

5th partner meeting

Warsaw, 7th of February 2024

Interreg
Europe



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the European Union

PROACTsme

PROACTsme is based on smarter and digitized services for SMEs with special attention to the development and provision of personalized and proactive electronic public services.

PART ONE

INTRODUCTION OF THE PROJECT STATUS AND UPDATES

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Generalitat
de Catalunya



Today we will talk about...

1. The agenda: an overview

4

2. Brief recap of semester 2: state of the play

6

4. Budget

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4. The Upcoming Schedule

14

4. Questions and answers

16

#1.

THE AGENDA: AN OVERVIEW

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About today's event:



Wednesday 7th of February 2024

Address: Centrum Przedsiębiorczości Smolna, 4 Smolna street

<https://maps.app.goo.gl/5xtHcm35YCKuki9t7>

8:30 – 9:00 Reception of attendees

9:00 – 9:15 Welcome

9:15 – 10:45 **State of play – capacities and conditions for the implementation of the project results**

- presentation of LP and PP8 (20 min)
- presentation of partners: PP2, PP3, PP4, PP5, PP6 (1 presentation per PP/ 10 min max)
Presentation should include information on following topics:
 - key competences of the partner;
 - roles of partner in the business environment;
 - impact of the partner on the regional policies;
 - regional policies vs central policies and regulations;
 - state of the play of the resolution the difficulties vs solutions;
 - how can the elements of environment, competence, regional policies and policy impact be used to implement the project results in the region?
- PP7 (10 min max)
Presentation should include information on following topics:
 - how can the elements of environment, competence, regional policies and policy impact be used to help PPs implement project results in the region?

10:45 – 11:00 **Presentation of the Digitization Strategy of the Mazowieckie Voivodeship with elements of the Strategy of Information Society Development**

11:00 – 11:20 Centre for Entrepreneurship Smolna

11:20 – 11:45 Coffee Break

11:45 – 13:15 **Presentation of good practices from Warsaw (representative of the City of Warsaw)**

- 19115
 - Open data in the Warsaw way
 - "Business and Innovation" service
- Presentation of good practices on national level**
- Ai4MSP
 - Industry Contact Point Industry 4.0 (Branżowy Punkt Kontaktowy Przemysł 4.0)

13:15 – 14:00 Lunch

17:30 – 19:00 Guided tour of the Polish Vodka Museum (in English)

20h00 Dinner (TBC)



Don't forget to check out our updates in the **PROACTsme website**.

This is today's event:

<https://www.interregeurope.eu/proactsme/news-and-events/events/warsaw-study-visit-in-february-2024>

#2.

BRIEF RECAP OF SEMESTER 2: STATE OF THE PLAY

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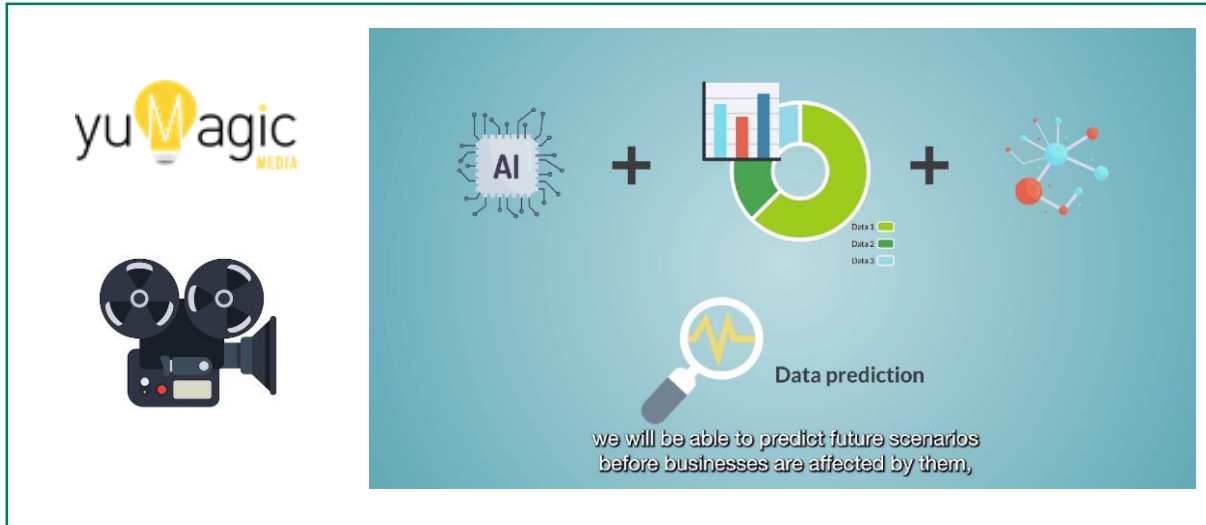
Exchange of experiences		State of play
Report semester 1	LP + 1 per partner	Finalized
1 study visit + 1 Interregional Peer Review (IPeR) + <i>Key Findings Report</i>	P6	Finalized
2nd Stakeholder Group meeting	All partners	In course of action.
3rd Study Visit	LP+P4+P6	7th & 8th February 2024. In course.
Key Report from Study Visit and IPeR in Mazovia	P4 + P6	Forseen afer the Study Visit and the IPeR
Online Follow-up Meeting	All partners	23rd February 2024 11:30h to 13h



Communication strategy		State of play
Activity report (to be done by CM)	LP+All partners	Foreseen and to be presented in the SG Meeting.
2nd newsletter	LP (support from P6+ P4)	In progress. To be closed by the end of semester 2.
Press-notes	All partners	In course.
Ongoing internal communication	LP	In course of action.

Project management		State of play
First level controller	all partners	Finalized.
Database of regional stakeholders	all partners	In progress during phase 1. <u>Note : Remember to Update data base in list of contacts.</u>
List of good practices	all partners	In course of action. Database in the Interreg Europe Website.
Reporting semester 2	all partners	Deadline: 01/06/2024

(1) New video project presentation



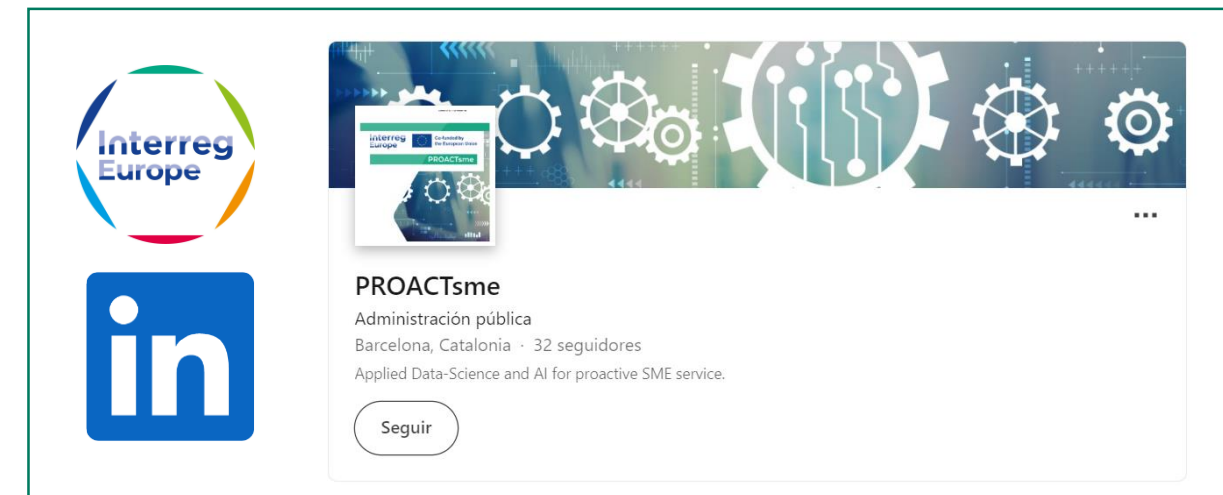
New additions:

- Technological/scientific-like character.
- Shorter video on the Works
- Dialog corrections

(2) Newsletter number 2

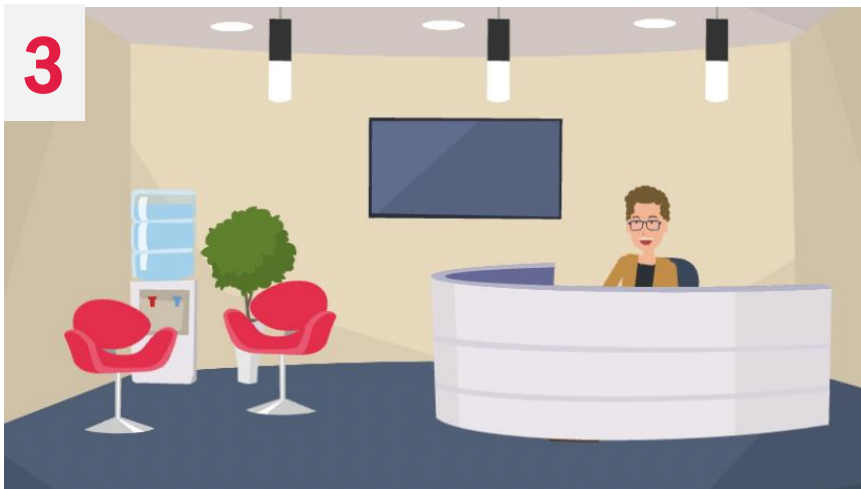


(3) New social media profiles: LinkedIn



➔ (1) New video project presentation

About the new technological/scientific-like character. Four ideas to choose from:



#4. BUDGET

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Budget for Semester 2

Partner	Initial Forseen Budget (A)	85% ERDF/50% norwegian (B)
LP	47.200,00 €	37.760,00 €
P2	49.930,00 €	24.965,00 €
P3	25.900,00 €	20.720,00 €
P4	24.825,00 €	19.860,00 €
P5	29.600,00 €	23.680,00 €
P6	24.575,00 €	19.660,00 €
P7	24.470,00 €	19.576,00 €
P8	6.200,00 €	4.340,00 €

#5. THE UPCOMING SCHEDULE

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Semester 2: Current upcoming events

Online Follow-up Meeting

February 23rd 2024

11:30h to 13h.



Semester 3: March 1st – August 31st

Study Visit: Møre og Romsdal - Norway



Study Visit: Vilnius - Lithuania



Europe, Let's Cooperate! - Antwerp

**Europe, let's
cooperate!**

#4.Q&A

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PART TWO

CAPACITIES AND CONDITIONS FOR THE IMPLEMENTATIONS OF PROJECT RESULTS



Generalitat
de Catalunya

cecot



LP + PP8: Structure

1. Office of Business Management

19

2. CECOT

23

Back ground:
About Catalonia

Catalonia

A map of Europe with a light gray background. The Iberian Peninsula is highlighted in light green, and the region of Catalonia is highlighted in red. The rest of Europe is shown in a darker gray. The map includes latitude and longitude lines.

7,5M

Inhabitants

+/- 316.000

Civil servants and
employees from all
administrations

The Catalan economy

606.512

companies with
workplace



94.7%

of companies
with less than
10 workers
and more than half of them have
no employees



Business obligations



Three levels of Public administration:

- **State** (Administración General del Estado)
- **Regional** (Generalitat de Catalunya)
- **Local** (city council)

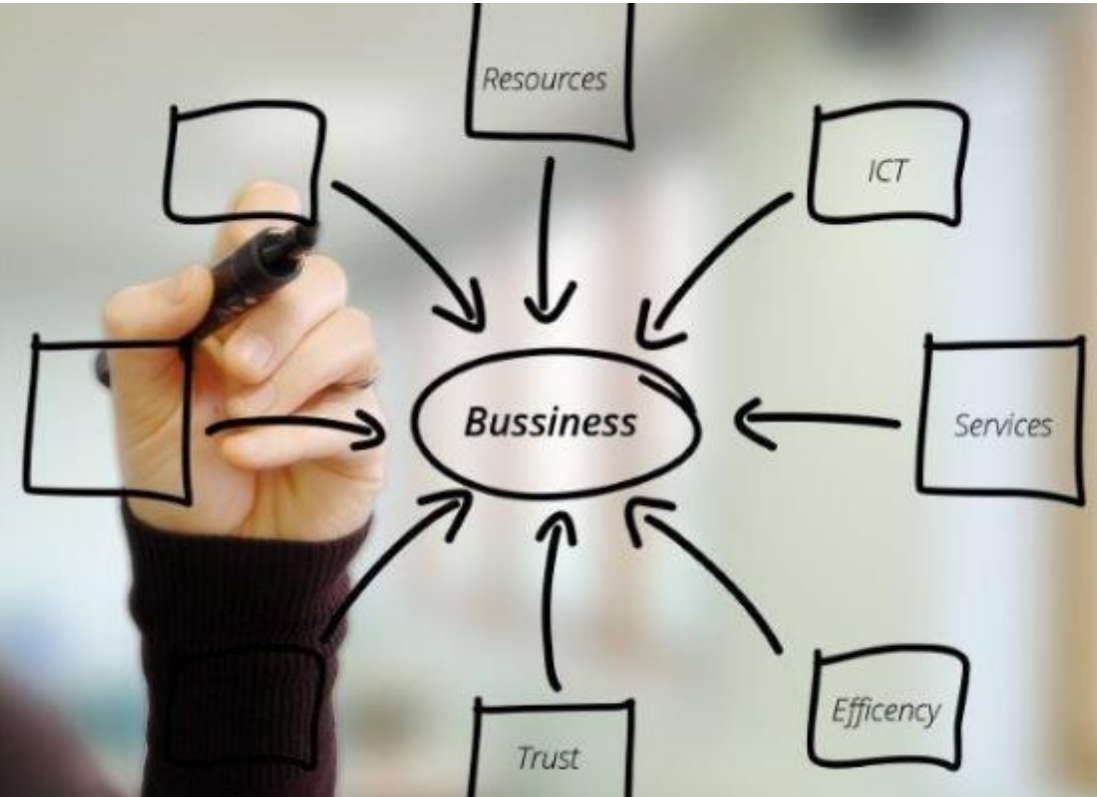
Specific incidence level management on business:

- Constitution law, taxes → State
- Activity approval → Regional
- Workplace approval → Local

New relationship between companies and Public service

SMEs are at the center stage of public policies

- Internal cultural change within the organization,
- Huge transformation of the legal framework,
- A wide technological change



One Stop Shop (OSS) as a driving force of Better Regulation for SMEs



Office of Business Management: key competences and roles

What is OGE? Competences and roles in the business environment

OGE is the responsible unit of this One Stop Shop in Catalonia

- Is the front-office of the relationship with companies and in a lot of cases it is the back office of them too.
 - Establishes the OSS catalog
 - Develops the legal scope of this model
 - Works with the unit responsible to standardize the procedures
 - Develops IT solutions and improve
-
- Grant legal certainty to the holders of economic activities and to entrepreneurs so that they know the procedures included in the catalog of the OSS.



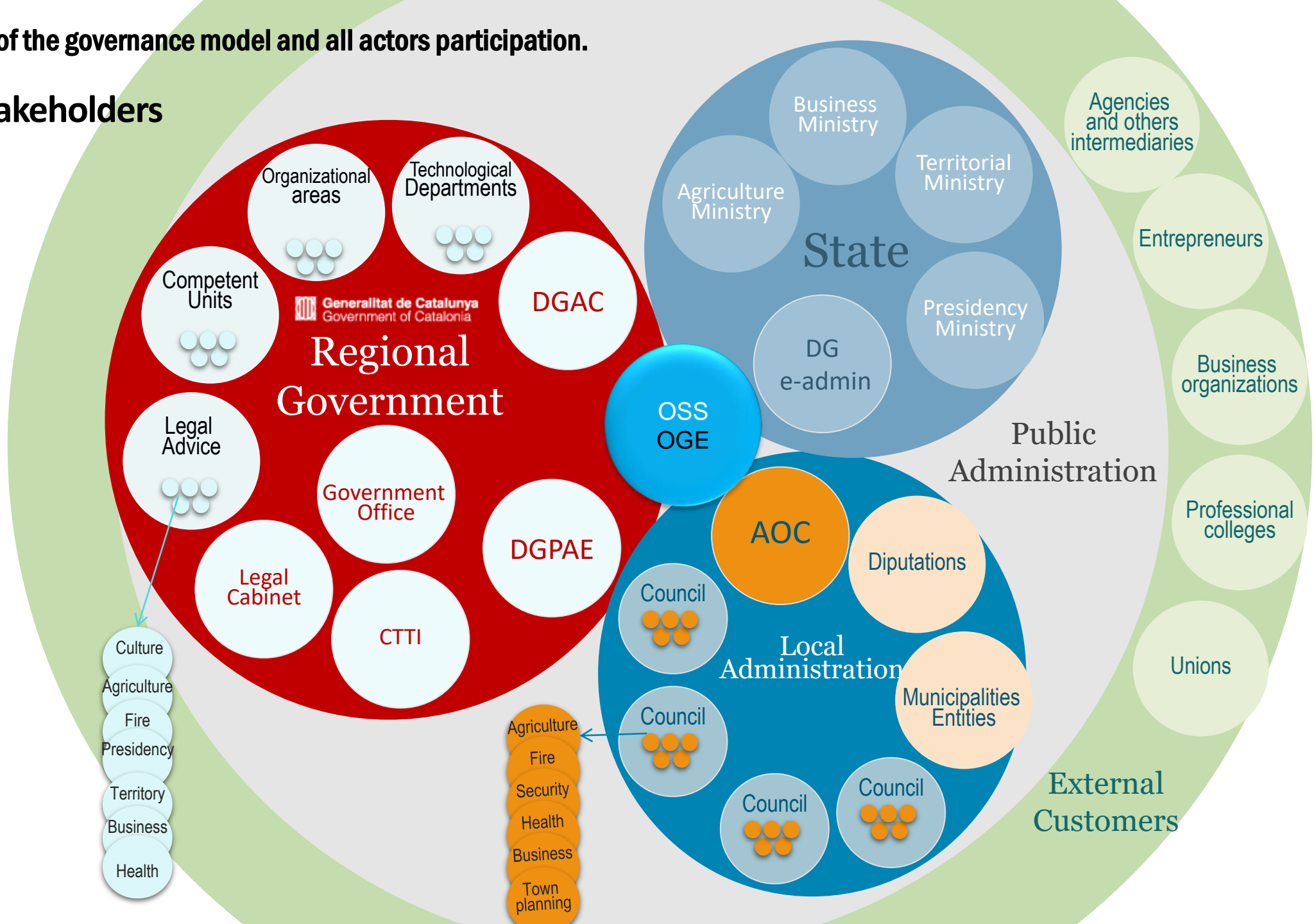
Oficina de
Gestió Empresarial



Finestreta
Única Empresarial

Key role of the governance model and all actors participation.

OSS stakeholders



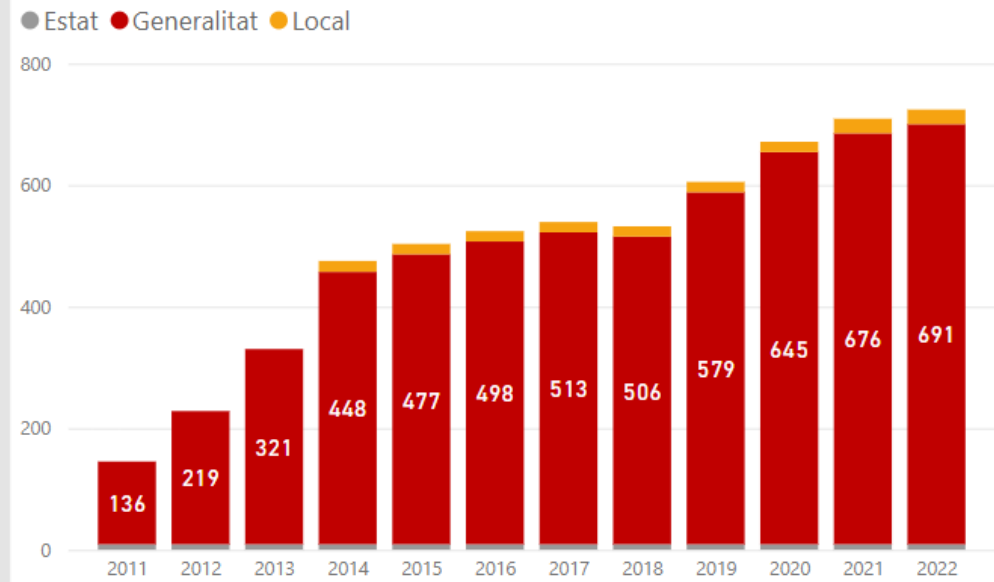
Regional policies impact: further comparative

