

LIST OF THE REGIONAL FINANCING INSTITUTIONS

dolnośląskie voivodship
Wrocławska Agencja Rozwoju Regionalnego S.A.
 ul. Karmelkowa 29, 52-437 Wrocław
 tel.: +48 (0 71) 797 04 00
 e-mail: warr@warr.pl

kujawsko-pomorskie voivodship
Toruńska Agencja Rozwoju Regionalnego S.A.
 ul. Kopernika 4, 87-100 Toruń
 tel.: +48 (0 56) 621 04 21
 e-mail: sekretariat@tarr.org.pl

lubelskie voivodship
Lubelska Fundacja Rozwoju – Agencja Rozwoju Regionalnego
 Rynek 7, 20-111 Lublin
 tel.: +48 (0 81) 743 65 43
 e-mail: lfr@lfr.lublin.pl

lubuskie voivodship
Agencja Rozwoju Regionalnego S.A. w Zielonej Górze
 ul. Chopina 11/13, 65-001 Zielona Góra
 tel.: +48 (0 68) 327 05 04
 e-mail: agencja@region.zgora.pl

łódzkie voivodship
Łódzka Agencja Rozwoju Regionalnego S.A.
 ul. Turwina 22/26, 90-002 Łódź
 tel.: +48 (0 42) 664 37 50
 e-mail: larr@larr.lodz.pl

małopolskie voivodship
Małopolska Agencja Rozwoju Regionalnego S.A.
 ul. Kordylewskiego 11, 31-542 Kraków
 tel.: +48 (0 12) 617 66 36
 e-mail: marr@marr.pl

mazowieckie voivodship
Fundacja Małych i Średnich Przedsiębiorstw
 ul. Smocza 27, 01-048 Warszawa
 tel.: +48 (0 22) 838 02 91
 e-mail: izbarimp@fund.org.pl

opolskie voivodship
Stowarzyszenie „Promocja Przedsiębiorczości”
 ul. Damrota 4, 45-064 Opole
 tel.: +48 (0 77) 456 56 00
 e-mail: biuro@rif.opole.pl

podkarpackie voivodship
Agencja Rozwoju Regionalnego MARR S.A. w Mielcu
 ul. Chopina 18, 39-300 Mielec
 tel.: +48 (0 17) 788 18 50
 e-mail: marr@marr.com.pl

podlaskie voivodship
Podlaska Fundacja Rozwoju Regionalnego
 ul. Starobojarska 15, 15-073 Białystok
 tel.: +48 (0 85) 740 86 83
 e-mail: pfr@pfr.bialystok.pl

pomorskie voivodship
Agencja Rozwoju Pomorza S.A.
 ul. Piwna 36/39, 80-831 Gdańsk
 tel.: +48 (0 58) 323 31 00
 e-mail: sekretariat@arpg.gda.pl

śląskie voivodship
Górnośląska Agencja Rozwoju Regionalnego S.A.
 ul. Wita Stwosza 31, 40-042 Katowice
 tel.: +48 (0 32) 201 40 56
 e-mail: garr@garr.com.pl

świętokrzyskie voivodship
Staropolska Izba Przemysłowo-Handlowa
 ul. Sienkiewicza 53, 25-002 Kielce
 tel.: +48 (0 41) 368 02 21
 e-mail: sekretariat@siph.com.pl

warmińsko-mazurskie voivodship
Warmińsko-Mazurska Agencja Rozwoju Regionalnego S.A.
 ul. Kajki 10/12, 10-547 Olsztyn
 tel.: +48 (0 89) 521 12 50
 e-mail: wmarr@wmarr.olsztyn.pl

wielkopolskie voivodship
Agencja Rozwoju Regionalnego S.A. w Koninie
 ul. Zakładowa 4, 62-510 Konin
 tel.: +48 (0 63) 245 30 95
 e-mail: arr@arrkonin.org.pl

zachodniopomorskie voivodship
Zachodniopomorska Agencja Rozwoju Regionalnego S.A.
 ul. Stoilsława 2, 70-223 Szczecin
 tel.: +48 (0 91) 488 24 88
 e-mail: zarzad@zarr.com.pl

WHERE TO FIND INFORMATION CONCERNING THE KSU?

