

# JOSEFIN NEWS

July 2010

## Imprint

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July 2010

**Dalarna**

Latvija

Eesti

Brandenburg

Wielkopolskie

Lietuva

**Sverige**

Zachodniopomorskie

Berlin

Oslo

Lubuskie

Mecklenburg-  
Vorpommern

Dolnośląskie



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## EDITORIAL

Dear reader,

Welcome to the third edition of the detailed JOSEFIN newsletter. In addition to the e-newsflash, this release offers wider information on project's partners, participating regions, achievements and events. Every six months, a new issue provides insights into the last project period.

Each issue is intended to be country-specific, covering JOSEFIN partner regions and participating organisations based there. The current issue focuses on Sweden. We hope you will enjoy the contents of this newsletter and would be most grateful for your feedback.

Your JOSEFIN Team

As from 1st April, Ms. Irene Schucht and Mr. Thomas Hüttich took over the management of the project within the lead partner organisation Investitionsbank Berlin (IBB).

Former project manager Torsten Mehlhorn handed over to the new project director Ms. Schucht, the responsible manager of division for product development and strategy of IBB, and project manager Mr. Hüttich, product development specialist at IBB.

Both are responsible at IBB for developing and implementing new financial instruments, but also have valuable experience in the management of EU-funded INTERREG cooperations such as EQUAL CREDIT, TRATOKI (as lead partner) and FinNetSME (as main partner). The common objective of all their activities is to improve access to finance for SMEs.



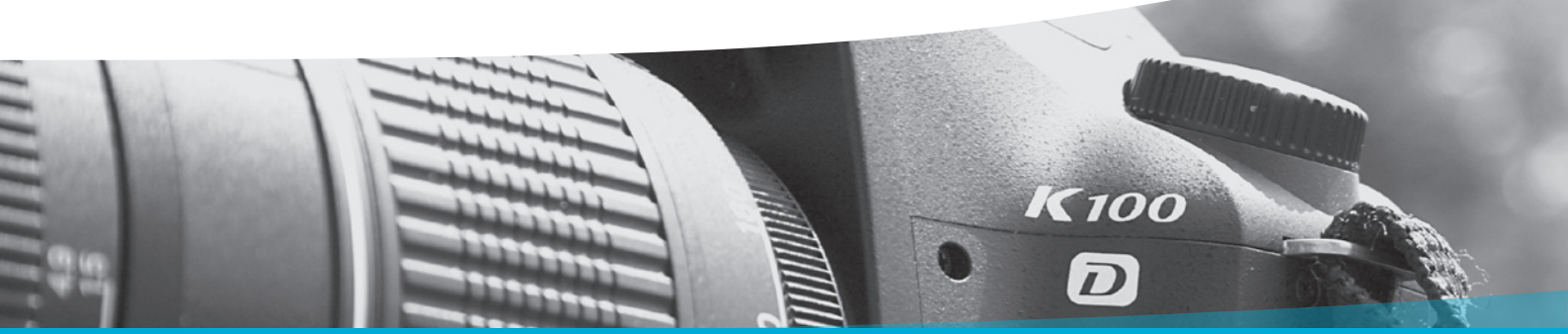
Irene Schucht is the responsible manager of division for product development and strategy of the Investitionsbank Berlin since June 2010. Until that time she was head of the department product portfolio development for some more five years. Further steps and responsibilities in her career are: Team manager Risk Controlling in the Bankgesellschaft Berlin as well as assistant of the chairman of managing board. Irene Schucht has passed a bank apprenticeship. Later she did a special banking training at Landesbank Berlin. She graduated in politics. During her studies she passed a scholarship by the French Government and Assemblée Nationale in Paris.



Thomas Hüttich is product development specialist at Investitionsbank Berlin (IBB). After graduating with a MA degree in Economic Geography, Modern History and Political Science, he worked in Brussels, gaining experience in regional policy of the EU and microfinance activities of NGOs. He joined IBB in 2001 and has since been involved in setting up new finance instruments for SMEs and start-ups. He has also represented IBB as Project Manager of the EU INTERREG projects "Equal Credit", "TRATOKI" and "FinNetSME", promoting access to finance for SMEs and micro-enterprises.

