



# Financial Support Instruments for SME Entrepreneurship Support Fund



22 November 2022

## Fundusz Wspierania Przedsiębiorczości Entrepreneurship Support Fund

- BFPK Sp. z o. o. was created in January 2002 as a non-profit business support organisation as an initiative of the City of Bielsko-Biała within the framework of the governmental programme „The Capital for Entrepreneurs for years 2002 – 2006”.
- In May 2017, this potential was appreciated by the PARP in Warsaw – today’s FWP – then operating as BFPK Ltd. - was granted the approval for using its funding sources from the Sectoral Operational Programme “Increasing of Economic Competitiveness” (SPO-WKP) also for lending activities.
- In the 4th quarter of 2017, a part of the fund was earmarked for the loan fund
- On 2nd Jan. 2020 BFPK Sp. z o.o. was merged to the Regional Development Agency in Bielsko-Biała.

**BFPK** Bielski Fundusz Projektów  
Kapitałowych Sp. z o.o.



### Entrepreneurship Support Fund

- Loan Fund - ringfenced
- Guarantee Fund - ringfenced
- Beskid Technology Accelerator (BAT) – ringfenced
- Other tools (advisory, applications, projects etc.)

- At present, the Fund continues its operations among others within the loan fund and guarantee fund of the RDA in Bielsko-Biała with the same purpose to support for the development of MSMEs from the area of the Silesian Voivodship in the field of finances.

# Fundusz Wspierania Przedsiębiorczości Entrepreneurship Support Fund

Name: Fundusz Wspierania Przedsiębiorczości (FWP) –  
the Entrepreneurship Support Fund

Established in 2002 by the City of Bielsko-Biała as a  
non-profit business support organisation

From January 2020 – the ownership transferred to the  
RDA Bielsko-Biała

The mission: to support the development of micro-, small and  
medium enterprises

The geographical area in focus: the entrepreneurs of  
Slaskie Voivodship

# Fundusz Wspierania Przedsiębiorczości Entrepreneurship Support Fund

20 years of guarantee fund history

5 years in lending business

strong experience in financial tests in small companies market

current loan and guarantee capital: PLN 7 million (ca. € 1,5 mln)

from the beginning of operations  
the capital of the Fund has been circulated **6 times**



