

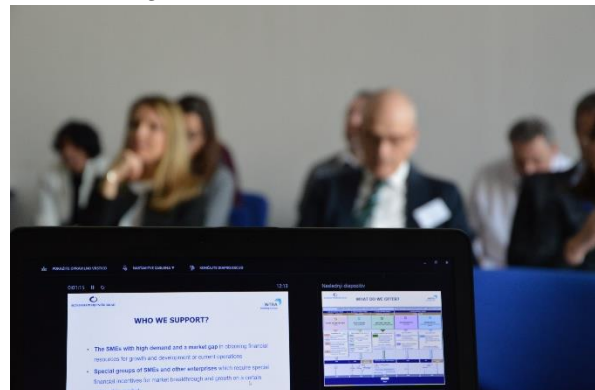
INTRA – exchange of experience Study Visit # 3 MARIBOR



On March 15th and 16th the lead partner of Interreg Europe project: Internationalisation of regional SMEs - INTRA, Maribor Development Agency, hosted the 3rd study visit of the project.

The event had threefold purpose:

- exchange of experience, by presenting the identified good practices within the project partner's region to project partners and their external experts,
- networking between owners of good practices and establishing contacts with project partners and their external experts,
- dissemination of project activities and awareness raising on the issue of SME internationalization policies through media coverage.



The first day of the event was dedicated to presentations of support mechanisms for internationalization and study cases linked to presented good practices, and was entirely held at the MDA office building.

In the plenary session **mag. Polona Jerina**, *Head of Division for Internationalization and Foreign Direct Investments*; and **mag. Ana Božičnik**, *Senior Office*, both representatives of the **Ministry of Economic Development and Technology** have presented the **Overview of the regional policy for internationalization of SMEs**.

Programme for promoting internationalization 2015-2020

Vision of the programme:

Slovenian economy 2020 will be highly internationalized economy.

Mission of the programme:

Providing active support to companies spreading business to international markets.



Following the plenary session, there were 21 good practices presented, with 2 case studies linked to them.

The first good practice was presented by *his excellency, ambassador, mag. Franc But*, from the *Ministry of Foreign Affairs, Directorate for economic and public diplomacy, Department for Bilateral Economic Cooperation*, who presented **Slovenia`s Economic Diplomacy**.

Economic diplomacy

The ministry of Foreign Affairs has a world-wide network consisting of 52 diplomatic-consular missions, 22 economic counsellors, around 100 honorary consuls, Slovenian public and private institutions engaged in internationalization and associations of Slovenian companies abroad. Through this network, present in markets such as the U.S.A., the Russian Federation, China, India,... it supports Slovenian companies on foreign markets.



Next, **mr Roman Rojc**, executive director of Slovenian export and development bank *SID Banka*, presented four good practices the bank is offering, namely: **Export Credit and Investments Insurance**; **Financial Services for Exporters**; **Funding of foreign subsidiaries**; and **Analysis and information services for exporters**.

Supporting Slovenian export

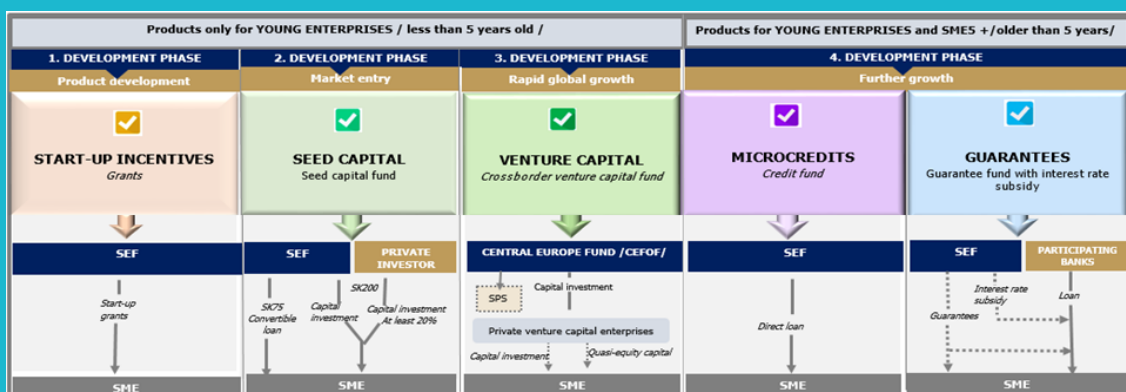
SID Banka supports SME's internationalization by providing:

- **Non-marketable risk insurance**
- **On-lending via commercial banks**
- **Special loan program** for: internationalization, automotive industry, infrastructure financing, financing of environmental investments, financing activities in the field of innovation and new technologies, SME financing.
- **State guarantee schemes (mandated by the State)**: Corporates (1,2bn EUR), Individuals (350bn EUR), Corporate investments (1,0bn EUR).



Mag. Andreja Črnčič, Adviser for EU and international cooperation at the Slovene Enterprise Fund presented the **Equity financing in the form of seed and venture capital**.

Equity financing scheme



Ms Polona Žižmund, the Deputy General Manager of Nova ljubljanska Banka presented the bank's **Trade finance products**.

