



## Application for European Entrepreneurial Regions (EER)

|                                                    |                                                                                          |
|----------------------------------------------------|------------------------------------------------------------------------------------------|
| <b>Applicant region</b>                            | Región de Murcia                                                                         |
| <b>Name of the person in charge of the project</b> |                                                                                          |
| <b>Postal address</b>                              | Instituto de Fomento de la Región de Murcia<br>Ave. de la Fama nº 3, 30003 Murcia, Spain |
| <b>Telephone</b>                                   |                                                                                          |
| <b>e-mail</b>                                      |                                                                                          |
| <b>Website</b>                                     | <a href="http://www.ifrm-murcia.es/">http://www.ifrm-murcia.es/</a>                      |

» **Application year:**

- EER year 2011  
 EER year 2012

# Political vision

## SWOT analysis

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To analyse the Region a **SWOT analysis** has been conducted. Its main findings are listed below:

### » Strengths

#### Institutional support to entrepreneurship and business starting up

- Strong political commitment to entrepreneurship and business development (e.g. Political support from Mr Valcárcel, president of the Region of Murcia and member of the CoR)
- In Murcia, several activities support entrepreneurship: assessment, teaching, diffusion, etc., from both public and private organisations
- There are numerous alternatives (redundant pathways) in the entrepreneurship system to increase business initiatives viability
- Regional assessment and funding organisations for entrepreneurs are setting-up and consolidating

#### Assets availability for entrepreneurship and business development

- Many regional organisations are committed to innovation and entrepreneurship promotion (INFO, CROEM, COEC, AJE, Chamber of Commerce and Industry, etc.)
- Entrepreneurs and SMEs may access to innovation and business infrastructures like science and technology parks (3), incubators (17), Technology Centres (10), European BICs (2), universities (3), airports (2), railway and an industrial port
- SMEs have acquired an uplifted entrepreneur spirit
- Murcia provides good living standards and a good economical, social and political climate, suitable for business development and entrepreneurship

#### High competitiveness in various economic activities

- Murcia's food, metal, chemicals and non metallic minerals sectors have a competitive position at a national level
- There is a permanent representation abroad of some sectors (food & beverages, chemicals, etc.) and an increasing international trade of regional production, either in volume or in new markets (company's internationalisation germ)
- Various economic sectors in Murcia, especially the agriculture, food & beverages and tourism industries, have an important flexibility and adaptability to changes due to their small and medium profile
- Leading companies can be found in most of the manufacturing industrial sectors
- There is a regional power industry, fundamentally natural gas and oil, covering other territories energy demand
- The rising young population turns Murcia into a highly dynamic region.
- We are screening a growing access to new technologies (mostly ITCs)
- Indicators points out a high rate of start-ups per capita compared to national rates
- There are several business activities around traditional markets where public sector is encouraging and promoting the creation of networks

### » Weaknesses

#### Enterprise culture

- Several entrepreneurship agencies existing in Murcia do overlap
- Entrepreneurship education in school and high school is still at an embryonic stage

#### Murcia's regional innovation system is in consolidation process

- There is still an improvement roadmap to increase research results transferring between R&D agents and companies
- Improvement of intellectual property protection culture

#### Factors impacting on the regional business

- Business management mainly relies on self-training
- Industrial companies mostly focus on the local market
- The educational offer (specifically professional training) is misaligned with business needs
- Company collaboration-cooperation initiatives are still incipient

Limited presence in emerging sectors

- Traditional activities like construction, extraction of fossil fuels, minerals, coking and refining, etc. lead the regional economy
- Regional businesses mainly consist of micro and small companies
- High and medium-high technologies are growing, yet they have a limited representation
- Incipient development of the "Knowledge Based Economy"

Economic context impact

- Limited private funding, which is needed for the development of entrepreneurial and/or venture projects
- Population growth rate surpass labour market growth rate

» **Opportunities**

Entrepreneurship as a tool to support different social groups

- Entrepreneurs profile has changed and women turned into an important collective which may be supported by specific entrepreneurship institutions
- The mainstream social perception of entrepreneurs is as wealth creators
- To take advantage of emerging social groups as entrepreneurs and business opportunities (seniors, minors, immigrants, etc.)
- To turn ecotourism / sustainable development (agriculture, renewable energy, nature, hybrid technologies, etc.) into business opportunities
- To use entrepreneurship as a vehicle for the unemployed to access the labour market

Leveraging international markets, emerging sectors and sustainable development

- The economy readjustment may offer entrepreneurs a possibility to find business opportunities in niche markets
- All of EU-25's most competitive industrial sectors have a regional presence (fine chemistry - pharmacy, machinery and mechanical equipment, non-metallic products, graphic arts - edition). It is therefore likely to increase competitiveness through benchmarking UE-25 best practices
- Region of Murcia's localisation allows the exploitation of several cooperation opportunities with North Africa and Latin America
- Noteworthy increase in Public Administration Budget allocation to foster investments in R&D and New Technologies
- Clean and renewable energies for industry supplying may be the next strategic sectors for the region and a pool of business opportunities for entrepreneurs. Massive potential for development of solar power

» **Threats**

Regional competitiveness may decline due to shortage of entrepreneurs

- The lack of high skilled entrepreneurs may limit the creation to knowledge based start-ups in the region
- Company buying and selling is not seen as an opportunity by entrepreneurs
- Entrepreneurs' "fear to fail" attitude is rising. It is fundamental to turn it into a "2<sup>nd</sup> opportunity" attitude
- Lack of materialising entrepreneurial spirit into business initiatives, mainly in young generations
- Concepts such as "entrepreneurship" and "business management" have little presence in the education system
- Murcia has slowed down the start-ups creation rate over the last year (loss of dynamism/concentration)

Access to finance might not be easy for entrepreneurs and SMEs

- The UE's financing priorities have changed over the last years while the financial sector crisis has (and will) restrict loans allocated to entrepreneurs and companies
- Households' indebtedness (mortgages, credits, etc.) and the lack of financial start-up instruments and risk investors like seed capital or business angels make it hard for entrepreneurs to raise capital at early stages (3Fs: family, friends & fools)

Emerging and technological sectors are intensive in capital, knowledge and infrastructures

- International emerging sectors like biotechnology, aeronautics or nanotechnology are still in early development stages
- Murcia is experiencing high school drop-out rates
- The European funds which used to improve infrastructures are dwindling

## Strategic objectives

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In accordance with the analysis, **three main strategic objectives** for the following years were identified.

