Industry Bistrița-Năsăud.

*All other costs need to be covered by the targeted rural SME<sup>2</sup> The costs are mainly estimates since they need to be defined during the development phase of the new project (initiative) pending on exact needs of rural SMEs. Cost refer to:*

- *Travel costs linked to the study visit in Hungary and participation at events,*
- *Cost of branding and marketing campaign,*
- *Costs related to tailoring of existing online commercialisation platform (if necessary),*
- *Costs linked to the implementation of complementary actions developed based on needs.*

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<sup>2</sup> CCIBN will try to assist SMEs in rural area to find suitable funding

## II.2 Action 2: **TECHNOLOGY TRANSFER**: Bringing innovation closer to rural SMEs

### 1. Background of action

#### *General problems and challenges of the rural SMEs in North-West Romania*

Innovation in SMEs is a key to their productivity, competitiveness and thus a major factor for general economic growth and job creation. Nevertheless, according to the latest **European Regional Innovation Scoreboard** results, the region is a modest innovator, lagging behind almost all other regions in the EU, registering a continuous fall-back in the last few years.

According to the **SWOT analyses** performed in the framework of the project, the region ranks fifth on national level as regards the number of innovative SMEs and expenditure for research-development-innovation activities. Based on the same analyses the underperformance in innovation on the regional level is due to the lack of cooperation between SMEs and RDI institutions, especially technology transfer centres. As regards SMEs, especially those in rural areas, there is also a lack of innovation culture. Connected to the RDI institutions and technology transfer centres, their activities are insufficient and often are not related to the needs of SMEs and that of the market.

#### *Specific bottlenecks identified by the Regional Stakeholders Group*

Members of the **Regional Stakeholders Group** have discussed in depth about the needs of rural SMEs linked to innovation. The main findings of the Group, according to the minutes of meetings are:

- There is a need for tailored innovation support services for SMEs, especially information and consultancy services, as well as awareness raising of employees about the importance of innovation,
- Rural SMEs are characterised by low productivity, use of out-dated technologies and lack of association,
- Cooperation with RDI and technology transfer entities should be enhanced.

The recommendations of the Group were:

- Innovation should be supported especially in the fields of energy efficiency, circular economy, digitalisation and automation in manufacturing,
- Transfer of suitable best practices identified in the framework of the project should be made after a tailoring to the needs of rural SMEs targeted by the project,
- Cooperation between RDI and technology transfer entities and SMEs should be enhanced by the development of open innovation services and infrastructure,
- The culture of innovation should be improved in rural SMEs.

### 2. Relevance of the action

#### *Targeted intervention of the Policy Instrument addressed*

As regards the policy instrument targeted, innovation in enterprises, cooperation between RDI, technology transfer entities is financed under **Priority Axes 1, Action 1.2.3 Knowledge Transfer Partnerships**. The aim of the action is to encourage interaction between RDI institutions and higher education institutions with RDI and technology transfer activities, and the companies from the business environment, by facilitating access to expertise and RD infrastructure. The compulsory activities that need to be included in any project proposed for financing are research-development activities, more exactly experimental development and industrial research, with the aim to obtain research results that can be launched as innovative products on the market, after transfer to an economic operator.

Impact on the market is important especially in the sustainability period of the projects. To this end cooperation

in partnerships between companies and RDI organizations are encouraged already during project implementation. The goal is to transfer knowledge relevant to business needs and innovative solutions that can be turned into new products, processes, as well as the development of new/improved technologies companies need to become more productive.

According to the rules governing the programme, beneficiaries of projects need to assure the sustainability of their projects after the financing is over, through:

- Continuing the cooperation on the medium and long term with the companies,
- Establishment of dedicated technology transfer structures, like scientific parks and centres for technology transfer.

Beneficiaries have to contribute to the following outcome indicators after the financing of the project has ended:

- *Total number of contracts concluded with enterprises,*
- *Total number of contracts concluded with SMEs,*
- *Total number of contracts concluded with enterprises that would like to introduce new products to the market,*
- *Number of licences given to enterprises,*
- *Total value of private funding attracted through the contracts concluded with enterprises.*

Project output indicator is: *Number of SMEs the beneficiary cooperated with.*

During project sustainability period the beneficiaries of Action 1.2.3 of COP need to continue their cooperation with enterprises involved in the project or other SMEs and build on their projects in order to support innovation in enterprises through technology transfer services.

Action 1.2.3 of COP has been implemented through one competitive call for proposals. This is closed and no future calls for proposals shall be launched by the end of the programming period. In the North-West Development Region, targeted by Rural SMEs project there are 7 projects that were finalised or to be finalised soon.

