

JOSEFIN NEWS

August 2009



Imprint

Responsible for the content:

Dr. Torsten Mehlhorn

Investitionsbank Berlin (IBB)

Bundesallee 210 | 10719 Berlin

Phone: +49 30 2125 3692

Fax: +49 30 2125 4388

E-mail: torsten.mehlhorn@ibb.de

www.ibb.de

Editorial office:

Michal Galkiewicz

Vassilen Iotzov

Monika Jaskula

Marta Kollatay

Disclaimer:

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www.josefin-org.eu

August 2009

Latvija
Dalarna
Eesti
Brandenburg

Wielkopolskie

Sverige

Zachodniopomorskie

Berlin

Oslo

Lietuva

Lubuskie

Mecklenburg-Vorpommern

Dolnośląskie



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Editorial

Dear reader,

Welcome to the detailed newsletter of JOSEFIN. In addition to the e-newsflash, this release offers wider information about project's partners, participating regions and events. The newsletter will be issued every six months.

Each issue is intended to be country-specific, covering JOSEFIN partner regions and participating organisations based there. Due to the lead partner's location, the current issue focuses on Germany. The next release will continue with Poland.

We hope you will enjoy the contents of this newsletter and would be most grateful for your feedback.

Your JOSEFIN Team

Photo Contest

Shape the front page of the upcoming newsletters and send us photographic impressions from the participating countries. The winning photographs will also be featured on the JOSEFIN's website.

Submissions for the next issue covering Poland can be e-mailed to photo-contest@josefin-org.eu until December 31th, 2009.

Photographs should be submitted as coloured TIFF, JPEG, BMP, PNG or PDF files preferably with a resolution of at least 300 dpi. Please mention in which country the photograph has been captured. If you intend to submit your own work, please include your name as well. Any other photos must be royalty-free. The winner will be given a surprise gift! We look forward to receiving your submissions.

Calendar

SEPTEMBER

- **07.09.2009 Conference on Financial Instrument Policy, Wrocław, Poland**
<http://www.josefin-org.eu/Calendar>
- **09.09.2009 International Colloquium on Science Parks and Innovative Regions in Berlin Adlershof, Germany**
<http://www.josefin-org.eu/Calendar>
- **16.09.2009 JOSEFIN WP1, WP2, WP3, WP4, and WP6 Meeting, Borlaenge, Dalarna, Sweden**
*Considering the beginning of the meeting early in the morning, it would be advisable to arrive in Borlaenge on September 15th.
- **17-18.09.2009 Steering Committee Meeting, Borlaenge, Dalarna, Sweden**
- **30.09.2009 The day of financial instruments within the framework of the World Innovation Days, Poznan, Poland**
The World Innovation Days are organised by the Office Marshall of Wielkopolska Region and will be held at the Economic University in Poznan. JOSEFIN will be presented by the President of Board of Promotion and Development Fund of Wielkopolska Voivodship (FRIPWW) Krzysztof Len.

OCTOBER

- **1.10.09 European Fund for Regional Development Conference, Berlin, Germany (EFRE)**
- **5.- 6.10.2009 Baltic Development Forum Summit 2009, Stockholm, Sweden**
The headline of the BDF Summit 2009 is "Boosting Top of Europe". Topics such as the current economic situation, climate and energy, water resource and security perspectives will be discussed. High-level representatives of politics, business, and academia are expected to appear as speakers. Moreover, an exhibition and networking village will be organised. More information about the BDF Summit in Stockholm can be obtained on the website:
www.bdforum.org/show/english/summit/_009_stockholm.aspx
- **5.- 8.10.09, Open Days, Brussels, Belgium**
JOSEFIN will be presented during the Open Days – European Week of Regions and Cities that will be held from 5th until 8th

of October, 2009 in Brussels.

The OPEN DAYS are aimed at:

- Representatives of the EU, national, regional and local institutions and administrations;
- Representatives of non-governmental and civil society organisations;
- Experts in the field of managing and evaluating Structural Funds programmes;
- Representatives of business organisations;
- Companies;
- Representatives of the banking sector;
- Representatives of trade unions;
- Journalists

The participation at the Open Days is free of charge. For registration and a description of the programme, please visit the website: www.opendays.europa.eu

- **7.- 9.10.09 European Enterprise Network Meeting, Stockholm, Sweden**
Information on the meeting will be available on the website: <http://conference.enterpriseurope.se/>
- **10.2009 JOSEFIN WP6 Meeting in Szczecin, Poland**
*the exact date is to be determined
The meeting is organised by the Polish Entrepreneurs Foundation (Polska Fundacja Przedsiębiorczosci, PFP) and serves as a WP6 summary meeting prior to the the Policy Maker Seminar in November.

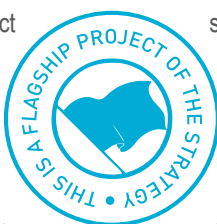
NOVEMBER

- **17.-18.11.09 Policy Maker Seminar, Zielona Gora, Poland**
*the date of the meeting can change
The Policy Maker Seminar, organised by the Regional Development Agency JSC (ARR) in cooperation with Region Dalarna, WP6 "Impact Assessment, Evaluation and Policy Recommendations" Leader, will be held in Zielona Gora, Poland. The aim of the seminar is the assessment of the project's impact and recommendations for regional policy referring to the implementation of JOSEFIN. Preliminary date of the seminar, assigned during the first WP6 meeting in Falun, is November 17th-18th, 2009.

Wielkopolskie | Dalarna | Zachodniopomorskie | Latvija | Oslo | **Brandenburg** | Eesti | Dolnośląskie | Lietuva | **Berlin** | Sverige | **Mecklenburg-Vorpommern** | Lubuskie

Congratulations! JOSEFIN Starts with a Flag

JOSEFIN has been acknowledged as a “Flagship project of the EU Strategy” for the Baltic Sea Region. This is a commendation for an essential contribution to the EU strategy. Within the Baltic Sea Region Programme 2007-2013, the first generation of transnational cooperation projects - 24 in total - started in this year. Along with JOSEFIN, only four other projects have been given flagship



status: BSLN and SPIN, which promote entrepreneurship, strengthen SMEs and increase the efficient use of human resources; EfficienSea, which ensures that the Baltic Sea Region becomes a leading region in maritime safety and security; finally, the Brisk project reinforces protection from major emergencies at sea and on land, and ensures clean shipping.

JOSEFIN (JOint SME Finance for INnovation)

JOSEFIN supports innovative and technology-oriented SMEs in the Baltic Sea Region by opening up new markets. Combining innovative guarantee instruments and individual coaching, JOSEFIN minimises the risks for both financial institutions and companies. The financial instrument of JOSEFIN will be backed-up by the European Union.