Trade finance instruments offered by NLB:

- Letter of Credit (L/C)
- Purchase under L/C
- Post financing under L/C (BPO)
- Bank Payment Obligation (BPO)
- Letter of Guarantee/Bond (L/G)
- Purchase of receivables
- Buyers credit
- Bank to bank credit



Ms Alenka Hren, the project manager at SPIRIT Slovenia - Public Agency for Entrepreneurship, Internationalization, Foreign Investments and Technology, presented eight good practices the agency is providing for SMEs, namely: **Export Window**; **Business partnerships**; **ITM**; **Joint Fairs**; **Slovenian business clubs**; **Market research**; **New measures**; and **Individual fairs**.

Internationalisation and Foreign Direct Investment

Spirit supports the internationalization of Slovenian companies through different activities, such as educating companies, supporting international business clubs, supporting market research and presentation at fairs, and through online portals:

INVEST SLOVENIA 

IZVOZNO OKNO 

SLOVENIA PARTNER 

SPIRIT SLOVENIJA 
PUBLIC AGENCY OF THE
REPUBLIC OF SLOVENIA

Ms Mojca Tominšek, *Senior Expert at the Chamber of Commerce and Industry of Štajerska* presented the chamber's **Internationalisation Services**.

Main internationalisation services of the chamber:

- providing consulting services (general, specialized)
- organizing seminars, workshops, trainings, conferences, round-tables
- organisation of cooperation-meetings, delegations from other countries
- promotion, new contacts
- participation in EU projects



Ms Urška Rafolt, the project manager at the Regional Chamber of Crafts and Small Business Maribor presented their specialized **Cross-Border Services**.

Support to member SMEs on Austrian market

We are providing our members with regularly updated news with tenders and business opportunities and have specialized in SME support in entering the Austrian market – especially in the field of legal support.



Mr Jure Verhovnik, *Head of the University Incubator at Venture Factory*, presented the start-up support scheme of **GoGlobal Slovenia**.

Go:Global Slovenija

PRE-INVESTMENT PROGRAMME: promotional roadshow events, preparing companies for investments (two-day programme with experts, growth strategy, investment documentation and conditions, improving pitching skills), Demo day.

POST-INVESTMENT PROGRAMME: growth educational support programme (business management, specialized workshops for expansion abroad, working visits), start-up mentor, start-up counseling, administrative help, global start-up success story.



Mr Aleš Zorc, *IRP advisor at the technology transfer office of the University of Maribor – Technocenter*, presented the **IPR Services for internationalisation**.

Cross-Innovation Voucher

The Cross-Innovation Voucher helps stakeholders to purchase (R&D) service providers. The voucher is not awarded as a grant, but to cover: development of a prototype, Testing quality control, preparation of a business plan for an innovative product, improvement analysis on idea, pre-feasibility and feasibility studies, product/service testing, study visit costs, analysis of technology transfer potential etc.



Mag Matjaž Fras, *project manager at Styrian Technology Park and “Start-Together” incubator* presented their **Services for internationalisation**.

First Technology Park in Slovenia

Linking business entrepreneurs and capital with know-how of universities and research institutes.

A catalyst for faster development of innovative Slovene companies and allows them better access to international sources of connection, knowledge, goods and services. Providing stimulating business support environment.



Mr Peter Ekart, *senior project manager at MDA*, presented the services offered by **Slovenian EEN Consortium and Internationalisation**.

EEN Slovenia

- Consultancy on the issues of European legislation and other rules;
- Information on the conditions for enterprise within the whole of Europe;
- Assistance in foreign partner search;
- Utilization of the [European database of offers/inquiries](#);
- Ensuring of feedback between enterprises in the EU and the European Commission;



Additionally, two case studies, linked to good practices were presented.



Mr Jurček Žmauc, *President of Slovene American Business Association, Cleveland*, presented the case linked to SPIRIT's GP: **Slovenian Business Clubs**



Ms. Tjaša Kovačič Milošič, *CFO of Tiko Pro d.o.o.* presented the case linked to SPIRIT's GP: **Individual Fairs**

The event received important media coverage, with local and national media present at the press conference (leading national newspaper: **Delo**, local TV station: **BKTV**, **Slovene press agency**, and national broadcast: **Radio-Television of Slovenia**).

The second day was dedicated to **in-situ visits** to SMEs that were identified as examples of good practices and were also in a position to provide feedback information about the support mechanisms offered.

KREBE-TIPPO

Krebe-Tippo d.o.o., a company with over fifty years of tradition and experience in producing industrial washing and processing equipment, that is constantly evolving and expanding to EU and third markets around the globe.



IOS

IOS d.o.o., is a research and development organisation that deals with the measurement, research, education and supply of scientific and professional information concerning renewable energy, environmental protection, sensors and new materials.



GEBERIT SLOVENIA

Geberit Slovenia, European leader in the field of sanitary products, operating as part of the integrated group with a very strong local presence in most European countries, providing unique added value when it comes to sanitary technology and bathroom ceramics.