The new project (initiative) that will be developed and implemented in the framework of this action will influence the projects already financed in their sustainability period. It will involve beneficiaries of Action 1.2.3 of COP with the aim to supply technology transfer to rural SMEs. The action takes into consideration the general problems and needs of rural SMEs, the specific bottlenecks identified in the framework of the project and will put accent on facilitating the transfer of some best practices shared in the framework of the project.

### ***Best practices and lessons learned from the interregional interaction***

The action is influenced by projects proposed as best practices by partners. These were selected by the Regional Stakeholders Group during a Focus Group meeting, taking into consideration several aspects. Firstly, they are practices that can be transferred to interested SMEs from the North-West Development Region of Romania or can be used as a source of inspiration for projects oriented towards the reduction of operational costs or introduction of new business niches tailored to rural areas. Secondly, the practices fall into areas that the Group considered as being relevant for enhancing innovation in rural areas, thus energy efficiency and circular economy. At last but not at least, they were considered to be relevant from the perspective of the specific Action of the Policy Instrument targeted both in terms of activities and national level smart specialisation areas covered (energy efficiency and bio-economy).

Projects proposed as best practices selected:

The following presentations from the study visits from Burgos, Portugal and Clonmel, Ireland are to be outlined:

- **Energy efficiency upgrade at rural agribusiness (IRELAND)**

The practice was presented by a representative of the Tipperary Energy Agency from Ireland at the partner meeting in Burgos, Spain (March 21-22, 2017). It is a good example of a technology transfer project, having as a beneficiary a company active in agriculture, aiming to obtain a reduction of operational costs with the use of new technologies. The upgrade was designed after an energy audit and consisted in installation/retrofit of LED lighting, of solar PV array, pipework insulation, and an oil boiler. As a result the company, called Agritech,

managed to considerably reduce its operating costs.

– **Biogas Power Plant (GREECE)**

The initiative presented by Meazon, from Greece at the meeting held in Bistrița, Romania, in November 8-9, 2017 is a good example for a new economic activity that not only uses RDI results, but also contributes to environmental sustainability (reducing organic waste and CO2 emissions). The plant presented uses organic waste generated by pig farms and transforms it in electricity that is sold through the main network.

– **Viorgan (GREECE)**

The best practice proposed by the Greek partner, shortly presented at the same partner meeting held in Bistrița, Romania, in November 8-9 2017, is one that can be transferred to depressed rural areas. It concerns the management of organic and solid residues, that are transformed in organic fertilizers using modern mechanical equipment and a special breed of earthworms (Red Worms). The high quality products derived through the digestion of organic waste by earthworms enhance the productivity of agricultural plants and have also an agricultural value, contributing to the health of the soil.

– **Vimasol Renewable Energy (PORTUGAL)**

VIMASOL was proposed as a best practice by the Portuguese Project Partner and presented as such at the meeting held in Portugal in March 21-22, 2018. The practice has the aim to support the use of renewable energy sources in buildings, proposing heating with biomass. To this end wood pellets are manufactured from green residues from forests and waste from the wood industry. The project is transferable to any rural community where forest and agricultural residues are available. It could represent an idea stimulating the creation of new businesses, but can also be undertaken as a new activity by an existing company.

Members of the Regional Stakeholders Group also outlined, as relevant, the following general conclusions regarding the practices selected:

- Introduction of innovative energy efficiency measures at businesses results in the reduction of operating costs and creates more revenues, thus contributing to competitiveness,
- Energy efficiency measures and use of renewables can contribute to the reduction of CO2 emissions, thus are reducing the negative environmental effects some economic activities can have, thus contributing to environmental sustainability, as well,
- The last three practices can be good business niches in rural areas. Such models are especially useful for businesses that would like to diversify their activities.

### **3. Description of the action**

The **overall aim** of this action is to support rural SMEs from the North-West Development Region of Romania to capitalise on the results of the projects financed through Action 1.2.3 of the Policy Instrument addressed by receiving technology transfer services from the beneficiaries of the programme during the sustainability period of their projects.

The **specific objective** is to support innovation in rural SMEs by facilitating technology transfer in circular economy and energy efficiency towards rural SMEs in order to make them more competitive on the market.

The proposed action is in line with the provisions of the approved project since it will generate and support the introduction of innovative energy efficiency and circular economy measures at rural SMEs, thus raising their productivity and competitiveness. It can also contribute to the establishment of new economic activities in rural areas.

The targeted Policy Instrument is to be influenced in a positive way, since the action will support the beneficiaries of the programme to contribute to the planned results of the Policy Instrument through raising the impact of projects financed, *i.e.* to achieve the indicators of project sustainability period.

Information about the cooperation generated between the organisation offering technology transfer services and the rural SMEs receiving such services will be shared also with the North-West Regional Development Agency in order to be used for the implementation and monitoring of the Smart Specialisation Strategy of the

North-West Development Region that has as horizontal priority energy efficiency and circular economy.