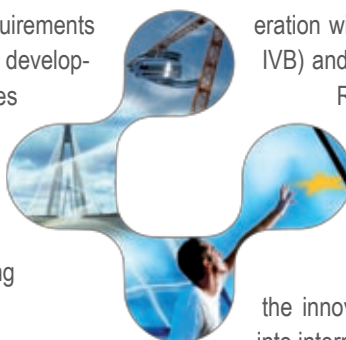
The new instruments, which are suited to specific requirements of the participating regions, can be used by financial development institutions and commercial banks as measures for risk protection. The new risk sharing model will enable SMEs to gain easier access to finance and to benefit from more favourable financial conditions for implementation of their projects. SMEs will also benefit from individual coaching, including risk and opportunities assessment.

After the preparation phase is completed, the official call for application will be opened. The application is planned to be divided into two phases. At first, the outline of the project will be evaluated in terms of feasibility and general market perspectives. After affirmation, SMEs will be invited to participate in the second phase and to prepare a business plan and an application for finance with support of advisory services and individual coaching.

The JOSEFIN Partnership is a network of 23 institutions from 7 different countries covering almost the entire Baltic Sea Region. A list and descriptions of the partners can be obtained at: www.josefin-org.eu

JOSEFIN is an initiative within the European Territorial Cooperation with its aim 3 “Interregional Cooperation” (INTERREG IVB) and priority 1 “Support for innovations” in the Baltic Sea Region. The project, with a duration of three years, started in February 2009.

The initiative contributes to the European Union Lisbon Strategy for the Baltic Sea Region by supporting entrepreneurship, especially by unlocking the innovative potential of SMEs and stimulating their entry into international markets.





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JOSEFIN Kick-off Conference

The kick-off meeting of JOEFIN took place on March 11th and 12th, 2009 in Berlin with an attendance of approximately 70 people. Among the participants were representatives of the initiative's partners from Germany, Poland, Estonia, Latvia, Lithuania, Norway and Sweden, including the lead partner IBB; representatives of the regions' administrations as well as representatives of BaSIC- a partner project within the framework of Baltic Sea Region Programme.

The agenda was scheduled over two days. The topics covered on the day one included general issues concerning JOSEFIN and political keynotes from three partner regions. Furthermore, all partners received a copy of the Partnership Agreement. During the second day, six work packages of JOSEFIN were discussed, and four working groups within the work packages were established. In addition, the BaSIC project was presented.

For all participants, the kick-off meeting was a great occasion to

come to know each other better as well as to obtain more specified information about the project and the work packages.

A summary of the conference, presentations, summary notes from each session, list of participants, and pictures are available on the website of JOSEFIN: www.josefin-org.eu.



Interview with Dr. Torsten Mehlhorn, Project Manager JOSEFIN

1. How did JOSEFIN come about?

Basically, JOSEFIN emerged from both TEICO-Net and TRATOKI projects, which sought to develop international business relations. Thereby, we encountered great interest in cross-boarder cooperation on the one hand and the lack of financial instruments for further project implementation on the other. Apparently, the process has been regarded as too risky by national banks, which are decisively involved in the majority of cases.

Discovering the need for financial instruments along with advisory support was crucial for initiating JOSEFIN.

This is how the idea came about of using European Union backup guarantees in order to finance, and thus implement transnational cooperation projects.

2. How did the potential partners and regional decision makers respond to the idea during the preparation phase?

We didn't experience any difficulties. We had only to explain why the project was needed, what the background was and what kind of benefits it can generate. We have met solely with approval from regional decision makers as well as on European level. There were no constraints at all, we had to only launch the call for application.

3. What was the criteria in choosing partners for the project?

The partners were selected with regard to duties and responsibilities of JOSEFIN according to two criteria. In order to evaluate the marketability, the European Enterprises Networks and technology centres were addressed (which offer the needed technical advisory

services and are able to make the appropriate decisions). Further, adequate partners from the financial sector are crucial for JOSEFIN. Hence, at least two institutions from each partner region participate in the project – one that handles technical demands and a second that contributes to the financial instrument's development.

4. What are the objectives of JOSEFIN?

The highest priority of JOSEFIN is to support cross-border innovative projects in the Baltic Sea Region. First of all, the general market perspectives will be evaluated. Then, by means of the developed finance instrument, both the development of innovative products and their commercialisation beyond the national or even the European borders will be enabled.

5. What benefits does JOSEFIN bring?

- a. from SMEs' point of view
- b. from financial institutions' point of view
- c. from regional decision makers' point of view

JOSEFIN offers three-level benefits. It will open up new markets abroad for SMEs and, in the broadest sense, enable them to utilise (through their financial institutions) the counter guarantee instruments of the European Union, which are hardly accessible for SMEs.

Furthermore, JOSEFIN minimises the risks for the financiers on both counts: on the one hand by utilisation of the guarantee instruments developed within JOSEFIN and backed-up by the European Union, and on the other hand, by the individual coaching of SMEs during their project's implementation.

The emphasis might lie on the objectives' implementation and smooth communication with both target groups and financial institutions. But also the consideration of cross-cultural and economical aspects is crucial. Especially the cultural discrepancies might be an influential issue, which is being underestimated by many. All this makes small and medium-sized businesses more attractive to financial institutions.

And finally, JOSEFIN contributes to the break-through of European regional and national borders by means of the European funds, and

and the demand for an optimised communication between financial institutions, enterprises and regional decision makers. All these are requirements that in fact constitute JOSEFIN.

Furthermore, it is worth mentioning that projects related to JOSEFIN and comparable approaches in other regions, such as England or Italy, have already been implemented. The clear structures appeared to be useful for significantly minimising the credit risks. The risk in Germany that is usually estimated at 3% could be reduced to 1% within such projects. Indeed, the demand for minimised credit risks



hence, it can develop a common European market. Furthermore, the participating regions and technology institutions will benefit from knowledge and experience transfer as well as from the settlement of innovative companies from abroad.

6. How and when can participants benefit from JOSEFIN?

Our project plan envisages that we'll be able to open the first call for application for enterprises at the end of 2010. In this regard, we hope that at that time the final conditions will be already settled with the European Union, in particular with the persons in charge as well as with other relevant institutions.

7. Did the current global financial crisis influence the project itself or the project's acceptance?

The global financial crisis has significantly augmented both the need of transparent, simple and clearly structured financial instruments

has always been present but hasn't been as crucial as in a time of the global economic and financial crisis. Besides, the risk minimisation significantly increases the attractiveness of small and medium-sized businesses to banks as already mentioned.