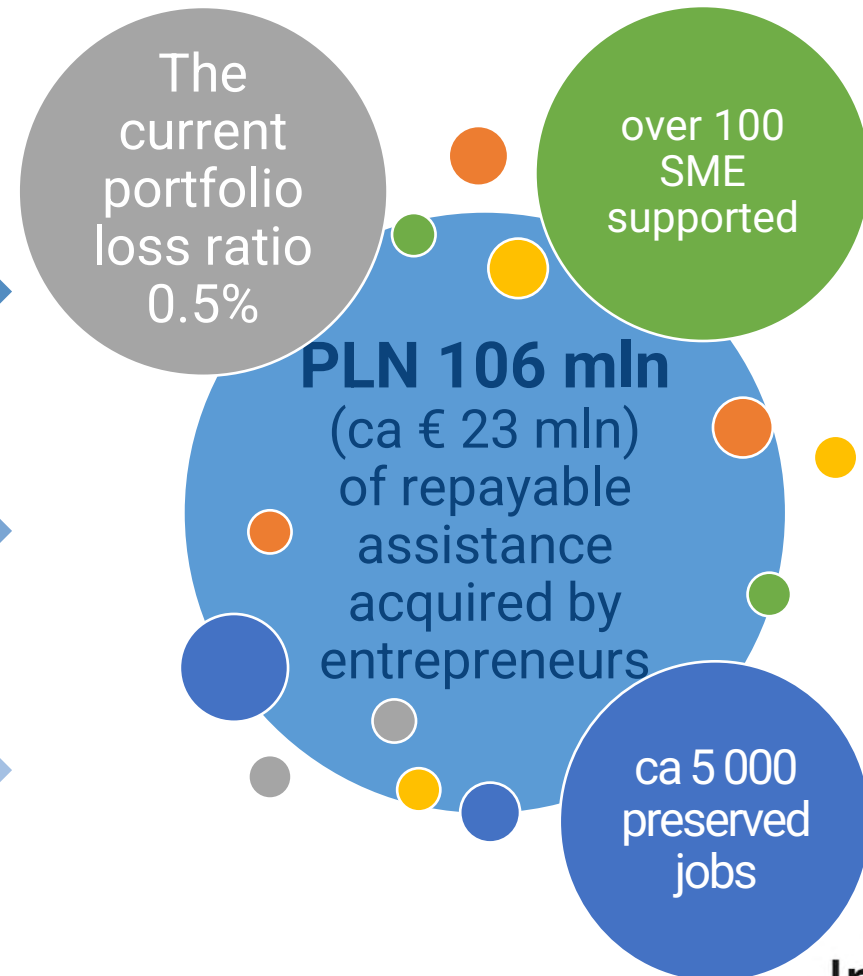
# Fundusz Wspierania Przedsiębiorczości

## Entrepreneurship Support Fund

**POIR liquidity loans – the consortium leader for 9 institutions – PLN 49 million**

**Beskidy Technology Accelerator (BAT) - PLN 15 million**

**Loan Fund and Deposit Guarantee Funds - PLN 7 million**

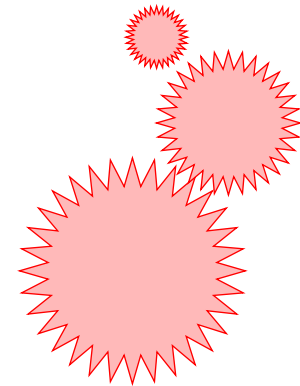


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## Post-COVID support – liquidity loan





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## Fundusz Wspierania Przedsiębiorczości Entrepreneurship Support Fund

### POIR liquidity support for SME 2022

In 2020, BGK, as the implementing authority and the programme manager, launched the programme of the **liquidity support loans for SMEs** in the programme of mitigation of the negative impact of the COVID-19 pandemic.

The programme was funded from the Polish Smart Growth Operational Programme (POIR) and the REACT-EU fund established by European Union.



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**Innova-FI**  
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Sfinansowano w ramach reakcji Unii na pandemię COVID-19



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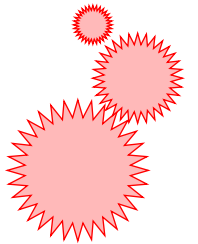
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## Entrepreneurship Support Fund - POIR liquidity support for SME

RDA Bielsko-Biała created a **consortium of 9 local institutions** to answer the call for intermediaries.

The consortium was **chosen as an intermediary**.

- PLN 49 million of loan fund disbursed (over € 10,6 million)
- 149 applications submitted by enterprises and analysed for the total amount of ca. PLN 151 mln (over € 34 million)
- 57 loans granted.



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Sfinansowano w ramach reakcji Unii na pandemię COVID-19





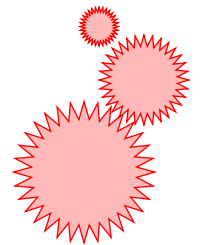
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## Entrepreneurship Support Fund - POIR liquidity support for SME 2022

The liquidity support loans were addressed to SME, which liquidity suffered due to the negative impact of COVID-19 pandemic, the lockdown and sanitary restrictions.

The idea of the project was to support these SME, which applied for the loans and, in the phase of the financial analysis, were diagnosed the potential to regain their liquidity and to recover the healthy performance.



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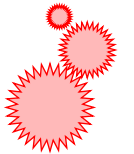


Sfinansowano w ramach reakcji Unii na pandemię COVID-19

## Entrepreneurship Support Fund - POIR liquidity support for SME 2022

### Conditions:

- Maximum loan repayment period 72 month including the maximum 6 month grace period and the optional loan repayment holidays
- Lack of fees and commissions for granting the loan and during the regular loan repayment
- No own contribution required
- Dotation for the entire amount of the capital interest – entrepreneurs do not pay interest as it is funded by the financial support money



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The logo consists of the letters 'ARR' in a bold, black, sans-serif font. The letters are slightly overlapping, with the 'A' on the left, the first 'R' in the middle, and the second 'R' on the right. A blue diagonal line runs from the top left towards the bottom right, passing behind the letters.

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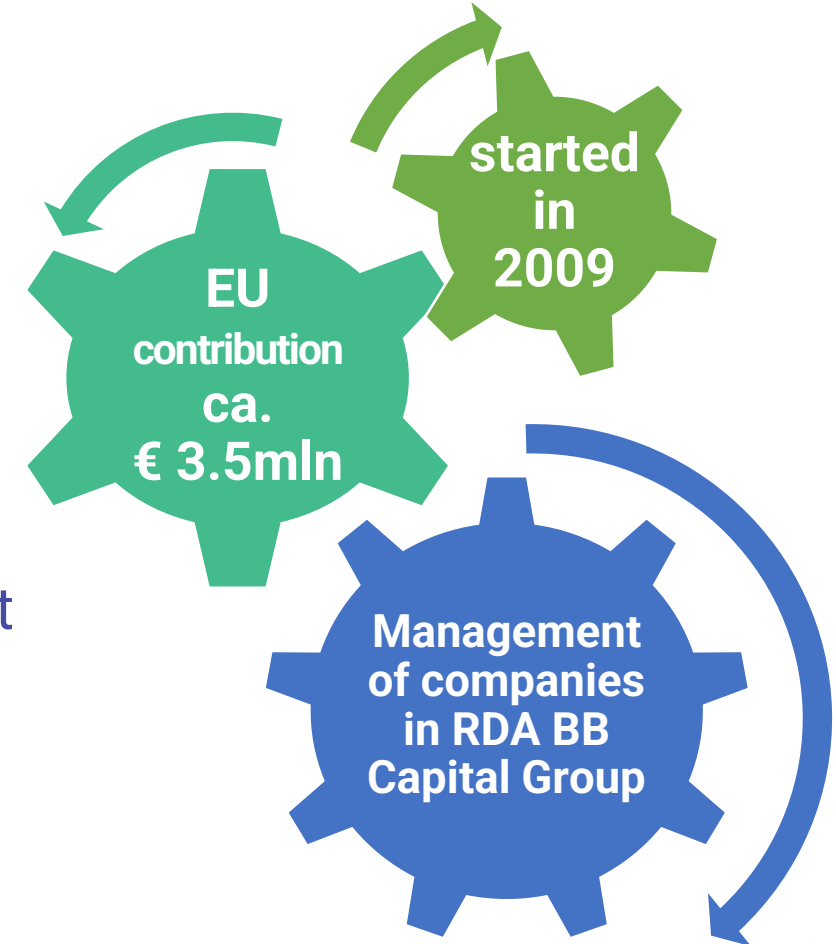
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# Beskidy Technology Accelerator

## Support for innovations

## The Regional Seed Capital Fund Beskidy Technology Accelerator

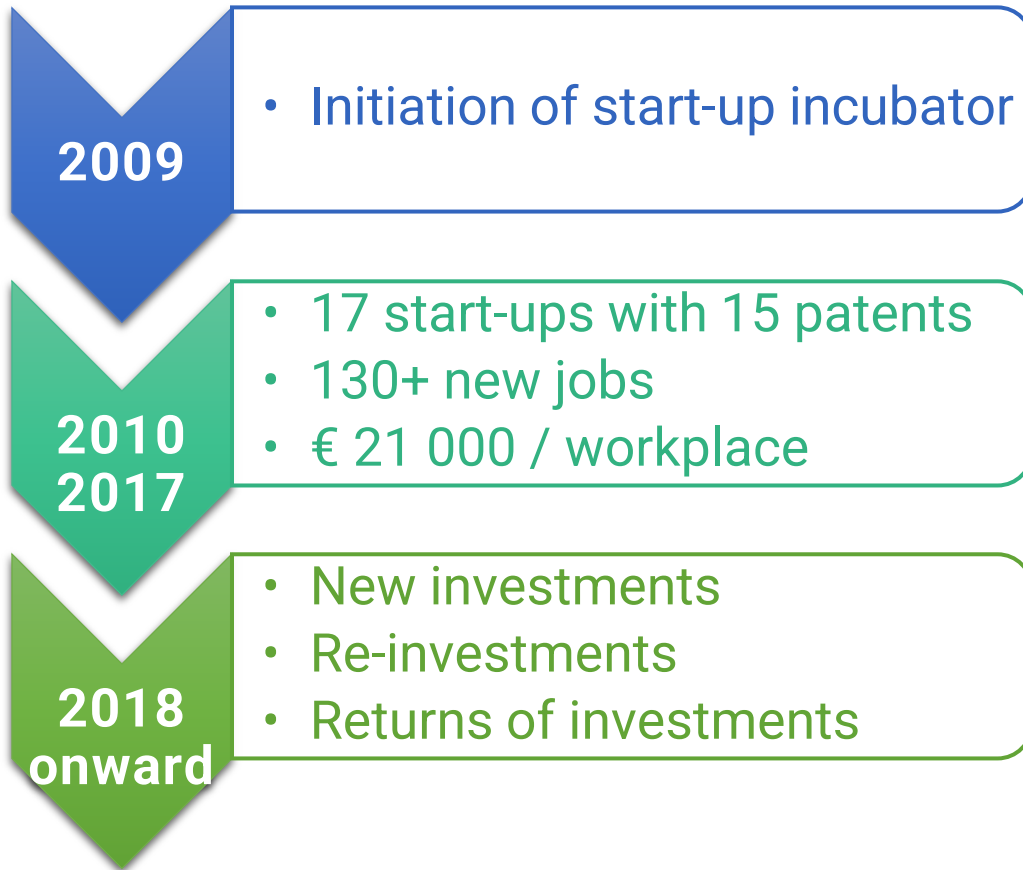
- TechnoBIT Venture - knowledge and capital for innovation - implemented under the Polish Regional Operational Program "Innovative Economy" measure 3.1 "Initialization of innovative actions" (ERDF)
- Value of BAT fund ca. PLN 15 mln (ca. € 3.5 mln)
- Support for **innovative** undertakings
- Support in business plan and the strategy, assessment of the market potential of the idea, possibility of the rental of rooms for offices or production on the preferential conditions
- The ideas of the **high technological and market potential** have the biggest chance for the support



## The Regional Seed Capital Fund Beskidy Technology Accelerator

How does it work?

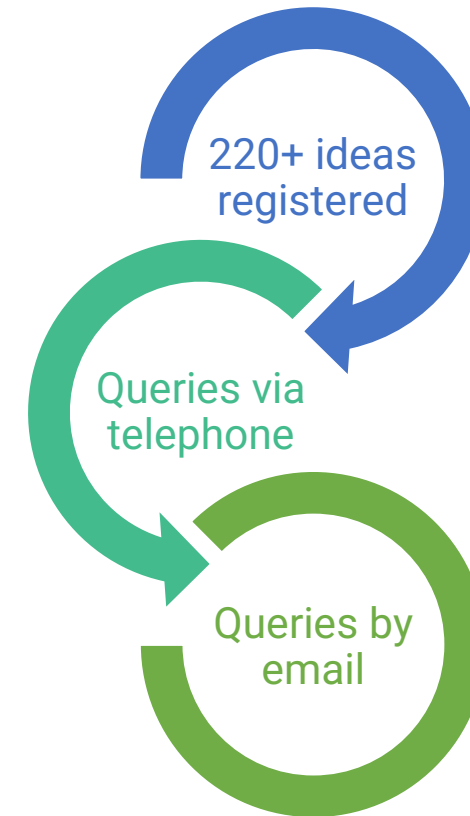
- addressed to people with new innovative ideas
  1. Idea presentation
  2. Technology audit
  3. Incubation period
  4. Final assessment
- financial support:  
private equity / venture capital
- up to € 200 000 per company
- most innovative ideas get investment capital from the RDA on the basis of joint stock partnership



## The Regional Seed Capital Fund Beskid Technology Accelerator

Statistics of ideas in the  
Beskid Technology Accelerator:

- During the **13 years** of BAT implementation, **over 220 ideas** were officially registered and rated formally
- **More than 300 queries** were sent by e-mail and by telephone, concerning the possibility of financing their idea
- **20 companies** were created to date.





## The Regional Seed Capital Fund Beskidy Technology Accelerator

### Among the submitted ideas

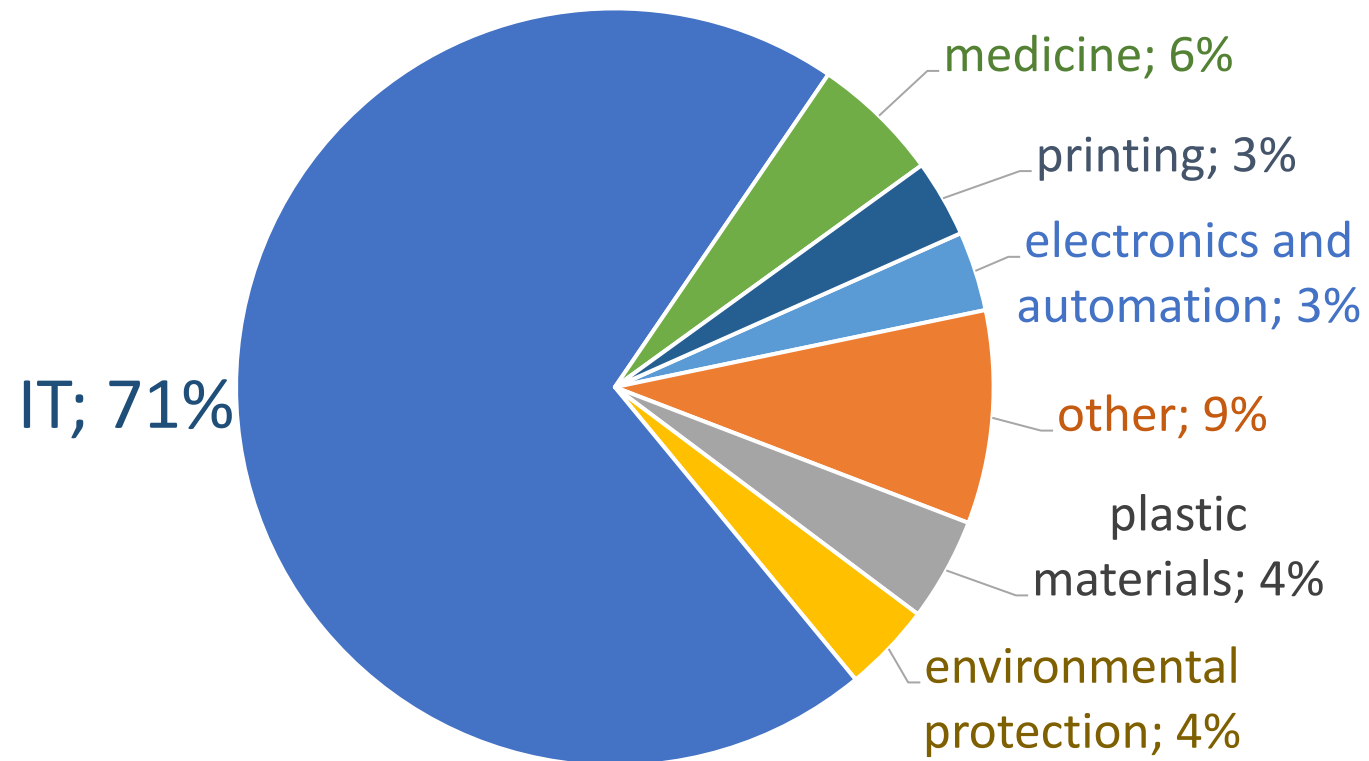
82% were  
assessed  
**positively** in  
terms of form