**Activities** for implementing the action:

1. Preparatory activities for technology transfer:

1.1 *Identifying relevant SMEs from rural areas:*

With the support of the Agency for Financing Rural Investments and the Regional Development Agency (Intermediate Bodies of EU programmes financing SMEs), as well as the Local Action Groups (LEADER) a list of rural SMEs will be developed. This list will be further analyzed in terms of identifying SMEs that have a relevant profile for energy efficiency or circular economy measures inspired from the selected best practices.

3.2. *Mapping the needs of SMEs:*

Relying on the expertise of employees at its accredited Technological Information Centre (CIT TEHNOINF BN), the Chamber of Commerce and Industry Bistrița-Năsăud will perform an assessment of selected SMEs to map their needs linked to technology transfer services in energy efficiency and circular economy. SMEs that are directly interested in the action will be selected.

3.3. *Concluding cooperation agreements with beneficiaries of the Policy Instrument:*

2. Beneficiaries of funds under Action 1.2.3 of the Competitiveness Operational Programme 2014-2020 and their areas of technology transfer will be analyzed against the needs of rural SMEs. Organizations that can offer suitable services will be contacted by the Technological Information Centre of the Chamber of Commerce and Industry Bistrița-Năsăud and a Cooperation Agreement shall be signed with them regarding the implementation of the action, in case no such Agreement exists yet with them<sup>3</sup>.
- Supporting technology transfer:

2.1 *Facilitating cooperation between beneficiaries and interested SMEs:*

Selected SMEs will be invited to a match-making event with the beneficiaries of Competitiveness Operational Programme 2014-2020 the Chamber of Commerce and Industry has signed Cooperation Agreements with. Researchers representing these organizations will be invited in a targeted manner, based on the needs of the companies.

Technology transfer services and needs will be generally presented, as well as the transferable best practices gathered during the project and other similar technologies that are in the data-base of CIT TEHNOINF BN. The aim will be to establish a first connection between entrepreneurs and beneficiaries of the Policy Instrument and initiate joint projects.

2.2 *Developing technology transfer projects:*

Based on the initial contacts established, bilateral meetings will be organised between SMEs and the institutions with matching technology transfer services. The Chamber of Commerce and Industry from Bistrița-Năsăud will act as an intermediary and will facilitate interaction between technology transfer offer and demand, until necessary, relying on the expertise gathered in its Technological Information Centre. For the technology transfer contracts concluded, the Chamber can also offer supplementary services, like advice on the available financing sources (for ex. Horizon 2020, National RDI Programme, etc.) or on enterprises that can become suppliers or clients for the SMEs that become beneficiaries of technology transfer services.

#### 4. Stakeholders involved

Players involved in the **development** of the action are the Chamber of Commerce and Industry from Bistrița-Năsăud, as well as the members of the Regional Stakeholders Group, *i.e.*:

- Ministry of European Funds
- Ministry of Research and Innovation, North-West Regional Office
- North-West Regional Development Agency

<sup>3</sup> The Technological Information Centre of the Chamber of Commerce and Industry already has cooperation agreements with some of the universities that are beneficiaries of Action 1.2.3 of Competitiveness OP 2014-2020.

- Bistrița-Năsăud County Council
- Maramureș County Council
- Babeș-Bolyai University (Bistrița Branch)
- Cluj IT Cluster
- ICPE Bistrița S.A.
- "CDIMM" Foundation Maramureș
- Chamber of Commerce and Industry Sălaj
- Local Action Group Association Ținutul Haiducilor
- Local Action Group Association Țara Năsăudului
- Regional Development Association Dej
- "RURALIS" Local Action Group for Sustainable Development in Bistrița Șieu Someș Microregion
- Federation for the Development of the Bârgău-Călimani Rural Area
- Environmental Protection Agency Bistrița-Năsăud
- Technical University Cluj-Napoca (Bistrița-Năsăud Branch)
- Association of Romanian Communes – Bistrița-Năsăud Branch

Members of the Regional Stakeholders Group contributed to the identification of the most important measures to be taken linked to technology transfer, contributing to the definition of the activities under this action. Most of them also participated in the dedicated Focus Group meeting contributing to the identification of relevant best practices. Moreover, the same organisations gave valuable feedback on the content of the action description elaborated by the external consultant.

- External consultant

The role of the external consultant was to propose, draft and complete the specific action based on the analyses of relevant documents elaborated in the framework of the project or related to the Policy Instrument addressed, as well as taking into consideration the discussions with and inputs of the members of the Regional Stakeholders Group, results of Focus Groups and information gathered during interviews.

