



SME Clusters Support & Financing

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- **OPPORTUNITIES**

- **SMEs**

- FLEXIBLE, FAST TO MARKET, TARGET & GROWTH ORIENTED, INNOVATIVE, SPECIALISED, GOVERNED IN SIMPLE WAY ...

- **CLUSTERS (NAMELY INCL. SMEs, R&D AND UNIVERSITIES)**

- IMPROVE DEVELOPMENT OF COMPETITIVE ADVANTAGE
 - FORMALISE INDUSTRIAL LINKAGES – IMPROVE TRANSPARENCY
 - HELP TO OVERCOME SIZE AND SPECIALISATION ISSUE
 - ELIGIBLE FOR EU FINANCIAL SUPPORT

- **CHALLENGES**

- **SMEs**

- EXHAUSTION OF ORIGINAL MARKET OPPORTUNITY OR ADVANTAGE
 - HIGHER VULNERABILITY (FINANCIAL, LEADERSHIP, TOO FOCUSED)

- **CLUSTERS**

- BALANCED DISTRIBUTION OF EFFORT AND BENEFITS TO MEMBERS
 - CLEAR EXPECTATIONS AND TRUST AMONG MEMBERS
 - NOT ONLY DRIVEN BY PUBLIC SUBSIDY

- **SUPPORTED CLUSTERS**

- ≥ 15 MEMBERS
- ≥ 1 R&D OR TERTIARY EDUCATION INSTITUTION
- $\geq 60\%$ MEMBERS TO BE SMEs
- CLUSTER ITSELF TO BE SME
- PROJECTS APPROVED BY MAJORITY
- ≥ 3 PROJECT PARTICIPANTS PER EACH PROJECT
- OPEN STATUS

- **FIN. SUPPORT CZK 3 – 80 M (€ 110k – 3M)**

- **PROJECT IMPLEMENTATION ≤ 3 YEARS**

- **SUPPORT BY BANKS:**

- ACCOUNTS, PAYMENTS, TRANSACTIONS
- ADVISORY IN GRANT APPLICATION PROCESS
- ASSISTANCE IN STRUCTURING THE FINANCIAL FLOWS
- PRE- & CO-FINANCING, LEASING, FACTORING, INSURANCE
- RISK ANALYSIS AND STRUCTURING OF RISK SHARING

- **GENERAL PROJECT FINANCING REQUIREMENTS**
 - CLEAR COMMERCIAL GOALS OF THE PROJECT
 - SUPPLIERS & OFF-TAKERS AND THEIR RISK PROFILE
 - EQUITY CONTRIBUTION & SPONSORS' GUARANTEES
- **CLUSTER SPECIFICS**
 - CLEAR CONTRIBUTIONS AND COST/BENEFIT/RISK SHARING
 - CLEAR COMMUNICATION AND DECISION-MAKING PROCESS
 - EXISTENCE OF RESPECTED AND PROACTIVE FACILITATOR
 - SUFFICIENT LEVEL OF FORMALISATION
- **DEFENCE INDUSTRY SPECIFICS**
 - $\geq 50\%$ OF NON-DEFENCE ACTIVITIES / CUSTOMERS
 - CUSTOMER DIVERSIFICATION – NOT ONLY STATE-DEPENDENT
 - SPECIFIC PUBLIC PROCUREMENT PROCEDURE

- **SME CLUSTERS WORK AND CAN REDUCE RISK**
- **CLUSTERING AND CLUSTER FINANCING REQUIRES:**
 - GOOD PREPARATION AND MEMBER SELECTION
 - STRONG LEADERSHIP AND FACILITATION
 - GOAL AND TIMING CLARIFICATION BY EACH PARTICIPANT
 - TRUST AND EX-ANTE AGREED BENEFIT DISTRIBUTION
 - ULTIMATELY COMMERCIALY VIABLE PROJECTS
 - FORMALISATION OF MAJOR INTERACTIONS AND FLOWS
 - SUFFICIENT EQUITY CONTRIBUTION AND/OR GUARANTEES
- CLUSTERS SHALL HAVE **BROADER SCOPE** THAN JUST THE DEFENCE INDUSTRY (AT LEAST 50% OUTSIDE DEFENCE)

THANK YOU FOR YOUR ATTENTION!

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