8. What is your wish list for the future development of JOSEFIN even beyond the project's time frame?

Certainly, we all wish successful project's implementation along with fruitful cooperation, and of course, the prosperity of the Baltic Sea Region thanks to new financial instruments.

In the long term, the establishment as a long-lasting extension of existing financial products provided by financial institutions in the Baltic Sea Region is conceivable. Furthermore, the establishment as institution with the aim to financially support international cooperation beyond the European borders would be desirable.

PARTNER ORGANISATIONS

Investitionsbank Berlin

Investitionsbank Berlin (IBB) is the subsidy bank of the Federal Land of Berlin focusing on business promotion and real property. In 2004, the bank was demerged from Landesbank Berlin to form a legally independent institute under public law.

IBB's business promotion activities are strongly geared towards loan-based and investment-orientated forms of finance which are offered within the scope of revolving subsidy funds. Subsidies supplement the product range in some programmes, especially when it comes to promoting investment. Comprehensive financing consultancy rounds off the range of services offered.

The work performed by Investitionsbank Berlin is actively helping to develop Berlin as a business location. The bank has a central role to play, especially when it comes to monetary assistance for small and medium-sized enterprise (SMEs) and business start-ups. The focus here is on companies operating in Berlin's widely accepted fields of competence, i.e.

- Biotechnology
- Medical technology
- Information and communication technology / media
- Optical technologies
- Transport, traffic and mobility

It is in these fields that Berlin has the scientific and entrepreneurial basis combined with the required infrastructure which form the basic preconditions for successful development. IBB, however, is also active outside these fields of competence where it offers its customers standardised subsidy products and processes applica-

tions smoothly and with no red tape.

One important customer group for IBB are the many SMEs working in Berlin's creative sector. This sector includes designers, fashion designers, media people, Internet programmers, publishing houses, PR specialists and film makers. IBB set up the "VC Fund Creative Industries Berlin" specifically for this group. This is a venture capital fund with a volume of 30 million euro.

The goal pursued by IBB is to offer the right form of financing to companies during every stage of their corporate development, i.e. from start-up to growth, right through to consolidation.

In the real property business, IBB is the partner for all subsidy and financing issues related to real property. This applies not just to single properties, but also to the entire financing portfolio. This business field is broken down into strategic fields of action:

- Energy efficiency
- Demographic development
- Integrated urban development



Contact: Dr. Torsten Mehlhorn
 Bundesallee 210 | 10719 Berlin, Germany
 Phone: +49 30 2125 3692
 Fax: +49 30 2125 4388
 E-mail: torsten.mehlhorn@ibb.de
www.ibb.de



Senate Department for Economics, Technology and Women's Issues Be International – Be Innovative – Be Berlin

The Senate Department for Economics, Technology and Women's Issues represents the regional authority of the Federal State of Berlin responsible for the promotion of business and industry. Within a close partnership with Berlin's business partners and development agencies, the Senate Department helps to shape structural change in the city, improves conditions for entrepreneurial activity and enhances the innovation and internationalization opportunities of the local business sector. Based on the potential of more than 150.000 SMEs, the policy measures taken to boost regional economic growth pay special attention to the future-oriented branches of biotechnology, medical technologies, information and communication technologies,

media, transport systems, optical technologies and energy. At the same time, the Senate Department promotes equal rights and equal opportunities for women and men in business and in society.

By pursuing the path of European integration, the means of inter-regional and transnational cooperation constitute a vital ingredient of Berlin's economic policies. Hence, the active role of the institution within the German-Polish cross-border-network „Oder-Partnership“ as well as the Baltic Metropolises Network „BaltMet“ is driven by the aim to leverage additional potentials for growth and employment beyond political-administrative borders.



Contact: Thorsten Kohlisch
 Martin-Luther-Str. 105 | 10825 Berlin, Germany
 Phone: +49 30 9013 8212
 Fax: +49 30 9013 7463
 E-mail: thorsten.kohlisch@senwtf.berlin.de
www.berlin.de/sen/wtf/index.html

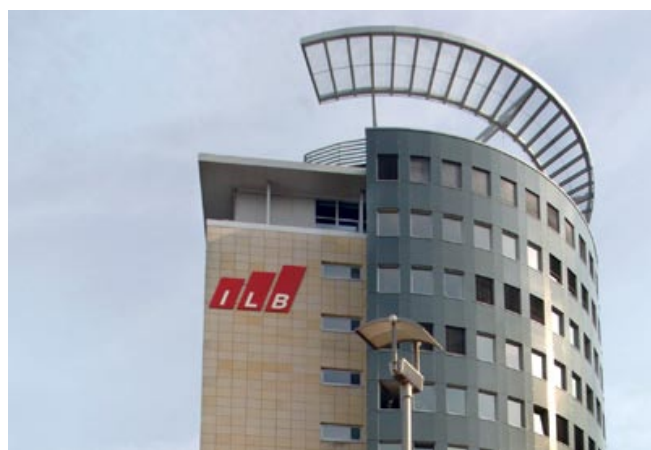
InvestitionsBank des Landes Brandenburg (ILB)

InvestitionsBank des Landes Brandenburg (ILB) was established on 31 March 1992 as an institute incorporated under public law.

As the main promotional institute InvestitionsBank supports the State of Brandenburg and other public authorities in the performance of their tasks.

ILB's core business is the promotion of public and private investment projects in trade and industry, the infrastructure and housing construction.

- In the trade and industry sector we support commercial enterprises, new businesses, the self-employed, farmers and media enterprises



- In the infrastructure sector we finance infrastructure projects by municipalities, municipal organisations and enterprises and by social, scientific, educational and cultural facilities.
- In the housing construction sector we promote projects in the municipal, cooperative and private housing sectors and home ownership.

Using funds from the State of Brandenburg, the Federal Government, The European Union and our own funds the ILB can offer grants, loans at favourable interest rates, guarantees, venture and equity capital.



