

NEWSLETTER



*Enhancement of business environment and competitiveness of the private sector of **Montenegro***

ENHANCING COMPETITIVENESS: SECOND YEAR OF THE PROJECT

Welcome to the second BeSME Newsletter.

You will find below information on activities carried out during the second year of BeSME Project.

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This project is co-funded by European Union and Montenegro, implemented by Expertise France, with Bpifrance and Business France

In the midst of the Covid-19 pandemic situation, the crisis is impacting our businesses and social life all over the world. It gives hard effects on how we live and on how we work. We sincerely hope that each of you, your families and friends, remain healthy, and that the economic impacts on our society can be mitigated as far as possible.

We are keen to emphasise that we remain fully mobilised to continue the project's activities remotely amid the pandemic situation.

Stay safe and healthy.





PROJECT NEWSLETTER

The project “*Enhancement of business Environment and Competitiveness of the Private Sector of Montenegro*” or BeSME is one out of many EU contributions to the development of competitiveness in Montenegro. It is embedded within the EU support to the development of the private sector in Montenegro through the Instrument of Pre-Accession Assistance (IPA). BeSME is covered under IPA II 2014 and is an action implemented by a European consortium led by **Expertise France** in partnership with **Bpifrance** and **Business France**.

BeSME supports harmonised development of Montenegrin private sector, in particular Small Medium Enterprises (SMEs) in line with EU strategic priorities related to competitiveness and innovation. BeSME focuses on assisting Montenegrin authorities to develop capacities and frameworks to enhance competitiveness and innovation policies through exchange of best practices and peer-to-peer dialogue.

In close collaboration with the Ministry of Economy, the Ministry of Sciences and actors involved in competitiveness of private sector, such as Tehnopolis and Chamber of Economy of Montenegro, BeSME aims to (1) develop a strategic framework and operational measures to increase competitiveness and innovation, (2) to strengthen the capacity of administrations to implement public policies and (3) to support the competitiveness and innovation of clusters and business entities.

The action is divided into three components corresponding to the three objectives listed above. Type of activities include a mix of regular **technical assistances, studies, researches, capacity building** (training courses, workshops, study visits, hands-on training...), **communication strategy and the development of a grant scheme through a Pilot Programme Competitiveness Vouchers**.

This second Newsletter presents **a series of activities carried out under BeSME in collaboration with Montenegrin actors supported by European and regional expertise**, such as; supports to the Women Entrepreneurs, implementation of the grant scheme "Competitiveness Vouchers" programme, training on State Aid, training on several areas of innovation for Tehnopolis, Clusters capacity building, and many more.

The project implementation was from November 2018 to November 2020, but is extended until March 2021.

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COMPETITIVENESS VOUCHERS



Pilot Grant Scheme "Competitiveness Vouchers"

The Competitiveness Voucher guarantees direct financing of the services provided. Eligible services are services of a technical or scientific nature to enterprises in the agro-industrial sector or services related to the process of numerical transformation in order to improve one of the main functions of the enterprise (production, commercialization, management).

On March 3rd 2020, the BeSME project, in cooperation with the Ministry of Economy, published a public call for subsidies for small and medium-sized enterprises entitled "Introduction of innovation and digitalization of small and medium-sized enterprises, a simple instrument for successful first steps", which was open until July 12th 2020.

The service was financed through a subsidy from € 1,000 to € 8,000, depending on the type of support, up to a maximum of 80% of the service amount.

The Voucher is a simple tool, the main objective of which is to initiate an innovation process in companies by promoting the use of outside skills and openness to new technologies.

Companies are able to discover the value of external expertise which opens up new perspectives, both technical and strategic. In the majority of cases, relationships continue after the Voucher through support, a follow-up to the project, or training actions linked to the project.



FOCUS "COMPETITIVENESS VOUCHERS"



AWARDED-PROJECTS

*There are twenty-five (25) applications received during the open call of "Competitiveness Vouchers" pilot grant scheme programme of which **seventeen (17) were awarded to the Vouchers.***

The companies that have sent their request for funding have various background profiles, but are sufficiently representative as contributors to the Montenegrin economy.