» **Business and entrepreneurship development**

Modernise, diversify (into high value sectors) and increase Murcia's productive capacity so SMEs can expand their activities and entrepreneurs start new companies.

» **Innovation, cooperation and internationalisation**

Increase businesses and citizens awareness on the necessity to innovate in order to improve regional competitiveness by communicating the possibilities that R&D offers to companies and stimulating business involvement in these activities.

Promote specific actions to connect businesses and create actual clusters. This will be achieved by defining specific measures for their development, empowerment and internationalisation.

Ease regional companies to reach new markets, consolidate those in which they are already present and attract foreign direct investments as far as possible.

» **Guarantee sustainable development**

Shift to a sustainable development pattern of resource use, meeting human needs while preserving the environment (economy + social + environment) so that these needs can be met not only in the present, but also for future generations (sustainability).

## Resources

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2008 GEM report points out Murcia's higher "capacity to enterprise" than regions like France, UK, Germany or Italy and close to Finland. It also excels in "new companies' survival rate" which used to increase an annual 35%. The important efforts done by the government, private entities and trade unions have let Murcia's innovation indicators grow significantly faster than other Spanish regions.

Considering necessary to maintain these results, the government launched the regional entrepreneurship plan 2009-2011 with an initial public budget of 19M€ (expecting to reach 41 M€ with private funds) and an annual rise of +10%, while introducing "entrepreneurship and SMEs development" in major regional plans like the "Self-employment Plan" or the "Industrial Plan".

Murcia's **entrepreneurial activities can rely on 45 regional institutions** like the following:

- The Regional Ministry of Education, Training and Employment and the Regional Ministry of University, Enterprise and Research
- Relevant business organizations such as the Regional Confederation of Murcian Enterprises (CROEM), the Murcian Youth Entrepreneurship Society (AJE Murcia), trade unions (CCOO and UGT) or Murcia's Chamber of Commerce and Industry, etc.
- 3 science and technology parks and business centres, 3 universities and 2 BICs, 10+ incubators, 10 Technology Centres, 6 regional clusters and cutting-edge R&D equipment
- Murcia's Business Angels Network and Murcia Emprende capital venture among the numerous regional and national financial institutions

The pool of entities accounts for **more than 1.000 people dedicated to entrepreneurship** and many have signed a political commitment letter or joined the EER programme (see annex).

# Action plan

Murcia's political vision will make the region more dynamic and green and allow the development of entrepreneurial potential and SMEs which are source of growth, employment and innovation.

This vision becomes reality thanks to the implementation of a **mix of measures –to be launched and already in progress- within the years 2010 and 2011** while the promotion of full association between public and private sectors. This mix includes all the areas proposed by the Committee of Regions in the European Entrepreneurial Regions (EER) as shown below:

| Measures & actions                                       | Areas                                                |                                                                 |                                                                      |                                                 |                                                                          |                                                                                                                      | Results                          |            |                                 |                               |                |                                       | Action currently in progress |
|----------------------------------------------------------|------------------------------------------------------|-----------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------|------------|---------------------------------|-------------------------------|----------------|---------------------------------------|------------------------------|
|                                                          | EU's Small Business Act principles at regional Level | Introducing entrepreneurship in schools and training programmes | Guaranteeing support at each critical level of business growth cycle | Development of an inter-regional cluster policy | Making optimal use of the EU's structural funds and other public funding | Building up cost-efficient forms of PPP at national or European level able to sustain an entrepreneurial environment | Social inclusion promotion level | Innovation | Corporate Social Responsibility | Social entrepreneurial spirit | Sustainability | Orientation to a "low-carbon economy" |                              |
| <b>Fostering entrepreneurship culture initiatives</b>    | •                                                    | •                                                               | •                                                                    |                                                 |                                                                          |                                                                                                                      | •                                | •          |                                 | •                             | •              |                                       |                              |
| Business idea competitions and interactive virtual games | •                                                    | •                                                               |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  | •          |                                 | •                             | •              |                                       |                              |
| Workshops for entrepreneurs                              | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      | •                                |            |                                 | •                             | •              |                                       |                              |
| Entrepreneurship in the university                       |                                                      | •                                                               |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  |            | •                               | •                             |                |                                       | ⊕                            |
| Occupational training courses for unemployed             | •                                                    | •                                                               |                                                                      |                                                 |                                                                          |                                                                                                                      | •                                |            | •                               |                               |                |                                       |                              |
| Non traditional entrepreneurs niches                     |                                                      |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      | •                                |            | •                               |                               |                |                                       |                              |
| A business in my school                                  |                                                      | •                                                               |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  |            | •                               | •                             |                |                                       |                              |
| <b>Services for entrepreneurs</b>                        | •                                                    | •                                                               | •                                                                    | •                                               | •                                                                        |                                                                                                                      | •                                |            | •                               | •                             |                |                                       |                              |
| Entrepreneur's roadmap                                   | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      |                                  |            |                                 | •                             | •              |                                       |                              |
| Columbus Programme (Erasmus for Young Entrepreneurs)     | •                                                    | •                                                               |                                                                      | •                                               | •                                                                        |                                                                                                                      | •                                |            | •                               | •                             |                |                                       | ⊕                            |
| Personal coaching for entrepreneurs                      | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      | •                                |            | •                               |                               |                |                                       |                              |
| Common service catalogue for entrepreneurs and suppliers | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      |                                  |            |                                 | •                             |                |                                       |                              |
| Senior advisory for entrepreneurs                        | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      |                                  |            | •                               |                               |                |                                       |                              |
| Incubators for women entrepreneurs                       | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      | •                                |            | •                               |                               |                |                                       | ⊕                            |
| Training for women entrepreneurs and businesswomen       | •                                                    | •                                                               | •                                                                    |                                                 |                                                                          |                                                                                                                      | •                                |            | •                               |                               |                |                                       | ⊕                            |
| <b>Financial aid for entrepreneurs</b>                   | •                                                    |                                                                 | •                                                                    | •                                               | •                                                                        | •                                                                                                                    |                                  |            | •                               | •                             | •              |                                       |                              |
| Entrepreneurship help program                            | •                                                    |                                                                 |                                                                      | •                                               |                                                                          | •                                                                                                                    |                                  |            |                                 |                               | •              |                                       | ⊕                            |
| Microcredit for entrepreneurs                            | •                                                    |                                                                 |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  |            | •                               |                               |                |                                       |                              |
| "Quality seal" to entrepreneurial projects               | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      |                                  |            |                                 |                               | •              |                                       |                              |
| MURCIA-BAN: Business Angels Network                      | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          | •                                                                                                                    |                                  |            |                                 |                               | •              |                                       | ⊕                            |
| Venture capital                                          | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          | •                                                                                                                    |                                  |            |                                 |                               | •              |                                       |                              |
| <b>Internationalisation for SMEs</b>                     | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      |                                  |            |                                 |                               | •              |                                       |                              |
| Exterior market participation of regional industries     | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      |                                  |            |                                 |                               | •              |                                       | ⊕                            |
| Financial support for internationalisation               | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      |                                  |            |                                 |                               |                |                                       | ⊕                            |
| <b>Collaboration and cooperation initiatives</b>         | •                                                    |                                                                 |                                                                      | •                                               |                                                                          | •                                                                                                                    | •                                | •          |                                 | •                             | •              |                                       |                              |
| Cluster promotion policies                               | •                                                    |                                                                 |                                                                      | •                                               |                                                                          |                                                                                                                      |                                  | •          |                                 |                               |                |                                       |                              |
| Joint territorial strategies                             | •                                                    |                                                                 |                                                                      | •                                               |                                                                          |                                                                                                                      |                                  | •          |                                 |                               |                |                                       |                              |
| Contribution to cross-border integration                 | •                                                    |                                                                 |                                                                      |                                                 |                                                                          |                                                                                                                      | •                                |            |                                 | •                             | •              |                                       | ⊕                            |
| <b>Innovation system</b>                                 | •                                                    |                                                                 | •                                                                    |                                                 | •                                                                        | •                                                                                                                    |                                  | •          |                                 |                               |                |                                       |                              |
| Expand business innovation                               | •                                                    |                                                                 | •                                                                    |                                                 | •                                                                        |                                                                                                                      |                                  | •          |                                 |                               |                |                                       | ⊕                            |
| Technological centres adaption to new market demands     | •                                                    |                                                                 |                                                                      |                                                 |                                                                          | •                                                                                                                    |                                  | •          |                                 |                               |                |                                       |                              |
| Internationally renowned R&D centres                     | •                                                    |                                                                 |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  | •          |                                 |                               |                |                                       |                              |
| Awareness about administration support                   | •                                                    |                                                                 |                                                                      |                                                 | •                                                                        |                                                                                                                      |                                  |            |                                 |                               |                |                                       | ⊕                            |
| Regional technology market                               | •                                                    |                                                                 |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  | •          |                                 |                               |                |                                       | ⊕                            |
| <b>Business financing</b>                                | •                                                    |                                                                 | •                                                                    |                                                 | •                                                                        | •                                                                                                                    | •                                | •          | •                               |                               | •              |                                       |                              |
| Ease the access to business R&D projects                 | •                                                    |                                                                 |                                                                      |                                                 | •                                                                        |                                                                                                                      |                                  | •          |                                 |                               |                |                                       | ⊕                            |
| Financial support for SMEs                               | •                                                    |                                                                 | •                                                                    |                                                 |                                                                          |                                                                                                                      |                                  |            |                                 |                               | •              |                                       | ⊕                            |
| Support to women entrepreneurs and SMEs                  | •                                                    |                                                                 |                                                                      |                                                 |                                                                          | •                                                                                                                    | •                                |            | •                               |                               |                |                                       | ⊕                            |
| <b>Sustainable economy: Business improvement</b>         | •                                                    | •                                                               |                                                                      |                                                 |                                                                          |                                                                                                                      | •                                | •          | •                               |                               | •              | •                                     |                              |
| Corporate Social Responsibility                          |                                                      |                                                                 |                                                                      |                                                 |                                                                          |                                                                                                                      | •                                |            | •                               |                               |                |                                       | ⊕                            |
| New "sustainability based" business models               | •                                                    |                                                                 |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  | •          |                                 |                               | •              | •                                     |                              |
| Permanent training inside businesses                     | •                                                    | •                                                               |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  |            | •                               |                               |                |                                       |                              |
| SMEs development advising                                | •                                                    | •                                                               |                                                                      |                                                 |                                                                          |                                                                                                                      |                                  | •          | •                               |                               |                | •                                     | ⊕                            |

The following pages introduce the measures and actions proposed as well as the institutions responsible for their implementation. The later should stand as a **proof of the regional commitment with entrepreneurship while demonstrates the credibility, sustainability and forward-thinking of the plan in the mid and long term.**

# Fostering entrepreneurship culture initiatives

## » Description

Entrepreneurship culture is **considering entrepreneurship as an opportunity and seeing entrepreneurs as wealth creators**. It also conveys the idea of a risk culture and true interest to become entrepreneurs.

To reach that goal, it is vital to take into account long term initiatives, not only to increase awareness about entrepreneurship, but also to impact in future generations and specific social groups.