Detailed information concerning KSU including list and the catalogue of individual service centres is available on the KSU web site: www.ksu.parp.gov.pl.

List of the Consulting Points (PK) is published on the PARP web site: www.parp.gov.pl, in section: “Sprawdź” under “Bezpłatna Pomoc”.

The nearest KSU centre is the following:



*all abbreviations for the names of networks are from the Polish words



The operation National SME Services Network is being promoted as own PAED project referred to as “Construction and reinforcement of the network of organisations included in the National SME Services Network realised as a part of sub-activity 1.1.1 of the Sectoral Operational Programme – Improvement of the Competitiveness of Enterprises, financed from resources provided by the European Regional Development Fund and the state budget.



UNIA DLA PRZEDSIĘBIORCZYCH
 PROGRAM KONKURENCYJNOŚĆ



**DO YOU NEED ANY PROFESSIONAL ASSISTANCE WHILE UNDERTAKING
 OR MANAGING YOUR ENTERPRISE?**

**TAKE ADVANTAGE OF NATIONAL SME SERVICES NETWORK
 (KRAJOWY SYSTEM USŁUG DLA MSP - KSU)**

WHO CAN BENEFIT FROM ASSISTANCE OF THE NATIONAL SME SERVICES NETWORK (KSU)?

The KSU services have been developed mostly for persons running micro-, small- or medium-sized enterprises. Nevertheless, the KSU offer is also addressed to those who are just starting their adventure in business.

If you answer Yes to any of the following questions, the KSU offer is exactly for you!

- I run micro-, small- or medium-sized enterprise (SME) YES
- I would like to start business activity YES

WHAT KIND OF SERVICES OFFERS THE NATIONAL SME SERVICES NETWORK?

ADVISORY SERVICES

- general advisory services for SMEs, for example: marketing, finances, law, planning and management, export, quality management, etc.
- proinnovation advisory services supporting business development by improving the existing or implementing new technological process, product or service, including:
 - assessment of technological needs - diagnosing needs for a new technology,
 - promotion of technology and new organizational solutions,
 - other activities where technology transfer or implementation of know-how

INFORMATION SERVICES

- information concerning:
 - administrative and legal aspects of business activity
 - available public assistance programmes for entrepreneurs as well as other available sources of financing business activities
 - contact details
 - trade fairs, exhibitions and other business events
 - EC investment laws and regulations
 - rules of preparation of applications for public assistance and for financing a business activity from other sources
- input of commercial offer information to databases used for facilitation of business cooperation (including international cooperation)
- finding potential business partners in available databases (including ones verified by commercial providers of business information)

TRAINING SERVICES

- including e.g. marketing, finance, management for business start-ups, industry specific and general training (i.e. computer, languages), etc.
- open to general public
- tailored made training

FINANCIAL SERVICES

- granting credit/loan guarantees which present additional manner of credits/loans security (credit guarantee funds)
- granting loans for start-ups or for further business development (local loan funds)

WHY IS IT WORTH TO BENEFIT FROM SERVICES PROVIDED BY THE KSU MEMBERS?

The KSU consultants are experienced in co-operating with entrepreneurs. They know the characteristics of their local environment and regional development directions. Therefore, they are able to provide professional services for the development of enterprises in the context of regional changes.

Due to the diversity of the KSU members, the provided service offer is outstandingly broad. Each entrepreneur or person undertaking a business activity could find the KSU centre as a valuable assistant in solving problems connected with management of their enterprises. Nevertheless, some of the KSU members are specialized in only one field (e.g. provide services related to a specific trade) and they are not able to cover all needs of the entrepreneurs. Therefore, the internal information system for the KSU members has been created in order to support the KSU centers in finding the right partner for you. Due to implemented instruments of information exchange each KSU member is able to find the expert you need or organize the team of experts that will meet your expectations.