This voucher scheme mostly represented very significant digital support, that will certainly contribute to the further successful operation of Montenegrin companies.

*All companies-beneficiaries already received the direct benefits of their funded-projects. **Upon the completion of the project in compliance with the general conditions of the "Competitiveness Vouchers" programme, the service providers received grants from the BeSME Project.***

The list of awarded projects are as follow:



NAME OF THE COMPANY	SECTOR	NAME OF THE SERVICE PROVIDER
BOQ INVEST	Real Estate	CODEPIXEL
GO MONTENEGRO	Transport service	SECTOR MONTENEGRO
FARMA MILJANIĆ	Milk production (agrofood)	UDG - Center of Excellence
FARMING	Meat production (agrofood)	RUBIK
AGROLIFE	Plant and oil producing	OPTIMUS
PRIMO DESIGN	Printing service and design	MAHNA MAHNA
NEMESIS DOO	Catering and hospitality	AMPLITUDO
I WINE DOO	Wine (agrofood)	B-ONE
MONTE BIANCO	Milk and cheese production	OPTIMUS
BAD BRAIN	Design	ASTAL
CMM	Real estate agency	QQRIQ
TRING	Packaging production	POS4.me
MONARGO	Printing service	QQRIQ
DOUBLE L	School of Foreign Languages	OYKOS DEVELOPMENT
RAKOČEVIĆ COM	Accounting agency	ROBOT CODE
G TECH	Sales of computers, equipment	ELECTROINVEST
JUSTICIJA	Consulting and legal service	GRANT CONSULTING



The Competitiveness Voucher was implemented for the first time in Montenegro, and as such should serve the Ministry of Economy for the further process of this type of grant when possible. Indeed, this programme scheme is a topic for reflection and such a program must be adapted to the priorities of Montenegro's public policy.

For this reason, we selected randomly representative companies that have successfully performed service under the Competitiveness Vouchers to conduct a survey that allows us to see all the area of improvement of this Programme: Farma Miljanić, G Tech and Monte Bianco, as well as their service providers: UDG Center of Excellence, Optimus consulting, Electroinvest.

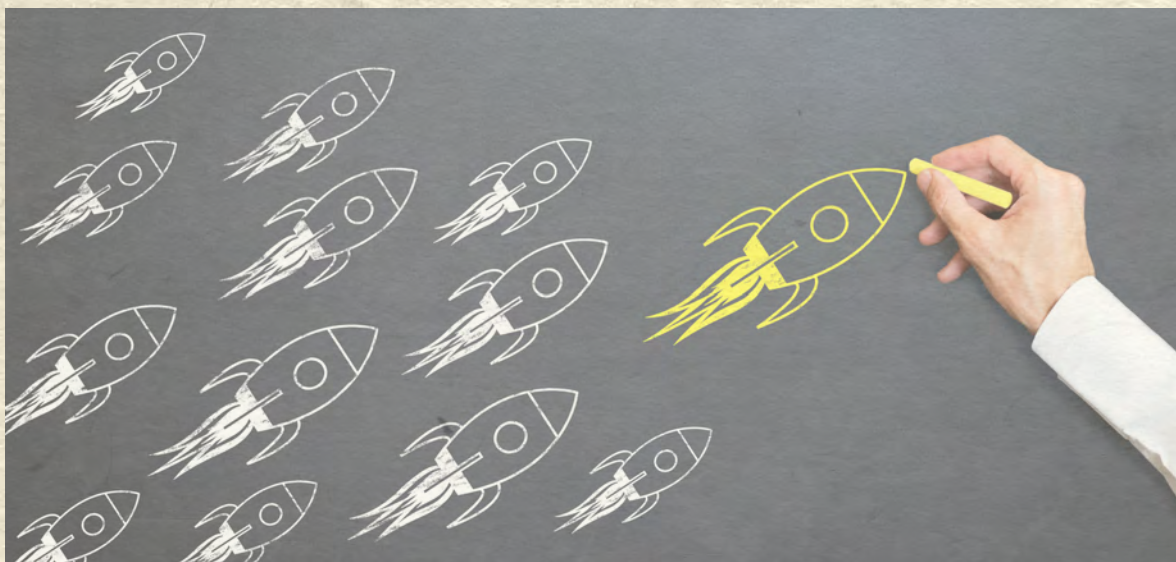
The company Farma Miljanić is a family company from Nikšić that deals with goat milk processing and goat cheese production. They expressed deep satisfaction with the opportunity to receive the supports to improve their business and enable their products to be tested, not only in the Montenegrin market but also international market.