## » Agents involved

These actions are mainly driven by the regional government through the Regional Ministry of Education, Training and Employment, but agents like universities (the University of Murcia and the Polytechnic University of Cartagena entrepreneurship departments), the Regional Confederation of Murcian Enterprises (CROEM), trade unions CCOO and UGT, the Women Institute (IMRM) or the Murcian Youth Entrepreneurship Society (AJE Murcia) have also a key role for achieving the proposed goals.

## » Actions

### Business idea competitions and interactive virtual games

This initiative consists in a **competition over business plans, focusing on Occupational Training and University students**. All competition long, contestants will have access to a whole panel of activities like forums and round tables with entrepreneurs and experts, simulation games in which players will be able to create virtual companies, etc.

In order to spread the idea that "entrepreneurship is rewarded", the winners will get funding for their project and they will have the opportunity to present their business models to professional investors and capital venture entities.

This competition will fulfil nowadays panorama of regional entrepreneurship awards like:

- The Emprendedor XXI award sponsored by La Caixa.
- The Enterprising Project Competition organized by the Youth and Employment Regional Council.
- The University Entrepreneur Award promoted by EOI business school and Caja de Ahorros de Murcia, Cajamurcia's Young Entrepreneur Award.

### Workshops for entrepreneurs



These workshops consist of several **seminaries and speeches on subjects linked to entrepreneurship** like entrepreneur's skills and attitude. When possible, these will be backed by regional entrepreneurs.

Beyond their didactic mission, the workshops allow bridging the government's entrepreneurship initiatives and institutions to the whole region's various social groups (unemployed, women, etc.).

This will enhance the relevance of the existing regional programmes:

- "Enterprising initiatives 2010" by the CROEM
- "Emprendedor nato" by the AJE Murcia
- "Be your own boss in 5 steps" by the Regional Ministry of Education, Training and Employment
- "Women entrepreneur sessions" by the University of Murcia

### Entrepreneurship in the university

This initiative contemplates establishing agreements with the Murcian universities to run **long-term activities with graduate groups to bring the entrepreneurship concept to this collective**. Some activities considered are pitches, seminars, advice over business projects, feasibility analysis or marketing plans.

### Occupational training courses for unemployed

The government, via the Regional Ministry of Education, Training and Employment, is **integrating "enterprise and entrepreneurship" modules in every occupational training qualification**. The integration is expected to be finished by 2011.

In addition, the initiative will **reach the unemployed who want to enterprise or self-employ, by organizing several workshops and courses** providing them useful information: creativity and idea management, basic management tools, etc.

### Non traditional entrepreneurs niches

An **analysis** will be conducted **over different social collectives to identify potential entrepreneurs**, which will settle the basis for the definition of new initiatives adapted to specific needs of potential entrepreneurs. This guarantees the support at first steps of the business growth cycle.

The entrepreneur chair from the University of Murcia will contribute to this initiative through entrepreneurship promotion among disadvantaged social groups in 2010.

#### A business in my school

Trade union CCOO has made a remarkable effort in approaching entrepreneurship attitude in young people via workshops: last year, 335 students from 17 schools did participate.

To reinforce this effort and adopt best practices from other regions like Irish "Student Enterprise Awards" or Asturian "ValnalonEduca", the government in collaboration with Murcia's BICs, will design the "**a business in my school**" initiative. It focuses on Murcia's **secondary education** to develop enterprise eagerness, team work and risk culture among students while shows how to start-up a company. The initiative takes the shape of a game in which players must complete a business plan, helped by their teachers and documents and tools developed for that purpose.

## Services for entrepreneurs

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### » Description

It is imperative for entrepreneurs to focus on their business idea and its development. Everything else is not core and shall be outsourced. This mantra becomes reality thanks to a **pool of agents that support the entrepreneur in every stage of the start-up process**.

### » Agents involved

Agents providing services to entrepreneurs are the Regional Ministry of Education, Training and Employment, the Regional Ministry of University, Enterprise and Research, the Chamber of Commerce and Industry, the CROEM, the Women Institute (IMRM), the AJE Murcia, universities, BICs (CEEIC and CEEIM), trade unions CCOO and UGT, several business organisations supporting cooperatives and social economy and many others.

### » Actions

#### Entrepreneur's roadmap

The "entrepreneur's roadmap" initiative considers **establishing every step an entrepreneur has to take from conceiving an idea until setting up a company**. Based on this, the government will gather all the services and organisms which may interact with him at any moment of the start-up process.

A preliminary version has been produced by the AJE Murcia under the name *entrepreneur map* and within the year 2010 the final version will be developed.

#### Columbus Programme (Erasmus for Young Entrepreneurs)

Based on the EU's Erasmus for Young Entrepreneurs Programme (<http://www.erasmus-entrepreneurs.eu/>), this initiative has been designed to **stimulate enterprising initiative, competitiveness, internationalisation, cooperation and SMEs growth and boost knowledge spillover and commercial partnerships will be enhanced over the course of 2010 and 2011** by promoting participation.

#### Personal coaching for entrepreneurs

The advising service of the CROEM, from its beginnings, has helped creating more than 100 enterprises, and the one of the trade union CCOO has assisted around 600 people in the last year.

According to the importance of this kind of services for entrepreneurs, the initiative pretends to build a pool of **personal coaches that will give advice to entrepreneurs all along the process of creating a new business in Murcia**. This will maximise the system efficiency while guaranteeing services continuity and coordination.

In addition, the AJE Murcia will offer an attractive online alternative.

#### Common service catalogue for entrepreneurs and suppliers

This initiative is about **creating a catalogue which will unify all entrepreneur support services with their approved providers**.

As can be seen in other regions and public services, this will ease the entrepreneur's search for services suitable for his particular needs, and will also lead to:

- Setting minimum levels of quality from providers
- Building up cost-efficient forms of Public-Private Partnership (PPP)
- Sustaining an entrepreneurial environment



To that extent, a preliminary analysis will be conducted to establish the criteria for homologation in the

next year.

