

# Support services for SME and Entrepreneurs in Dolenjska



**Podjetniški center Novo mesto**

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# General information about Business centre Novo mesto

- General information:
  - founders: 6 communities, Chamber of crafts, Chamber of commerce
  - Legal form: non-profit ltd.
  - Activities: business development centre and regional development agency
  - 8 full time employed
  
- goals:
  - Development and implementation of programmes and products for entrepreneurs and SME,
  - Entrepreneurial friendly environment,
  - One stop shop,
  - Acquisition of state and European development funds

# Support services and programmes

1. Business Clusters
2. Innovation activity in entrepreneurship and SME
3. Guarantee scheme
4. Micro credit fund
5. Entrepreneurship in rural areas
6. Education and training
7. OSS – one stop shop
8. Voucher system of consulting
9. Scholarship scheme
10. Business incubator

# 1. Business clusters

- Aims:
  - Improving competitiveness of SME;
  - Developing new joint products;
  - Common marketing;
  - Developing of common trademark;
  - Connecting economy and institutions of knowledge;
  - Forming of clusters in order to apply for state and European development funds
- Two possibilities for applicants
  - Establishing new cluster;
  - Development of existing cluster
- Co-financing:
  - Max. 50% of the eligible costs
  - Reimbursement of the costs – bills and statement of accomplished own work

## 2. Innovation activity in entrepreneurship and SME

- Aims:
  - New products and services;
  - Protection of industrial property rights;
  - Innovation in production and technological procedures;
  - Savings by time, energy, labour costs, material costs,...;
  - Use of new, environment friendly materials;
  - Informatization and automatization of work process;
- Co-financing:
  - Max. 50% eligible costs or 750.000 SIT (cca. 3.100 EUR)

# 3. Guarantee scheme

- Prepared for entrepreneurs and small enterprises
- Cooperation with banks
- Aims:
  - Loans (592 mio SIT)
  - Guarantees (1/2 loans)
- Purpose:
  - Technological modernization of production process
  - Purchase of vehicles that are needed for economic activities
  - Purchase of equipment
  - Building and adaptation of business premises
- Conditions
  - 1 to 20 million SIT
  - On the base of receipts
  - Payment in 5-7 years
  - Guarantee: 50% - 85% of loan

# 4. Micro credit fund /1

- Prepared for entrepreneurs and small enterprises
- Cooperation with banks
- Possibilities:
  - Type A loans (employment in cooperation with Employment service of Slovenia): 134 mio SIT
  - Type B loans (employment without cooperation with Employment service of Slovenia): 100 mio SIT

# 4. Micro credit fund /2

- Purpose:
  - Financial aid to new entrepreneurs
    - 1 mio SIT for self employment
  - Financial aid to employers that are employing new workers
    - 1 mio SIT per new employee
  - Financial aid to entrepreneurs and small companies that are investing in capital assets through Guarantee scheme of Dolenjska
    - 1 mio SIT for investment up to 10 mio SIT
    - 2 mio SIT for investment above 10 mio SIT
- Conditions
  - In cash transferred on companies bank account
  - Payment in 3 years
  - Guarantee: 50%-85% of loan

# 5. Entrepreneurship in rural areas /1

- Preparation of the study for development of entrepreneurship in rural areas of SE Slovenia
- Goals for development of the rural area
  - Increase competitiveness of farms and orientation towards environmentally sound farming and development of various supplementary activities at farms
  - Increase number of tourist capacities (beds, inns, lodges,...)
  - Increase added value per employee in entrepreneurship and small companies
  - Strengthening of the cooperation of development agencies on both sides of the Kolpa river

# 5. Entrepreneurship in rural areas /2

## ■ Measures

- Increase extent of farm production
- Development of supplementary activities at farms
- Development of activities with higher added value in high quality schemes with the emphasis on market orientation
- Space and land management
- Arrange institutional environment and space conditions for development of the entrepreneurship
- Increase the quality of tourist services and efficiency of marketing
- Improvement of base communal infrastructure in rural areas and renovation of the villages
- Development of human resources through improvement of access to learning processes and functional knowledge
- Development of institutions and cross border cooperation

# 6. Education and training

- Organization of training seminars and short education programmes,
- Language courses,
- Computer courses,
- Co-financed up to 50% of the cost

# 7. One stop shop

- Aim: to set up one stop shop in SE Slovenia with 6 admission points
- Designed for everybody that wants to get more information about entrepreneurship and think about starting their own business
- Activities of One stop shop
  - Informing potential and existent entrepreneurs,
  - Performing registration procedures,
  - Acquisition of all required certificates for the start of the business.
- 2 phases
  - 1st phase: equip all 6 points with necessary equipment, training of staff, promotion
  - 2nd phase: work with potential and existent entrepreneurs

# 8. Voucher counselling

- Programme on national level – in Dolenjska – Business centre Novo mesto
- Network of consultants
- Prepared for potential entrepreneurs and SME – co-financed
- General / specialist counselling in the field of running a business
- Business plans, investment plans
- Preparation of projects and project applications for structural funds
- Training for unemployed that are registered at Employment service of Slovenia

# 9. Scholarship scheme for Dolenjska

## /1

- Aims of the scheme:
  - To ensure development of the profiles that match needs of employers in the region
  - To ensure the return of students after graduation in their home environment
  - Increase level of education and knowledge in the region
  - To stimulate decision of students for education in the deficiency fields
- Scheme is intended for:
  - Students that are enrolled in education programmes in deficiency fields, and are granted for the whole period of the education
  - Schoolchildren in vocational and secondary schools in Slovenia
  - Students enrolled in graduate programmes in Slovenia and abroad
  - Students enrolled in post-graduate programmes in Slovenia and abroad

# 9. Scholarship scheme for Dolenjska

/2

- Advantage for involved:
  - For employers
    - 50% smaller cost of scholarship for young educated people studying in the field that the company needs
    - Savings of time as Business centre Novo mesto runs all the administrative procedures
  - For scholarship holders
    - Acquisition of scholarship
    - After graduation the student has ensured job corresponding to the school or faculty (s)he attended
- Partners in project
  - Business centre Novo mesto, Communities in SE Slovenia, Employers, state government

# 10. Support for SME's – business incubator

- Aim:
  - 1st phase: Preparation of the study for development business incubator in the region
  - 2nd phase: preparation of new support services for SME
- Possibility for our region – incubator with several units that are joined in network  
(one management and expert group, several building in different parts of the region)