## CALENDAR

Event		Further information at
<b>13th September 2010</b> JOSEFIN Work Package 3 Meeting, Tallinn – Estonia		<a href="http://www.josefin-org.eu/Internal-Activities.388.0.html?&amp;L=0">www.josefin-org.eu/Internal-Activities.388.0.html?&amp;L=0</a>
<b>15th – 17th September 2010</b> Conference Baltic Dynamics, Riga – Latvia		<a href="http://www.balticdynamics.com">www.balticdynamics.com</a>
<b>20th – 24th September 2010</b> World Innovation Days, Poznan – Poland		<a href="http://sdi-wielkopolska.pl">http://sdi-wielkopolska.pl</a>
<b>22nd – 23th September 2010</b> JOSEFIN Policy Maker Seminar, Zielona Góra – Poland		<a href="http://www.josefin-org.eu/Internal-Activities.388.0.html?&amp;L=0">www.josefin-org.eu/Internal-Activities.388.0.html?&amp;L=0</a>
<b>24th September 2010</b> Conference “SMEs: Innovation and Knowledge”, Committee of the Regions, Brussels – Belgium		<a href="http://cor.europa.eu">http://cor.europa.eu</a>
<b>27th – 29th September 2010</b> ICT 2010: Belgian EU Presidency Event, Brussels – Belgium		<a href="http://ec.europa.eu">http://ec.europa.eu</a>
<b>28th September 2010</b> INNO GRIPS: Workshop 1 Barriers to Internationalisation and Growth of EU's Innovative Companies, Brussels – Belgium		<a href="http://www.proinno-europe.eu/innogrips/workshops">www.proinno-europe.eu/innogrips/workshops</a>
<b>29th September – 1st October 2010</b> World-class clusters renewing European Industry - European Cluster Conference 2010, Brussels – Belgium		<a href="http://www.proinno-europe.eu/clusterconference2010">www.proinno-europe.eu/clusterconference2010</a>
<b>4th – 7th October 2010</b> Open Days: Competitiveness, Cooperation, Cohesion, Brussels – Belgium		<a href="http://ec.europa.eu/regional_policy/conferences/od2010/index.cfm">http://ec.europa.eu/regional_policy/ conferences/od2010/index.cfm</a>
<b>8th – 25th October 2010</b> Innovation Festival, Kortrijk – Belgium		<a href="http://www.innovationfestival-kortrijk.be">www.innovationfestival-kortrijk.be</a>
<b>25th – 27th October 2010</b> Euregia: Global Challenges - Regional Solutions, Leipzig – Germany		<a href="http://www.euregia-leipzig.eu">www.euregia-leipzig.eu</a>
<b>27th – 29th October 2010</b> Reshaping Europe: 3rd Europe INNOVA Conference, Liège – Belgium		<a href="http://www.europe-innova.eu/liege2010">www.europe-innova.eu/liege2010</a>
<b>9th – 10th November 2010</b> JOSEFIN Steering Committee Meeting, Stockholm – Sweden		<a href="http://www.josefin-org.eu/Internal-Activities.388.0.html?&amp;L=0">www.josefin-org.eu/Internal-Activities.388.0.html?&amp;L=0</a>
<b>10th – 12th November 2010</b> Mobile Day – cluster meeting and brokerage event on ICT and Mobility in cooperation with BaSIC Project, Stockholm – Sweden		<a href="http://www.basic-net.eu">http://www.basic-net.eu</a>
<b>17th – 18th November 2010</b> SMEs and Technological Innovation Conference, Brussels – Belgium		<a href="http://www.smeconference2010.eu">http://www.smeconference2010.eu</a>



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## PHOTO CONTEST ... and the winner is ...

The winner of the second round of our contest is an impressive landscape photograph revealing the beauty of our partner region Dalarna. The sunset over Lake Siljan has been captured by Magnus Höög from Region Dalarna.

