

Topic 1

Loan guarantee scheme as a help to access to credit for new and start up companies

Cooperation Agreement name	Loan guarantee scheme as a help to access to credit for new and start up companies – improvement of risk assessment model
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Cooperation Agreement partners	
Candidate lead partner	Podlaska Regional Development Foundation (PRDF), established in Bialystok 15-073, at Starobojarska 15, Poland
Project partners	
Other partners	Podlaski Loan Guarantee Fund Ltd, established in Bialystok 15-073, at Starobojarska 15, Poland Unionfidi Lazio S.p.A., established in Rome, at Viale Liegi, 58, Italy Public Fund of Republic of Slovenia for Entrepreneurship (Slovene Enterprise Fund), established in Maribor, Trubarjeva ulica 11, Slovenia;

Cooperation Agreement duration	
Expression of Interest	Signed in Rome on October the 15th, 2008, between: PRDF, Unionfidi Lazio S.p.A., Podlaski Loan Guarantee Fund Ltd
Date for signature Cooperation Agreement (planned)	Ljubljana, July the 2nd, 2009
Duration	3 years, renewable by mutual agreement between signatories

Cooperation Agreement description	
Type (policy vs. sector based) / geographical scope	The areas of interest of this agreement, in terms of sectoral coverage, include specifically cooperation on the activities related to increase the flow of bank lending to MSME's by providing guarantees to enterprises with weak collateral position or those that do not have any business history.
Beneficiaries:	All stakeholders of guarantee schemes, micro, small and medium size companies
Objectives	To increase the flow of bank lending to MSME's by providing guarantees to enterprises with weak collateral position or those that do not have any business history



General foreseen activities	<p>The signatories share the common view on loan guarantee scheme and risk assessment models. Future cooperation depends on networking activities such as:</p> <ul style="list-style-type: none"> • promote and reinforce the joint participation to the EU FWP (Framework Programmes), the EU CIP (Competitiveness and Innovation Programme) and other relevant EU and international financing schemes • promote at EU level the objectives and the interests of this agreement, liaising with relevant associations and networks. • promote the terms of this Cooperation Agreement to other organisations in involved countries/regions. • investigate and identify financial resources (public and private) in all involved countries/regions, able to support joint innovation and industry projects, operating under this Cooperation Agreement. • favour participation in key congresses, events and conferences in involved countries/regions, by keeping the others reciprocally informed on promotion operation calendars in order to be aware of all the events that may be of interest to all parties. • transfer of good practices between parties involved in the cooperation agreements in terms of project actions and goals • take into consideration the recommendations of the INNO-DEAL project in order to facilitate the implementation of joint programmes of trans-regional innovation. • implement any other arrangements recommended by the Joint Committee.
Already carried out/ planned initiatives	Information about this cooperation agreement was sent to PRDF project partners of BSR Programme.
Instruments, schemes, experiences of the partners/ organizations relevant to the agreement	<p>PRDF is a Regional Development Agency which works in Podlaskie Region. It was established in 1994. PRDF manages structural funds from Podlaskie Region, takes active part in national and European projects, provides trainings, loans, guarantees and venture capital investments through training centre, Loan Guarantee Fund and Equity Investment Fund. The main aim of the funds is to increase a flow of bank lending to the SME's.</p> <p>Unionfidi Lazio is a private company which manages public funds from Region Lazio, Chamber of commerce, municipalities, others. They have agreements for money and for management rules. Unionfidi guarantees are compliant to Basel II agreement, which means: direct, explicit, irrevocable, unconditional. It manages 13 different funds (guarantee funds and co-guarantee funds)</p>



Main difficulties and barriers in signing and implementing the agreement	<ul style="list-style-type: none"> • Schemes for finance and support are very different from place to place • Strong territorialisation of schemes • Differences in procedures of running loan guarantee fund in different parts of Poland and in other countries. • Lack of possible financial mechanisms and funds to co-finance the project
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Collaboration process	
Organisational structure	Joint Committee composed of representatives of the Parties. The role of the Joint Committee shall be to supervise and review the operation of this Cooperation Agreement.
Date for signature Cooperation Agreement (planned)	The Joint Committee will be chaired by one of the Parties, that will be nominated by unanimous vote by the Parties.
Operations	The Joint Committee shall be convened, whether by meeting or otherwise, at the request of each of the Parties within six months of such a request. In absence of requests by the parties, the Joint Committee will meet once a year. If agreed by all Parties, audio- or video-conferences may replace physical meetings.