#### Senior advisory for entrepreneurs

This initiative, aligned with the “volunteerism” and “elderly” European thematic years 2011 and 2012, will **offer entrepreneurs and experienced businessmen a series of communication channels through which exchange knowledge and ideas**. These channels will be the following:

- Tools and web spaces (forum, blog, chat, etc.)
- Meetings and informal interviewing

#### Incubators for women entrepreneurs

Thanks to the Women Institute (IMRM), female entrepreneurs in Murcia now have access to 4 business incubators and to a virtual incubator. Women have access to space to launch their business and to expert advice both live and on-line.

In the next two years (2010 and 2011), 2 more incubators will be built.

#### Training for women entrepreneurs and businesswomen



The aim is to fill the knowledge needs of businesswomen when running a company.

The Women Institute (IMRM) has configured courses around entrepreneurship and business skills for businesswomen both live and on-line (e-learning). During 2010 and 2011 the courses will be upgraded with specific enterprise issues and themes.

## Financial aid for entrepreneurs

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### » Description

Entrepreneurs' first need is financing. It is therefore essential to **define initiatives that guarantee that every entrepreneur with a good idea obtains adequate funding no matter his social group or his past unsuccessful initiatives**. The later concept brings up the problem of creating a “second chance” culture among investors.

### » Agents involved

Different institutions act as channels to dispatch public financing towards entrepreneurs in the region. Financial institutions are also key players in financing entrepreneurs in Murcia. It must be highlighted the following for having entrepreneurship financing agreements with different public institutions: Banco de Santander Central Hispano, Cajamar, Caja de Ahorros del Mediterráneo, Caja Murcia and Caja Rural Central.

It is also of interest to note the recent creation of a Business Angels Network and the empowerment of Murcia Emprande (a Public-Private Venture Capital Fund). The region also counts with various exterior offices striving to attract foreign investment to Murcia.

### » Actions

#### Entrepreneurship help program

This initiative plans to constitute **agreements with credit entities to finance entrepreneurial activities and self-employment**, motivating an action framework shared between the government and the entities.

This approach requires an innovative protocol (to be implemented in 2010) to validate the initiatives and business plans previous to the credit awarding and the very credit application (in which the administration should appear).

#### Microcredit for entrepreneurs

Thanks to the forthcoming constitution of agreements with financial institutions, in 2011 it will be feasible to **extend microcredit to entrepreneurs and SMEs according to their needs (flexible and useful allocation, special credit terms, and low rates)**. This will generate in the mid-term a culture in which entrepreneurship is rewarded, unsuccessful entrepreneurs get “second chances” and “think small first” is fostered.

The success of this initiative requires running a project to adapt other regions' best practices and defining new creative protocols to validate the applications anterior to the credit allocation, as well as the very credit application.

#### “Quality seal” to entrepreneurial projects

The “Quality seal” initiative intends to highlight business plans' reliability for potential investors. The business plans shall be advised and endorsed by any of the accredited agent from the entrepreneur support system. To do so, an independent service providing market studies and viability pre-analysis will be implemented (the Polytechnic University of Cartagena is running a pilot scheme).

This action, planned to start in 2010, must be aligned with the previously described “Common service catalogue for entrepreneurs and providers” and the “Entrepreneurship help program” and “Microcredits for entrepreneurs”.

MURCIA-BAN: Business Angels Network

This initiative originates in the recent creation of a regional Business Angels Network (collaborating with the national counterpart) and will continue in the next two years (2010 through 2011) with the **establishment of meeting points between investors and entrepreneurs, to facilitate capital rising.**



As seen in cases such as Silicon Valley, a side effect of professionalised investment is the regional impulsion to develop more robust ideas, which leads to increased survival rates for companies formed under aforesaid financing.

Venture capital

An effective mechanism to foment professional investment comes through the **creation of financing tools mixing public and private capital.**

Therefore, an exhaustive analysis on the best practices to adopt and possible alternatives for tackling this objective (public-private capital venture funds, etc.) as well as on the many manners to kick off is planned for 2010.

## Internationalisation for SMEs

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» **Description**

Nowadays, it is a key success factor for **SMEs to compete on a global basis.** According to this, regional institutions must make an effort to shift SMEs from their local market to a global one where to exploit new emerging and growing opportunities.

» **Agents involved**

Several institutions do have a critical role in the internationalisation process of Murcian SMEs: the Regional Ministry of University, Enterprise and Research, the Chamber of Commerce and Industry or even the CROEM.

» **Actions**

Exterior market participation of regional industries

This **action promotes international trade by means of specialised assessment and training.** The advisory scope will be ICT sector, initiation to exportation and internationalisation and support on international public tenders access.

The initiative also includes actions related to industrial products and services boosting and promoting internationally (fairs, international events), exterior promotion, internationalisation forum access, use of internet-based new technologies, etc.

Financial support for internationalisation

The task of improving **financial support to foment business internationalisation, ensuring exportation and collaboration agreements** for Murcian companies' internationalisation will be led by the Regional Development Agency (INFO) with specific grants.

## Collaboration and cooperation initiatives

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» **Description**

At the present time, **collaboration and cooperation are cornerstones of regional competitiveness and Triple Helix model compliance has become critical to competitiveness and sustainability.** Aware of it, Murcia's government has led many pro-cluster policies which resulted in several well established clusters.

» **Agents involved**

The pro-cluster policies are promoted by different public agents including the INFO from the Regional Ministry of Universities, Enterprise and Research in cooperation with specific SMEs' associations and universities.

» **Actions**

Cluster promotion policies

The government recently launched a pool of actions to promote the creation and consolidation of the so-called “Innovative Enterprise Aggregations” where must be highlighted the naval and sea cluster, the furniture cluster, the stone and marble cluster, the agri-food cluster, the ICT-medical cluster, the energy and environment cluster, etc. These actions were the following:

- Clustering opportunities mapping
- Establishment of clusters strategic plans
- Development of the initial cluster core activities and cooperative projects
- Sponsorship of cluster promotion sessions
- Regional and inter-regional coordination through a cluster network (CECOTEC)

2010 and 2011 will see the government fostering the integration of these clusters within European ones, developing a new inter-regional cluster policy and open-innovation clusters. In that sense, Murcia takes part in the EU 'Regions of knowledge' initiative and other interregional cooperation initiatives which cultivates the creation of innovative 'research-driven clusters' at a regional level.