Players to be involved in the **implementation** of the action are:

- Chamber of Commerce and Industry Bistrița-Năsăud that will implement all steps of the action proposed and will assure its overall coordination and monitoring. Through its Technological Information Centre will offer specific services, like needs assessment, information about financing sources, services for technology transfer contract intermediation.
- Local Action Groups, including the ones that are partners for the implementation of the Action Plan, will support the Chamber of Commerce and Industry Bistrița-Năsăud in reaching towards targeted rural SMEs, and identifying the most relevant ones for receiving technology transfer services in energy efficiency and/or circular economy.
- Relevant beneficiaries of Action 1.2.3 of Competitiveness OP 2014-2020 that will conclude technology transfer contracts with rural SMEs in order to supply technology transfer services in the fields of circular economy and energy efficiency.
- SMEs that are interested to receive technology transfer services in areas of energy efficiency and circular economy.

## 5. Timeframe

Preparatory activities for technology transfer:	01.07.2019 – 31.12.2019
Supporting technology transfer:	01.01.2020 – 30.06.2021

## 6. Indicative costs

Cost of events (1 such event)	200 EUR
<u>Other costs:</u>	
<i>Travel costs of COP 2014-2020 beneficiaries</i>	<i>220 EUR</i>
<i>Travel costs of rural SMEs</i>	<i>150 EUR</i>
<i>Acquisition of technology transfer services (1 to 3 contracts)</i>	<i>8.500 EUR</i>
	<i>to</i>
	<i>25.500 EUR</i>

## 7. Funding sources

Cost of events will be financed from the own sources of the Chamber of Commerce and Industry Bistrița-Năsăud.

*The implementation of the action will also entail other costs on behalf of targeted rural SMEs and beneficiaries of Action 1.2.3 of COP 2014-2020.<sup>4</sup>*

*The costs are linked to acquisition of technology transfer services by rural SMEs. Additionally, travel costs to the match making event and bilateral meetings shall be supported by entrepreneurs and beneficiaries of the Policy Instrument.*

<sup>4</sup> CCI BN will assist stakeholders to find suitable financing resources



## II.3 Action 3: *RURAL SMEs INNOVATION HUB*: boosting innovation and making the use of financial instruments more effective

### 1. Background of action

#### *General problems and challenges of the rural SMEs in North-West Romania*

Despite the generally low level of innovation culture in SMEs, companies show a growing interest in accessing funds for innovation, especially non-reimbursable funds for process innovation that mainly involves acquisition of new technologies. Even though companies are aware of the positive impact of innovation on their businesses in terms of productivity and competitiveness, they do not have the financial capacity to finance innovation, nor possess information about the latest technologies they could capitalise on. Thus problems regarding access to financing become additional to their lack of knowledge about new technologies and lack of cooperation with RDI or technology transfer institutions, as presented at the previous action.

Businesses got used to accessing non-reimbursable funds and have knowledge about commercial credits, but they possess less knowledge and have less experience regarding the financial instruments that started to be used in the current programming period. While, the amounts available within the Operational Programmes for financing SMEs through non-reimbursable grants has been already contracted, companies can still access financial instruments that are tailored to innovative investments.

These problems have been underlined in the **SWOT analyses** performed within the project, as well, *i.e.* companies have difficulties in accessing all types of the available financing due to the lack of knowledge. Development of services to help them accessing reimbursable funds, combined with innovation support services would be necessary in this sense. The same analyses underlines that innovation in rural SMEs could be boosted through tailored financial instruments.

#### *Specific bottlenecks identified by the Regional Stakeholders Group*

Members of the **Regional Stakeholders Group** discussed at several meetings about the problems rural SMEs face in terms of innovation. The conclusion of these discussions was that the problems hindering innovation and thus competitiveness are complex. From the perspective of this action one can mention the following bottlenecks:

- There is a lack of tailored innovation support services for SMEs in rural areas;
- There is need for educational services for the employees of rural SMEs, especially regarding general information about innovation, as well as information about the new technologies that are available;
- Cooperation between businesses and academia or researchers is even lower in rural areas than in urban settlements;
- Rural entrepreneurs do not possess enough knowledge about all existing financing sources;
- Specific consultancy services should be developed in order to support rural entrepreneurs to access the financing sources that are available.

Given the fact that there will be no more calls for proposals financing innovative projects of SMEs in the current programming period, members of the group concluded that rural SMEs should make use of the financial instruments that are still active. Nevertheless, they have added that in order for SMEs to be able to access such instruments, they also need support services in order to be able to innovate or become innovative.