The company, with the technical assistance of the UDG Center of Excellence, has improved its business through the analysis, isolation and identification of autochthonous strains of bacteria from different dairy products (goat cheese).

G Tech company that provides procurement and services computer equipment and protective security equipment, with the help of the service provider Electroinvest, has managed to improve online sales. With this program, they expect to increase demands and expand the capacity of their business.

Monte Bianco, from Danilovgrad, which has been known for the cheese production market for years, has improved their digital business with supports from Optimus consulting and they expect upcoming benefits, since digital sales need is extremely increased for the modern market. The company has extensive experiences in national grant schemes - they pointed out that so far this Vouchers programme is very effective.

The service providers appreciated the framework of the system: "Much less bureaucratic than other classic grant scheme" and easy to manage. If the idea for the projects generally came from the company, it was thanks to the collaboration and involvement of the service provider from the outset that the request for a Voucher was able to materialize. **Leaders recognize that they have so far neither the time nor the culture of type of approach. Managers and service providers have indicated the usefulness of this type of program.**



FOCUS "COMPETITIVENESS VOUCHERS"

PROJECT ACTIVITIES

2. Project Steering Committee

On June 29 2020, the Project Committee organised a third meeting in the project premises in Podgorica. Some of the members were virtually present in the meeting. Participants who were present are: Ivana Janković Mijanović (Ministry of Economy), Chairwoman; Slađana Pešić (CFCU), Member; Bojan Tenjović (NIPAK), Member; Mark Reilly (DEU), Observer; and Expertise France as Technical Secretariat; Philippe Geffroy, Siska Martina Cahyati, Suzana Kontić.

The Technical Secretariat (TS), Siska Martina Cahyati, has presented briefly the main activities implemented of the 3rd semester (15 November 2019 – 14 May 2020):

- Industrial policy and modernisation programme
- Development of the Strategy for Development of SMEs 2018-2022
- “Smart Specialisation”: flagships projects
- Programme for Cluster Development
- Attractiveness of the Montenegrin private sector
- Development of Guidelines for the EU support programmes (inc. COSME)
- Design and implement capacity building training programme: Outline of Technology Transfer and Licensing Office User Manual for Sciences and Technology Park (STP)
- Capacity building to the Project Implementation Unit (PIU) of the Ministry of Economy
- Organisation of study visits related to the Competitiveness and Innovation policies
- Design of a manual of best practices for Implementation of Competitiveness and Innovation policies
- Capacity building activities to Tehnopolis staff
- Organisation of national promotion event
- Preparation of the Competitiveness Support Grant Scheme
- Pilot competitiveness grant scheme
- Capacity Building for Clusters

A Steering Committee was established in order to monitor the progress of the project, the work of experts engaged under the project, to provide advice and ensure delivery of the project outputs and the achievement of project outcomes. The recommendations were given to provide solutions for the encountered problems by all members of the PSC.



3. Cluster - Field Working Groups

As part of the BeSME project, with experts in the field of Cluster development, Mr Philippe Geffroy and consultants team Mr Igor Brkanovic, Mrs Ana Marković and Mr Savo Vrbica, we are achieving the goal to establish a new initiative for clusters, or **CLUSTER DEVELOPMENT SUPPORT PROGRAM IN MONTENEGRO 2021-2023**, that will support enterprises development through efficient organization, which is based on compliance with the Smart Specialization Strategy (S3.me).

A large number of meetings has been organised, where we had the opportunity to get acquainted with the registered clusters, also with non-governmental organizations which are planning to form clusters.