We would like to thank all participants for their submissions and are excited to share the talent of our JOSEFIN colleagues on JOSEFIN's website and Facebook profile.

Submissions for the next issue covering Lithuania can be e-mailed to [photo-contest@josefin-org.eu](mailto:photo-contest@josefin-org.eu) until 15th January 2011. Photographs should be submitted as coloured TIFF, JPEG, BMP, PNG or PDF files preferably with a resolution of 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. We look forward to receiving new submissions.



Sunset over Lake Siljan, Region Dalarna © Magnus Höög

## THE INVOLVEMENT OF POLICY MAKERS

### Interview with Lennart Färje, Head of Development Unit, Region Dalarna

Following the launch of the first JOSEFIN service model in Lithuania and the ongoing negotiations with finance institutions in the other JOSEFIN regions, new developments are under way: making recommendations for regional policy referring to the implementation of JOSEFIN. On this account, three Policy Maker Seminars are planned. The first one, which is organised by the Regional Development Agency JSC (ARR) in cooperation with Region Dalarna (Leader of JOSEFIN Work Package 6 "Impact Assessment, Evaluation and Policy Recommendations"), will be held in Zielona Gora, Poland, on 22nd and 23rd September 2010. Mr. Lennart Färje from Region Dalarna shared insights into the planned Policy Maker Seminars in an interview.

#### 1. What are the aims of the Policy Maker Seminars?

JOSEFIN will improve existing and implement new financing instruments in the partner regions by transfer of best practices, and develop Loan Guarantee Fund models based on an innovative use of EU financial instruments (e.g. CIP, JEREMIE). The JOSEFIN model will combine finance with integrated coaching schemes to facilitate innovation, internationalisation and transnational cooperation and reduce the risk involved. To obtain regional political support for a smooth implementation of the JOSEFIN instruments, three Policy Maker Seminars will be organised by the project partners until the end of 2011.

#### 2. Who can join these events?

Policy makers from all the regions, involved in JOSEFIN can take part. We also welcome every one engaged in the overall objective to develop and implement financial solutions for innovative SME's in the Baltic Sea area.

#### 3. What are the participants supposed to expect?

The experiences and recommendations from the project will be discussed with policy makers during the conference. The dialogue between the JOSEFIN consortium and the decision-makers on the political-administrative level may pave the way for a platform for new ideas and actions aiming at further enhancing the innovation capacity of the partner regions around the Baltic Sea.

#### 4. What benefits can you offer to the participants?

An attractive programme and opportunities for discussions, exchange of ideas and experiences with representatives of organisations around the Baltic Sea as well as a short but interesting insight into the Polish region of Lubuskie and the city of Zielona Gora.

#### 5. Is there an overarching concept for all Policy Maker Seminars?

One of the purposes of JOSEFIN is to foster the dialogue on improvement of access to external finance between the financial sector, the entrepreneurs and the public authorities. As a result, tangible outputs are expected, which are going to be worked out in order to make recommendations for policy makers.

#### 6. What are the main objectives of the Policy Maker Seminar on 22nd and 23rd September 2010?

The objectives of the 1st Policy Maker Seminar in Zielona Góra are to demonstrate how the JOSEFIN approach fits into existing regional strategies for innovation and internationalisation in the Baltic Sea Region, to inform about the needs and challenges of SMEs in the various regions as well as to identify existing obstacles and solutions in implementing innovative financial support solutions for SMEs on the regional level. Moreover, the added value that integrated solutions like JOSEFIN offer for SMEs and the regions is to be addressed too. Of course, specific measures are to be defined in order to give policy makers hands-on support in setting the right framework for implementing the JOSEFIN solutions.



Lennart Färje



© Birgitta Wahlberg

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## DALARNA REGION

Dalarna, a county in Sweden, characterized by its creativity, strength and possibilities to live the kind of life many people are longing for.

Dalarna with its 276 000 inhabitants spread over 31 151 km<sup>2</sup> offers high quality of life in addition to entrepreneurial spirit and industrial strength that creates meaning and makes it easy for people to enjoy living here. It is Dalarna's nature and culture which appeals to both tourists and to those who come in order to make a life here.