It is worth to emphasize, that the offer of provided services is still being adjusted to the changing needs of the entrepreneurs. Based on information received from their customers National SME Network Centres introduce new services, create information packages, topic wise suited to current needs of the entrepreneurs and business start-ups.

Each centre registered with the National SME Network possess implemented quality assurance system compliant with requirements of PN-EN ISO 9001:2001, duly certified within appropriate category of the National SME Network services. Additionally, upon request of the PARP, independent auditors verify the KSU members compliance with the ordinance of the Minister of Economy and Labour of 27th January 2005 concerning the National SME Network (Journal of Laws No. 27, item 221), including compliance with the aforesaid ISO standard. The above mentioned activities guarantee that the quality of the services provided by the National SME Network centres is kept at high level standards.

HOW TO AVAIL OF SERVICES PROVIDED BY THE KSU?

It is not complicated. You only have to visit one of the KSU members or arrange a meeting by phone. The service may be provided the location of the KSU member or at your office depending on the type of services.

Each entrepreneur can choose any organization belonging to the KSU all over Poland.

The price of services is settled independently by each KSU member who takes into consideration numerous factors as: service complexity or time necessary to provide such service.

WHAT IS THE NATIONAL SME SERVICE NETWORK?

The KSU was created in October 1996 by the Polish Foundation for Small and Medium Enterprise Promotion and Development (currently the Polish Agency for Enterprise Development - Polska Agencja Rozwoju Przedsiębiorczości, PARP). At the moment approximately 171 organisations are operating within the National SME Services Network, which provide services all over Poland at 181 locations. Members of the National SME Services Network are independent and self-financing organisations, such as: regional development agencies, business support centres, foundations, credit guarantee funds, loan funds, business incubators, research and development institutes, chambers of commerce, industry and commercial chambers as well as trade chambers, clubs and employers and entrepreneurs organisations, centres of innovation and technology, entrepreneurship support centres, associations and other non-governmental organisations.

According to their laws or regulations, the National SME Services Network centres are organisations, which:

- ensure the provision of appropriate advisory, training, information and financial services to all micro-, small- and medium- sized enterprises as well as business start-ups, and
- are non profit organisations or organisations that appropriate their profits for the achievement of objectives pursued by PARP.

Since the very beginning the activities of the National SME Services Network members have concentrated on the establishment of a network of cooperating organisations and on the development of uniform standards of operation and provision of services by the centres. Currently all centres registered in the National SME Services Network have a quality management system, which guarantees work organisation, service provision and cooperation standards.

Each registered in the National SME Services Network centre provides at the very least one of the four categories of services small and medium sized businesses and/or business start-ups - i.e.: advisory services (including: for general and pro-innovation ones), training, information and financial services (including: for granting credit/loan guarantees and loans). Some centres are specialised in particular businesses or industries, including transfer of technology, quality management systems, research and certifications.

The National SME Services Network is an open system, while registration with the National SME Services Network is a continuous process with no completion deadline. Criteria concerning registration in the National SME Services Network can be found in the Act on establishment of Polish Agency for Enterprise Development (Journal of Laws dated 2000 No. 109, item 1158 as amended) and ordinance of the Minister of Economy and Labour concerning the National SME Services Network (Journal of Laws dated 2005 no. 27, item 221). The basic requirements include provision of suitable technical and economic potential to ensure that the services are delivered at appropriate level and by properly all experts. Additionally each institution applying for registration in the National SME Services Network should have a quality assurance system and comply with professional ethics standards. This ordinance also provides for the manner of verification of detailed requirements and service provision standards. All information concerning registration with National SME Services Network (including specimen documents and the pertinent ordinance of the Minister of Economy and Labour) can be found on the website of the National SME Services Network, at: www.ksu.parp.gov.pl/rejestracja.

WHAT KIND OF THE KSU MEMBERS WE CAN DIFFERENTIATE?