Topic 2

Integration of Services for Spin-off Creation and Internationalization

Cooperation Agreement name	Opportunities for potential integration of schemes for the creation of spin off and start up companies (Business Lab and EIBTS), and a scheme for supporting access of SME's to international markets (Soft Landing Zone)
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Cooperation Agreement partners	
Candidate lead partner	<ul style="list-style-type: none"> • Finanziaria Laziale di Sviluppo SPA (FILAS), established in Roma, at via della Conciliazione n. 22 00193, Italy;
Project partners	<ul style="list-style-type: none"> • Advantage West Midlands (AWM), established in Birmingham, at 3 Priestley Wharf, Holt Street, Aston Science Park, B7 4BN, United Kingdom; • Centro Europeo de Empresas e Innovacion (CEIN), established in Poligono Mocholi, Plaza Cein Nº 5, 31110 Noain-Navarra, Spain • Coventry University Enterprises limited (CUE), established in Coventry, The Technocentre, Puma Way, Coventry, CV1 2TT, United Kingdom
External partners	<ul style="list-style-type: none"> • Ljubljana University Incubator LUI d.o.o., established in Ljubljana, Vojkova 63, 1000 Ljubljana, Slovenia

Cooperation Agreement duration	
Expression of Interest	Signed in Rome on October the 15th, 2008, between:
Date for signature Consortium Agreement (planned)	Ljubljana, July the 2nd, 2009
Duration	3 years, renewable by mutual agreement between signatories

Cooperation Agreement description	
Type (policy vs. sector based)/geographical scope	Policy based (support for creation of spin off and start up companies and internationalisation) open to all interested regions
Beneficiaries:	All regional / national stakeholders (universities, research centres, incubators, etc) , interested in : <ul style="list-style-type: none"> • supporting the creation of research spin off • stimulating the entrepreneurial spirit • favouring the access of SME's to global market Indirectly all SME's that will benefit of the support instruments offered by the Agencies.



Objectives	To establish a permanent collaboration between agencies managing financing and supporting schemes for stimulating the creation of spin offs and favouring the internationalisation of SME's.
General foreseen activities	<ul style="list-style-type: none"> • Favour the creation of a network amongst technologies research bodies (universities, research centres, etc.), the enterprise system and the financial system in the involved Regions. • Promote the exchange of knowledge about practices, impact evaluation, benchmarking methods between the Business lab and EIBTS support schemes and Soft Landing Zone internationalisation scheme. • Investigate the complementarity of Business Lab and EIBTS on one side, and of Soft Landing Zone on the other, to integrate seamlessly start up creation schemes with an internationalisation support scheme. • Investigating the possibility of extending the eligibility of beneficiaries to the different schemes on a base of mutual interest and benefit. • Promote and reinforce the joint participation to the EU FWP (Framework Programmes), the EU CIP (Competitiveness and Innovation Programme) and other relevant EU and international financing schemes. • Promote the terms of this Cooperation Agreement to other organisations in involved countries/regions. • Investigate and identify financial resources (public and private) in all involved countries/regions, able to support joint innovation and industry projects, operated under this Cooperation Agreement. • Facilitate staff interactions amongst relevant public sector agencies, industry and business sectors. • Take into consideration the recommendations of the INNO-DEAL project in order to facilitate the implementation of joint programmes of trans-regional innovation. • Implement any other arrangements recommended by the Joint Committee.
Already carried out/ planned initiatives	The programme managers of Business lab , EIBTs and Soft Landing Zone has already had the chance to meet in Rome and Vienna INNO-DEAL transregional event in order to discuss possible collaboration. In Ljubljana (july the 2nd) INNO-DEAL final conference they will launch, during the final working session, the signed cooperation agreement.