OSS catalog

Tràmits inclosos al catàleg FUE

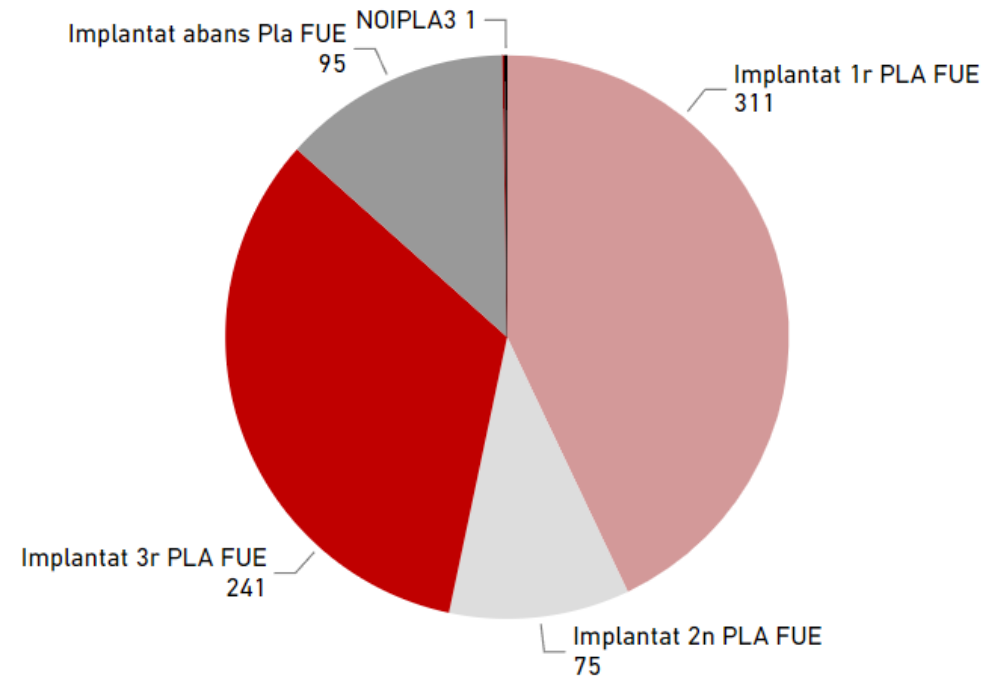
Tràmits totals 2022	Modalitats	Tràmits eliminats
724	1839	135

