



**Support of small and  
medium-sized enterprises**

# Importance of SMEs

- Business environment
- Structural changes
- Stabilizing element

EU: backbone of European economy

# Economic and social contribution

- structural changes
- subcontractors
- new technologies
- marginal areas of the market
- development of regions
- new jobs
- main factor of economic development

# Disadvantages of SMEs

- low economic power
- access to capital
- education, information, consulting
- unfair competition, dumping
- public contracts
- payment habits
- administrative requirements

# Targets of support policy

## **Main target**

To ensure the competitiveness of SMEs in the CR and thereby keep and support the ability of these firms to create new jobs, to influence economic growth and to decrease differences among regions.

## **Other targets**

- Conditions for business
- SME as subcontractors, export, commercialization of results of research, knowledge economy
- SME as creators of new jobs,
- Base for support of enterprises
- Infrastructure for business

# Indirect x direct support

## **Indirect support:**

- create a favourable environment
- easier administration, information, training, consulting, industrial zones

## **Direct support:**

- access to finance – subsidy, guarantee, loan with reduced interest rate

# Using the support

## **For example:**

- investment projects
- professional skills
- consulting
- research and development
- contacts and cooperation
- quality of the production

# Main institutions supporting SMEs

Ministry of Industry and Trade

CzechInvest

CzechTrade

Czech-Moravian Guarantee and Development Bank

Design Centre of the Czech republic

Business Innovating Centres (BIC) – regional level

# Ministry of Industry and Trade

[www.mpo.cz](http://www.mpo.cz)

Central body of the government administration responsible for e.g.:

- The national industry policy, trade policy, foreign - economic policy
- Domestic trade and the protection of consumers interests, foreign trade and supporting exports
- Small and medium-sized companies matters with the exception of regional business support and trading matters
- Industrial research, engineering and technology development
- Metallurgy, machinery, electrical engineering and electronics, the chemical industry, crude oil processing, the rubber and plastic materials industry, the glass and ceramics industry, the textile and clothing industry, .....

Organisations directed by MIT (e.g.):

CzechInvest, CzechTrade, Design Centre CR, Czech Energy Agency, Czech Trade Inspection

# CzechInvest

[www.czechinvest.org](http://www.czechinvest.org)

- investment and business development agency of the CR
- its services and development programmes contribute to attracting foreign investment and to developing Czech companies

## **Services (free of charge):**

- Comprehensive services for investors
- Business infrastructure development
- Access to structural funds

# Czech-Moravian Guarantee and Development Bank

[www.cmzrb.cz](http://www.cmzrb.cz)

CMZR Bank's long-term goals and primary business are focused on providing assistance to small and medium-sized enterprises with the aim to enable them easier access to financial capital, share their business risk and reduce their project costs through different types of support tools as bank guarantees, preferential loans and financial subsidies or grants.

Besides that, CMZR Bank also participates in the realization of state policy aimed at the support of financing specific projects helping to improve regional technical infrastructure and panel-block houses reconstruction.

CMZR Bank is the only development bank in the Czech Republic with the mission to facilitate the implementation of the Government nationwide economic strategy, as well as the individual regions policy related to economic sectors, which require support of public finance.

# CzechTrade

[www.czechtrade.cz](http://www.czechtrade.cz)

- main objective: to promote international trade and cooperation between Czech and foreign companies
- services: professional information, assistance and consulting services accompany Czech exporters to foreign markets

# Types of commerce support

## ■ **State budget**

- 5 national programmes for 2007 - 2013

## ■ **European Structural funds (2007-13)**

- Operating Programme Enterprise and Innovations
- Operating Programme Research and Development for Innovations
- Operating Programme Human Resources for competitiveness

# National programmes

## State budget 2007-2013

- Vývoj (Development) – subsidy, 7. Framework Programme of EU
- Trh (Market) – loan, Prague
- Certifikace (Certification) – subsidy, ISO certification
- Design (Design) – subsidy, design in enterprises
- Aliance (Alliance) – subsidy, foreign markets

# OP Enterprise and Innovation

## **Priority axis**

1. Establishment of firms
2. Development of firms
3. Effective energy
4. Innovations
5. Environment for enterprise and innovations
6. Services for the development of enterprise
7. Technical assistance

# OP Enterprise and Innovation - programmes

## Priority axe 1

Start

## Priority axe 2

Progress

Guarantee

Development

ICT and strategy services

ICT in businesses

## Priority axe 3

Eco-energy

## Priority axe 4

Innovations

Potential

## Priority axe 5

Cooperation

Prosperity

Training Centres

Real estate

## Priority axe 6

Consultancy

Marketing

# Programmes of OPEI

- Start – loan, guarantees – young enterprises
- Progress – loan, technical equipment
- Guarantee – guarantee, wide spectrum of usage
- Development – subsidy, technical equipment
- ICT and strategy services
- ICT in businesses
- Eco-energy – energy savings, alternative sources of energy

# Programmes of OPEI

- Innovations – subsidy, innovations or products and processes, patenting
- Potential – subsidy, research equipment and capacities
- Cooperation – subsidy, clusters
- Prosperity – subsidy, business incubators and science and technology parks
- Training centres – subsidy
- Real estate – subsidy
- Consultancy – subsidy for consultancy
- Marketing – subsidy, export

# More information

- [www.mpo.cz](http://www.mpo.cz)
- [www.cmzrb.cz](http://www.cmzrb.cz)
- [www.czechinvest.org](http://www.czechinvest.org)
- [www.czechtrade.cz](http://www.czechtrade.cz)
- [www.designcentrum.cz](http://www.designcentrum.cz)
- [www.strukturalni-fondy.cz](http://www.strukturalni-fondy.cz)
- [www.businessinfo.cz](http://www.businessinfo.cz)