Instruments, schemes, experiences of the partners/ organizations relevant to the agreement	<p>FILAS manages the business lab instrument.</p> <p>The Business Lab project pursues the following objectives:</p> <ul style="list-style-type: none"> • Increase and improve the birth and success rate of innovative enterprises in Lazio; • Generate new opportunities for technological development via the network; • Generate new highly qualified employment at regional level <p>The Coventry University participates in the UK Soft Landing Zone Programme</p> <p>The UK Soft Landing Zone programme has been set up by CUE in partnership with government body UK Trade and Investment in order to establish a network of British incubator offices around the globe. The offices, located on key university science parks, will be opened to UK companies who are either considering or are at the early stages of undertaking international business.</p> <p>Small businesses seeking to capitalise on the market potential of rising economies such as China and India are set to get a helping hand, thanks to a new initiative being launched by Coventry University Enterprises (CUE).</p> <p>CEIN manages EIBTS (Knowledge Based Companies) Programme. EIBTS programme is a Navarra Region programme that aims at supporting and encouraging innovative technology based initiatives, and helps the companies to capitalise the innovation created within Universities, Centres of research , etc. Main goal of the programme is to enhance the innovation level of the Region and support the technology-based innovative enterprises.</p>
Main difficulties and barriers in signing and implementing the agreement	<ul style="list-style-type: none"> • Support schemes are very different from place to place • Strong territorialization of schemes (the boundary of regional (national final beneficiaries of the support schemes) • Difficulty in creating a harmonised mix of tools / services for spin off creation and for SME's access to global markets



Collaboration process	
Organisational structure	Joint Committee composed of representatives of the Parties. The role of the Joint Committee shall be to supervise and review the operation of this Cooperation Agreement.
Coordination:	The Joint Committee will be chaired by one of the Parties, that will be nominated by unanimous vote by the Parties.
Operations:	The Joint Committee shall be convened, whether by meeting or otherwise, at the request of each of the Parties within six months of such a request. In absence of requests by the parties, the Joint Committee will meet once a year. If agreed by all Parties, audio- or video-conferences may replace physical meetings.

Topic 3

Improve Matching between European SME and Business Angels Networks and/or Venture Capital

Cooperation Agreement name	Improve Matching between European SME and Business Angels Networks
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Cooperation Agreement partners	
Candidate lead partner	Mediterranee Technologies, a regional agency established in Marseilles, at 22 Rue Sainte Barbe, 13001, France
Project partners	<p>Finanziaria Laziale di Sviluppo SPA (FILAS), established in Roma, at via Alessandro Farnese n. 3 , Italy</p> <p>Advantage West Midlands (AWM), established in Birmingham, at 3 Priestley Wharf, Holt Street, Aston Science Park, B7 4BN, United Kingdom</p> <p>Wirtschaftsförderung Region Stuttgart GmbH (Stuttgart Region Economic Development Corporation), an institution established in Stuttgart, at Friedrichstr. 10 , Germany</p> <p>Podlaska Regional Development Foundation (PRDF) established in Bialystok 15-073, at Starobojarska 15, Poland</p> <p>Agentia pentru Dezvoltare Regionala Nord-Est, established in Piatra-Neamt, str. Lt. Draghescu, nr. 9, cod 610125, judet Neamt, Romania</p>
Other partners	<p>Marseille Innovation, an incubator, based at Hotel Technologique, Technopole de Chateau Gombert, Marseilles, France</p> <p>Provence Business Angel, a Business Angel Network, based at Hotel Technologique, Technopole de Chateau Gombert, Marseilles, France</p> <p>Coventry University Enterprise Ltd, established at Coventry University Technology Park, Puma Way, Coventry CV1 2TT, United Kingdom</p> <p>Tehnološki park Ljubljana d.o.o. established at Teslova ulica 30, SI-1000 Ljubljana, Slovenia</p> <p>META Group d.o.o. established at Teslova 30, SI-1000 Ljubljana, Slovenia</p> <p>Klub Poslovni angeli Slovenije a business angels network based at Zelezna cesta 18, SI-1000 Ljubljana, Slovenia</p>

Cooperation Agreement duration	
Expression of Interest	Signed in Rome on October the 15th, 2008, between : Advantage West Midlands, Mediterranee Technologies, Finanziaria Laziale di Sviluppo SPA, Wirtschaftsförderung Region Stuttgart GmbH
Date for signature Co-operation Agreement (planned)	Ljubljana, July the 2nd, 2009
Duration	3 years, renewable by mutual agreement between signatories