Contact: Pertti Hermannek
 Steinstraße 104-106 | 14480 Potsdam, Germany
 Phone: +49 331 660 1605
 Fax: +49 331 660 1231
 E-mail: pertti.hermannek@ilb.de
www.ilb.de

Berlin Partner GmbH

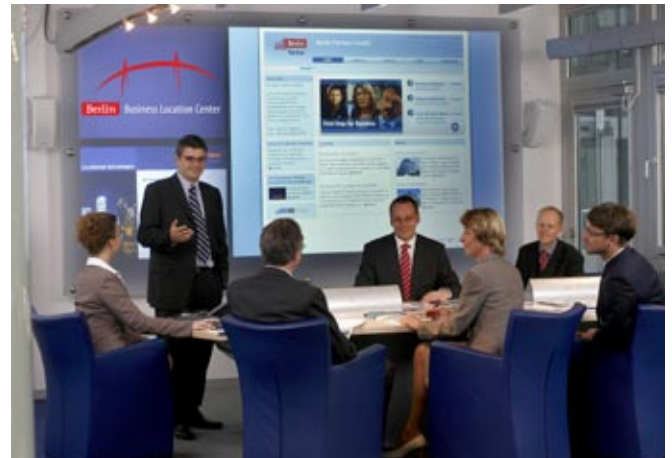
Your First Stop for Business in the German Capital

Berlin Partner GmbH is the central contact agency in Berlin helping investors settle in the city, assisting local companies in matters relating to foreign trade, and promoting the capital as a business location. The agency receives the majority of its financial support from private companies and is commissioned by the Berlin State Senate to develop and implement location marketing strategies and capital city promotion. More than 160 prominent German and international private "partner" companies support Berlin Partner and share a common interest in advertising the capital on a regional, national and international level. Berlin Partner publicizes the city's strengths and future prospects, develops advertising campaigns, initiates and organizes events and maintains strong Berlin networks.

The company also offers comprehensive settlement services to investors free of charge. The Business Location Center operated by Berlin Partner provides investors with the most important and up-to-date economic information on Berlin. The company offers special services and products designed to support a settlement and/or expansion in the capital city, including a real estate portal and the Business Welcome, Business Financing, Business Locating and Business Recruiting Packages.

Local Berlin companies are provided with comprehensive information regarding all matters relating to foreign trade. This includes the organization of joint trade fair appearances as well as assistance in finding cooperation partners and shared business trips abroad. Enterprise Europe Network Berlin-Brandenburg and the „Business Representation Berlin-Brandenburg“ in Brussels are available to answer any questions regarding the European Union. EU-Net

Oderpartnership part financed by ERDF and coordinated by Berlin Partner helps companies to find the right contacts in the German capital region Berlin-Brandenburg and the four West Polish regions Dolnośląskie, Lubuskie, Wielkopolskie and Zachodniopomorskie.



Contact: Ulrike Braeter
 Fasanenstr. 85 | 10623 Berlin, Germany
 Phone: + 49 39 39980 221
 Fax: + 49 39 39980 239
 E-mail: ulrike.braeter@berlin-partner.de
www.berlin-partner.de

Technology Centre of Western Pomerania (TZV) New Technologies for Your Success

Since 1991, the TZV in Greifswald creates optimum prerequisites for the settlement of technology and service-oriented companies. Thanks to the available office and laboratory spaces, more than 160 companies have settled in the TZV so far, of which at present 50 companies use more than 2000 square metres of laboratory and production space and more than 3000 square metres of office space.



The performance spectrum of the TZV includes project acquisition and the accompanying project work. The TZV is oriented to the focus on innovative technologies, in particular the information and communication technology, the plasma technology and green technologies and acts as a project manager and project coordinator respectively. Together with the University of Greifswald, partners from technology centres as well as international universities and research institutes we work in cross-border networks, like e.g. BalticNet-PlasmaTec or Hydronet MV. Thanks to the manifold existing co-operations, the TZV acts as an acquisition-oriented coordinator between network partners from SME and R&D institutes.

The technology centre is divided into three scopes of business:

- **TZV-Infraserv** stands for letting office, laboratory and conference space to companies that preferably come from service- and technology-oriented fields.



- **TZV-Consult** deals with the consultancy in technology, subsidies and investment.
- **TZV-Colleg** addresses entrepreneurs, founders, executives or junior executives within the scope of entrepreneur training and consulting of new entrepreneurs.



Contact: Mario Kokowsky
Brandteichstraße 20 | 17489 Greifswald, Germany
Phone: +49 3834 550 100
Fax: +49 3834 550 111
E-mail: info@technologiezentrum.de
www.technologiezentrum.de

Brandenburg Economic Development Board (ZAB)

ZAB is the main contact point in Brandenburg for all issues relating to assistance and funding available for business and industry, innovation, technology investment, foreign trading, advice on energy solutions, technology transfer and cluster management.

ZAB is a one-stop-agency dealing with individual clients on a project-to-project basis. Our Regional Centres offer clients an on-the-spot-consultation service.

ZAB assists potential investors

- by providing sector-specific information on the location
- by developing individual packages for investors,
- by searching for suitable location,
- to attract and train skilled staff.

ZAB supports Brandenburg companies

- as they expand and introduce innovative technology to their operation,
- as they interact with company clusters, sector networks and scientific institutes,
- as they go about achieving optimal levels of efficiency in their use of energy,
- by organising their participation in national as well international trade fairs, trade missions and events,
- by involving them in European projects, in the 7th Framework

Programme for Research and Technology as well as by finding European technology cooperation partners thanks to its partnership with the Enterprise Europe Network.

ZAB assists innovative and technology-orientated start-up firms

- in developing and evaluating a business plan,
- in pursuing projects,
- in applying for start-up-funding,
- in their interactions with regional collaborative and know-how networks,
- in their search for partners in the fields of research and science.

ZAB
ZukunftsAgentur
Brandenburg



Contact: Dajana Pefestorff
Steinstraße 104–106 | 14480 Potsdam, Germany
Phone: +49 331 660 3234
Fax: +49 331 660 3235
E-mail: dajana.pefestorff@zab-brandenburg.de
www.zab-brandenburg.de

PARTNER REGIONS

Berlin-Brandenburg – the German Capital Region

The German capital region Berlin-Brandenburg is almost as large as Belgium and has the longest common border with its new EU-neighbour, Poland. Berlin, the largest German city with its 3.4 million residents, and situated in the middle of the federal state Brandenburg, offers a creative and inspiring atmosphere of an international metropolis.

The capital region Berlin-Brandenburg is Germany's political center: alongside the parliament, the cabinet and the regional governments, Berlin is home to countless top economic and academic associations. Berlin's annual 600 fairs and congresses with their 1.8 million visitors make it the number one conference city in Germany.

With a highly developed, modern network of highways, rails and waterways as well as international airports, Berlin-Brandenburg is exceptionally well-connected to the trans-regional traffic routes. Around 800 highways and 3,400 kilometers of rail ensure great mobility. The construction of Berlin Brandenburg International Airport in Schönefeld is the largest and most important infrastructure project of the years ahead. The new Berlin-Brandenburg International airport, BBI, will particularly expand the access to eastern Europe and Asia as of 2011.

Berlin-Brandenburg has established itself in international competition as one of the prime locations for high tech, modern service companies and processing industry. Competing with other regions in expanding competence centres for innovative technologies, the capital region takes advantage of its specific strengths - as a gateway between East and West, as a rallying capital and region, as a cultural metropolis and an open, wide city - Berlin and the surrounding state Brandenburg.