On Friday, 26th June 2020, we organized a first Cluster meeting with Cluster Njeguški pršut in Njeguši, where there was an intensive discussion about the new model of Cluster Development in Montenegro. The upcoming activities were introduced companies and the companies were very pleased with the establishment of a new initiative in national level, that will be of great help in their future work, which implies better positioning in the market both domestically and abroad. As part of this project, we have provided exchange of experiences with some of the leading clusters in the European market.

The second Cluster meeting was held on Thursday, 2 July 2020, in Centre Ville Hotel, Podgorica. The meeting was attended by representatives of Clusters: "Probaj domaće", "Zdravstveni turizam", Cluster "Kotorska butiga", representatives of "Association of Freshwater Fish Producers of Montenegro", and representatives of Ministry of Economy: Direction of Development and Directorate for Investment, SME Development and Management of EU Funds. During this meeting, it was presented to the participants, the concept of Cluster initiative v2.0 (or Programme for Cluster Development 2020-2022), and Smart Specialisation Strategy of Montenegro. The participants of the meeting were very satisfied with the meeting held and the presentation of the activities we are conducting through the Cluster initiative.

On 3 July 2020, with representative of Ministry of Economy, Direction of Development and Directorate for Investment, SME Development and Management of EU Funds, Ms Škurić, we had a pleasure to visit Grahovo, where we had a meeting with Mr Bulajić, representative of Agrotourism Cluster. Mr Bulajić kindly showed us his household and introduced us to the plans for the development of Agrotourism on Grahovo, through the Cluster initiative. He explained to us what are currently the main problems for their cluster, also the challenges for the further development of the Cluster.



On Thursday 30 July 2020, a meeting was attended by the representatives of I(C)T companies, the Ministry of Economy, the BeSME Project Team and the Ministry of Science, also the Science Technology Park.

During this meeting, the Resident Advisor to the BeSME Project, Philippe Geffroy, presented to the participants, the concept of **EU Cluster model and the importance to adopt with the Smart Specialisation Strategy of Montenegro**. With the collaboration from the Ministry of Sciences and all stakeholders, the participants discussed actively to define a common strategy to build a new cluster adapted with the EU model. At the end of the meeting, the representatives of some of the I(C)T companies have established a leadership group, which will initially work on the monitoring of the creation of this I(C)T cluster. Next meetings are foreseen to finally achieve the objective to create a new cluster in Montenegro.

After this meeting, a number of other meetings was organized that were also very important for the establishment of the cluster strategy, with the Association of Wood Processing Berane and Andrijevica and NGO Tourism Cluster Andrijevica, where members shared their experiences and expressed special satisfaction with the initiative, as well as with NGOs "Snaga bilja Lincura" and with the cluster "Klasterska Inicijativa Kolašin", which already exist and act as a cluster.

Meetings held in Bar with the Association of Olive Growers Bar and Ulcinj on July 9, 2020 that were also a crucial importance. Followed up by the meeting with the Associations of Maritime Agencies in Tivat held on 14.08.2020, who also presented the main aim of their associations, and expressed their feedback on the cluster initiative.

Amid the corona virus pandemic, supports and initiatives are essential at this moment in the middle of this vulnerable economy.

CLUSTER DEVELOPMENT





4. Training on State Aid regulation for the Ministry of Economy and the Ministry of Science of Montenegro

On Wednesday, 7 October 2020, the BeSME project consortium member, Bpifrance, Ms Sylvie Coigneau and Mr Christian Dubarry, held an online training for the staffs from the Ministry of Economy and the Ministry of Science of Montenegro, in which they had an opportunity to discuss about **State Aid rules and the General Block Exemption Regulation (GBER)**. They presented to the participants European regulatory news on State Aid, and elaborated the procedure about rules of Extension and Modification of the Regulation.