Cooperation Agreement description	
Type (policy vs. sector based) / geographical scope	Signed in Rome on October the 15th, 2008, between : Advantage West Midlands, Mediterranee Technologies, Finanziaria Laziale di Sviluppo SPA, Wirtschaftsförderung Region Stuttgart GmbH
Beneficiaries	Ljubljana, July the 2nd, 2009
Objectives	3 years, renewable by mutual agreement between signatories
General foreseen activities	<p>The signatories share the view that collaboration between private investors throughout Europe could be a the way to help SME's to find funding for their development either at an initial stage or a later stage. Internationalisation of SME is also a concern for project partners. Although most of the innovative SME's markets are not nowadays in Europe, SME's can find through new connections in Europe a way to reach their targets. As far as private investors are concerned, they will be able to find new opportunities to invest in start ups.</p> <p>Therefore, the activities could be divided into the following :</p> <ol style="list-style-type: none"> 1. Exchange of information between regional networks of private investors in order to share best practices in detection; selection and funding of startups, spinoffs and developing SME's. Understand on a regional basis how public policy can influence the work of BAN and other networks. 2. Develop a series of events organised by each partner in their region, in order to match SME's with private local investors. 3. Build an exchange platform, open only to partners and to SME's, where investors will be able to post investments opportunities and where SME's will be able to post their profiles and their demands. 4. Involve local incubators in the process of SME selection in order to detect soft landing opportunities. Local incubators will have to propose elaborated services in order to be qualified to host projects coming from other partner regions.



	<p>However, they realise that this can only be pursued as a long-term objective through specific projects, and therefore they agree on pursuing within the framework of the envisaged cooperation agreement conventional networking activities such as:</p> <ul style="list-style-type: none"> • promote and reinforce the joint participation the EU CIP (Competitiveness and Innovation Programme) and other relevant EU and international financing schemes. • promote at EU level the objectives and the interests of this agreement. • promote the terms of this Cooperation Agreement to other organisations in involved countries/regions. • investigate and identify financial resources (public and private) in all involved countries/regions, able to support trans regional initiatives on private financing of SME.
Already carried out/ planned initiatives	None
Instruments, schemes, experiences of the partners/ organizations relevant to the agreement	3 years, renewable by mutual agreement between signatories
Main difficulties and barriers in signing and implementing the agreement	<p>Tax Harmonization in Europe</p> <p>Opportunities for deal flow are usually kept confidential by BAN. Trust and confidence have to be built before starting to organize common events</p> <p>Follow up of investments</p> <p>Internationalization “culture” of SME's</p>
Collaboration process	
Organisational structure	Joint Committee composed of representatives of the Parties. The role of the Joint Committee shall be to supervise and review the operation of this Cooperation Agreement.
Coordination	The Joint Committee will be chaired by one of the Parties that will be nominated by unanimous vote by the Parties.
Operations	The Joint Committee shall be convened, whether by meeting or otherwise, at the request of each of the Parties within six months of such a request. In absence of requests by the parties, the Joint Committee will meet once a year. If agreed by all Parties, audio- or video-conferences may replace physical meetings.



Topic 4

Trans-regional Cooperation and Innovation in the Environmental Sector

Cooperation Agreement name	Trans-regional Cooperation and Innovation in the Environmental Sector
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Cooperation Agreement partners

Candidate lead partner	Kouvola Innovation (KINNO), Finland
Project partners	Podlaska Regional Development Foundation (PRDF), Poland
Other partners	

Cooperation Agreement duration

Expression of Interest	Cross border cooperation on environmental oriented activities
Date for signature Co-operation Agreement (planned)	July 2nd, 2009
Duration	Three years from signing and may be renewed by mutual agreement between the Parties

Cooperation Agreement description

Type (policy vs. sector based) / geographical scope	The agreement is sector based focused on environmental activities such as waste management, renewable energy. The activities will take place at the regions involved in the agreement.
Beneficiaries	SME's in countries involved in the cooperation
Objectives	The main goal is to explore and to find cooperation opportunities between the regions involved in the agreement. The common interest is to find financing for the SMEs interested in environmental projects such as bio-energy and waste management.
General foreseen activities	The activities between the cooperation partners will include projects with common interest. The topics will be focused on environmental issues and the purpose will be both theoretical and practical. The transfer of information and good practices will play an important role.



