My main points

- Need for SME development policy based on principles
- Minimal requirements of business development programs
- Multi-layered support policy as a requirement
- Most important tools of developing micro-enterprises: counselling and microcredit program
- Benefits of integrated services and a service providing non-profit network (LEA)
- The present and future of the JEREMIE program initiated by the European Commission

Principles in SME development

- The impact of SME development on economy dynamisation and increase of employment
- Need for a set of tools differentiated according to size and stage of development. Specific needs of micro-enterprises
- Major problems: lack of knowledge and funds
- Benefits of integrated services, non-profit service providing network
- Countries differ, especially East and West
- and so on

Minimal requirements of business development programs

- Professional elaboration,
- reliability,
- durability, consistency,
- good finance,
- continuous monitoring, development, refining
- etc.

Multi-layered support policy as a requirement

- Layer 1: Providing indirect support through free services
- Layer 2: Indirect, non-free but supported services
- Layer 3: Direct support with smaller amounts and intensity
- Layer 4: Providing direct support with greater amounts and intensity to innovative “gazelle” type enterprises
- Layer 5: a combination of the above
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U1 User; 2008.09.17.
Most important tools for developing micro-enterprises

- counselling which eases up the lack of knowledge
- and the microcredit program which resolves the lack of funds

Non-integrated service

Program hosts

- Loan
- Support
- Counselling
- Business incubator

enterprises

Integrated service model:

programme hosts

- Credit
- Grant
- Counselling
- Incubator

Bridging Liaison Service providers

Efficient microfinance:

With integrated services !!!

- Microcredit
- + Information
- + Counselling
- + Training
- + Business incubator services

Advantages of integrated services

- Micro entrepreneurs without an apparatus can receive more services as well
- Synergy effect
- More cost-efficient
  - Partial work hours
  - Marketing, etc.

How much money and time does it take to create such a service provider network?
IT COSTS NOTHING!!
BECAUSE THE EU PHARE PROGRAMME
CREATED THE
LEA NETWORK
FOR THE ENTERPRISE PROMOTION
17 YEARSAGO!!!