Agriculturally developed countryside in the south and the mountains in the north – thanks to its diversity, Dalarna's geography is unique in Sweden. There are more than 6 200 lakes and thousands of kilometers of rivers, brooks and streams.

Business in Dalarna comprises a wide range from highly technological steel products to handicraft, trade and tourism. The manufacturing industry is still of major significance but trade and tourism are growing rapidly. There are a number of collaboration projects between various stakeholders in Dalarna. Cluster organisations like Triple Steelix, High Voltage Valley, Destination Dalarna, ITSdalarna, DalaBIT and Boom Town are examples for the innovative and successful cooperation between different private companies and public authorities.



© Birgitta Wahlberg

Forestry is and has always been an important industry in Dalarna. There are companies working with felling, plantation, clearance, transport, milling, planning, and processing industries, paper mills, or machine manufacturers. The forests create jobs even in the most sparsely populated parts of the county.

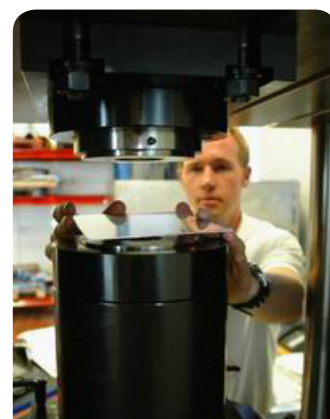
Every year millions of tourists from both Sweden and abroad decide to visit Dalarna. The county's tourist industry is the fourth largest in

Sweden and only the major cities with its surrounding areas receive more visitors. It is the range of available outdoor activities both during the summer and in wintertime that appeals most to the tourists. Six out of Sweden's ten most popular alpine skiing resorts are located in Dalarna. It is Dalarna's impressive nature that attracts many visitors who come to the region for fishing, camping, and hiking or simply in order to enjoy the silence.



© ELK

A viable business environment depends on the availability of a well-educated workforce. More than 14 000 students attend courses at Högskolan Dalarna, the county's university, which offers more than 40 study programs within the fields of technology, health sciences or the humanities – only to mention a few. The county's industry cooperates with both Högskolan Dalarna and other universities within various research projects.



© Stig-Göran Nilsson/Jernkontoret

Culture is always just around the corner. Dalarna itself is culture and finds its expression in clothes, arts, music and buildings. A wide variety of cultural activities and events is arranged in Dalarna every year, everything from Sweden's largest music festival Peace & Love in Borlänge with more than 40000 visitors to smaller events in many of the county's villages.

## PARTNER ORGANISATIONS

### The County Administrative Board

The County Administrative Board is regional government authority for the county of Dalarna. Sweden comprises 21 counties, which in turn are divided into municipal areas. The board is an important link between the population and the municipal authorities on one hand and the government, parliament and central authorities on the other. We function in a close relationship with local authorities, small and medium enterprises, the education sector, NGOs and others. In this role, we are capable of developing networks, coordinating and influencing regional policies related to SMEs and entrepreneurship.



LÄNSSTYRELSEN  
DALARNAS LÄN

#### A multifaceted authority

The County Administrative Board has a unique position in the Swedish democratic system and is a multifaceted authority with knowledge and capacity within a wide field, such as lawyers, biologists, architects, agronomists, foresters, engineers, public relations officers, archaeologists, social workers, veterinarians, social scientists and economists.

The County Administrative Board is responsible for a range of tasks, including:

- implementing national objectives
- co-coordinating the different interests of the county
- promoting regional development
- establishing regional objectives
- safeguarding the rule of law in every instance

Two of our main priorities are to create regional growth and to take a leading role in the energy and climate conversion.

#### Regional growth

The County Administrative Board creates conditions for growth in industry and commerce in the region in a social, economic and environmentally sustainable way. Our efforts will contribute to a good rate of development, both currently and in the long-term. To strengthen competitiveness and create new green jobs is a great opportunity that we want to take advantage of.