Already carried out/ planned initiatives	Common project application submitted for the Norwegian Financial Mechanism and EEA Financial Mechanism in Poland, NGO's Found. The project is: Promotion of RES utilization in Podlaskie Region. The results of approval will be announced at the end of June, 2009.
Instruments, schemes, experiences of the partners/ organizations relevant to the agreement	There will be different kinds of EU and international financing schemas and programmes possible for the common projects. The experience of the partners: <ul style="list-style-type: none"> • PRDF has participated in several projects aimed at environmental activities and entrepreneurship • KINNO has several ongoing programs and projects to support entrepreneurs and entrepreneurial skills • Sustainable development and renewable energy are important elements of the development of the Town of Kouvola
Main difficulties and barriers in signing and implementing the agreement	<ul style="list-style-type: none"> • Lack of proper financial mechanism in engaged regions • Different stages of the development of companies in both countries • Delays in programmes implementation

Collaboration process

Organisational structure	A Joint Committee composed of representatives of the Parties. The Joint Committee will supervise and review the operation of the cooperation agreement.
Coordination	The first meeting will take place on the 3rd of July, 2009 in Ljubljana during the INNODEAL final conference.
Operations	There shall be a meeting within six months from the request of any of the Parties. The meetings can be either physical or audio or video-conferences.



Topic 5

Improving the value of Digital Media and Creative Industries through innovation

Cooperation Agreement name	Improving the value of Digital Media and Creative Industries through innovation
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Cooperation Agreement partners

Candidate lead partner	Finanziaria Laziale di Sviluppo SPA (FILAS), an institution established in Roma, at via Alessandro Farnese n. 3 , Italy
Project partners	<ul style="list-style-type: none"> • Advantage West Midlands (AWM), established in Birmingham, at 3 Priestley Wharf, Holt Street, Aston Science Park, B7 4BN, United Kingdom • Wirtschaftsförderung Region Stuttgart GmbH (Stuttgart Region Economic Development Corporation - WRS), an institution established in Stuttgart, at Friedrichstr. 10 , Germany
Other partners	<ul style="list-style-type: none"> • Coventry University Enterprises Limited (CUE), established in Coventry, at Puma Way, Coventry University Technology Park, CV1 2TT, United Kingdom; • VirCE - Kompetenzzentrum Virtuelle Realität und kooperatives Engineering w.V. (Virtual Dimension Center– VDC), established in Fellbach, Auberlenstr. 13, 70736 Fellbach, Germany

Cooperation Agreement duration

Expression of Interest	Signed in Rome on October the 15th, 2008, between: FILAS, AWM, Mediterranee Technologies, Wirtschaftsförderung Stuttgart
Date for signature Co-operation Agreement (planned)	Ljubljana, July the 2nd, 2009
Duration	3 years, renewable by mutual agreement between signatories

Cooperation Agreement description

Type (policy vs. sector based)/geographical scope	Sector based (media and creative industries) open to all interested regions
Beneficiaries	All stakeholders of the Digital Media and Creative Industries value chain, with special reference to independent producers and funding/supporting agencies/associations.



Objectives	To establish a permanent network between agencies managing financing and supporting schemes for Digital Media and Creative Industries.
General foreseen activities	<p>The signatories share the common view that Digital Media and Creative Industries can only prosper in a truly intercultural and international environment and that therefore inward-looking support and financing is short-sighted and less effective.</p> <p>Ideally, they would be keen on seen an ever increasing collaboration developing in four stages:</p> <ol style="list-style-type: none"> 1. Knowledge exchange 2. Harmonization of the supporting schemes 3. Reciprocity of the supporting schemes 4. Actual pooling of resources <p>However, they realise that this can only be pursued as a long-term objective through specific projects, and therefore they agree on pursuing within the framework of the envisaged cooperation agreement conventional networking activities such as:</p> <ul style="list-style-type: none"> • promote and reinforce the joint participation to the EU FWP (Framework Programmes), the EU CIP (Competitiveness and Innovation Programme) and other relevant EU and international financing schemes. • promote at EU level the objectives and the interests of this agreement, liaising with relevant associations and networks. • promote the terms of this Cooperation Agreement to other organisations in involved countries/regions. • investigate and identify financial resources (public and private) in all involved countries/regions, able to support joint innovation and industry projects. • facilitate staff interactions amongst relevant public sector agencies, industry and business sectors. • facilitate co-production agreements amongst media production companies from the involved regions. • favour participation in key festivals, media markets, conventions and conferences in involved countries/regions.
Already carried out/ planned initiatives	<p>Joint participation to the “European Creativity Dialogue”, Stuttgart, May 2009. Breakout Session 2 (WRS): “Getting off the ground: Support for Young Entrepreneurs in the Creative Industries”. Oliver Reichert from WRS, Carlo Donzella from FILAS and Dan Licari from AWM will be among the speakers.</p> <p>Three dedicated workshops during three major international events in Stuttgart, Rome and Birmingham are planned in Autumn 2009.</p>