As Bpifrance is one of the EU leading institutions in this area, they took as an exemple of their institution, and held session for State Aid for research, development and innovation at Bpifrance. In this field they presented:

- *The State Aid European and national regulation for RDI;*
- *The choice of aid categories for Research and Development and Innovation;*
- *The choice of an adapted instrument of aid and the two methodologies to calculate the GGE.*

After the presentation, participants had an opportunity to ask questions and exchanged different experiences. Some of the very significants questions was related to innovation clusters, also are there any special provisions for supporting female entrepreneurship in the GBER. Mme Sylvie Coigneau explained that the support above EUR 500,000 would be given to a consortium of several beneficiary partners, and what practices are already allowed, such as the Seal of Excellence program, under the H2020 program.

At the end, they shared an example of a form filled in by companies when the State grants aid based on the De Minimis regulation.

5. Webinar "SMALL BUSINESS FINANCING"

October 27th, 2020, Expertise France organised a webinar "Small Business Financing", within of the BESME project "Enhancement of business environment and competitiveness of the private sector of Montenegro", funded by the European Union and implemented by Expertise France, Bpifrance and Business France. The participants coming from public and private entities had the opportunity to attend the presentations of some of the eligible financial instruments available in Montenegro, which can significantly contribute to their business improvement. SMEs in Montenegro need to benefit from some of the available financial instruments increasingly and thus start or develop their business.

The institutions that had the opportunity to present their financial support instruments today are: **Bpifrance**, as one of the very experienced and leading European banks that supports the start and development of companies, **European Investment Fund**, which provides great opportunities for bank financing, **Investment and Development Fund of Montenegro (IDF)** and **Crnogorska Komercijalna Banka (CKB)**, who have very developed SME support programs, Ministry of Economy, which supports numerous SME development programs and South Central Ventures, as significant financial and expert support for startup programs, as well as programs for further development of the company.

ACCESS TO FINANCE



BeSME
Enhancement of business environment and competitiveness of the private sector of **MONTENEGRO**

bpi france
EXPERTISE FRANCE BUSINESS FRANCE

"SMALL BUSINESS FINANCING"

EU financial instruments

WEBINAR

presentations of available financing tools
for entrepreneurs and SMEs

27 October 2020
Tuesday 09:30 - 12:45
Via ZOOM

European Investment Fund,
Investment and Development Fund,
South Central Venture, banks,
enterprises

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ACCESS TO FINANCE



ENHANCEMENT OF BUSINESS
ENVIRONMENT & COMPETITIVENESS OF
THE PRIVATE SECTOR OF MONTENEGRO

SMALL BUSINESS FINANCING
GUIDE

The speakers explained to the participants what instruments are available to companies, how they can access, and what are the benefits of using such instruments. The webinar presented an opportunity to discuss the remarkable commitment of the Investment and Development Fund of Montenegro (IDF) and Crnogorska Komercijalna Banka (CKB) in accompanying Montenegrin SMEs at all the stages of their development by setting up financial products and non-financial services specifically designed to meet the needs of SMEs.

“The combination of the EU supported programmes with the initiative of the IDF to compensate interest rates on loans to SMEs allows to finance those enterprises, that without interest compensation could not attract a loan at all, because of inability to service a debt. In addition, the possibility of obtaining credit guarantees through the European Investment Bank also allows to finance SMEs with insufficient collateral,” explained Vasilije Đurović, Advisor for international relations and development at IDF.

At the end of the session, the manual on «**Small business financing**» was presented by Bpifrance and Expertise France team. The manual/guidelines is addressed to entrepreneurs and companies interested in applying for funding schemes through financial intermediaries in Montenegro.

According to the event survey, the participants provided feedback on the event organisation. Namely, with an average grade of 9 (of 10) they rated the content is well presented, a score of 9 that the webinar was relevant to their business interest, a grade of 8 that the webinar sufficiently provided information for financial instruments available in Montenegro, the quality of webinar material was useful and facilitated understanding with score of 9, the overall organisation of the webinar was rated with 10, translation of English-Montenegrin with a score of 9: all of which gave an overall score of 9 for general satisfaction.

The presentations given by the speakers are attached [here](#), and the recorded video of the webinar can be found [here](#). The manual of "Small Business Financing" can be downloaded [here](#).