33% were  
classified for  
**pre-  
incubation**  
phase

ca. 10% were  
qualified to  
**investment**  
phase

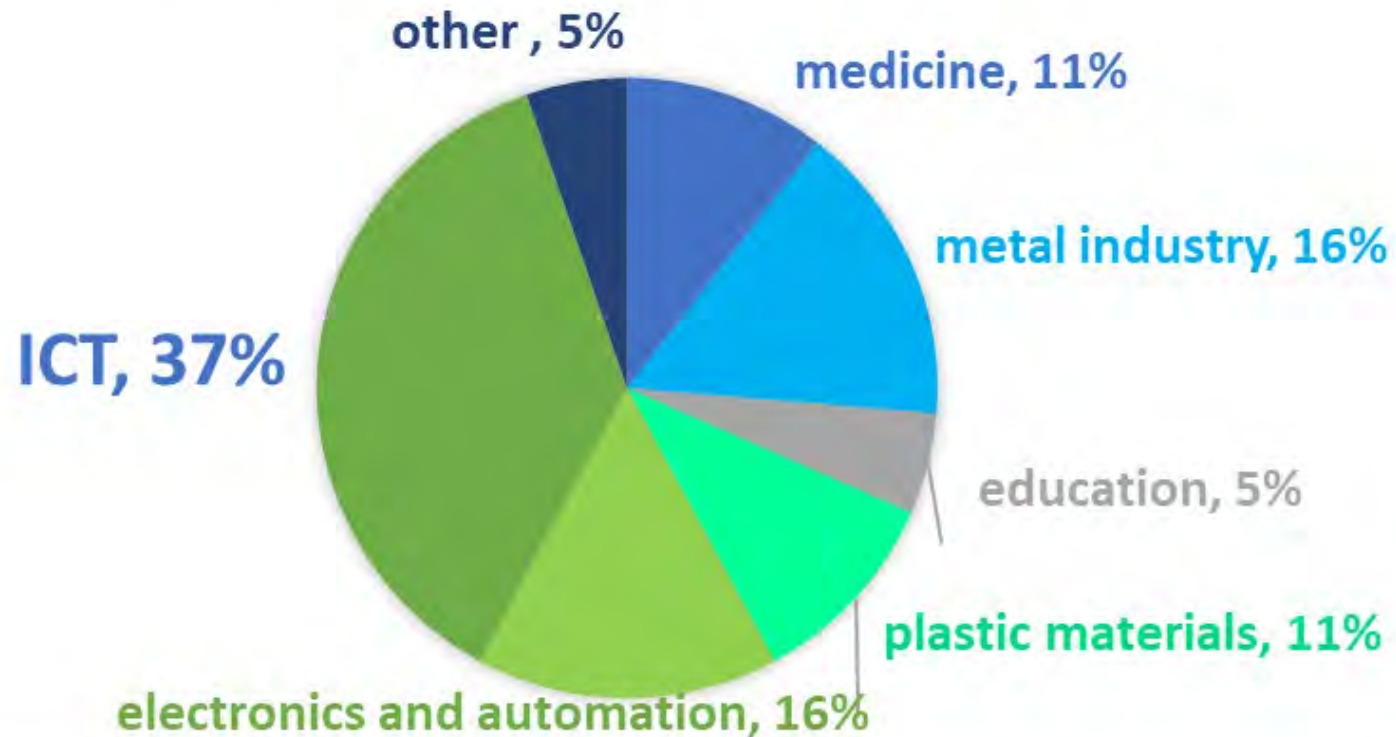
# The Regional Seed Capital Fund Beskidy Technology Accelerator

## IDEAS SUBMITTED IN THE YEARS 2009-2021 BY TYPE OF INDUSTRY



# The Regional Seed Capital Fund Beskidy Technology Accelerator

## INVESTMENTS BY INDUSTRY AS OF 2021



## The Regional Seed Capital Fund Beskidy Technology Accelerator

- 15 companies with the original capital to 2009
- 5 new companies established from the capital returned and re-invested
- exit from 9 companies (ca. PLN 6.5 mln)
- new investment awaiting ca. PLN 4.5 mln
- total reinvestments in new companies ca. PLN 1.5 mln
- 3 further investments in analysis





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## **Agencja Rozwoju Regionalnego SA w Bielsku-Białej**

365 Cieszyńska St., 43-382 Bielsko-Biała, Poland  
Office: ul. 1 Dywizji Pancерnej 45, 43-382 Bielsko-Biała, Poland  
Tel. 0048 33 8169182  
**[www.arrsa.pl](http://www.arrsa.pl) [biuro@arrsa.pl](mailto:biuro@arrsa.pl)**