Evolució Tràmits



Total de tràmits implantats

Tràmits implantats per PLA FUE



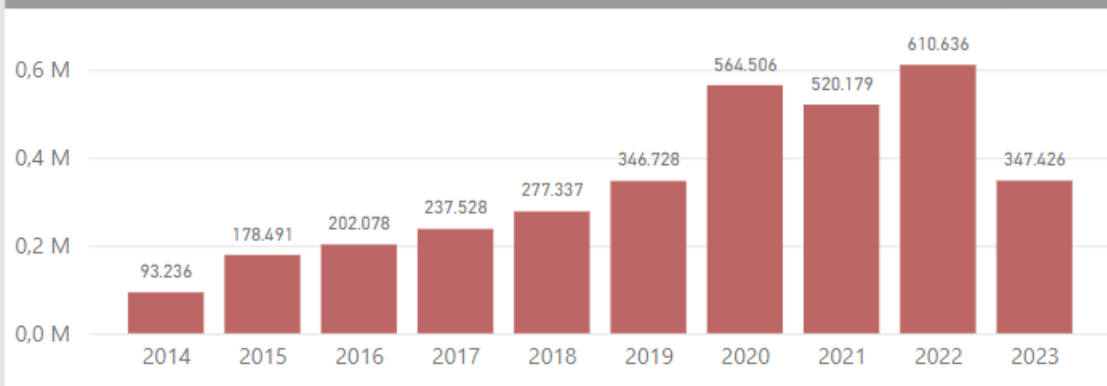


Regional policies impact: further comparative

Managed procedures

Visió global

Evolució Expedients



Expedients Totals des de 2014

3.378.215

Expedients 1er semestre 2023

347.426

Cambres

103.324

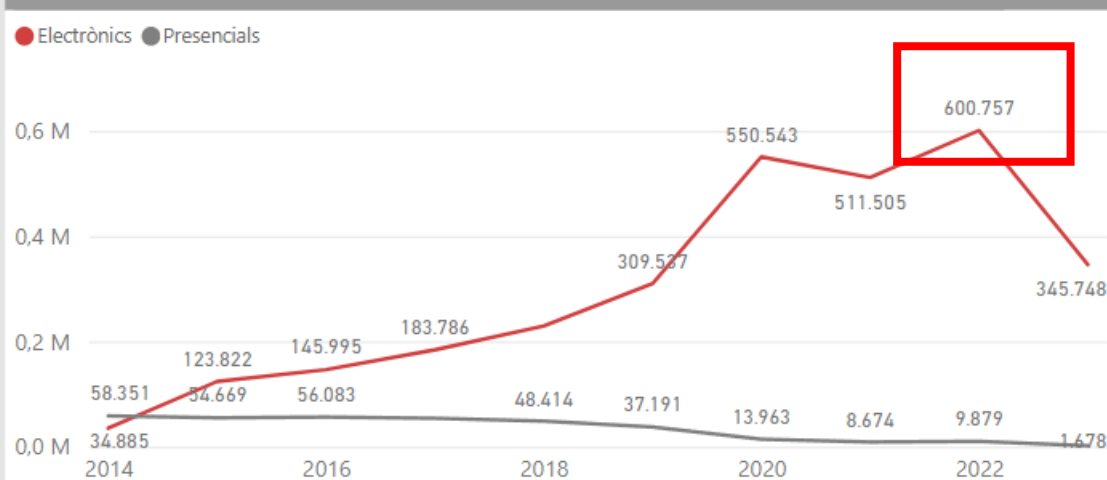
OGE

485.453

Altres unitats

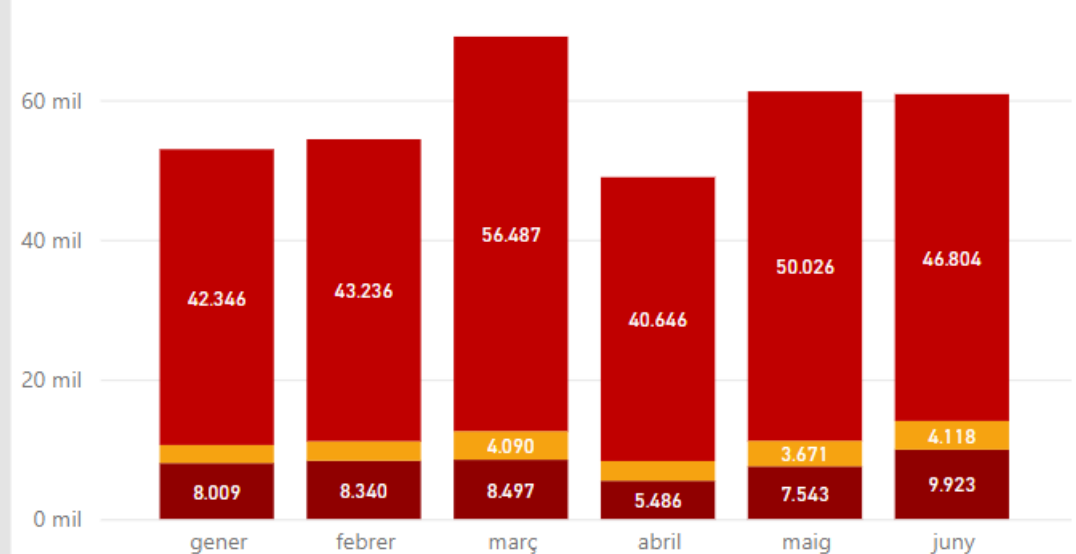
21.808

Evolució Expedients Presencials vs Electrònics

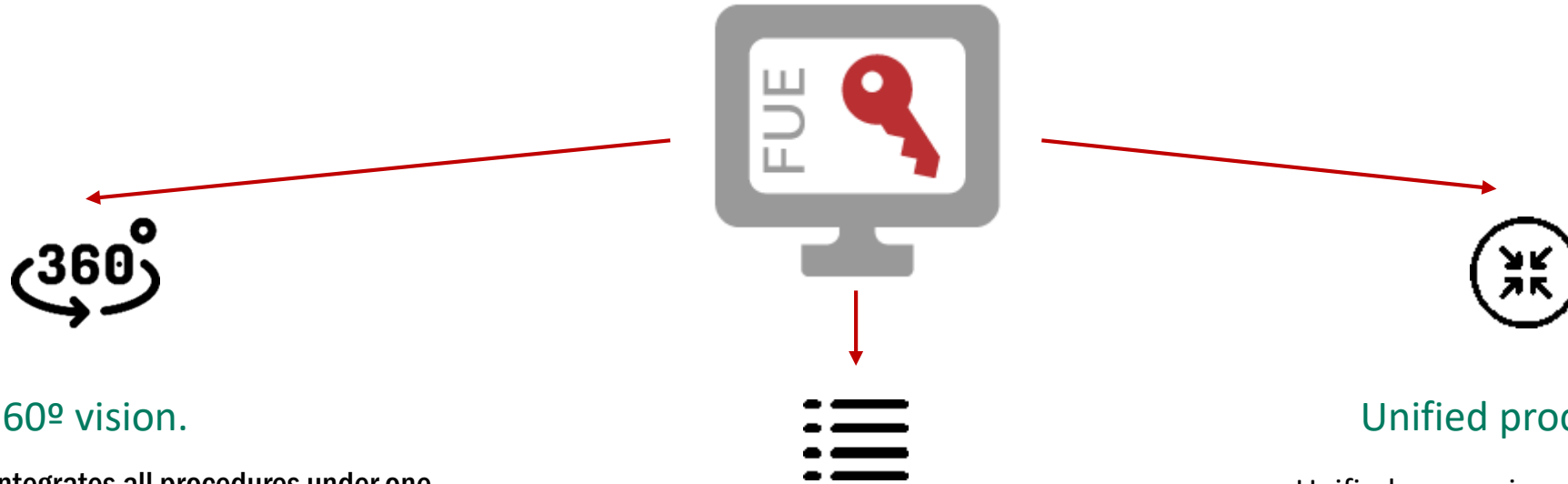


Expedients 1er semestre 2023

● Cambres ● Altres Unitats ● OGEs



State-of-the-play: starting to implement proactive services



360° vision.

360° vision integrates all procedures under one user profile, where title holders and its intermediates can access to all data.

Offering proactive services arraying from data

The Office of Business Management puts forward a system of personalized notification of administrative procedures, as well as a personalized calendar.

Unified processing

Unified processing consists of the possibility to carry out two procedures simultaneously in different levels of the administration via one user-friendly and data-complete platform.

how can the elements of environment, competence, regional policies and policy impact be used to implement the project results in the region?

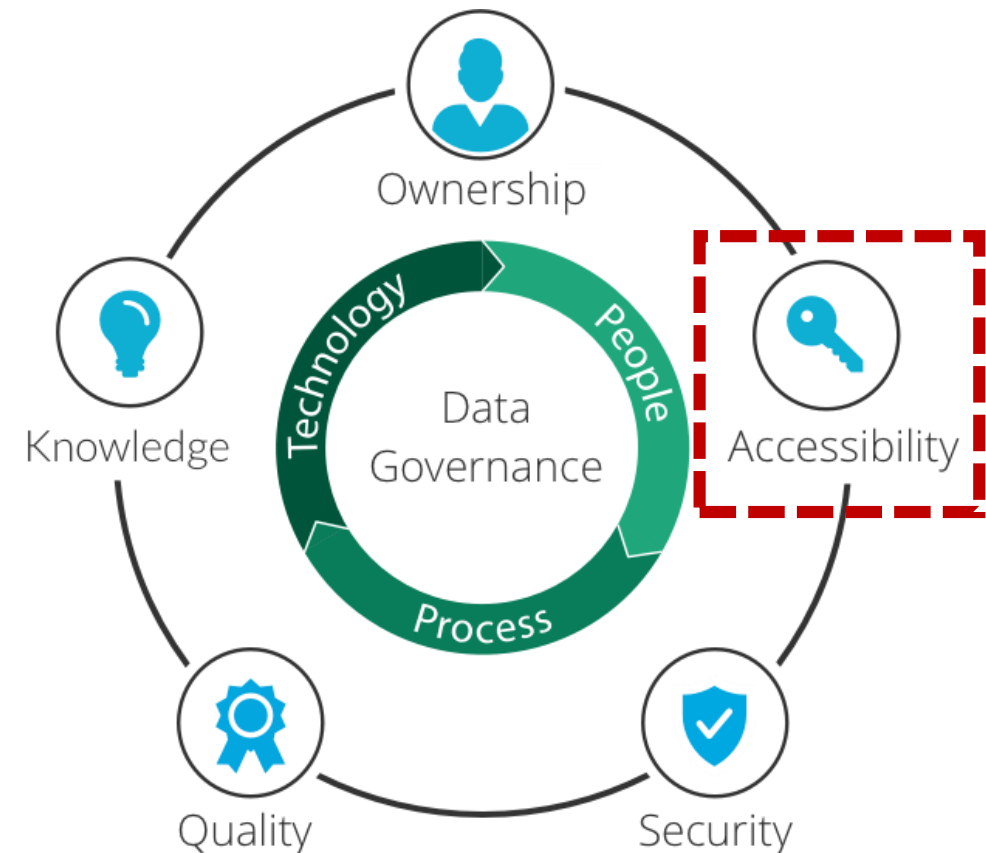
OGE'S CHALLENGE

OGE can transform the relationship business-administration because :

- Is in contact with the businesses.
- Work alongside the responsible for the procedure units.
- Transform the legal scope.
- Develop technologic tools.

DATA & COMPANIES CHALLENGE

- Guarantee data quality.
- Detect what are the main priorities for the businesses as well as intern administration → which proactive services we must put out first.





What' Cecot?



- Cecot is a private employees' association based in Terrassa and Barcelona (Catalunya).
- We represent more than 45.000 companies in Catalunya.
- Our primary goals are:
 - To represent the associated companies in front of the public administration and other stakeholders → Representative services.
 - To provide useful services to all companies, entrepreneurs and individuals in general. Some services:
 - Training.
 - Compliance.
 - Update on the latest legal & business information.
 - **Entrepreneurship and business growth.**

Entrepreneurship
from scratch

Business transfer &
Entrepreneurship
through taking over

Business
consolidation &
growth

Financing

Cooperation
projects

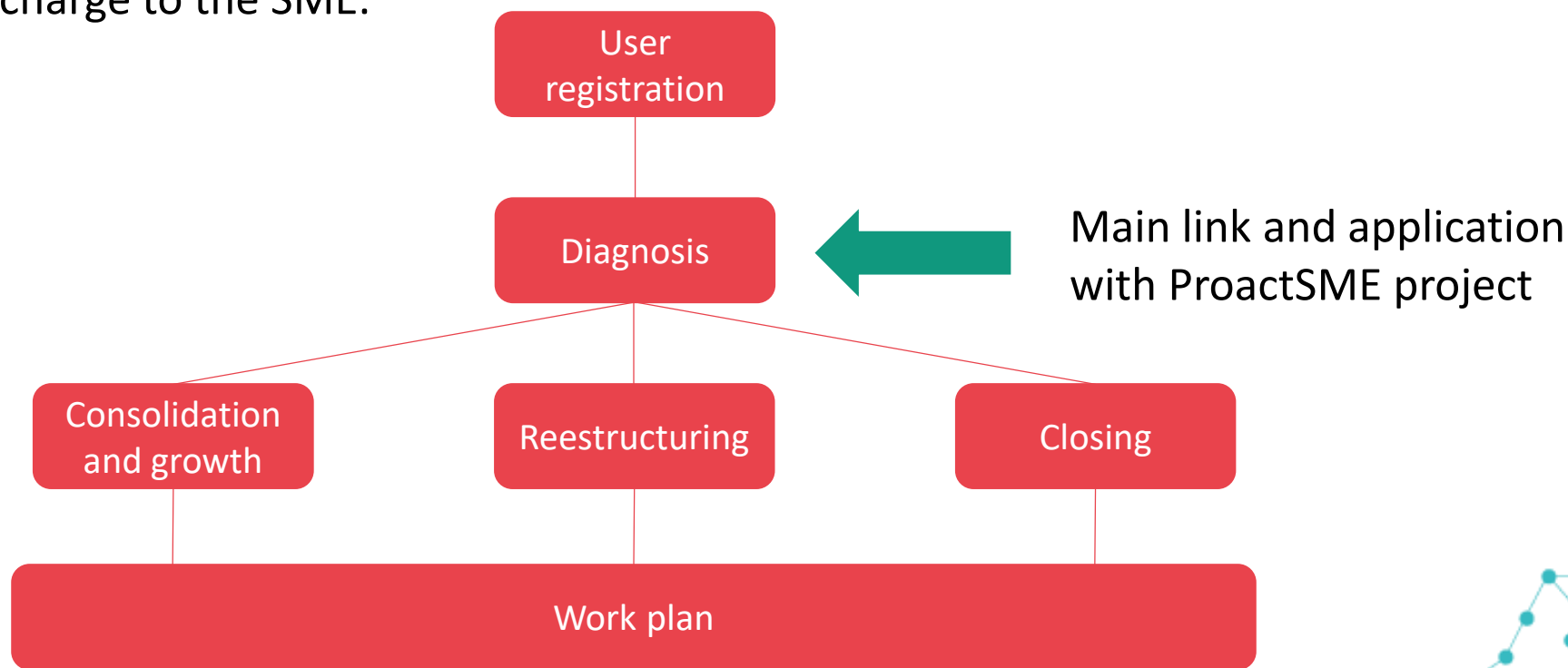




HelpEmpresa



- HelpEmpresa is a service provided by Cecot.
- Is based in Early Warning Europe methodology.
- Offers a first diagnose of the enterprise situation.
- Give to the business owners the possibility of going through different paths: growth, restructuring or closing.
- Provided free of charge to the SME.



