



European Committee
of the Regions

A black and white photograph of a young person with curly hair and glasses, wearing a light-colored sweater, sitting at a desk and working on a laptop. The background shows a clothing store with racks of clothes and a mannequin. On the left side of the image, there are several white, hand-drawn, jagged lines. A blue horizontal bar is positioned behind the main title text.

Supporting SMEs at the local and regional level

renew | CoR
europe.

Introduction.

Subnational government is responsible for two thirds of public investment in the European Union (EU), one third of public expenditure, and one quarter of tax revenue. This subnational level is made up of approximately one million democratically elected politicians who are represented at European level by the European Committee of the Regions (CoR).

Nobody knows better than CoR members what is happening in their regions, cities and towns, and they are therefore uniquely placed to reveal how the European Union is functioning on the ground. In the 2020 – 2025 CoR mandate, the Renew Europe Group committed itself to contribute at every opportunity with evidence and experience of decisions and actions taken in their region or municipality in relation to specific EU policy objectives.

One of our policy objectives for the current mandate is to pursue actions which create sustainable local jobs, especially for our youth, by promoting and facilitating a local entrepreneurial spirit, the development and growth of small- and medium-sized enterprises (SMEs), and their access to cross-border EU and international markets.

This brochure brings together several examples of local and regional support provided to SMEs by Renew Europe CoR members. It aims to showcase best practices and facilitate a local entrepreneurial spirit, putting SMEs at the heart of our European economy.

Three local examples of prioritizing SMEs:

Local and regional politicians are placed closest to their citizens, and as such they know best what are the challenges facing their local community. **Moravia-Silesia is a former steel and coal region in the Czech Republic.** To build an environment fit for the future, the region has recently adopted a strategy, which puts SMEs at its heart by focusing on the reskilling of workers and supporting local businesses, while ensuring a green transition. (Zdeněk Karásek, Regional Councillor of Moravia-Silesia, Czech Republic)

Moravia-Silesia

The Stevns Municipality in the island of Zealand in South Denmark has comprehensive 4-year strategies and plans for how to develop businesses in the municipality. It has been created in close cooperation with Stevns Erhverv, the local business organization. **They want to help SMEs in particularly three areas:** a better and quicker assistance, improving physical and digital infrastructure, and stimulate innovation. (Line Krogh Lay, Municipal Councillor of Stevns Municipality, Denmark)

Stevns municipality

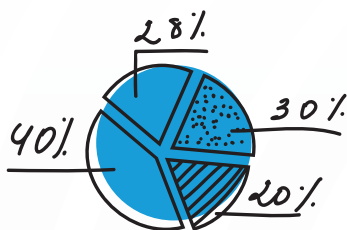
The Mynämäki municipality in Finland has a newly completed vitality program, as part of the municipality's municipal strategy 2025. The vitality program specifies the guidelines of the municipality's strategy and serves as an aid in the municipality's decision-making. **The central goals of the vitality program are to market the municipality to entrepreneurs,** residents and various stakeholders. (Pekka Myllymäki, Chairman of the municipal board of Mynämäki, Finland)

Mynämäki municipality

Local and regional agencies supporting SMEs.

The Istrian Development Agency aims to **create and implement measures that develop entrepreneurship and thus increase the competitiveness of the economy in Istria County, Croatia**. It offers a wide array of support to SMEs such as financial support, the development of entrepreneurial infrastructure, attracting and promoting investments or consultations on the preparation and evaluation of development strategies. Furthermore, it is home to the Entrepreneurial Centre "Coworking Pula" and the Business incubator "IZAZOV" („Challenge“) as well as the Technological Incubator Pula.

