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Dear Reader,

It's been a very productive second semester for PURE COSMOS with significant collaboration across the project partners that have resulted in 5 peer reviews covering issues that impact on the growth capacity of SMEs from funding and finance through to digital services, procurement and support services. The peer reviews bring together regional stakeholders and experts across Europe to provide the starting point to share ideas and experience and suggest lessons and good practice that will help us improve our SME offer, whilst at the same time understanding how we can make our processes more efficient, streamlined and up to date.



As partners in this project, we are ambitious to do more, recognising that SMEs are the backbone of our regional economic growth in an era of constrained public sector budgets; our goal is to look at how we can facilitate SME innovation and accelerate the implementation of policies and initiatives that will favour that. In Birmingham for example, 98% of the total population of businesses are SMEs and 90% of these are micro businesses, however the risk of failure of SMEs remains relatively high. Access to limited resources (financial and human), restrict their ability to function effectively at local, national and international levels and to grow and/or gain competitive advantage.

The PURE COSMOS study visits that follow on from the peer reviews, two of which took place this semester, have enabled us to look more in-depth at the one-stop shop approach to supporting businesses and the necessary structures to minimize start-up failure and stimulate entrepreneurship activity and we look forward to the development of this work.

Annette C. King, Innovation Manager at Birmingham City Council

Herein you can read a short description about the peer reviews organized so far and if you are interested in them in detail please check each report on our [website](#).

Peer Review in Birmingham

The Peer Review in Birmingham aimed to highlight some of the challenges and barriers to growth faced by regional SMEs. It explored particularly what Birmingham City Council and regional partners are currently doing and impact of these interventions. It then aimed to seek to identify how the council and regional administration could improve its SME support provision to enable **SMEs** to be more competitive.

To aid the discussions between the experts from Genoa (IT), Florence (IT), Saxony Anhalt (DE), Thessaloniki (GR), Usti Region (CZ) and to local stakeholders there were three key themes:

1. Optimise support for sustainable economic development of SMEs,
2. Maximise the opportunities of SMEs as suppliers to the public sector,
3. Energise the leadership in the public sector to exploit capabilities of innovative SMEs.



The experts made a number of recommendations for further investigation, which included:

- Innovative public sector improvement to ensure that is adaptive and flexible and maximize the opportunities from this and spread learning and use of existing toolkits
- Review terms and conditions in respect of how SMEs are contracted to work with the Council (cash flow; payment and funding); standardisation of approach
- Understand and research new financing models and approaches to support sustainability of SMEs - co-funding through banks and public sector
- Adopt more collaborative approach with SMEs; find new; more modern ways to engage; enhancement of the one stop shop model – end to end brokered support and advice facilitated by digital by default
- Try to overcome barriers – some are perceived legal organizational constraints; some cultural ones (Council is risk averse); some due to constraints in public administration.

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Peer Review in Magdeburg – Simplicity, transparency and automated processing in funding processes

What are the challenges and barriers when implementing digital funding processes? What are possible approaches to digitize funding processes? What are successful examples/good practices? These key questions were discussed during the Peer Review hosted by Investitionsbank Sachsen-Anhalt (IB, Development Bank of Saxony-Anhalt) from 28th to 30th of November 2016.



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The Peer Review brought together experts from Italy, Hungary and the United Kingdom as well as regional stakeholders from the Ministry of Labour, Social Affairs and Integration, the Ministry of Economy, Science and Digitalization, the Ministry of Finance as managing authority ERDF and ESF, the Chambers of Commerce and Industry and the University of Applied Science Harz.

After a short welcome session by Manfred Maas, Managing Director of IB, **Gerd Osterloh**, Head of Department for Organisation, IT and Reporting of IB, provided a scene setting presentation about the project: "Our main objective is to reduce the obstacles in funding processes for SMEs by using IT solutions." Susanne Eva Dörrwand, Chamber of Commerce and Industry Magdeburg, highlighted challenges and barriers SMEs face when applying for funding.

In workshops we had a look at the process chain of EU-funding from the outside SMEs and inside public administrations perspective and we discussed how IB, the ministries and the managing authority can improve the funding procedure to make funding processes more business friendly.

In summary, the experts stated key prerequisites for efficient digital processes and highlighted the importance of digital processing in administration with its main aspects: simplicity, transparency and automated processing. The results and next steps were discussed in the regional stakeholder meeting which took place in February 2017.

Peer Review in Florence – Access to credit and other opportunities for SMEs



How to reduce bureaucracy on access to credit by SMEs? What are the main obstacles related to the process of application for funding by SMEs? What are possible approaches to simplify funding processes? What are successful examples? These key questions were discussed during the Peer Review hosted by Municipality of Florence on 19th January 2017.

The Peer Review brought together experts coming from Italy, Czech Republic and Germany as well as representatives from different sectors, agencies and local Stakeholders to discuss the barriers and challenges the financial and credit system of regional SMEs face. There were exponents from Municipality of Genoa, Municipality of Florence, University of Florence, Fidi Toscana and Sviluppo Imprese Centro Italia SGR SpA, two specialized finance company held by the Tuscany Region and the main banks operating in the area.

The objective was to hear from their perspective the issues and opportunities for improvement to administration processes and enhanced offer to business. The work was organized in two panel discussions. The first one moderated by Mr. Librici (Municipality of Genoa, Italy), focused on the role of P.A. in the management of funding and relationships with banks operating in the public and private sectors – municipal financing calls for SMEs. The second one, moderated by Mr. Husek (Technology Centre Hradec Kralove, Czech Republic) and Mr. Buhmann (Development Bank of Saxony-Anhalt, Germany) focused on the themes of early stage financing in business development of innovative technologies for SMEs and the role of the bank in the management of co-financed loan funds for SMEs.