➔ **REGIONAL FINANCING INSTITUTIONS – REGIONALNE INSTYTUCJE FINANSUJĄCE (RIFs).** These are organisations selected as a result of regional contests. Each voivodship has one Regional Financing Institution closely cooperating with local government, particularly with respect to the development of entrepreneurship. Mostly the RIFs are regional development agencies operating within individual voivodships, or alternatively other institutions experienced in supporting small and medium-sized enterprises (such as chambers, foundations and associations). Regional Financing Institutions have substantial business and large organisational potential as well as documented experience in the implementation of business support programmes. Therefore they implement or cooperate on implementation of regional programmes concerning small and medium size businesses. All the Regional Financing Institutions are registered with the National SME Services Network and provide other services under categories complying with their registration.

Activities of Regional Financing Institutions concentrate on the following areas:

- management of regional SME development programmes,
- cooperation with the PARP on implementation of nationwide programmes,
- provision of free of charge information for SMEs Consulting Point,
- supervision and coordination of the network of Consulting Points at the voivodship level and monitoring of their activities.

The list of the Regional Financing Institutions is available on the PARP web site (www.parp.gov.pl/rif) and on the reverse of this leaflet.

➔ **CONSULTING POINTS – PUNKTY KONSULTACYJNE (PKs)** – act as initial contact points for micro as well as small and medium size enterprises. Consulting Points are selected by way of contests, where localization, organisational potential, financial standing and range of PKs activity are the most important qualification criteria. Also the qualifications and the experience of individual consultants are subject to assessment. Currently Consulting Points operate at nearly 200 locations all over Poland.

All Consulting Points are registered with the National SME Services Network and provide small and medium size businesses with services falling within the categories of their registration in the National SME Services Network. At Consulting Points entrepreneurs can also obtain information concerning administrative and legal aspects of business activity and corporate management (e.g. law, marketing, finance, taxation, production etc.), rules of applying for public assistance (including entrepreneurship support programmes) and financing of business activity from other sources, including bank offers (particular credit provision conditions) as well as other financial institutions, i.e.: leasing companies, loan funds, credit guarantee funds, capital and other funds.

➔ **NATIONAL INNOVATION NETWORK – KRAJOWA SIEĆ INNOWACJI (KSI)** – currently includes 16 centres registered with the National SME Services Network providing proinnovation advisory services. National Innovation Network centres act as links between the world of science and the sector of small and medium sized businesses, and facilitate the commercialisation of state of the art technological solutions. National Innovation Network centres connect business operators seeking particular technological solutions with potential suppliers of such technologies or with the KSI centres from other voivodships through the KSI Technology Database (which comprises both technology offers as well as technology queries). All National Innovation Network centres have established close institutional cooperation with research institutions (currently 55) or constitute parts of such institutions. Majority of the centres also provide entrepreneurs with services falling within the categories of their registration in the National SME Services Network.

It is also worth to mention:

➔ **Euro Info Centres (European Information Centres, EIC)** – providing information services particularly concerning EC legal regulations as well as linking business partners. There are 14 centres, including 13 operated by National SME Services Network centres and one cooperating with a National SME Services Network centre. All of them belong to the International EIC Network;

➔ **Credit Guarantee Fund centres** – render financial services consisting in granting guarantees. 9 National SME Services Network centres out of 54 local and regional Guarantee Funds cooperate with one another within the National Association of Guarantee Funds;

➔ **Loan Fund Centres** – provide financial services consisting in granting loans. 38 centres out of 75 Loan Funds in Poland, cooperate with one another within the Polish Association of Loan Funds.

The National SME Services Network is coordinated by the Polish Agency for Enterprise Development (PARP), which is responsible for the management of implementation of (on the national level) structural assistance programmes (details at: www.parp.gov.pl). The Polish Agency for Enterprise Development promotes National SME Services Network centres and the activities conducted by them; it also provides them with advisory, training and information services. The PARP cooperates with the National SME Services Network on the construction of a system not only supporting its organization but also financing if possible certain activities aimed at the network development. With the essential support from the Polish Agency for Enterprise Development, besides the mutual promotion strategy and the consultants' qualifications improvement system, the National SME Services Network Centres have developed a system for standardisation of services, which has become the basis for development of standards of service provision set out in the Ordinance of the Minister of Economy and Labour concerning the National SME Services Network.