Another agency is the Agency for Rural Development of Istria (AZRRI), a first agency of this kind in Croatia, with a **specific purpose to coordinate production-wise activities into rural areas of Istria**. (Valter Drandić, Regional Councillor in Istria County, Croatia)



RisingSUD is an economic development and investment agency for the **Provence-Alpes-Côte d'Azur region in the South of France**. **RisingSUD's mission is to accelerate growth** by assisting new companies, supporting development in cities with a wide range of services and attracting international investors. (Magali Altounian, Deputy Mayor of Nice, France)

The city of **Valmiera in Latvia** is home to the Valmiera Development Agency (VAA), which works to **develop the business**

environment. It has a co-creation workshop called "DARE" where **SMEs can receive equipment and technical support** when it comes to product design, prototype development, product marketing and innovation development. (Jānis Baiks, Local Councillor in Valmiera, Latvia)

The Flanders Innovation & Entrepreneurship Agency (VLAIO) is the contact point of the Flemish government for all entrepreneurs in **Flanders, Belgium**. VLAIO supports **research and development projects with a focus on innovative solutions**. (Steven Coenegrachts, Member of the Flemish Parliament, Belgium)

Copenhagen Capacity is the official investment agency of the **Greater Copenhagen area – the capital region of Denmark** – set up to **promote Copenhagen to potential corporate investors and to help companies get established in Copenhagen** and the capital region. The agency makes it easier for foreign investors to look for appropriate locations in and around Copenhagen. The company will also get you the essential information about a relevant municipality. (Thomas Rohden, Regional Councillor in the Capital Region of Denmark)

The Regional Development Agency (ROM) in **Utrecht, Netherlands** was created for start-ups, scale-ups and innovative SMEs. It **gives advice, helps connect to partners, network and provide financing**. ROM uses investment funds to support entrepreneurs which own an innovative start-up or scale-up that has a positive impact on the community. (Robert Strijk, Member of the Council of the Province of Utrecht, Netherlands)

Administrative initiatives.

In the **Moravian-Silesian region of the Czech Republic**, a consultative body for the government, focusing on SMEs, has been established. **The Regional Innovation Board uses regional money to support start-ups.** Under the EU Just Transition Programme, the Board is also able to focus on upscaling. (Zdeněk Karásek, Regional Councillor of Moravia-Silesia, Czech Republic)

Saldus Entrepreneurs Association and the municipality of **Saldus in Latvia** have monthly meetings to discuss current challenges that SMEs face. (Māris Zusts, Municipal Councillor in Saldus, Latvia)



In **Luxembourg City**, the main point of contact between the capital's entrepreneurs and the municipal administration of Luxembourg City is the **Cellule Développement économique et commercial** (Economic and Commercial Development Unit). Additional support to SMEs is given through partnerships with local business organisations. For example, **Export Support provides help to SMEs looking to expand their business internationally.** This includes assistance with market research, trade missions, and access to international networks. (Simone Beissel, Member of Luxembourg City Council, Luxembourg)

The municipality of **Varde in Denmark** has set up a taskforce in cooperation with the local business forum. Its main aim is to help SMEs with administrative procedures and government regulations. (Mads Sørensen, Mayor of Varde, Denmark)

In the municipality of **Enschede in the Netherlands**, there is a dedicated department within the city administration for contacts with and supporting SMEs in Enschede, called Öndernemersloket. (Jeroen Diepemaat, Alderman of Enschede, Netherlands)

In the **Finnish town of Jämsä**, a municipal body called Jämsä Business Services has been set up to assist start-ups and other SMEs. **Their services range from preparing the business plan to offering subsidies** in order to train staff or explore exporting opportunities. (Merja Lahtinen, Local Councillor in Jämsä, Finland)

Elsewhere in **Finland**, Mynämäki YritysVoima Oy is a company fully owned by the municipality of **Mynämäki**. They offer **advisory services to entrepreneurs** operating in the region and organise various **information sessions for the entrepreneurs of Mynämäki**, where they discuss current challenges. (Pekka Myllymäki, Chairman of the municipal board of Mynämäki, Finland)

→ Focus on social media:

One of the fastest ways to promote a local business is to **give it visibility online!** The mayors of Saint-Omer (François Decoster) and Autun (Vincent Chauvet) frequently pay **personal visits to new business-owners to raise awareness.**



Digital Hubs and Business Incubators.