There is nowhere else in Germany a greater density of research institutions than in the capital region of Berlin-Brandenburg. Seven universities, 21 technical and specialized colleges and over 100

extra-university research institutions offer a diverse arrange of opportunities for collaboration. Among them are the renowned institutes of the Helmholtz Society, the Leibniz Society and the Fraunhofer and Max Planck Societies.

Economics and academics are in close cooperation in the region. 42 technology parks and innovation centers offer technologically oriented businesses tailor-made basic conditions. The numerous networks between businesses and research facilities are a particular strength of the capital region. They are to be found in Berlin-Adlershof, for example, as well as Berlin-Buch and the research area of Potsdam. Besides the institutes transfer positions, there are two patent utilization agencies to support the transfer of knowledge.

Upcoming business sectors in Berlin and Brandenburg are in particular:

- Communication (media, information and communication technology, multi-media, music business, advertising, design)
- Transportation technology/mobility (air and space, travel, automotive technology, train technology, telematics)
- Life sciences (biotechnology, medical technology, health care industry)
- Microtechnology/enabling technologies (laser, technology, nanotechnology, optics)
- Energy and environmental economics
- Industry (chemical, machine production, nutrition, wood, paper, metal, fuels)
- Services (logistics, financial services, trade, production-cent-

tered services, call centers, tourism)

People from more than 180 nations live in the capital region. Numerous international and European schools provide bilingual instruction. About 40 percent of the students at the Europe University Viadrina in Frankfurt/Oder and more than 25 percent at the Brandenburg Technical University of Cottbus are from outside of Germany. The Free University of Berlin and Humboldt University in Berlin occupy top positions in Germany in terms of the number of international guest researchers.

The German capital region with its unique landscape with 3,000 lakes and broad forested areas as well as the rich variety of cultural and leisure opportunities attracts tourists from all over the world. Each year more than 15 million guests visit the region's museums, castles and gardens, including the famous UNESCO World Heritage Sites such as the Berlin Museum Island and Potsdam. Young

and old people enjoy the diverse theatre, music and art scene, the restaurants, clubs and cafes.

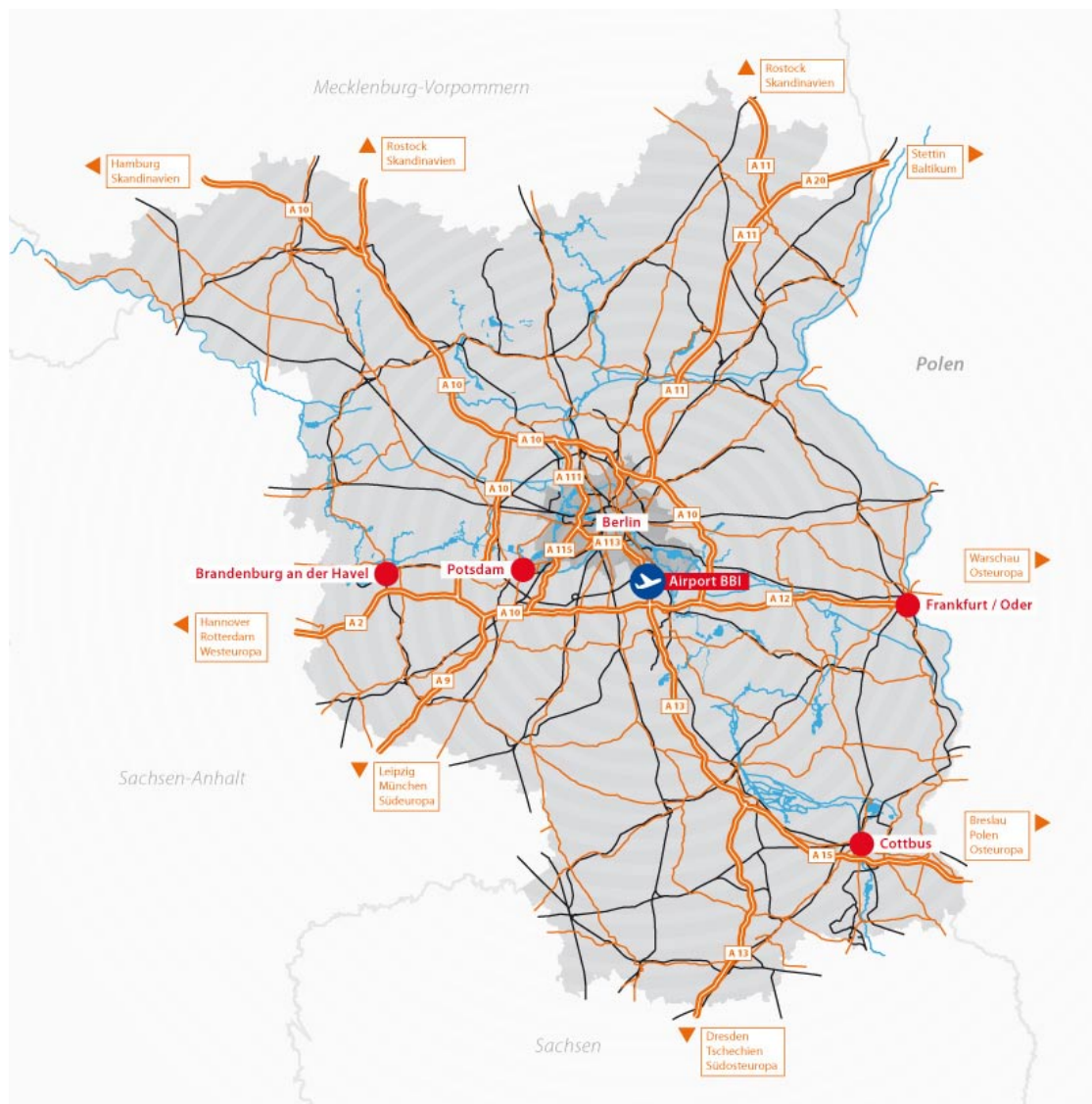
Where to get further information:

The Business Location Center (BLC) provides interested parties with all important and current economic data for the capital city Berlin and local companies with up-to-date online assistance on all aspects of foreign trade: www.businesslocationcenter.de

Comprehensive information on the region of Brandenburg can be found under: www.invest-in-brandenburg.com

Sources:

- THE GERMAN CAPITAL REGION – MORE VALUE FOR YOUR INVESTMENT, published by ZukunftsAgentur Brandenburg GmbH in cooperation with Berlin Partner GmbH
- Business Location Center



Mecklenburg-Vorpommern – the Place to Be

Mecklenburg-Vorpommern is one of Europe's most dynamic regions. At a pivotal point between Scandinavia and the European continent and as a gateway to the Baltic, it offers an excellent vantage point for establishing close links with the countries of the Baltic and the high-growth area between Berlin and Hamburg. Nowadays a whole host of co-operation agreements and alliances play a major part in ensuring the cohesions and stability of the region.

It is not just traditional industry branches like ship building and mechanical engineering that find ideal manufacturing conditions in Mecklenburg-Vorpommern. Its innovation-friendly climate is also proving increasingly attractive to young entrepreneurs from life science and biotechnology, from renewable energies and plasma technology who in recent years have brought a variety of cutting-edge products and techniques to market and created new jobs. Mecklenburg-Vorpommern is also well established as a centre for supply-side companies for the automotive, aviation and space industries. Parts for the new Airbus are manufactured in Schwerin



and Rostock whilst Neubrandenburg makes heating appliance for cars and commercial vehicles. Entrepreneurs find that Mecklenburg-Vorpommern offers a thoroughly modern infrastructure coupled with a rich programme of business grants and subsidies and a highly motivated, well qualified workforce.

The innovative strength of Mecklenburg-Vorpommern is the close bond it fosters between industry and science. The university and research landscape includes the University of Rostock and the Ernst Moritz Arndt University of Greifswald. Alongside these a swath

of universities of applied sciences was founded in Stralsund, Wismar and Neubrandenburg.

Numerous prestigious research institutes and technology centres have either spun off from the universities or grown up around them. They include such names as the Max Planck Institute for Plasma Research in Greifswald and the Technology Centre of Western Pomerania Greifswald, the Federal research Centre for Virus Diseases of Animals on the Isle of Riems and the Leibniz-Institute for Catalysis in Rostock. With such a wealth of resources Mecklenburg-Vorpommern is in an excellent position to play a leading role on the competitive playing field of international science.

Technology centres play an essential role in Mecklenburg-Vorpommern in the promotion of young technology companies. More than 400 companies with a total staff of 2.500 are working in such centres. Firms from Germany, Europe, Asia and the US have set up business there. They benefit from the many synergy effects that are generated by co-operation with other resident companies and nearby universities. The services offered by the centres range from advice on setting up new businesses to growth support and assistance in project implementation.

Where to get further information:

The Invest in Mecklenburg-Vorpommern GmbH provides interested parties with all important and current economic data for Mecklenburg-Vorpommern. These comprehensive information can be found at: www.invest-in-mv.de





Baltic Sea Region Programme 2007-2013*

The Baltic Sea Region Programme 2007-2013 is one of the main-stream Structural Funds programmes under the European Community's territorial cooperation objective. The Programme combines territorial cohesion, socio-economic competitiveness, and sustainable management of the natural resources. Strategic objective of the programme is to make the Baltic Sea Region an attractive place to invest, work and live in.

The priorities of the BSR Programme are:

Priority 1: Fostering innovations

The priority supports innovation sources and facilitation of transnational transfer of technology & knowledge, in particular targeted at small and medium sized enterprises (SMEs). Another objective is to strengthen the capacity of people for absorbing new knowledge.

Priority 2: Internal and external accessibility

The priority addresses transport imbalances, and has to minimise the impact of barriers for smooth transport of goods and people. The objective is to improve the external and internal accessibility of the Baltic Sea Region.

Priority 3: Baltic Sea as a common resource

The objective is to improve the management of Baltic Sea resources in order to achieve a better environmental state. The priority focuses on a joint transnational solutions declining the pollution of the Baltic Sea and improving sustainable management of the sea as a common resource.

Priority 4: Attractive & competitive cities and regions

The priority targets the policy making for sustainable urban and regional development. It concentrates on making the Baltic Sea Region cities and regions more competitive on a European scale.

Financial issues

The programme will co-finance:

Up to 75% costs generated by partners from Denmark, Germany, Sweden and Finland

Up to 85% for partners from Estonia, Latvia, Lithuania and Poland

Up to 50% for partners from Norway

Up to 90% for partners from Belarus.

Money available:

European Regional Development Fund (ERDF) – 208 M EUR.

European Neighbourhood and Partnership Instrument (ENPI) approx. 22,6 M EUR

Norwegian national funding: 6 M EUR

Total budget – 236,6 M EUR + co-funding from project partners

Cooperation area

The eligible area includes EU Member States: Denmark, Estonia, Finland, Latvia, Lithuania, Poland, Sweden and northern part of Germany, as well as the neighbouring countries of Norway and Belarus.

New collaboration possibilities

European Neighbourhood and Partnership Instrument (ENPI) supports an involvement of Belarusian partners in projects with joint applications together with ERDF partners.

Who can apply?

- Public authorities from national, regional and local level
- Public institutions and associations, e.g. research and training institutions, business development institutions, other non-profit organisations
- Private (commercial) organisations can participate as additional partners under the condition of own financing

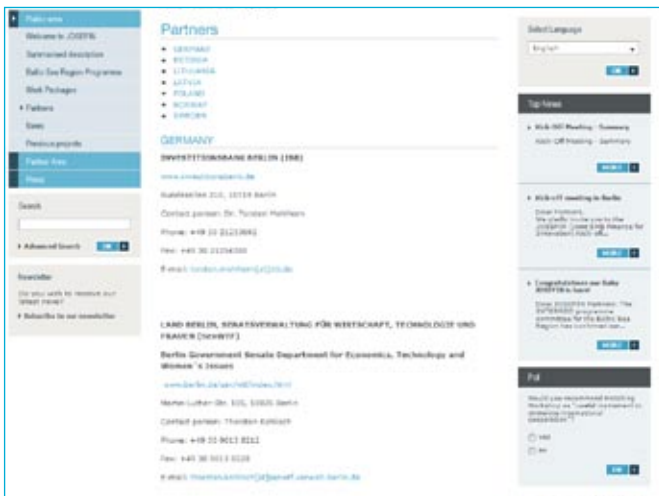
For further information on the Baltic Sea Region Programme you can contact the BSR Joint Technical Secretariat in Rostock or Riga, or visit the website: www.eu.baltic.net

* The information outlined in this section is based on the website of the Baltic Sea Region Programme

JOSEFIN Website and More

If you intend to start an international cooperation in the Baltic Sea Region, you don't need to spend hours on searching the internet looking for finance to carry out your project. Upon visiting our website, you will find useful information on how to gain access to financial support and expertise in order to put your ideas into practice.

Upon accessing www.josefin-org.eu, you will discover the benefits for both your company and the banks you cooperate with at once.



In the section public area, general information about the project can be obtained. A summarised description and the presentation of the work packages will give you a more detailed overview about the benefits and support you can receive. To get in touch with the right person, you will find contact data and further information about the project's partners from all participating regions. The news will regularly provide you with updates on the project's development and inform you about opportunities to expand your network during relevant events in the whole Baltic Sea Region.

To ensure a smooth communication flow between the project and the press, all journalists are invited to visit the section press.



The archive contains all previous press releases. Moreover, the journalists have the possibility to contact us directly as well as download the logo of JOSEFIN, key visuals, and pictures from the events.

The multilingual web portal of JOSEFIN is a tool for efficient communication between you and JOSEFIN but also between the project partners. Therefore, the partner area enables the continuous information transfer for all participating institutions. The partners will gain access to reports and presentations from each meeting, project's schedule and recommendations. To strengthen the collaboration, they also will find a comprehensive internal contact list.

Furthermore, you can use other tools to obtain information about JOSEFIN. A compact overview about the status quo will be published in the e-newsflash every 12 weeks and in a newsletter every six months. Don't miss to take out a subscription available on the JOSEFIN website. The leaflet contains brief information about the benefits and opportunities of joining JOSEFIN.



Wielkopolskie | Dalarna | Zachodniopomorskie | Latvija | Oslo | **Brandenburg** | Eesti | Dolnośląskie | Lietuva | **Berlin** | Sverige | **Mecklenburg-Vorpommern** | Lubuskie

“Berlin – Breslau, Wrocław – Berlin” Presentation of Two European Metropolis

In accordance with its motto “Borders divide - Oder connects”, a new joint publication on economical and cultural issues, and events in two European metropolis – Berlin and Wrocław – has been released. Within the framework of the Oder-Partnership, JOSEFIN has been introduced as a flagship example of transnational cooperation. The brochure belongs to a three-part series of publications

Along with “Berlin-Breslau, Wrocław-Berlin”, the series includes two other brochures: “Berlin-Stettin, Szczecin-Berlin” has already been published and “Berlin-Posen, Poznan-Berlin” is in preparation.

The bilingual brochure (in German and Polish) has been published by Berlin Partner GmbH and Wrocław City Council on behalf of

Berlin Government Senate Department for Economics, Technology and Women’s Issues.

The entire brochure can be obtained from the publisher:

Berlin Partner GmbH
Ludwig Erhard Haus, Fasanenstrasse 85, 10623 Berlin
Phone: +49 30 399 80-0, Fax: +49 30 399 80-239
info@berlin-partner.de

For further information about the Oder-Partnership visit the website:
<http://www.berlin.de/sen/wirtschaft/region/oder.html>



Berlin – Breslau
Wrocław – Berlin

INTERNAL NEWS

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Extension Stage for BSR Programme Projects

After its meeting in June 2009, the Monitoring Committee of the Baltic Sea Region Programme 2007-2013 confirmed the possibility for an extension stage for all approved projects within the Baltic Sea Region Programme.

This implies that it is possible to apply for the funding for additional 24 months at the most in order to implement specific follow-up activities, e.g. implementation of transnational investments. The activities should result from the joint planning process realised during the

project. The application can be done not earlier than one year after starting the project and not later than 6 months before the end of the planned project activities. Presently, the JTS is preparing the necessary procedures and documents. The Application Package and the entire procedure will be ready at the beginning of 2010.

Currently, the JOSEFIN Steering Committee discusses the JTS proposal. All partners will soon be informed about the decisions.

Conclusion of the Contract for the First Level Control

The next milestone is reached - the agreement with the First Level Controller „Roever & Broenner“ has been signed, although not yet officially accredited by the certifying authority.

In this context, we would like to inform you that a detailed “financial handbook”, including recommendations for the first level report, will

be available at the beginning of August on the JOSEFIN website. The report templates for both the first progress report and the first level report will be sent to the responsible persons. As the deadline for the reports is coming closer, we are careful to point out that the national first level control is a very important groundwork.

Work Package 3 Working Group Meeting, Berlin, 21 – 22 April, 2009

The meeting took place on April 21st and 22nd, 2009 in Berlin. The venue was the Investitionsbank Berlin.

The main issues on the agenda were: presentation of an Integrated Support Package for SMEs, facility of JOSEFIN guarantee, situation in the participating regions, regional market studies, and work plan and responsibilities.

Mr. Jung emphasised that 63% of the SMEs in the EU have not gone international yet, and 60% of them even do not consider going international. The main barriers and challenges for SMEs are limited

awareness, lack of know-how and strategy, difficulties in finding partners and high costs of the internationalisation process as well as lack of capital or finance. Further, the JOSEFIN Service Model for SMEs was presented and discussed. Financial support instruments and possibilities to provide them were presented within the “Delivery Model”. Further tools to monitor a progress were introduced in order to find a solution suited to the needs of all regions. In all regions, the analysis shall follow an identical design. Finally, the methodology for regional market studies on demand and supply of finance for innovation and internationalisation of SMEs was presented and discussed.

Preparation Meeting of Work Package 4 Working Group Poznan, 23rd April, 2009

The meeting was held on April 23th, 2009 in Wielkopolska Region at the Marshal Office in Poznan, Poland.

The meeting was attended by Polish partners from Poznan (Promotion and Development Fund of Wielkopolska Voivodship, FRiPWW; Marshal Office of the Wielkopolska Region, UMWW; Wielkopolska Agency for Enterprise Development Ltd., WARP), Szczecin (Polish Entrepreneurs Foundation, PFP), and Zielona Gora (Regional Development Agency JSC, ARR). The main objective was to reach

an agreement on how to carry out the implementation of WP4. The discussions included the results of the WP3 Working Group meeting in Berlin, an implementation of “advisory” and “coaching” tasks of JOSEFIN WP4 and the necessity of regional analysis of SMEs’ needs. As a result of the meeting, the participants agreed upon proposals of activities related to the promotion of JOSEFIN among entrepreneurs as well as coaching activities. The importance of regional SMEs’ needs analysis and a possible use of its results for the implementation of WP4 were emphasised.

Work Package Leader Meeting, Berlin, 28 – 29 May, 2009

On May 28th and 29th, 2009 in Berlin took place the Work Package Leaders Meeting of JOSEFIN.

The agenda was scheduled over two days. The first day covered issues such as presentation of the JOSEFIN Service Model, introduction of the tool for work planning and progress monitoring, the elaboration of activities and tasks and finally the agreement on working plan and responsibilities.