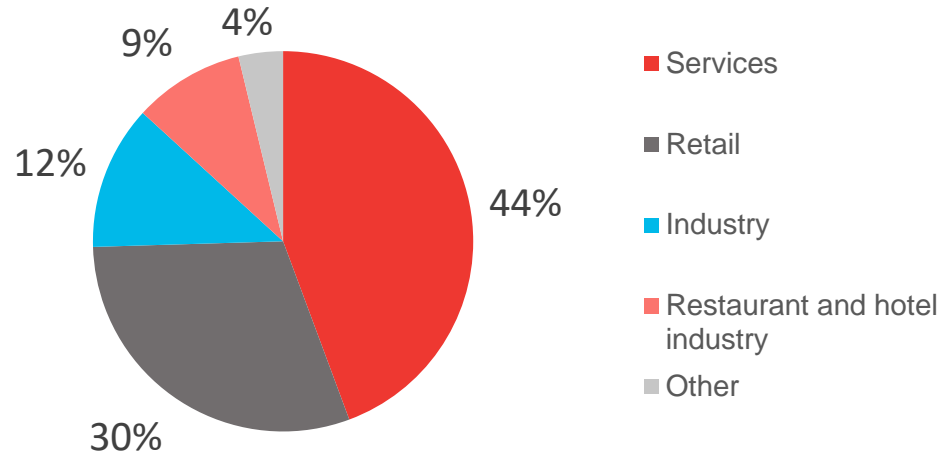


Some figures

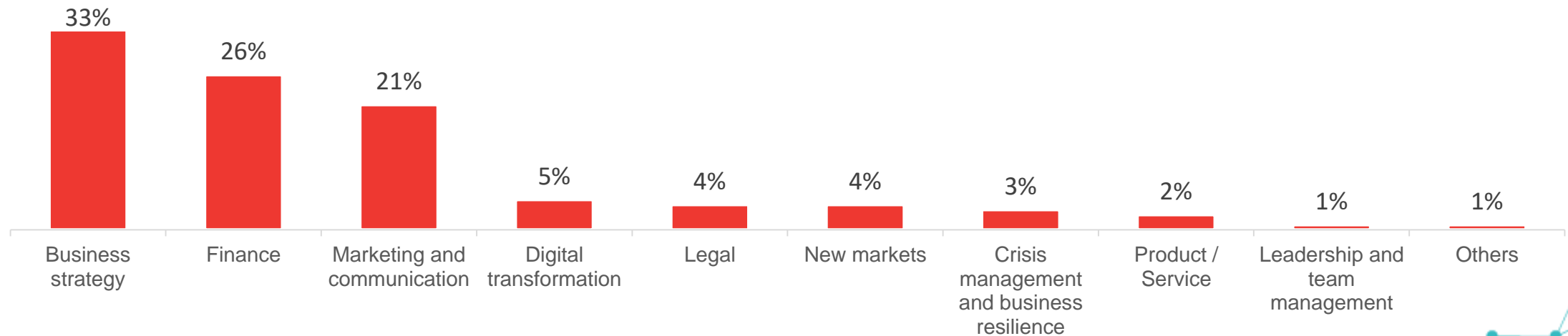


Advised companies >740

Main sectors



Main areas for improvement

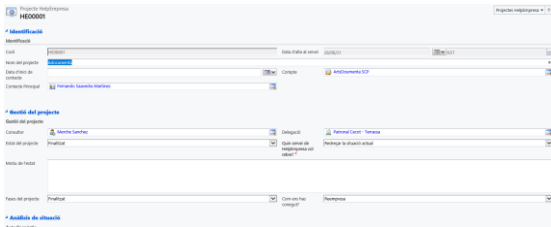


HelpEmpresa's diagnose

How HelpEmpresa does the enterprise diagnose?

1 Gather information

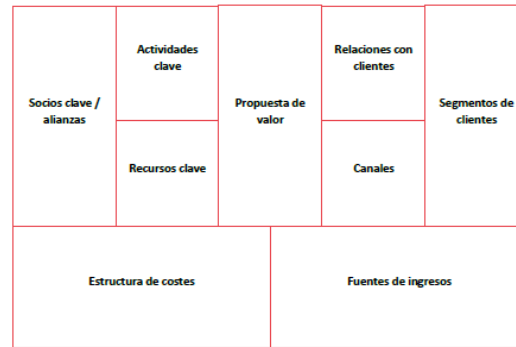
CRM Microsoft365 tool



Accountancy & legal documentation



2 Strategic analysis

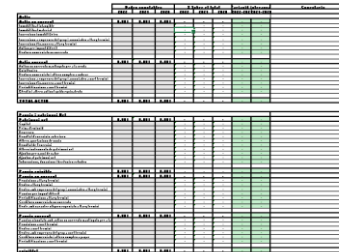


3 Digital analysis

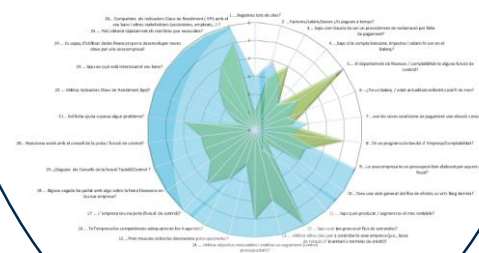
- Business digital culture
- Online presence
- Early adopter new technologies
- Processes digitalization.
- ...

4 Financial analysis

Accountancy assessment



Financial gap tool



5 Risk analysis

Riscos identificados	probabilidad del riesgo (0-10)	Impacte al negoci si el risc passa (0-10)	Prioritat = probabilitat x impacte
1. Que s'espatlli una màquina antiga..	3	9	27
2. Que marxi personal clau..	8	10	80
3. ...			
4. ...			

6 Other

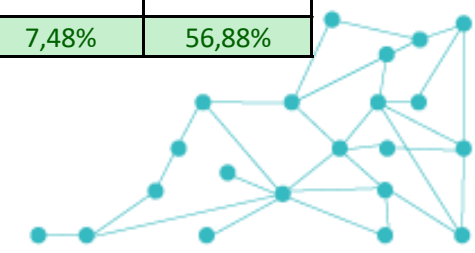
- Legal
- Environment
- Suppliers
- Etc.



Accountacy tool

Balance sheet analysis

	Dades comptables			% Sobre el total			Variació interanual	
	2022	2021	2020	2022	2021	2020	2022-2021	2021-2020
Actiu								
Actiu no corrent	61.537,20 €	55.184,13 €	28.976,10 €	75,09%	72,37%	59,62%	11,51%	90,45%
Immobilitzat intangible	251,21 €	411,83 €	617,75 €	0,31%	0,54%	1,27%	-39,00%	-33,33%
Immobilitzat material	55.152,70 €	45.990,64 €	18.612,64 €	67,30%	60,32%	38,29%	19,92%	147,09%
Inversions immobiliàries				0,00%	0,00%	0,00%	-	-
Inversions a empreses del grup i associades a llarg termini				0,00%	0,00%	0,00%	-	-
Inversions financeres a llarg termini	3.000,00 €	3.000,00 €	1.979,00 €	3,66%	3,93%	4,07%	0,00%	51,59%
Actius per impost diferit	3.133,29 €	5.781,66 €	7.766,71 €	3,82%	7,58%	15,98%	-45,81%	-25,56%
Deutors comercials no corrents				0,00%	0,00%	0,00%	-	-
Actiu corrent	20.417,34 €	21.064,24 €	19.627,40 €	24,91%	27,63%	40,38%	-3,07%	7,32%
Actius no corrents mantinguts per a la venda				0,00%	0,00%	0,00%	-	-
Existències	570,03 €	570,03 €	570,03 €	0,70%	0,75%	1,17%	0,00%	0,00%
Deutors comercials i altres comptes a cobrar	1.187,34 €	375,91 €	304,26 €	1,45%	0,49%	0,63%	215,86%	23,55%
Inversions a empreses del grup i associades a curt termini				0,00%	0,00%	0,00%	-	-
Inversions financeres a curt termini				0,00%	0,00%	0,00%	-	-
Periodificacions a curt termini				0,00%	0,00%	0,00%	-	-
Efectiu i altres actius líquids equivalents	18.659,97 €	20.118,30 €	18.753,11 €	22,77%	26,39%	38,58%	-7,25%	7,28%
TOTAL ACTIU	81.954,54 €	76.248,37 €	48.603,50 €	100,00%	100,00%	100,00%	7,48%	56,88%