In **Latvia**, business incubators like [LIAA Ventspils Business Incubator](#) in Ventspils or [Jelgava Business Incubator](#) in Auce exist to **support the creation of start-ups and provide office space, trainings and grants to entrepreneurs.** (Gints Kaminskis, Member of the Auce municipal council, Latvia and Jānis Vitoliņš, Member of the Ventspils city council, Latvia)



Innovation Hubs provide more specialised assistance for businesses. The Digital Innovation Hub (EDIH) in Pārgauja offers **digital knowledge and technological skills boost** so that SMEs find their way in all the digital solutions. Furthermore, the hub arranges **technology testing** and encourages digital transformation in manufacturing industries. (Hardijs Vents, Member of the Pārgauja municipal council, Latvia). The Impact Hub in Liepāja is one of 100 global Impact Hubs, making it part of the largest entrepreneurial network in the world. It works closely with the **Latvian space industry** and offers exceptional opportunities to entrepreneurs in space technology. (Gunārs Anšīņš, Mayor of Liepāja, Latvia)

In **Estonia**, the [Tartu Creative Economy Centre \(LMK\)](#) is a development centre and incubator founded with the goal to **promote innovative and high-value-added creative economy companies** in Tartu and Southern Estonia. At the Centre, entrepreneurs can receive mentoring, develop inter-Estonian cooperation as well as increase export competitiveness. (Urmas Klaas, Mayor of Tartu, Estonia)

Luxembourg City puts a strong emphasis on financial technology and hosts an incubator, which supports new

technologies in the Luxembourg financial sector: The Luxembourg House of Financial Technology ([LHoFT](#)).

In **Bavaria**, Germany the city of **Bayern** has opened a [centre for AI](#) to "future-proof" SMEs in the region. The centre will initially identify and develop concrete cases for AI in their respective business areas or production processes. Depending on the application, companies should be able to speed up processes or make workflows more efficient and therefore more cost-effective. In addition to advice and coaching, the AI centre also offers companies financial support for purchase and development of AI software and infrastructure. (Tobias Gotthardt, Member of the Bavarian State Parliament, Germany)

In **Denmark**, municipalities support start-ups via incubators that look at business ideas and develop them. '**Business Houses**' have been set up in six municipalities to help entrepreneurs. In **Central Denmark**, [Væksthus Midtjylland](#) (Business Development Centre Central Denmark, BDCCD) is in contact with entrepreneurs and SMEs on a daily basis. It is their goal to support them in starting up and running their businesses in the region, with the purpose of providing guidance on themes relevant to growth. (Hanne Roed, Regional Councillor in The Central Denmark Region, Denmark).

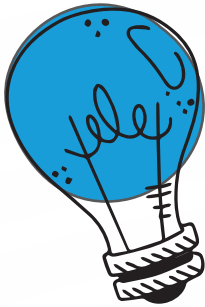
In **Rudersdal**, the "Business House" is called "[Erhvervshus Hovedstaden](#)". Support is personally tailored to each SME, which can also get guidance on dealing with taxes, employment, VAT rules, and accounting. (Jens Bo Ive, Mayor of Rudersdal, Denmark)



Business Houses in Danish regions also provide assistance to foreigners. Scan the QR code to check the list of available workshops for English speaking entrepreneurs.

Financial support.

The city of **Pirovac, Croatia** has a **special budget dedicated to providing financial support for SMEs**. Every year a consultation is held with the citizens, to identify which sectors need the biggest support at the moment (for example, in the aftermath of the COVID-19 pandemic, the leisure and tourism sector is a priority at the moment). (Ivan Gulam, Mayor of Pirovac, Croatia)



In **Riga, Latvia** the **Riga courage grant** is a grant that aims at motivating residents to start a business in Riga. On top of the financial grant of up to **€2000**, the founders are provided with technological knowledge and expertise and get to develop their ideas into business plans. (Dainis Turlais, Member of Rīga city council, Latvia)

The region of **Moravia-Silesia, Czech Republic** has been using **transformation loans from the EU Just Transition Fund** to issue **interest-free loans for entrepreneurs**. (Zdeněk Karásek, Regional Councillor of Moravia-Silesia, Czech Republic)

The "**Virksomheds programme**" in **Rudersdal, Denmark** gives up to 8 vouchers to companies to build the program that suits the entrepreneur. On top of that, business owners get access to mentoring on specific topics. Information is rolled out via newsletters. (Jens Bo Ive, Mayor of Rudersdal, Denmark)