<p>Instruments, schemes, experiences of the partners/ organizations relevant to the agreement</p>	<p>FILAS is the financial development agency of Lazio (the region of Rome), entrusted with assisting enterprises (with special reference to SMEs), supporting the adoption of new technologies and favouring innovation take-up. It is also in charge of the financial management of all technological clusters located in the territory of the Lazio region. It manages an audiovisual fund that covers both traditional as well as new media productions. The Fund started in late 2006 with a gap financing mechanism and has so far funded 28 projects and mobilised more than 50 MEUR. FILAS' fund is member of CINEREGIO, the European network of regional audiovisual funds.</p> <p>AWM is the Regional Development Agency (RDA) for the West Midlands. It is one of nine RDAs in England that were established to transform the English regions through sustainable economic development. It has an annual budget of more than £300 million to invest in the economic development of the West Midlands and, at any one time, is managing around 2,500 projects. It co-manages with Channel 4 a 10 MGBP fund entirely dedicated to Digital Media. The fund has been launched in July 2008. The Fund will run for at least two years, and West Midlands' companies will be able to apply for investment of between £20,000 and £1.5 million.</p> <p>CUE is the organisation through which the University runs much of its commercial, income-generating and business-partnership work. CUE focuses on innovation, design, high performance automotive engineering, health, environment and ICT as areas of expertise. Through this activity it has to date supported thousands of Small-to-Medium-sized Enterprises (SME's) through specific projects and support programmes. Over 200 SME's have been established with the support of CUE and many more have benefited from one-to-one involvement. CUE also operates the University's Technology Park, a supportive and prestigious location for forward thinking knowledge-based and hi-tech companies.</p> <p>WRS The regional creative industries are organised through the Stuttgart Region Economic Development Corporation and its Department for Creative Industries. This includes the MediaInitiative, a network of 430 creatives, the Film Commission, offering consulting on all issues regarding film projects in the region and the „Popbuero” which promotes popular music. The department frequently publishes newsletters, brochures and directories and represents the region constantly at fairs or conferences.</p> <p>VDC Fellbach is a non-profit competence and innovation center for Virtual Engineering and Virtual Reality technologies. About 70 members of this network are enterprises, universities, research institutions and education facilities which offer these technologies or have actively integrated these technologies into their product development process. Special attention is paid to the embedding of SMEs so as to increase their innovation and competition abilities through technology and knowledge transfer within the network. The VDC's demo centre serves as a certified European Living Lab since 2007 for the industry and the education facilities.</p>
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<p>Main difficulties and barriers in signing and implementing the agreement</p>	<ul style="list-style-type: none"> • Schemes for finance and support are very different from place to place • Strong territorialisation of schemes • Difficult relationship between the traditional audiovisual community and the new “digital” one
<p>Collaboration process</p>	
<p>Organisational structure</p>	<p>Joint Committee composed of representatives of the Parties. The role of the Joint Committee shall be to supervise and review the operation of this Cooperation Agreement</p>
<p>Coordination</p>	<p>The Joint Committee will be chaired by one of the Parties, that will be nominated by unanimous vote by the Parties.</p>
<p>Operations</p>	<p>The Joint Committee shall be convened, whether by meeting or otherwise, at the request of each of the Parties within six months of such a request. In absence of requests by the parties, the Joint Committee will meet once a year. If agreed by all Parties, audio- or video-conferences may replace physical meetings.</p>