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### Innovationsbron AB – New business from Research & Innovation

Innovationsbron is a non-profit national organisation that supports commercialisation of early stage research-related business ideas with high growth potential from academia and industry.



The main tools are pre-/seed finance of early stage projects and companies, mainly equity and development grants, and business development through incubators. Innovationsbron manages the Swedish national incubator program with 21 participating incubators. Innovationsbron has a national strategy and regional presence

through seven offices in Stockholm, Göteborg, Uppsala, Linköping, Umeå, Lund and Luleå and works in close collaboration with national and regional partners. Innovationsbron is owned by the Swedish State (84%) and Industrifonden (16%)

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## Region Dalarna - Regional Cooperation Council of Dalarna

Region Dalarna, the regional cooperation council, is a political organisation responsible for promoting and coordinating Dalarna's regional development. This includes developmental planning concerning e.g. infrastructure, programmes for economic growth, situational analysis, project funds for regional development as well as the overall responsibility for the strategic work in progress. Region Dalarna is also involved in tourism planning, in coordinating the ownership rule of the county's public transport and in issues on international and EU level. Region



Dalarna is taking the lead in making Dalarna an attractive region and in stimulating increased international knowledge exchange for the innovation and growth of the region.

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[www.umww.pl](http://www.umww.pl)

## Teknikdalen Foundation

Teknikdalen Foundation initiates, runs and participates in regional, national and international projects, as well as supports new business concepts and innovations from idea to market. These activities generate increased growth and development. We have strong connections to business, university and public sector organisations.



We work on a daily basis to provide SME's with innovative services to help them grow in a sustainable and innovative way. Teknikdalen Foundation is a partner in the Enterprise Europe Network. The Network offers support and advice to businesses across Europe and helps them make the most of the opportunities in the European Union. The services are specifically designed for small and medium enterprises (SME's) but are also available to businesses, research centers and Universities throughout Europe.

Over the past four years, the Teknikdalen Foundation has developed a structure for new enterprises which is based on our Business Incubator. The development of the Business Incubator has been particularly successful and now forms part of the Swedish national Incubator programme.

We have an excellent long term relation with the local, regional and national policymakers. This gives us a strong influence on the regional policies regarding sustainable growth and business development. On our Board of Directors we have representatives from The Swedish Road Administration, The Swedish Rail Administration, Borlänge and Falun municipalities, Dalarna University and three major Swedish companies (SSAB, Swedbank and StoraEnso, all quoted on the Swedish stock market). At the national level we are financed directly by Innovationsbron AB, a government agency with national responsibility for funding incubators and pre-commercial seed investment, primarily for research related business ideas. Teknikdalen Foundation is focused on constant change and development of innovative processes for benchmarking and learning in close cooperation with international contacts.

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## JOSEFIN BEING DISCUSSED

### Europe's Macro Regions

### JOSEFIN and the EU-Strategy for Baltic Sea Region (EUSBSR)

Barbara Staib, Berlin Senate Department for Economics, Technology and Women's Issues, Germany

The German Federal Ministry of Economics and Technology included JOSEFIN as a strategic action in the 1. Report to the European Commission on Baltic Sea Strategy regarding Priority Area 8 (PA8): Implementing the small business act: to promote entrepreneurship, strengthen SMEs and increase the effective use of human resources.

Within this priority the German Federal Ministry of Economics and Technology is responsible for the following themes:

- Secure access to capital for SMEs
- Initiate an exchange of good practices in the area of administrative simplification of start-ups, licenses and bankruptcy procedures
- Implement the project Sustainable Production through Innovation in Small and Medium sized Enterprises
- Make the Baltic Sea an Eco-efficient region
- Make the most of the European Code of Best Practices Facilitating Access by SMEs to Public Procurement

The overall coordination of this priority area is based on four different managing authorities: Danish Enterprise and Construction

Authority, Danish Ministry of Employment, Danish Ministry of Education, German Federal Ministry of Economics and Technology. The kick-off meeting was held on May 20th 2010 in Copenhagen, where managing authorities, lead partners and other stakeholders (Baltic Development Forum, Nordic Council of Ministers, and partners from labelled and related projects) were invited. The objective was to introduce the projects to managing authorities, settle on a common direction, and to connect people involved in PA8.

