



NEWSLETTER #5

29-08-2013



MADE POSSIBLE BY



ABOUT THE PROJECT

DIFASS facilitates access to finance for SMEs by exchanging innovative business support measures. The focus will be on the development and implementation of non-grant based financial support instruments, such as revolving funds, transregional funds and venture capital funds.

NEWS

NEW 'ACCESS TO FINANCE' WEBSITE AVAILABLE

As of June 25, 2013 there is a new website available with information on the financial support possibilities from the EU. The site helps businesses and entrepreneurs to apply for finance supported by the European Union. To access EU finance, click on your country to locate banks or venture capital funds that provide finance supported by the EU. [Go to Access to Finance website.](#)

NEXT DIFASS MEETING

Workshop number 5 will be hosted by British partner WSX from 18-20 September in Portsmouth, UK. Topics of the meeting are Intellectual Property and Human Capital.

The invitation to the meeting including the preliminary program is available on the [DIFASS website](#) in the downloads section.

GRANT AND NON-GRANT SUPPORT SCHEMES: SARDINIA MEETING REPORT

Hosted by the Regione Autonoma della Sardegna (RAS) and Patto Territoriale Oristano (PTO), the DIFASS consortium presented 8 successful regional initiatives to an

international audience. The two-day workshop took place in Cagliari and Oristano on the Italian island of Sardinia on June 19-20. It featured 8 so-called Good Practices from all of over Europe, these are innovative business support measures implemented or funded by (semi-) public bodies. Special attention of the Sardinia meeting went to the mix of grant and non-grant support schemes.

WORKSHOP DAY 1

Highlights of the first day in Cagliari included the Centrope TT Voucher System presented by the Pannon Business Network (HU), the Prototron prototype development support programme by Tallinn Science Park (EE), the Local Development Fund by ANKO (EL), and the Regional Aid Scheme for Competitiveness from Aosta Valley (IT).

All Good Practice presentation videos and fact sheets are available in the [download section of the website.](#)

WORKSHOP DAY 2

The second day took place in Oristano and saw 4 more Good Practices, including: the ICO credit line framework from Spain, the LEADER+ Initiative as implemented in Greece, the BejaGlobal combined access to loans and grants from Portugal and the Operational Multiregional Plan (POM) by our host Territorial Pact of Oristano.

Participants voted the Prototron initiative (www.prototron.ee) presented by Martin Gorosko from Estonia as the best Good Practice of the event.

SPOTLIGHT

Every newsletter we will introduce a DIFASS project

partner to you. Fifth in line: CEEI-Burgos from Spain.

Credit facilities under €25.000 are very restricted and limited in Spanish regular financial markets. In accordance with this, CEEI-Burgos decided to offer microcredit services, actually managing a fund provided by the Regional Government of Burgos, mainly aiming at start-ups, and taking into account social issues such as unemployment and rural development. CEEI-Burgos understands that financial support, in combination with mentoring, is essential in order to foster the creation of new enterprises.

The designing process of this facility, which was officially launched last January, was carried out taking into consideration some of the DIFASS project best practices. In particular, the following characteristics of some of the instruments presented in the workshop held in Tallinn in September 2012 were observed:

- Entrepreneurship Promotion Fund (EPF) by UAB from Lithuania: Combination of funding with mentoring.
- Start-up Loan – Kredex (Estonia): Risk assessment and collateralization techniques.
- Microcredits for SMEs in Transylvania – Opportunity Microcredit (Romania): Inclusion of agriculture sector
- Micro-credit – ZMVA (Hungary): Inclusion of working capital in the scheme.

[CEEI-Burgos website in English](#)



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