6. Analysis of potential institutional infrastructure for providing non-financial support to SMEs

Under the BeSME project, a publication was provided about thoroughness of the capacity and functionality of the institutional infrastructure for providing non-financial support to small and medium enterprises in Montenegro, conducted during in July 2020. The publication is part of the engagement of Expertise France for the Ministry of Economy of Montenegro within the Strategy for Strengthening the Competitiveness of SMEs and Promotion Entrepreneurship.

The aim of this study is defined by the Strategy for Development of Micro, Small and Medium Enterprises in Montenegro 2018-2022, related to the strategic goal 3 to establish and improve the framework condition that enable the improvement of knowledge and skills of SMEs, as well as **further building institutional infrastructure and regional/local level and providing new services to SMEs, promoting specific types of entrepreneurship and strengthening public-private partnership dialogue.**

The methodology consisted of several phases. The first phase included the collection and analysis of academic and professional literature, project reports and other reference documents dealing with local economic development in Montenegro. Special attention was paid to the literature related to the establishment and experience in the work of offices for providing non-financial support to SMEs.

After the analysis of the collected secondary literature, a comprehensive questionnaire was developed, which will later be used in communication with representatives of business, incubator, innovation centers and employees of local self-government units that perform tasks in this domain.

It was based on the general overview of the history of business establishment, incubator, innovation centers as well as their position within the system of local self-government.



7. Capacity building for Tehnopolis

Innovation and Entrepreneurship Center Tehnopolis is a part of Science and Technology Park (STP) in Montenegro. Tehnopolis supports the development of micro, small and medium-sized enterprises in Montenegro and specifically in the municipality of Niksic. As part of the Project activities, **capacity-building activities to Tehnopolis staff remain the critical task to be accomplished with the prominent result for the organisation of this current unique innovation ecosystem.**

After delivery of equipment under IPA 2016 supply contract "Improvement of R&I related infrastructures that can be used in support for SMEs development", during August and September 2020, the associated comprehensive capacity building is the most crucial requirement for Tehnopolis to establish new services and new business area. The objective of the cooperation with Tehnopolis is to allow them to benefit the practical technical support to manage and develop their new services.

Because of the benefits of the new services above mentioned for the start-uppers, the incubator needs to adopt the best practices in terms of management, fuelling the pipeline of projects, creating and animating network and specific programs for pre-incubation and incubation (programs for start-up coaching), then organising the competitions, and also providing specific service related to the go-to-market process. All of them need to be framed in the Tehnopolis Incubator handbook and the Start-ups Matching Grants Manual.

The Project supports Tehnopolis in establishing new services within new labs and data centre, with the purpose to accompany the team to design the new Marketing and Communication strategies with its action plan. This activity will provide sustainability of new services for SMEs in the future and significantly strengthen innovation infrastructure in Montenegro.

The aim is to provide valuable knowledge and sustainable organisational processes, supported by marketing strategies and up-to-date communication, to promote Tehnopolis as a well-organised and sustainable key player in supporting the innovation process.

This long-term supports to Tehnopolis will be continuously provided to Tehnopolis until the end of the Project implementation in March 2021.



8. Support for Women Entrepreneurs

From March 2020, with our expert, the STRATEGY FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP OF MONTENEGRO 2021-2024 and its Action Plan has been provided to the Directorate for investments, development of SMEs and management of EU funds in the Ministry of Economy of Montenegro.

The goal of the Strategy was to respond to the identified challenges, and provide support to the economic empowerment of women by strengthening their entrepreneurial potential and creating a business environment conducive to starting and developing women's business. In the interest of fulfilling the above, the Strategy, in addition to key measures and activities, also sets the following strategic priorities:

- **Creating a favorable business environment for the development of women's entrepreneurship**
- **Better access to finance**
- **Providing the necessary knowledge and skills**
- **Promotion, networking and advocacy of women entrepreneurs.**

As part of the process of defining the new Strategy for Women's Entrepreneurship, an analysis of the current situation and ex-ante evaluation of the implementation of the previous Strategy was performed.