### 2. Relevance of the action

#### *Targeted intervention of the Policy Instrument addressed*

Under the 1<sup>st</sup> Priority Axes of the Competitiveness Operational Programme **Action 1.2.2 - Credit and risk capital measures in favor of innovative SMEs and research organizations responding to market**

**demands** – is using financial instruments with the objective to help innovative SMEs to get access to financing, as well as to raise private investments in RDI. Based on the ex-ante assessment performed, the Action uses as a main financial instrument a credit facility that is still available for innovative SMEs. The instrument called Risk Sharing Loan Portfolio is managed jointly by the Managing Authority of the Competitiveness Operational Programme and the European Investment Bank and intermediated by Pro Credit Bank in Romania.

Through this Risk Sharing Loan Portfolio, Pro Credit Bank offers access to financing for innovative SMEs, either for investments or for assuring working capital, under extremely advantageous loan terms. These credit facilities are provided in national currency (RON), starting from a minimum amount of 450.000 RON, up to a maximum amount of 7 million RON, and have a partially subsidized interest that is 50% lower than the standard rate. Depending on the destination of the loan repayment period is of minimum 1 and maximum 10 years. Additionally, interested clients can also have access to professional financial advisory services offered by the bank.

Loans can be accessed by innovative micro, small or medium enterprises, registered in Romania, with activities in production or services, except for the economic activities that cannot be financed from the EU budget (for ex. tobacco, alcoholic beverages, arms and ammunition, gambling, etc.). Companies that can be financed should be innovative or they need to access the loan in order to invest it in innovation or innovative activities, including technological upgrading. The types of innovation that are targeted by the financial instrument are product, process and market innovation, as well as organizational innovation.

According to the contract signed by Pro Credit Bank with the European Investment Bank the total amount available for the whole portfolio is 15.5 million EUR, out of which approximately 10 million EUR are still available.

Based on the experience so far SMEs generally do not file for a loan from the portfolio, due to the fact that they do not have enough knowledge about the available instrument, but also due to the lack of innovation culture within companies. From this perspective there would be a need for concerted and integrated actions, with the involvement of relevant stakeholders.

The action will support rural SMEs to access financing from the Risk Sharing Loan Portfolio and implement innovative projects using this type financing. In order to reach this aim an innovation HUB will be created, as a framework that supports generation and development of innovative projects, facilitating cooperation of RDI institutions and rural SMEs.

### ***Best practices and lessons learned from the interregional interaction***

The action was influenced not only by the best practices shared by project partners, but also by the interregional interaction between partners and facilities visited during the site visits.

Initiatives taken into consideration for shaping the action have been selected by the members of the Regional Stakeholders Group during a Focus Group session, taking into account regional needs and the particularities of the Action from the Policy Instrument addressed. The reasons for the selection are twofold. Firstly, these offer integrated services for complex problems SMEs face in developing and upgrading their business to become more competitive. These services range from business and innovation support services, to tailored trainings and assistance in access to available funds and respond exactly to the needs rural SMEs from the North-West Development Region face. Secondly, services presented by project partners would be necessary for the SMEs targeted by the project in order to be able to make use of the financial instruments offered by the Policy Instrument addressed. Additionally, capitalising on these lessons learned can also be a proper way for the Chamber of Commerce and Industry from Bistrița-Năsăud to further develop its services offered, especially through their accredited Technological Information Centre.

Practices selected are:

#### **- Rural Burgos for entrepreneurs (SPAIN)**

The programme presented by the Society for the Development of the Province of Burgos, Spain, at the workshop held in the framework of the project in Milagros, Burgos, on March 30, 2017 operates with integrated tools for promoting entrepreneurship in the rural areas of the Province of Burgos. The programme has three main pillars: technical support (covering business development services, elaboration of information materials, networking), financing (loans for new investments, as well as expansion or modernisation of productive capacity) and training (in entrepreneurship and management of SMEs).

- **Patras Innovation Quest (GREECE)**

The event, proposed as a best practice by the Greek project partner, has the aim to strengthen cooperation between researchers and entrepreneurs. These events have two objectives. One is to present mature research results that can be commercialised by entrepreneurs. The second is to discuss problems that the productive sector is facing thus the researchers can come up with new solutions to tackle these problems.

- **Aroma Hub Patras (GREECE)**
- **Clean Tech Innovation Hub (GREECE)**
- **Nanotechnology Hub (GREECE)**

The three hubs, part of the Scientific and Technology Park from Patras, Greece, were visited on April 9-10, 2019 during the study visit organised by the Greek project partner. Even though they operate in different areas - agro-food, cosmetics and food supplements; energy and advanced materials; nanotechnologies – the hubs have the same objective to encourage innovation and entrepreneurship in order to develop businesses and help in the revitalisation of local economy. The hubs have two main activity pillars: Education and Innovation & Entrepreneurship. Under educational services they focus on bridging the gaps between academia and industry, discussing about needs and trends and facilitating cooperation and partnerships between researchers and companies. Additionally, they organise training courses for the employees of SMEs. Innovation & Entrepreneurship support refers to high quality research matching the needs of the industry, access to research infrastructure and cooperative research projects, as well as prototyping and proof-of-concept. As additional services, Hubs elaborate studies, strategies and perform analyses, give advice on IP related matters, as well as support in accessing available funding.

