



# Newsletter

1/2017

The “**ATM for SMEs**” project is implemented in the framework of the INTERREG EUROPE programme. The aim of the project is to prevent the lack of access to credit and financial exclusion, which represents a serious obstacle to business creation, through the exchange of local policies, innovative solutions and good practices.

The "ATM for SME"s consortium is lead by Fejér Enterprise Agency (HU), and is characterized by a balanced proportion of managing authorities and microfinance institutions, and a European level advisory partner.

#### The main activities in the project:

- **interregional learning process:** study trips, policy exchange events
- **local adaptation of the lessons learnt:** local stakeholder meetings and regional action plans. Improvement of 9 local policies.
- **Joint EU level studies** on the utilization of public money and on the conditions to create better access to finance for priority groups

#### **Project information:**

*Number of partners: 10*

*Countries involved: Hungary, Germany, Poland, Italy, Spain, Norway, Croatia, Belgium*

*Main outputs: 9 regional action plans, 6 study trips, 9 improved policies, 6 new projects generated*

*Project duration: 4/2016 – 3/2021*

*ERDF funding: 1.341.720 €*

## Recently happened: study trip in Offenbach, 28-30 October 2016

The 2<sup>nd</sup> partners' meeting was hosted by project partner KIZ Sinnova in Offenbach, Germany. The 3-day meeting included a policy exchange seminar, exchange of good practices and a steering group meeting. The participants were welcomed by Offenbach's deputy mayor Peter Freier.

Dr. Matthias Schulze Böing, Head of the City of Offenbach's Department for Employment, Statistics and Integration presented Offenbach's long-term strategy, Masterplan Offenbach, for business promotion, access to (micro-) finance, promotion of entrepreneurs and start-ups, local small businesses and social economy.



The project partners discussed the good practices for efficiency and sustainability of local microfinance programmes. In order to make use of the information presented the small working groups were formed and the different aspects of sustainable and efficient micro-finance programmes were analysed using the business model canvas. The key learning partners achieved was that micro-finance programs need public support in order to reach their full potential and they can serve social as well as economic purposes.

The project is implemented through the Interreg Europe programme co-financed by ERDF.



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## Local events

**Stakeholder meeting in Koprivnica, Croatia**

***organized by PORA Regional Development Agency of Podravina and Prigorje, on 14/07/2016***



After the welcoming of Melita Birčić, director of PORA and deputy mayor Darko Sobota, Marina Šandor Krznarić, Head of the Department for business, investment and rural development of, informed the participants with the project.

Jasminka Keser, the Head of the Department SME business finance, Ministry of entrepreneurship and crafts (MINPO) held a presentation on the topic of "National and legislative frame for microcredit". Tomislav Pašalić, Head of the sector for financial instruments - Croatian Agency for SMEs, Innovations and Investments (HAMAG BICRO), presented his company and announced new financial products for SMEs.

**"ATM for SMEs" first stakeholders meeting**

**28/11/2016 Burgos, Spain**



After the welcoming by the members of CEEI-Burgos, the project was introduced followed by a discussion on the stakeholder's role. During the meeting, the possibility of adding one extra organization was assessed but it was decided to stick to the project plan after the discussion.

Afterwards a discussion on micro finances and banking typologies and procedures was initiated, where the participants discussed their respective experiences.



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## Upcoming events

- **Study trip in Oslo/Kolbotn, Norway, 20-22 March 2017.**  
The project partners will present the local good practices identified in the field of *Social and technological innovation in microfinance*. The host partner is Microfinance Norway, and the venues for the meeting will be in Oslo City Center . The programme will also include a mini-seminar on microfinance in the European and Norwegian context.
- **Study trip and Steering Group meeting in Burgos, Spain, 15-17 May 2017.**  
The project partners will present the local good practices identified in the field of *Involvement of priority groups*. The host partner is European Business and Innovation Centre of Burgos.
- **Study trip in Sardinia, Italy, 10-12 Jul 2017.** The project partners will present the local good practices identified in the field of *Social outreach of microfinance and mitigating the negative effects of financial exclusion*. The host partner is Autonomous Region of Sardinia – Regional Department for Planning.

## Stay in contact:

<http://www.interregeurope.eu/atmforsmes/>