#### Joint territorial strategies

The future **creation in 2010 of local consortiums, focused on defining "joint territorial strategies"**, will allow their members to identify and confront common challenges while they upgrade their skills and innovate. It will also establish a communication channel between government and SMEs, making public administration more responsive to SMEs' needs.

#### Contribution to cross-border integration

This initiative deals with companies starting-up and regional business dynamism in Morocco, country of origin of many immigrants living in Murcia. This is meant to contribute to **create socioeconomic bounds between both populations**. The initiative involves the regional council, CEPAIM, CREA Foundation, Cartagena City Council, and the Moroccan counterpart.

Further work will be done by the government in promoting entrepreneurial skills in Moroccan immigrants and businessmen in Morocco, encouraging association between both. Comparable initiatives are conducted with Latin-American countries like Ecuador.

## Innovation system

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### » Description

Regional innovation systems configure one of the most important parts of entrepreneurship as a provider of new technology based business opportunities. In order to **unleash all the entrepreneurial potential of the innovation system** there has been launched many initiatives to coordinate the system and to disseminate the innovation culture.

### » Agents involved

The INFO leads these initiatives as a key player in the innovation system but, anyway, it is relevant the actions carried out by the regional network of 10 sectoral Technology Centres and universities (University of Murcia, Polytechnic University of Cartagena and Catholic University "San Antonio").

### » Actions

#### Expand business innovation

To **encourage companies to innovate the Government has set up two main pilot schemes: the "Innovation Agents Network" and the "Innovation check"**. The former consist in agents giving advice to SMEs about innovation and how it can help their business while the later, is a pool of innovation services (provided by innovation private agents) which are partially paid by the government. Both activities consider the necessities at each critical level of business growth cycle.

Further work will be done in consolidating both programmes and promoting among SMEs sectoral innovation and reinforce the utilization of innovation resources (e.g. Scientific and Technology Parks, Technology Centres, BICs) as a way to exploit new emergent markets like biotechnology and other growth markets.

#### Technological centres adaption to new market demands

**Technological Centres, as a core of the innovation system, need to be constantly readapted to market demands.** In order to guarantee this, the government has supported them in doing new strategic plans and acquiring new equipment.

Besides, there has been created CECOTEC, an entity whose core activity is to coordinate and align Murcia's technological centres network. It is expected to see its results in the next years.

#### Internationally renowned R&D centres

The region will create new technology centres focused in areas of interest so they may catalyse and stimulate the whole regional innovation system, especially SMEs innovation skills. These Technology Centres will be participated by universities, SMEs and other related institutions.

### Awareness about administration support

Many times SMEs are not fully aware of the initiatives implemented by the government, which may lead to a non optimal use of the EU's structural funds and other public funding. To guarantee that this does not happen, the **government has created information channels** like the Red Punto PYME, a network of more than 90 offices in the region, the PAITs, a network of offices for advising and initiate proceedings for creating a company, or the e-government website "Portal INFO".

### Regional technology market

Based on more mature experiences such as Spanish **Madri+d Network** or German **IHK Technologiebörse**, Murcia has developed a "**regional technology market**" which fosters technology transfer and where companies may find technological solutions to solve their problems, turn environmental challenges into opportunities or even access emerging markets. Taking into account the good results shown so far, the effort will be intensified gradually to reach maximal efficiency in 2011.

## Business financing

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### » **Description**

After running the SWOT analysis, one of the main issues to solve in the region is the business financing and the creation of funding tools adapted to the SMEs needs. This issue is being undertaken by several actions that go from internal system changes to promotion and support.

### » **Agents involved**

There are many organisations involved in the financing of business where must be highlighted the INFO, the Confederation of Murcian Enterprises (CROEM) and financial institutions like Cajamar or Cajamadrid.

### » **Actions**

#### Ease the access to business R&D projects

The region has established collaboration schemes with key national and international institutions (like CDTI – Centre for Technological Development and Innovation) so companies get expert advice when preparing R&D projects, specially European ones (e.g. European Framework Program). In the near future this will allow companies to make optimal use of the EU's funds and other public funding.

As well, there will be done an especial effort empowering the PIDI network (R&D Information Point) as a tool for approaching innovation to SMEs.

#### Financial support for SMEs

The Confederation of Murcian Enterprises (CROEM) provides different alternatives that fulfil most of the business project particular financial necessities. The Confederation collaborates with different entities like the regional Business Angels Network (Murcia-BAN) and Cajamar and Cajamadrid.

Additionally, the INFO manages several grants for SMEs to develop and grow:

- Grants for investing in fixed assets for self-employed
- Grants for innovation: R&D projects, innovation managing systems, technology transfer, etc.
- Grants for strategic planning
- Grants for family-business

#### Support to women entrepreneurs and SMEs

Through the Women Institute (IMRM) many financial support is canalised to women for starting-up.

The Institute has also arranged several agreements with financial institutions to fund with microcredits new businesses ran by women or to help them keep on running their own business. These microcredits are low cost, fast and can be used to acquire fixed assets or current assets (cash).



# Sustainable economy: Business improvement

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## » Description

Passing into a sustainable economy is a key issue for the region. Murcia has a pool of initiatives impacting in the three ambits of a “sustainable economy”: social + environment + economy.

## » Agents involved

Several institutions do have activities tied to “becoming sustainable” and must be highlighted the CROEM, the Regional Ministry of Education, Training and Employment, Regional Ministry of Universities, Enterprise and Research, the Murcian Energy Management Agency and the Women Institute (IMRM).

## » Actions

### Corporate Social Responsibility

The CROEM is leading several conferences where implementing Corporate Social Responsibility policies is shown as an opportunity for SMEs.

In addition, during the period 2010-2011, the government will lead several initiatives whose main objective is to promote among regional companies different issues linked to Corporate Social Responsibility: employment quality, environment respect and social integration.