### **3. Description of the action**

The **overall aim** of the action is to support rural SMEs from the North-West Development Region of Romania in order to access the Risk Sharing Loan Portofolio, a financial instrument offered through the Policy Instrument targeted, for implementing innovative projects.

The **specific objective** of the action is to put into function an innovation hub that will offer a complex and integrated set of services supporting innovation within rural SMEs, through:

- Development and provision of innovation support services for targeted rural SMEs,
- Raising level of knowledge of rural SMEs regarding the targeted financial instrument,
- Development of the general innovation ecosystem.

The proposed action is in line with the provisions of the approved project since it will support the generation of innovation projects by rural SMEs, at the same time helping them to get access to financing for their innovative ideas. As a result of the action rural SMEs will become more competitive and will be able to create more jobs.

The targeted Policy Instrument shall be influenced in a positive way, since the action aims to identify SMEs that will access the Risk Sharing Loan Portofolio financed through the Competitiveness Operational Programme 2014-2020. For interested SMEs support will be offered in order to generate and develop innovative ideas, as well as to prepare the necessary documentation to access the financial instrument.

Information about the Rural SMEs Innovation Hub and the services developed will be sent to the North-West Regional Development Agency in order to be used for the implementation and monitoring of the Smart Specialisation Strategy of the North-West Development Region.

**Activities** for implementing the action:

1. Creating the conditions for the establishment of Rural SMEs HUB:

This activity will comprise a set of sub-activities necessary for preparing the operation of the Rural SMEs HUB in terms of services offered and in terms of stakeholders targeted, thus:

- 1.1 *Development of data-bases with rural SMEs*, will be performed in a coordinated way with the similar activity presented under Action 2. Recommendations about potentially interested SMEs will be asked from Local Action Group Associations. Additionally, data-bases of rural SMEs financed under the Regional Operational Programme 2014-2020 and the National Rural Development Plan 2014-2020 will

be requested from the regional level Intermediate Bodies of the two programmes.

1.2 *Development of a data-base with consultants* who are able to elaborate different analyses, studies for innovation projects.

Before the inclusion in the data-base, consultants will be contacted in order to agree on being part of the data-base and will be informed about the scope of the action. Other services that are necessary for the establishment of the HUB and provision of proposed services are already in place at the Technological Information Centre within the Chamber of Commerce and Industry from Bistrița-Năsăud. The Centre has already elaborated trainings that have the aim to raise awareness about innovation and has concluded cooperation agreements with the main Universities that can offer acces to research infrastructure, perform research-development activities and provide technology transfer services. Additionally, the centre offers services related to IP management and technological information.

2. Establishment of Rural SMEs HUB:

The HUB will be created as an additional service of the Technological Information Centre within the Chamber of Commerce and Industry from Bistrița-Năsăud. Its establishment will entail a selection, and if necessary, a tailoring to the innovation services already offered and be marked with a series of communication activities:

2.1 *Tailoring of innovation services already offered:* the services already offered by the Technological Information Centre will be analysed from the perspective of their relevance for this activity and if necessary will be tailored. For example the trainings offered will be redesigned, a selection of the relevant universities and their research institutes shall be made, as well as a selection of the technologies that can be transferred towards rural SMEs.

2.2 *Development of a dedicated section on the web-site of the Chamber of Commerce and Industry from Bistrița-Năsăud.* The HUB will be presented in a dedicated section of the website of the project parter that will present services offered, but also will include the data-base of consultants, the presentation of the Risk Sharing Loan Portofolio with link to the web-page of Pro Credit Bank, as well as a list of universities and research institutes and relevant contact persons.

2.3 *Information campaign of rural SMEs:* Targeted rural SMEs will be informed about the establishment of the HUB and the services offered through direct e-mails, as well as with the help of Local Action Groups.

3. Operation of the Rural SMEs HUB:

Operation of the HUB within the timeframe of the Action Plan will cover the organization of the same set of consecutive activities twice and in parallel provision of services, thus:

3.1 *General introductory event,* will be targeted to rural SMEs interested in the activity and will contain an awareness raising training regarding innovation, as well as a general presentation of the Risk Sharing Loan Portofolio, by a representative of Pro Credit Bank. Additionally, companies will be introduced to the activities that will follow this event and the services offered by the HUB.

3.2 *Specific event to generate innovative projects,* will have the aim to facilitate cooperation between researchers and entrepreneurs, relying on the services offered by the Technological Information Centre and taking into consideration the eligibility criteria for accessing the Risk Sharing Loan Portofolio. It is expected that based on the interaction started at the event innovative project ideas will be generated and developed.

3.3 *Workshop dedicated to project development,* will be a practical event supporting the development of the projects generated at the previous event. Project promoters will get feed-back and practical advice on their project ideas from the representatives of Pro Credit Bank and experts of the Technological Information Centre. The projects that meet eligibility criteria and quality requirements will be submitted for financing from the Risk Sharing Loan Portofolio.

3.4 *Additional services,* will be offered in parallel by the Chamber of Commerce and Industry Bistrița-Năsăud to support generation and development of innovative projects. This activity will cover information regarding new technologies for interested companies, information about relevant best practice examples generated in the framework of the Rural SMEs project, information regarding consultants that can offer support in preparing different studies and analyses necessary for project development.

#### 4. Stakeholders involved

Players involved in the **development** of the action are the Chamber of Commerce and Industry from Bistrița-Năsăud, as well as the members of the Regional Stakeholders Group, i.e.:

- Ministry of European Funds
- Ministry of Research and Innovation, North-West Regional Office
- North-West Regional Development Agency
- Bistrița-Năsăud County Council
- Maramureș County Council
- Babeș-Bolyai University (Bistrița Branch)
- Cluj IT Cluster
- ICPE Bistrița S.A.
- "CDIMM" Foundation Maramureș
- Chamber of Commerce and Industry Sălaj
- Local Action Group Association Ținutul Haiducilor
- Local Action Group Association Țara Năsăudului
- Regional Development Association Dej
- "RURALIS" Local Action Group for Sustainable Development in Bistrița Șieu Someș Microregion
- Federation for the Development of the Bârgău-Călimani Rural Area
- Environmental Protection Agency Bistrița-Năsăud
- Technical University Cluj-Napoca (Bistrița-Năsăud Branch)
- Association of Romanian Communes – Bistrița-Năsăud Branch

Members of the Regional Stakeholders Group have contributed to the elaboration of this action by identifying the relevant needs of rural SMEs, as well as by participating at Focus Group meetings in order to identify the relevant best practices and lessons learned from the interregional interaction within the project. Furthermore they have discussed and offered feedback on the content of the action proposed.

- Pro Credit Bank

As an intermediary of the financial instrument available through the Competitiveness Operational Programme 2014-2020, Pro Credit bank, through a designated representative offered the necessary information about the Risk Sharing Loan Portofolio managed by the bank. Furthermore, during an interview session offered input for the development of action, as well as contributed to its finalisation with observations and comments on the text.

- External consultant

The role of the external consultant was to propose, draft and complete the specific action based on the analyses of relevant documents related to the Policy Instrument addressed, and on official statistical data, as well as taking into consideration the discussions with the members of the Regional Stakeholders Group during regular and Focus Group meetings.

Players to be involved in the **implementation** of the action are:

- Chamber of Commerce and Industry Bistrița-Năsăud that will implement all steps of the action proposed, assuring overall coordination and involvement of experts from the Technological Information Centre.
- Pro Credit Bank that will be involved in the information sessions that will be organised for rural SMEs interested in accessing the loan facility, as well as will offer dedicated financial advisory services to interested companies.
- Local Action Groups that will support the Chamber of Commerce and Industry Bistrița-Năsăud in reaching towards targeted rural SMEs, as well as in sharing information about the HUB and services offered.

- Selected Universities and their dedicated research institutes that already have Cooperation Agreements with the Technological Information Centre of the Chamber of Commerce and Industry Bistrița-Năsăud.
- SMEs from the rural area, interested in the generation and development of innovative projects in cooperation with universities and research institutes and in accessing the Risk Sharing Loan Portfolio for the implementation of these ideas.

## 5. Timeframe

Creating the conditions for the establishment of the Rural SMEs HUB:	01.07.2019 – 31.12.2019
Establishment of Rural SMEs HUB:	01.01.2020 – 28.02.2020
Operation of the Rural SMEs HUB:	01.03.2020 – 30.06.2021

## 6. Indicative costs

Cost of events (6 such events)	600 EUR
<u>Other costs:</u>	
<i>Travel costs of SMEs</i>	150 EUR
<i>Travel costs of universities, research institutions</i>	200 EUR
<i>Travel costs of ProCredit Bank</i>	75 EUR
<i>Cost of consultancy services (estimate)</i>	15.000 EUR

## 7. Funding sources

Cost of events will be financed from the own sources of the Chamber of Commerce and Industry Bistrița-Năsăud.

*The implementation of the action will entail other costs on behalf of organisations involved in the activities, as well as targeted rural SMEs<sup>5</sup>. The costs are:*

- *Travel costs of researchers, entrepreneurs and representative of Pro Credit Bank to the events,*
- *Cost of consultancy services that could be necessary for the development of the innovative projects of the rural SMEs. These costs are estimated in the budget.*

<sup>5</sup> CCIBN will assist stakeholders to find suitable financing resources

## MONITORING THE IMPLEMENTATION OF THE ACTION PLAN

The implementation of the Action Plan shall be continuously **monitored**, focusing on the following main **elements**:

- To check to which extent the implementation of the measures and activities foreseen in the Action Plan is going according to the initial plans and within the proposed timeframe,
- To gather information and data regarding the achievement of outputs resulting from the implementation of activities,
- To collect information regarding the achievement of the self-defined performance indicator proposed for the second phase of the project, as indicated in the approved Application Form.

Results of the monitoring activity will be used with the **aim** to:

- Take corrective actions and measures, if necessary,
- Gather information and evidence about the results achieved in order to be fed into the monitoring of Phase II of the Rural SMEs project, through reporting towards the Joint Secretariat of the Programme,
- Collect the information necessary to be shared with Project Partners regarding progress registered during implementation, as well as for communication and dissemination activities at project level.

The main **responsible** for monitoring the implementation of the Action Plan shall be the Chamber of Commerce and Industry Bistrița-Năsăud. Nevertheless, all stakeholders and partners involved in the implementation of the measures and activities foreseen shall be involved.

Monitoring activity shall be continuous during the implementation of the action plan in the **period** 01.07.2019 – 30.06.2021 and shall focus on the indicators presented below.

- **Action 1: RURAL E-COMMERCE: using digital technologies for business growth**

<i>Type/INDICATOR</i>	<i>VALUE</i>
<b><i>Self-defined performance indicator</i></b>	
Number of SMEs participating in regional innovation support (meaning the number of rural SMEs participating at the information and awareness raising events)	30
<b><i>Action-specific indicators</i></b>	
Number of rural SMEs cooperating with each other and other stakeholders	10
Joint brands developed	1
Study visits organized	1
Information events organized	2
On-line commercialization project implemented	1

<i>Indicators linked to the addressed Policy Instrument</i>	
New SMEs using electronic commerce in Romania	10

- **Action 2: TECHNOLOGY TRANSFER: Bringing innovation closer to rural SMEs**

<i>Type/INDICATOR</i>	<i>VALUE</i>
<i>Self-defined performance indicator</i>	
Number of SMEs participating in regional innovation support (meaning the number of SMEs participating at the match-making event)	15
<i>Action-specific indicators</i>	
Number of rural SMEs interacting with RDI institutions	15
Developed data-bases	1
Concluded Cooperation Agreements	1 or 2 depending on needs
Match-making events organized	1
Technology transfer projects developed	1 to 3
<i>Indicators linked to the addressed Policy Instrument</i>	
Technology transfer contracts concluded between SMEs and beneficiaries of the Policy Instrument	1 to 3



- **Action 3: RURAL SMEs INNOVATION HUB: boosting innovation and making the use of financial instruments more effective**

<i>Type/INDICATOR</i>	<i>VALUE</i>
<i>Self-defined performance indicator</i>	
Number of SMEs participating in regional innovation support (meaning the number of entrepreneurs participating at the two sets of events, receiving innovation support)	20
<i>Action-specific indicators</i>	
Number of rural SMEs cooperating with other stakeholders	20
Innovation support service created (Rural SMEs HUB)	1
Developed data-bases (SMEs and consultants)	2



Number of events organized (2 sets of consecutive events)	6
Number of innovative projects developed for financing through the Risk Sharing Loan Portfolio	3
<b><i>Indicators linked to the addressed Policy Instrument</i></b>	
Number of SMEs that benefit from financial support, other than grants	3

I, the undersigned, representing the Chamber of Commerce and Industry Bistrița-Năsăud, shall undertake the responsibility for the overall coordination and implementation of this Action Plan, including its monitoring.

<b>Name:</b> Vasile BAR
<b>Title:</b> President
<b>Date:</b> 28.11.2019
<b>Signature:</b> 
<b>Stamp of the organisation (if available):</b> 

I, the undersigned, representing the Managing Authority of Competitiveness Operational Programme 2014-2020 of Romania, agree with the content of the Action Plan and engage in supporting its implementation.

**Name:** Svetlana GOMBOȘ

**Title:** Head of Managing Authority of Competitiveness Operational Programme 2014-2020

**Date:** 07.12.2019

**Signature:** 



**Stamp of the organisation (if available):** \_\_\_\_\_