The implementation of PA 8 will be one of the topics to be discussed within the Baltic Sea Conference on September 23rd, which is being arranged in collaboration with the Danish Enterprise and Construction Authority, Danish Ministry of Foreign Affairs, Danish Regions, Baltic Development Forum and the European Commission.

In order to inform about projects, activities, contact persons etc. a website on the PA8 has been created at:  
[www.bsr-entrepreneurship.eu](http://www.bsr-entrepreneurship.eu).

Contact person:  
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German Federal Ministry of Economics and Technology  
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## WORK IN PROGRESS

### Regional Market Studies Summarised

Michael Unterberg, Evers & Jung, Germany

The regional market studies most recently carried out within the JOSEFIN project indicate that innovation and internationalisation are a key success factor for the majority of SMEs in the JOSEFIN regions. Despite this fact and the fact that the markets of the Baltic Sea Region have already achieved high levels of overall integration, internationalisation activity is still dominated by larger enterprises. Hence, the surveyed level of internationalisation of innovative SMEs is still low in the regions. In most regions, it is even lower than the average level in the EU-27.

The strong focus of regional SMEs on national and regional markets and co-operations is visible in the high amount of non-internationalised SMEs that haven't even considered going international because they think it is irrelevant for their business. Support schemes for SME internationalisation have to address this issue to achieve sufficient outreach.

The identified key drivers and obstacles for SME internationalisation are very similar in all the surveyed regions. A lack of know-how, strategic approach and resources (time, finance, personnel) are blocking the search for business partners abroad. This is why the regional market studies revealed a similar demand in terms of suitable finance and strategic support.

On the other hand, the supply analyses of the financial products available to innovative SMEs delivered a very diverse picture of the surveyed regions. Specific constellation of stakeholders and financing conditions result in very diverse framework conditions and market gaps.

Regional market gaps in external financing options for SME internationalisation that were identified are caused by high collateral requirements (Polish regions and Latvia), lacking public guarantee schemes (Oslo Region and Dalarna), lacking public schemes that focus on SME internationalisation (Berlin/Brandenburg) and bureaucratic hurdles (Baltic states). In addition, the macro-economic context in all surveyed regions and countries favours risk-minimising

by commercial actors involved in SME financing, mostly due to the global economic downturn in 2009. As for the availability and accessibility of non-financial services (consulting, training) for innovative SMEs, the reports reveal that such schemes are in place in all the surveyed regions but are often not used on a broad scale. The most of the support services are too general in their approach to be able to support innovative SMEs in developing internationalisation projects. There is a need of international coaching performed by coaches in the countries/markets that the SME want to establish cooperation and business with. Support in international networking is needed e.g. to find business partners in target markets.

Based on the results of the regional market studies, the following conclusions regarding the further work of the JOSEFIN project can be deducted.

A transnational service model for an integrated support solution is needed that combines:

- 1) Coaching for support and risk minimising
- 2) A loan guarantee/risk sharing scheme

The JOSEFIN Loan Guarantee Model must allow adapted regional implementations due to the very diverse frameworks for financing innovative SMEs in the regions and should consider the following market gaps in the JOSEFIN regions:

- A need for specific loan products to finance internationalisation projects of smaller enterprises
- A need for increased guarantee rates with reduced collateral requirements to improve access to finance for innovative SMEs with viable project ideas

The JOSEFIN Coaching Model will offer solution for the following market gaps identified in the surveys:

- A need in services addressing innovative SMEs that raise the awareness of the opportunities
- A need in international coaching performed by coaches in the countries/markets that the SME want to establish cooperation and business with.