### New “sustainability based” business models

Encouraging the SMEs to adopt business models where “sustainability is a key issue” and to promote environmental R&D will lead Murcia to a new sustainable economy where the new environmental challenges may turn into opportunities. Considering this, different policies have been defined:

- To increase the energetic efficiency and use of renewable energies
- To reduce the use of hazardous and non-recyclable products
- To increase efficiency using energy and water resources
- To reduce raw material consumption and waste
- To protect the environment and fight against desertification

### Permanent training inside businesses

SMEs must realise that maintaining their workforce updated by specific training plans is a competitive strategy in knowledge based economies. In order to achieve this, the government, through the Regional Employment Department, is playing an active role in defining and implementing new training plans for SMEs.

### SMEs development advising

The CROEM and the Regional Ministry of Industry and Energy support SMEs giving information and advising them about the following issues:

- Grants and financing alternatives that might use to grow or consolidate, innovate, etc.
- Adopting new technologies
- Training and employee search
- Environmental issues like the low-carbon-economy

# Agenda 2010 - 2011

| Measures & actions                                       | 2010 Q1 | 2010 Q2 | 2010 Q3 | 2010 Q4 | 2011 Q1 | 2011 Q2 | 2011 Q3 | 2011 Q4 |
|----------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>Fostering entrepreneurship culture initiatives</b>    |         |         |         |         |         |         |         |         |
| Business idea competitions and interactive virtual games |         |         |         |         |         |         |         |         |
| Workshops for entrepreneurs                              |         |         |         |         |         |         |         |         |
| Entrepreneurship in the university                       |         |         |         |         |         |         |         |         |
| Occupational training courses for unemployed             |         |         |         |         |         |         |         |         |
| Non traditional entrepreneurs niches                     |         |         |         |         |         |         |         |         |
| A business in my school                                  |         |         |         |         |         |         |         |         |
| <b>Services for entrepreneurs</b>                        |         |         |         |         |         |         |         |         |
| Entrepreneur's roadmap                                   |         |         |         |         |         |         |         |         |
| Columbus Programme (Erasmus for Young Entrepreneurs)     |         |         |         |         |         |         |         |         |
| Personal coaching for entrepreneurs                      |         |         |         |         |         |         |         |         |
| Common service catalogue for entrepreneurs and suppliers |         |         |         |         |         |         |         |         |
| Senior advisory for entrepreneurs                        |         |         |         |         |         |         |         |         |
| Incubators for women entrepreneurs                       |         |         |         |         |         |         |         |         |
| Training for women entrepreneurs and businesswomen       |         |         |         |         |         |         |         |         |
| <b>Financial aid for entrepreneurs</b>                   |         |         |         |         |         |         |         |         |
| Entrepreneurship help program                            |         |         |         |         |         |         |         |         |
| Microcredits for entrepreneurs                           |         |         |         |         |         |         |         |         |
| "Quality seal" to entrepreneurial projects               |         |         |         |         |         |         |         |         |
| MURCIA-BAN: Business Angels Network                      |         |         |         |         |         |         |         |         |
| Venture capital                                          |         |         |         |         |         |         |         |         |
| <b>Internationalisation for SMEs</b>                     |         |         |         |         |         |         |         |         |
| Exterior market participation of regional industries     |         |         |         |         |         |         |         |         |
| Financial support for internationalisation               |         |         |         |         |         |         |         |         |
| <b>Collaboration and cooperation initiatives</b>         |         |         |         |         |         |         |         |         |
| Cluster promotion policies                               |         |         |         |         |         |         |         |         |
| Joint territorial strategies                             |         |         |         |         |         |         |         |         |
| Contribution to cross-border integration                 |         |         |         |         |         |         |         |         |
| <b>Innovation system</b>                                 |         |         |         |         |         |         |         |         |
| Expand business innovation                               |         |         |         |         |         |         |         |         |
| Technological centres adaption to new market demands     |         |         |         |         |         |         |         |         |
| Internationally renowned R&D centres                     |         |         |         |         |         |         |         |         |
| Awareness about administration support                   |         |         |         |         |         |         |         |         |
| Regional technology market                               |         |         |         |         |         |         |         |         |
| <b>Business financing</b>                                |         |         |         |         |         |         |         |         |
| Ease the access to business R&D projects                 |         |         |         |         |         |         |         |         |
| Financial support for SMEs                               |         |         |         |         |         |         |         |         |
| Support to women entrepreneurs and SMEs                  |         |         |         |         |         |         |         |         |
| <b>Sustainable economy: Business improvement</b>         |         |         |         |         |         |         |         |         |
| Corporate Social Responsibility                          |         |         |         |         |         |         |         |         |
| New "sustainability based" business models               |         |         |         |         |         |         |         |         |
| Permanent training inside businesses                     |         |         |         |         |         |         |         |         |
| SMEs development advising                                |         |         |         |         |         |         |         |         |