In general, the Work Package leaders were satisfied with the project’s progress and presented the previous results. Mr. Omar Saudi (representative of WP4 Lead Partner - Promotion and Development Fund of Wielkopolska Voivodship, Poland) suggested a division of the activities within the WP 4 into two main objectives: advisory and individual coaching. All participants agreed upon the

importance of coaching for SMEs and decided on the creation of a coach network within the website of JOSEFIN. Mr. Przemyslaw Kutylowski of Wroclaw Centre for Technology Transfer, Poland (WP 5 Leader) introduced the three-step system generated for “cross-project co-operation” (WP5): 1. identification of projects and potential partners at local, national and international level; 2. set-up of cooperation through agreements and personal contacts; 3. information exchange. Furthermore, the elaboration of a handbook on leading SMEs to finance was agreed upon, and the development of the fund concept was presented by Mr. Bengt Fahlgren of Teknikdalen Foundation in Dalarna, Sweden.

The second day was a great occasion to discuss the results of the meeting in smaller groups, and further, to represent JOSEFIN during the 3rd Poland-Berlin Golf Cup.

Work Package 6 Meeting, Falun, 22 – 24 June, 2009

The WP6 “Impact Assessment, Evaluation and Policy Recommendations” meeting took place on June 22th-24th in Falun, Sweden and was organised by the Regional Cooperation Council of Dalarna. The event started with the presentation of experiences from the previous project TEICO-Net. Afterwards, the agenda was divided into two main topics: evaluation plan and policy seminars.

Within the evaluation plan, the concept, the manual, as well as

ex-ante and ex-post evaluation were discussed. In addition, indicators of direct and indirect impacts of JOSEFIN were presented. The participants emphasised the necessity of closer cooperation with WP 3 (concerning financial instruments) and WP 4 (concerning coaching).

The minutes from the meeting will be soon available on the JOSEFIN website.

Work Package 4 Working Group Meeting, Greifswald, 29 – 30 June, 2009

The meeting, organised by the Technology Centre of Western Pomerania (TZFVP), was held on June 29th and 30th, 2009 at the Technologiezentrum Vorpommern Conference Center in Greifswald, Germany.

The participants from Germany, Poland and Sweden agreed that the eligibility criteria for SMEs should be done by each region in compliance with the local requirements and law. The definition of business

idea eligibility and internationalisation were discussed as well as the way of organising individual coaching and preparing the application form. The official JOSEFIN Guidelines will be ready until the next meeting in Dalarna. The partners decided that the work should be divided into two parts: "Coaching & internationalisation" and "Preparation for financing". Furthermore, the results of the WP6 "Impact Assessment, Evaluation and Policy Recommendations" meeting in Falun were reported.

Presentation of JOSEFIN to regional policy-makers in the Oder-Partnership

During the 5th meeting of the "Oder-Partnership Network Group for Economics and Transport" on January 23rd, 2009, the Senate Department for Economics, Technology and Women's Issues used the opportunity to inform regional policy-makers from Western Poland and Eastern Germany about the progress of our project. In this regard, the participants highly welcomed the substantial

contribution of JOSEFIN to the cross-border policy field of innovation and SME support. In total, more than 50 representatives from Mecklenburg-Vorpommern, Zachodniopomorskie, Brandenburg, Lubuskie, Berlin, Wielkopolskie and Dolnoslaskie joined the inter-regional meeting organized and hosted by the Marshal's Office of Zachodniopomorskie voivodship.

JOSEFIN at the First Forum for Local Governments and Banks "Support Innovation by Financial Instruments"

On January 23th, 2009, JOSEFIN has been presented at the FIRST FORUM for local governments and banks in Poznan by the President of Board of FRIPWW Krzysztof Len. The event has been organised by the Office Marshall of Wielkopolska Region with the aim to discuss the financial instruments.

JOSEFIN at the Meeting with Guarantee Funds from Western Poland

On May 14th -16th, 2009 a meeting with Guarantee Funds from Western Poland has been organised by the FRIPWW. During the event, JOSEFIN has been presented as one of the most innovative financial instruments by the President of Board of FRIPWW Krzysztof Len.

JOSEFIN at the Press Conference of the Marshall Office of the Wielkopolska Region

During the press conference on March 13th, 2009, various aspects of counteracting the financial crisis in Poland have been mainly discussed, and JOSEFIN has been presented as one of the ways.

JOSEFIN at the Seminar for SMEs and Banks at Meritum ICB S.A. in Poznan

On May 19th, 2009 the Meritum Bank ICB S.A. has organised a seminar for SMEs and banks. During the event, various aspects of supporting SMEs, including JOSEFIN, have been discussed.

JOSEFIN Presented in Budapest

The first member meeting of the European Network of Financial Instruments has been held on May 18-19th, 2009 in Budapest together with the study visit in Hungary. The event has been organised by both the Network's Secretariat (Information Office of the Wielkopolska Region in Brussels) and the Hungarian Ministry of National Development and Economy, and has been focussing on the Hungarian model of implementation of the JEREMIE financial instrument.

The meeting has been attended by more than 30 participants from Hungary, Latvia, Czech Republic, Lombardy, Andalusia, Wales; from the Polish Regions Lower Silesia, Pomerania, Wielkopolska, West Pomerania; and also representatives of the European Commission and European Investment Fund. Members of the Network have met with representatives of the Hungarian Ministry of National Development and Economy, responsible for the implementation of JEREMIE;

the National Development Agency, acting as a JEREMIE Managing Authority; and the Venture Finance Hungary Plc. – Holding Fund Manager.

During the meeting, views on implementing JEREMIE have been expressed by members of the Network. JOSEFIN, financed within the Baltic Sea Region Programme, has been presented by representatives of the Region of Lower Silesia. The initiative reveals opportunities how Holding Fund resources can be used for supporting innovative SMEs. The JOSEFIN model developed in the Baltic Sea Region could also be applied in other countries and regions. The cooperation within the scope of financial instruments would be especially useful for the WP3 work. Experiences gained during the implementation of JEREMIE, in particular in terms of European legislation and negotiations with EIF, will be very useful and thus both activities might merge in the future.

JOSEFIN Presentation in Berlin

The workshop entitled "Innovation boost with INTERREG. Perspectives of transnational cooperation for communities and regions" has taken place on June 30th, 2009 in Berlin.

The event has been organised by the German Institute of Urban Affairs. More than 30 representatives of several German ministries and institutions engaged mainly in the area of building planning, traffic and urban development have taken part in the workshop. The main issues on the agenda have been the development and

implementation of transnational strategies for innovations and the discussion of previous experiences. During the workshop, JOSEFIN has been presented as a new instrument to boost innovation by the Project Manager Dr. Torsten Mehlhorn of Investitionsbank Berlin. The JOSEFIN model has appeared to be very useful for the urban building sector. Especially the Federal Institute for Research on Building, Urban Affairs and Spatial Development has shown interest in further dialogue with JOSEFIN.

www.josefin-org.eu