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Peer Review in the Ústí Region – Support of Services for Entrepreneurs



The Peer Review held in Ústí nad Labem, the Capital of the region suffering the long-term problems – high level of unemployment, brain drain, remaining orientation on industry and big companies, low level of skills of the working force was focused on the possible ways of support of regional enterprises by the Regional office and coordination of the activities among the respective regional actors. Another important topic discussed by all participating

problem of administration barriers and burdens.

The international expert team was informed on the main problems of the Region and the measures already realised by the regional government, especially on the establishment and activities of the Department of enterprising support. The event was visited by experts and observers from the side of the Lead Partner, Birmingham, and Thessaloniki. The regional stakeholders were represented by participants from the Economy and Social Council of the Ústí Region, Regional Economy Chamber, CzechInvest Agency, Innovation Centre of the Ústí Region, Regional University and the representatives of the Regional office. Dr. Stanislav Rybák, Vice-Governor of the Ústí Region welcomed the participants and there were participants also from the Department of Project Strategy, Preparation and Realisation and the Department of Enterprising Support.

According to the summary of the Peer Review results the Regional Government provides a good system of support, the problem represents the administration, it is necessary to focus on the content, not on the form of the support, the necessity to focus on e-services and the online administration were stressed.

Peer Review in the Region of Central Macedonia (RCM) – Encouragement of start-ups, digitalisation of procedures in procurements and funding

How can we improve the SMEs information and access to procurements? How can older businessmen, not much familiar with digital tools, get information? How can we support young people in business creation? How can we develop the existing Support Centers? Five experts from Birmingham, Florence, Genoa, Usti and Saxony-Anhalt contributed with their suggestions to the Peer Review of Central Macedonia Region, organized in 31st January and 1st February 2017.



Also present were also Regional Stakeholders from the Alexander Innovation Zone, the Innovation and Entrepreneurship Directorate of RCM, the Economic Chamber of Greece, the Entrepreneurship Department of Thessaloniki Municipality, the Business and Cultural Development Centre the Extroversion & Networking Services Unit of CERTH, the Technology Transfer Office of Aristotle University of Thessaloniki (AUTH), the Public Utility Enterprise of Kalamaria's Municipality and the IT Companies Association of Northern Greece.

Following a presentation of baseline survey results and a description of policy instruments the floor was given to different stakeholders to analyse the economic and entrepreneurial current situation in the Region and the Regional Support System provided to Enterprises. Two round tables were organised with the participation of experts and Peers on the Barriers and Challenges of start-ups and Existing SMEs.

Peers' recommendations for start-ups included suggestions on how researchers can also become entrepreneurs, how to promote networking and how to fund ideas by different funding means (pre-seed, P2P financing, crowdfunding).

Recommendations of the Experts for the existing SMEs regarded how entrepreneurs to apply for funding (online applications, simplification and digitalization of public funding, microcredit) and how public sector how to assure public procurement effectiveness (add social value to procurements, use pre-commercial public procurement, streamline procedures).

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PURE COSMOS Study visits

Two PURE COSMOS Study Visits has been already organised in this semester.

The 1st one was hosted by the **Municipality of Florence** on **23-24th February** focusing on **One Stop Shop**: a co-ordinated and centralised approach across stakeholders to managing support services for SMEs. This topic is included in the Pure Cosmos Register.

The topic of the 2nd study visit in **Thessaloniki** on **21-22nd March** was **"Incubators and Entrepreneurship Support Structures"**.

During the Study Visit, the delegates from other partners had the chance to visit "OK-THESS pre-incubator" registered as good Practice 1 in the Pure Cosmos Good Practice Register and Ergani Center registered as "So New (SOcial EntrepreNEurship noW)" Good Practice 17.

The visit to both Good Practices provided knowledge on how young or older entrepreneurs are offered consultation, support and services in order to start-up and operate.

The Study Visit program also included visits to other incubators and discussions/round tables with entrepreneurs.

What's next?

There are 3 Peer Reviews to be organised in the coming weeks.

Due to the Peer Review organised on **29-30th March 2017** **Municipality of Genoa** would like to improve the dissemination of knowledge of their Pago L@PA System, the digital skills of public employees, communication ability of public employees who work at the front office, to stimulate digital skills of business actors and citizens and to involve local providers of payment services.

The **Government of Catalonia** organises the 7th peer review of the project on **4-5th April 2017**. They would like to get suggestions for improvements that shall be made in order to make the procedures more business friendly. Entrepreneurs must be aware of the One Stop Shop services, and these administrative instruments must fulfil its needs, focusing on increasing the use of the One Stop Shop services; implementing of new services at One Stop Shop, assuring service standardization in all municipalities.

The last peer review of the project will take place on **11-12th April 2017** in Debrecen. Assisted by the experts **Hajdú-Bihar County Government** would like to improve the communication between SMEs and regional/national public authorities/reaching target group; the digital skills of business actors, the rate of ICT tools applied/used by SMEs and widening the scope of e-government/improving digital services.

The **3rd Study Visit** of the project will be organised on **17-18th May 2017** in Magdeburg by the **Development Bank of Saxony-Anhalt** after the **3rd Project Management Group Meeting**.

Check the updated Good Practice Register!

Our updated Good Practice Register now contains 21 good practices which contains good practices from project partners referred to different topics, such as Government to business, Digital by default, increasing the digital skills of SMEs, e-commerce services, etc. Do not hesitate to check it in the [Library of our website!](#)

Follow us on different social media channels!

Do not forget that you can regularly read the latest documents and news on the [project website](#).

Now you can also find us on Facebook and Twitter, do not hesitate to follow us there as well:

https://twitter.com/pure_cosmos

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