In **Uccle, Belgium**, local entrepreneurs may receive vouchers upon registering their business at the commune. (Jean-Luc Vanraes, member of the Municipal Council of Uccle, Belgium)

In the **Zuid-Holland region** in the **Netherlands**, an SME Deal Digitization Voucher was recently launched. It is a program to use digitization vouchers to assist business owners with their digitization needs. (Jeannette Baljeu, Regional minister of the Province of South-Holland, Netherlands)

With a voucher scheme, the province of **Flevoland** supports SME entrepreneurs in translating their growth ambition into a good strategy and managing the upscaling. The province is creating a **proof of concept fund**, partly with support from the EU (ERDF), for financing innovations in very early phases. In concrete terms, this concerns loans of an average of 200,000 euros. (Michiel Rijsberman, Member of the Council of the Province of Flevoland, Netherlands)



In the **Dzhebel Municipality of Bulgaria**, an internationalized project called **Golnt profits SMEs from both Bulgaria and Greece** by developing human skills and capacity for a number of companies that participate in trainings, missions and other projects. (Ali Nedzhmi, Local Councillor in Dzhebel, Bulgaria)

The **Provence-Alpes-Côte-d'Azur in France** is running an international project called Up2Circ, funded by the European Commission's Horizon Europe programme. The project aims to accelerate and scale up **the transition of European SMEs towards a circular economy**. (Magali Altounian, Deputy Mayor of Nice, France)



Energikontoret in **Västernorrland, Sweden** works with energy questions, where SMEs can apply for funding to **make their business more climate friendly**. The region's development grant is a support of a maximum of SEK 30,000 for SMEs. Support can be granted for investments in areas such as machinery, inventory, product development, skills development and marketing. (Jonny Lundin, Member of Västernorrland County Council, Sweden)

The **Basque Country** in Spain has a full catalogue of aid and services for SMEs and other companies, where all types of grants and the amount of money in those grants are listed in a very detailed manner. (María Ángeles Elorza Zubiria, Secretary-General for External Action, Basque Parliament, Spain).

The city of **Tauragė in Lithuania** has a **special SME financial support program**, through which it promotes entrepreneurship and work, improves the business environment and attracts investments to Tauragė. The goal is to encourage individuals and companies seeking self-employment to **create and develop small businesses in the fields of production, services and trade**. Businesses can apply for different types of funding, such as to create a website, use marketing tools and rent premises. (Dovydas Kaminskas, Mayor of Taurage, Lithuania) In a similar manner, business owners registered and operating in the **Plungė district** for 3 years or less can submit requests for financial support. (Audrius Klišonis, Local Councillor in Plunge, Lithuania)



In **Wallonia, Belgium**, the **Coup de Pouce** loan allows individuals to lend money to companies and the self-employed in Wallonia while **benefiting from a tax advantage in the form of a tax credit**. It aims to provide a regulatory and fiscal incentive framework for the mobilization of private savings for SMEs and the self-employed, in order to compensate for their lack of financing and promote their start-up or development.

Another initiative is the **ST'ART**, an **investment fund for creative businesses**. It was created to support the development of the creative economy by strengthening the solvency and growth capacity of SMEs. ST'ART locates, meets, advises and invests in the cultural and creative companies of the Wallonia-Brussels Federation. (Willy Borsus, Vice-President of Wallonia and Pierre-Yves Jeholet, Minister-President of the Government of the Federation Wallonia-Brussels, Belgium)

Comfidi is an important tool in **Umbria, Italy** for **accessing credit for small and medium-sized enterprises**. They carry out the activity of providing guarantees to associated companies to facilitate their access to financing by banks and other entities operating in the financial sector. (Donatella Porzi, Regional Councillor for the Region of Umbria, Italy)

The **MID-Invest** program in **North Rhine-Westphalia, Germany** supports medium-sized companies across all sectors on their way to a digital future. With an increase in the funding rate from 50 percent to 60 percent, the program is most attractive for micro-enterprises with fewer than ten employees. (Dietmar Brockes, Member of the North Rhine-Westphalia State Parliament, Germany)



Associations and collaboration.

Skola6 in the **Cēsis municipality in Vidzeme, Latvia** is a co-creative NGO aiming to **support the development of products and services in all stages**. It works with different municipalities in Latvia to support SMEs, by offering to rent out space for an office, provide office supplies, meeting rooms and high-speed internet for a low price to get the business running.

inDemand (inDemand: Demand driven co-creation for public entities) is an **international project where Healthcare organizations and companies co-create Digital Health solutions**, in 3 pilot regions: Murcia Region (Spain), Paris Region (France) and **Oulu Region (Finland)**. InDemand aims to support eHealth projects that meet the challenges identified by the healthcare organisations through co-creation activities with healthcare organisations and business support services. (Mirja Vehkaperä, Chairwoman of Oulu City Council, Finland)

"Spiečiūs" collaboration centres are **active business spaces in different regions of Lithuania** created by the Innovation Agency, adapted for small and medium-sized entrepreneurs to **grow and expand their businesses, strengthen entrepreneurial competences, cooperate with each other and thus find new business partners**. (Vytautas Grubliauskas, Local Councillor in Klaipėda, Dovydas Kaminskas, Mayor of Tauragė and Audrius Klišonis, Local Councillor in Plungė)

Business Vantaa Hub is a new **digital meeting place** for the entire **Vantaa business community in Finland**. Here one meets other entrepreneurs and various operators offering advice, support and development services. Business Vantaa Hub is **a new tool for communication, advice and building partnerships**. (Patrik Karlsson, Local Councillor in Vantaa, Finland)

The Tartu Business Advisory Services offer **consultations, trainings and information**

sharing for all new business owners in **Tartu, Estonia**. (Urmas Klaas, Mayor of Tartu, Estonia)

Nyuko is a not-for-profit association whose mission is to **promote entrepreneurship and help people launch their own business projects in Luxembourg City**. Based in the House of Entrepreneurship, Nyuko helps aspiring entrepreneurs by offering workshops, support programmes and access to various kinds of detailed data. (Simone Beissel, Member of Luxembourg City Council, Luxembourg)

Start-up Utrecht Region brings together start-ups, scale-ups, corporates, angel investors, venture capitalists, local government, banks and universities to **build and grow the Utrecht start-up ecosystem in the Netherlands**. They help start-ups and scale-ups with opening up the access to capital, talent and communities. (Robert Strijk, Member of the Council of the Province of Utrecht, Netherlands)



Specific programs.

Oulu is one of the 5 cities in **Finland** that belongs to HealthHub Finland, a one-stop-shop for the **development of digital solutions for health and well-being**, bringing together experts and resources from the most prominent health ecosystems in Finland. The hub offers co-creation opportunities for European companies and public healthcare providers. The four service pillars include **test-before-invest services, access to finances, training and networking**. (Mirja Vehkaperä, Chairwoman of Oulu City Council, Finland)

The province of **North Holland, Netherlands** organizes Circular Economy (CIRCO) workshops. In the 3-day program, **participants apply the principles of a circular economy to their company**. They discover the possibilities of circular entrepreneurship and explore new business models and smart design strategies for their company. The companies go home with a circular proposition for customers and a plan to realize their circular ambitions and transform their own organization into a circular leader.

Every year, **the province also selects six start-ups via Start-up-in-Residence to find innovative solutions for provincial challenges and issues**. In recent years, these have had to do with, for example, predicting bridge maintenance or reducing wear and tear on roads. The province offers the start-ups coaching and access to provincial expertise for 4 months to develop their idea. (Ilse Zaal, Regional Minister for the province of Noord-Holland, Netherlands)



Peak Innovation is a company in **Östersund, Sweden** that focuses on **helping businesses grow and prosper by offering more efficient and sustainable planning and managing**. It helps businesses gain a base of customers, obtain specific know-how, capital, and gain access to networks. **SMEs looking for investors or ways to promote their company** can turn to Business Region Midsweden, a public initiative from **Jämtland County**. (Pär Löfstrand, Member of the Östersund municipal council, Sweden)



→ Focus on the youth

The **Riga City Council** (Latvia) runs annually **entrepreneurship training programs for the youth**, in cooperation with universities at home and abroad. The objective of entrepreneurship training programs is to improve participants' entrepreneurship skills and inspire them to work on their own business ideas. Participants work on their ideas and present them in front of an experienced expert panel at the end of the course. (Dainis Turlais, Member of Riga city council, Latvia)

Entrepreneurship is also fostered via education in **Moravia-Silesia in the Czech Republic** where **schools may voluntarily choose to incorporate into the curriculum entrepreneurial programmes**, that teach from a young age how to create business ideas and run start-ups. The ideas may be further developed at **universities, which offer studies focusing on innovative businesses** – upon application and successful selection to the university, participants will be able to start their own business with the help of experts. (Zdeněk Karásek, Regional Councillor of Moravia-Silesia, Czech Republic)

Tauragė, Lithuania has a Youth Summer Employment Program where the municipality will provide 50% of the salary to entrepreneurs of SMEs who have employed youth registered in the Tauragė district aged 14-23, studying in municipal educational institutions, vocational or higher education institutions during the summer. (Dovydas Kaminskis, Mayor of Tauragė, Lithuania)

→ Phone applications

In **Dun Laoghaire Rathdown, Ireland** a **financial understanding learning app** was created upon realizing that SMEs lack basic business concepts. The app gives access to two Financial Understanding modules for users from non-financial

backgrounds to improve their financial literacy skills. Within the app, you can discover a range of topics, such as how to read financial statements, assess and grow profitability while reducing costs, the importance of cash flow projections and more. (Kate Feeney, Local Councillor in Dun Laoghaire Rathdown County, Ireland)

In the city of **Jaén, Spain** there is an app called Dcompras xJaen, which allows people to follow local businesses, get notifications from them, reach out to the owners, and basically create your own personalised shopping mall on your phone.



The **Zuid-Holland region in the Netherlands** has a wide range of SME subsidy programs including:

◦ **SME Deal Boost Your Digital Business:**

An initiative to encourage and motivate SMEs to seize the opportunities presented by digitalization for their business.

◦ **Residual flows hub Dutch Fresh Port:**

An initiative to assist SMEs in preventing food waste by providing a new, high-quality destination for their present fruit and vegetable waste streams. They achieve this by investigating the potential of a hub for residual flows to link growers and market participants.

◦ **Entrepreneurial Central Holland:** A program to promote networking, innovation, and suitable education for the logistics, industrial, and transportation sectors.

◦ **SME Deal Digitization of the South Holland Delta:** An initiative to assist SMEs with their digitization problems in a demand-driven way.

◦ **Economy 071:** A program to assist SMEs in the Leiden area with internal digitization with the goal of reducing costs and improving turnover.

◦ **SME Deal Life Long Development Waterway Region:** An initiative to acquire new, labour-market-relevant information and skills.

◦ **Dune and Bulb Region Transition Desk:**

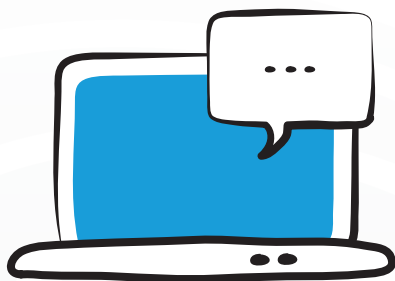
An initiative to support regional SMEs in the energy transition. (Jeannette Baljeu, Regional minister of the Province of South-Holland, Netherlands)

→ **Networking opportunities**

In **Dun Laoghaire Rathdown, Ireland**, there is a **mentoring network**, which brings together successful entrepreneurs with new entrepreneurs to meet and help them establish their new business, exchange tips and best practices. (Kate Feeney, Local Councillor in Dun Laoghaire Rathdown County, Ireland)

A similar initiative exists in **Huelva, Spain** with the creation of the '**Youth Entrepreneurship club**'. In **Luxembourg city**, there is an **innovation and research portal** where entrepreneurs can find advice for creating innovative businesses. (Simone Beissel, Member of Luxembourg City Council, Luxembourg)

The **Klaipėda Science and Technology Park (KMTP) in Lithuania** is a place that pays special attention to SMEs, where **entrepreneurs can deepen their knowledge about trademark and domain registration, learn more about intellectual property protection, prevention of legal disputes regarding domain names and trademarks.** (Vytautas Grubliauskas, Local Councillor in Klaipėda, Lithuania)



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