■ Program design & implementation

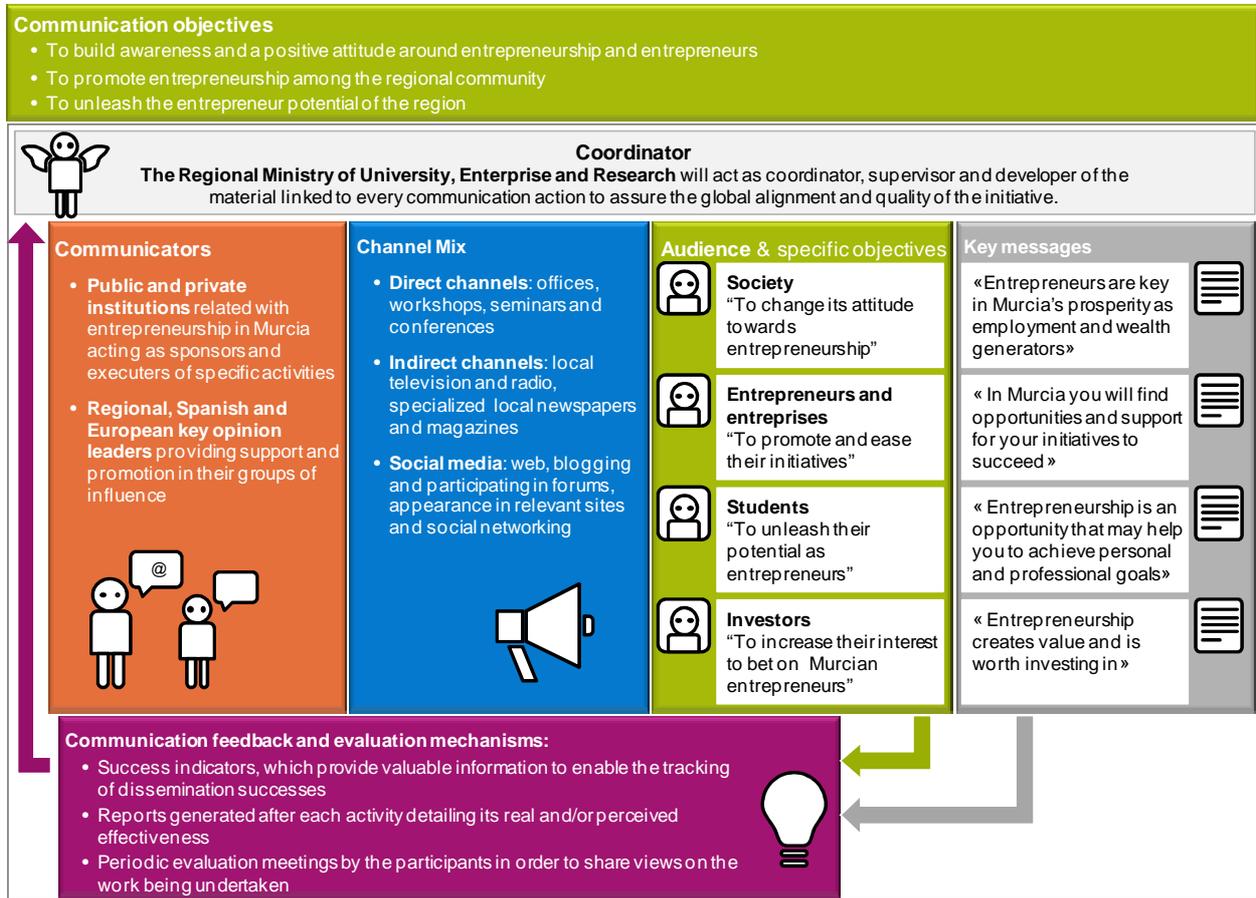
■ Program execution

■ Project execution

# EER Communication and activities

## Communication strategy

A communication effort such as the one outlined for this project requires a **clear and focused communication strategy**:



## Definition of activities

» **Create a logo and a corporate identity of the Plan**

A logo and a corporate identity will be designed integrating the EER and the European Union logo. The coordinator will put at partners' disposal a wide range of communication material (leaflets, gimmicks, etc.) for their offices and events.

» **Organise or participate in events at local, national or European level**

The following events have been selected as they are aligned with the objectives of the plan. Still, the communication plan is flexible and open-minded so this list might be enlarged.

Murcia's Entrepreneur Day (20<sup>th</sup> May 2010 and 2011 Q1)

In this annual event, entrepreneurs, investors and entrepreneurship-related organisms are invited to assist and participate. It will be the perfect forum to show the calendar of activities for each year and the wins achieved.

Entrepreneurship awards

The communication plan will take advantage of each award related to entrepreneurship or SMEs to disseminate the activities completed and the ones to come. The main awards are the following:

- The 4th celebration of the **Emprededor XXI award** to the best enterprising initiative (2010 Q2)
- The final celebration of the "business in my school" initiative and the "business idea competitions" planned for the end of the scholar/university calendar
- The **II Murcian university entrepreneur award** (June of 2010)

National and international conferences

It is expected to send a Murcian delegation to selected European and National events like the EU's Open days in October 2010 and 2011, the European BIC annual conferences, EURADA events or **GEM events**. It is intended to participate in the national GEM event.

The INFO has a permanent office in Brussels and is also member of the European Enterprise Network, which will both act as observatory for international events worth attending to.

Specific sessions/workshops

The multiple **events and workshops scheduled** span all over the year and reach many different collectives (women entrepreneurs, unemployed people, students, immigrants, etc.) and will be used as a way to communicate the planned activities for they are numerous.

EER closing event

An EER Year closing event will be celebrated in 2011, summarizing the activities conducted, emphasising the successes achieved, releasing the EER yearbook. President Valcárcel, member of the CoR, will attend.

» **Publications and collaboration in relevant web portals or forums**

Different publications about entrepreneurship will be elaborated and distributed by the institutions that support the EER candidature. Some examples are the following:

- "El reto de emprender": a study of 370 young companies, Murcian GEM report and GEM discussion boards
- Resource guides for entrepreneurs, company start-up handbooks, etc.
- 2011 EER yearbook

» **Local media (Televisión autonómica de Murcia, Televisión murciana, Televisión popular, etc.)**

Every launch or completion of an activity or every achieved goal will be promoted in the local media (INFO has time slots on local radio and television) and through press conferences and press releases.

» **Project's website and social media**

The main e-communication action will be the project's website linked to every partner. Its visitors will find news, events, contributions and publications linked to the project, in both English and Spanish. It will also include different interactive tools: a business plan tool, an accounting tool, user profiles, access to forums, blogs, personalized calendars, etc.

It has been programmed to have presence in social media networks like LinkedIn, Xing, Facebook and Tuenti (Spanish social network widespread among students) through the creation of groups.

# Communication agenda

To be effective, communication must evolve along with the project to guarantee the achievement of the initial, intermediate and final communication objectives. Accordingly to this, the following **stages and objectives** are proposed:

