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ATM for SMEs  
Interreg Europe

### “ATM for SMEs”

#### **Access to Microfinance for Small and Medium-sized Enterprises Project is aiming at improving the access to microfinance in the participating regions**

**3 September 2018** - The “ATM for SMEs” project is implemented in the framework of the INTERREG EUROPE programme. The aim of the project is to prevent the lack of access to credit and financial exclusion, which represents a serious obstacle to business creation, through the exchange of local policies, innovative solutions and good practices.

The main strategy of the EU-financed project is to **support social entrepreneurship** through providing access to microfinance and contributing to the achievement of high-level and sustainable employment, reducing disparities and poverty and thus contributing to the realization of the “Inclusive Growth” priority of the Europe 2020 strategy. There is a wide variety of microfinance programs across Europe, however, there are significant differences in how these microfinance initiatives reach their target groups.

The most important tool of interregional learning in the framework of the project is the study trips. The project is approaching the end of its intense first period. Almost all regional partners organized study trips and started to prepare different action plans which are demonstrated and discussed at their meetings and study trips.

At the steering group meeting in May 2018 organised by the **Autonomous Region of Sardinia - Regional Department for Planning** in Cagliari, the lead partner summarized the main activities of the project carried out in the last 2 years.





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The participants gave a presentation about other international projects and experience, and the European Microfinance Network, the advisory partner presented their finalized study about the partners' Good Practices.

"The final result is a compilation of 16 Good Practices (GPs) (out of the nearly 80 GPs shared by the project partners) that provides a balanced representation among initiatives exploring the adoption of innovation (both technological and in the products offered) and development of partnerships in delivering microloans to new business funders and existing microenterprises."

ZMVA introduced their 4 prepared action plans to the partners (1. Expanding Interest Subsidy Scheme in Zala Region; 2. New Combined Financial Product with local Employment Centres; 3. Flexible financial tool for reliable SMEs – „FÜRGE” Credit; 4. Flexible financial tool for starting SMEs – „FÜRGE Start” Credit)

***Project information:***

*Number of partners: 10*

*Countries involved: Hungary,  
Germany, Poland, Italy, Spain,  
Norway, Croatia, Belgium*

*Main outputs: 9 regional action  
plans, 6 study trips, 9 improved  
policies, 6 new projects  
generated*

*Project duration: 4/2016 –  
3/2021*

*ERDF funding: 1,622,097 €*