At the same time, the working group represents the evaluation reference group that adopted the Baseline Document and the results of the ex-post evaluation of the first / valid Strategy contained in it. Within the second phase of the evaluation, through the research of available documents (valid Strategy and annual reports on the implementation of the Strategy) and available data, the necessary information was collected and analysed. Also, the EU recommendations for Montenegro, the SME Policy Index and the realisation of the principles from the EU Small Business Act were assessed.

As part of the final phase, evaluation and recommendations were prepared, which form an integrative part of the Baseline Document and the ex-ante analysis. In the process of formulating the new Strategy, the evaluation findings were additionally communicated with key actors, through focus groups which served to review the evaluation findings, identified priorities and strategic directions in formulating the Action Plan.

Regardless key challenges that have been met, such as slight delays due to the division of national budget disposal for the activities implementation presented in the Action Plan, the Strategy and the Action Plan template can be finalised at the end of the year and to be then adopted by the Government next year.

9. Councils for SMEs and Lifelong Entrepreneurs

The purpose of the Council is to enhance communication and coordination between major stakeholders in regard with micro small and medium-sized enterprises (MSMEs)' access to finance, the development of entrepreneurial skills, the support of beginners in business/ start-ups and women, youth and social entrepreneurship.

The main goal of these Councils is also to strengthen the process of coordination of the implementation of SME development policy. **The SME Council defines and monitors the implementation of all programs implemented by both state and other institutions in order to ensure effective coordination, consistency and efficiency of support to the SME sector.** The Ministry of Economy, which is usually in charge of SME policy, must establish a leadership position and receive broad government support to ensure coherent cooperation with other ministries and institutions relevant to SME development.

The Project supports the Ministry of Economy in the establishment of SMEs councils during the year of 2020. The current coordination bodies operations (Competitiveness Councils) has been reviewed and a series of strategic documents (Strategy for SMEs development, Strategy for Lifelong Entrepreneurial, and Strategy for Women Entrepreneurs) was also analysed to identify area of improvement in their structure and establishment (SME Council, National Partnership for Lifelong Entrepreneurial Learning, Women Entrepreneurs).

A concept note on councils operations is created, to define role and mandate of the SME council and National partnership and consultations with the Ministry of Economy in August 2020. To support this action, the final proposal for Councils establishment based on consultation outcomes and two separate bodies (SME Council and Entrepreneurial Learning Council) are established.





10. Diversified activities

As part of BeSME project, the following activities are ongoing and/or envisaged in the upcoming period:

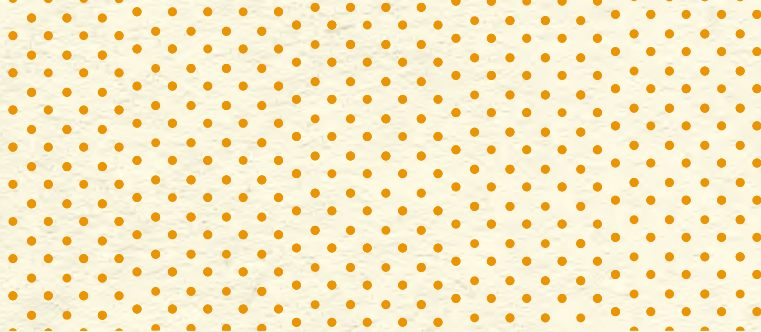
1. Capacity building programmes to clusters

- Creation of programmes in line with EU recommendation on cluster policy and S3.me to supports Cluster Development
- A series of trainings/coaching: organisation of cluster management, HR capacities of cluster members, internationalisation/partnership.

2. Capacity building programmes to Tehnopolis

- Technical assistances to their pre-acceleration program design and implementation, coaching programmes for incubators
- Training for laboratories staffs: BioChem Lab, Industrial Design Lab and Data Center
- Technical assistances to marketing and communication department in compliance with their new valuable services (BioChem Lab, Industrial Design Lab and Data Center)

3. Final Newsletter of the Project upon the end of the implementation



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