Accountancy tool

P&L analysis

	Dades comptables			% Sobre el total			Variació interanual	
	2022	2021	2020	2022	2021	2020	2022-2021	2021-2020
Import de la xifra de negoci	144.149,99 €	110.282,52 €	58.725,27 €	99,31%	97,29%	100,00%	31%	88%
Altres ingressos d'exploació	1.000,00 €	3.075,00 €		0,69%	2,71%	0,00%	-67%	-
Total ingressos d'exploació	145.149,99 €	113.357,52 €	58.725,27 €	100,00%	100,00%	100,00%	28%	93%
Compres	-3.011,41 €	-1.611,46 €		2,07%	1,42%	0,00%	87%	-
Marge brut	142.138,58 €	111.746,06 €	58.725,27 €	97,93%	98,58%	100,00%	27%	90%
Variació d'existències de productes acabats i en curs				0,00%	0,00%	0,00%	-	-
Treballs realitzats per l'empresa per al seu actiu			-512,55 €	0,00%	0,00%	0,87%	-	-100%
Despeses de personal	-65.221,98 €	-42.908,18 €	-20.979,47 €	44,93%	37,85%	35,72%	52%	105%
Altres despeses d'exploació	-54.556,56 €	-54.997,29 €	-29.997,12 €	37,59%	48,52%	51,08%	-1%	83%
Imputació de subvencions d'immobilitzat no financer i altres				0,00%	0,00%	0,00%	-	-
Excesos de provisions				0,00%	0,00%	0,00%	-	-
Deteriorament i resultat per alienació de l'immobilitzat				0,00%	0,00%	0,00%	-	-
Diferència negativa de combinacions de negoci				0,00%	0,00%	0,00%	-	-
Altres resultats				0,00%	0,00%	0,00%	-	-
Benefici abans d'interessos, impostos amortització i depreciació (EBITDA)	22.360,04 €	13.840,59 €	7.236,13 €	15,40%	12,21%	12,32%	62%	91%
Amortització i depreciació	-7.926,75 €	-4.530,59 €	-3.751,10 €	5,46%	4,00%	6,39%	75%	21%
Benefici abans d'interessos i impostos (EBIT o BAI)	14.433,29 €	9.310,00 €	3.485,03 €	9,94%	8,21%	5,93%	55%	167%
Ingressos financers				0,00%	0,00%	0,00%	-	-
Despeses financeres	-2.158,80 €	-1.622,47 €	-1.478,86 €	1,49%	1,43%	2,52%	33%	10%
Variació de valor raonable a instruments financers				0,00%	0,00%	0,00%	-	-
Diferències de canvi				0,00%	0,00%	0,00%	-	-
Deteriorament i resultat per alienació d'instruments financers				0,00%	0,00%	0,00%	-	-
Altres ingressos i despeses de caràcter financer				0,00%	0,00%	0,00%	-	-
Benefici abans d'impostos (BAI)	12.274,49 €	7.687,53 €	2.006,17 €	8,46%	6,78%	3,42%	60%	283%
Impost sobre els beneficis	-2.711,54 €	-1.921,88 €	-976,18 €	1,87%	1,70%	1,66%	41%	97%
Benefici net	9.562,95 €	5.765,65 €	1.029,99 €	6,59%	5,09%	1,75%	66%	460%



Accountancy tool

Assessing the company - Ratio calculation

Liquidity ratios

- Current liquidity ratio
- Cash ratio
- Availability ratio
- Working capital on sales
- Working capital on assets

Debt ratios

- Debt on assets
- Debt quality ratio
- Loan repayment capacity ratio
- financial expense coverage ratio
- Cost of debt ratio

Asset management

- asset rotation ratio
- non-current asset rotation ratio
- current asset rotation ratio
- Stock rotation ratio

Rotation ratios

- Stock period
- customer collection period
- payment term to suppliers
- Financing of investments in clients by commercial creditors

Profitability ratios

- Return on investment (ROI)
- Return on Equity (ROE)
- Self-financing capacity over assets
- Self-financing capacity over sales

Operative ratios

- Sales per employee
- Profit over employee
- Labour expenses per employee





Accountancy tool

Ratio comparison

- Using a national classification of economic activities (CNAE - Clasificación Nacional de Actividades Económica), we can compare, in aggregate, if the assessed company is better or worse than other similar companies.
- Source of information to compare: National commercial register.
 - All Spanish companies are required to submit their accounting in the national register.
 - Everybody can have access to this information (it is required to pay).

CNAE	93.1		
Descripció CNAE utilitzat per la comparativa	Activitats esportives		
Darrer any	2021		
Número d'empreses de la mostra	1000		
Dimensió	Petites empreses		
Ràtios comparatius	2021	2020	2019
Liquiditat			
Liquiditat (Actiu corrent / Passiu corrent)	1,46	1,46	1,44
Tresoreria ((Realitzable + Disponible) / Passiu corrent)	0,94	0,94	0,93
Disponible (Disponible / Passiu corrent)	0,68	0,68	0,66
Fons de maniobra / Vendes	0,26	0,3	0,2
Fons de maniobra / Total actiu	0,1	0,09	0,09
Endeutament			
Endeutament (Deutes totals / Actiu)	0,5	0,5	0,46
Qualitat del deute (Passiu corrent / Deutes totals)	0,42	0,41	0,43
Capacitat devolució préstecs (Flux de caixa / Préstecs)	0,09	0,05	0,28
Cobertura de despeses financeres (BAIL / Despeses financeres)	-1,36	-2,85	1,18
Cost del deute (Despeses financeres / Préstecs)	0,06	0,05	0,06
Gestió d'actius			
Rotació de l'actiu (Vendes / Actiu)	0,38	0,31	0,44
Rotació de l'actiu no corrent (Vendes / Actiu no corrent)	0,54	0,44	0,61
Rotació de l'Actiu corrent (Vendes / actiu corrent)	1,22	1,04	1,54
Rotació d'Existències (Consums / existències)	0,53	0,46	0,57
Terminis			
Existències (Existències / Consums d'explotació) x 365	692,56	799,32	637,4
Cobrament (Clients / Vendes) x 365	53,75	62,16	44,52
Pagament (Creditors comercials / Consums) x 365	129,85	160	125,97
Finançament de clients per creditors comercials (Creditors comercials / clients) x 365	0,38	0,4	0,38
Rendibilitat i autofinançament			
Rendibilitat econòmica (BAIL / Actiu)	-0,01	-0,03	0,01
Rendibilitat financera (Benefici net / Patrimoni net)	-0,04	-0,05	0,02
Flux de caixa / Actiu	0,02	0,01	0,05
Flux de caixa / Vendes	0,04	0,03	0,1
Ràtios operatius			
Vendes / Nombre d'empleats (dades en milers d'euros)	73,34	61,5	80,41
Benefici net / Nombre d'empleats (dades en milers d'euros)	-4,04	-5,48	1,68
Despeses de personal / Nombre d'empleats (dades en milers d'euros)	30,45	27,29	30,27



HelpEmpresa



What would be a great output of this project?

- Have some tools to improve the enterprise diagnose.
- Help public administration to develop proact services to SME to help them to detect possible insolvency situation before it occurs.



THANK YOU!

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PROACTsme

PROACTsme is based on smarter and digitized services for SMEs with special attention to the development and provision of personalized and proactive electronic public services.



Applied Data-Science and AI
for proactive SME service

Project partners

Lead Partner: Office of Business Management. Generalitat de Catalunya. Spain (Espanya)

Møre and Romsdal County Council. Norway (Norge)
Public Institution Lithuanian Innovation Centre. Lithuania (Lietuva)
Marshal's Office of the Mazovian Voivodeship. Poland (Polska)
Mazovia Development Agency. Poland (Polska)
Development Agency of Eastern Thessaloniki's Local Authorities (ANATOLIKI). Greece (Ελλάδα)
CECOT Innovation Foundation. Spain (Espanya)

Advisory Partner: University of Limerick. Ireland (Éire/Ireland)