## JOSEFIN Coaching Model

Michael Unterberg, Evers & Jung, Germany

After agreeing on the General JOSEFIN Coaching Model during the partner meeting in Riga, the JOSEFIN partners are going to start the Pilot Coaching in the JOSEFIN regions. JOSEFIN Coaching services are designed as an offer for interested SMEs to develop their innovation and internationalisation projects thoroughly. To offer and achieve the best result in individually needed support for SMEs, the JOSEFIN Coaching Model splits the coaching process into two main phases. The JOSEFIN Development Coaching and the JOSEFIN Implementation Coaching. In the phase of JOSEFIN Development Coaching, the SMEs will receive streamlined support to prepare their innovation and internationalisation projects (e.g. in writing a Business Plan) and finally to pass through the application procedure for the regional JOSEFIN Loan Guarantee scheme. In the phase of the JOSEFIN Implementation Coaching, SMEs that received a loan will be supported by individual coaching to safeguard the further development of the financed project. The matching process of SME

and coach will be organised in a transparent and simple way. The amount of coaching hours in this phase will be individually assigned in accordance with the project pre-assessment done during the JOSEFIN Development Coaching.

During the Pilot Coaching, which is due to start in next project period (August 2010 – January 2011), participating SMEs will have the opportunity to gain insights into the work with partners abroad and to gain useful information on the feasibility of their international ambitions. From the viewpoint of the JOSEFIN, partners, the primary aim of this pilot phase in the implementation of the JOSEFIN Coaching Model is to let SMEs benefit from the existing JOSEFIN network and to gather practical experience to further assess the needs of SMEs and coaches. It was agreed in Riga that it is possible to start Pilot Coaching in the regions without having implemented the JOSEFIN financial instrument already. The emphasis of services offered during the pilot stage will therefore be put on JOSEFIN Development Coaching.

## Transnational Innovation Projects of SMEs and Individual Coaching Status Quo

Ludmila Ługowska, Promotion and Development Fund of Wielkopolska Voivodship, Poland

During the partner meeting in Riga, Ms. Magda Wojdyła (Marshal Office of the Wielkopolska Region) and Ms. Ludmiła Ługowska (Promotion and Development Fund of the Wielkopolska Region) addressed the Status Quo in JOSEFIN's Work Package 4 "Transnational Innovation Projects of SMEs and Individual Coaching", presenting and explaining in detail documents of the coaching model. Ms. Wojdyła outlined the allocation of responsibilities, the results of the Polish cooperation within JOSEFIN so far (including the establishment of contact points for coaching in each region), the

next steps of coaching (including scheduled activities and deadlines) as well as upcoming Work Package 4 meetings. The main aim of the contact points is to inform SMEs about possible cooperation with other companies from abroad.

The final debate was focussing on the Pilot Coaching which is an important stage for developing coaching services that fit to the needs of JOSEFIN's target group: innovative SMEs with ambitions to internationalise.

JOSEFIN partners can obtain further details from section "WPs in Progress" (WP4) in the partner area of JOSEFIN's website.

## First Ready-To-Use JOSEFIN Service Model in Lithuania

The first ready-to-use JOSEFIN Service Model is going "on air" in Lithuania. Our Lithuanian colleagues, Sander van der Molen (LIC) and Audrius Zapotka (INVEGA) revealed the obstacles, challenges and the implementation of the Coaching and Financial Instrument in an interview.

### 1. Can you outline the main drivers for internationalisation in Lithuania?

Lithuania is a small country, which means that not only large companies but also SMEs need to go abroad for finding customers, but also for finding partners to collaborate. Other drivers for internationalisation

are the geographical location of Lithuania on the crossing between West and East Europe as well as North and South Europe. A third driver is the international characteristics of some of the strong sectors in Lithuania like transportation, biotechnology and ICT.

### 2. Which main obstacles have you identified and what do you suggest to overcome them?

Some of the obstacles for internationalisation that JOSEFIN Innovation Loan Guarantee will try to address are the lack of knowledge about what Lithuanian SMEs have to offer and the lack of knowledge and partners that SMEs in Lithuania have about doing business

abroad. Furthermore, there is a lack of strategic long term thinking within Lithuanian business. The innovation coaching services that will be offered within JOSEFIN Innovation Loan Guarantee aims at overcoming this specific problem. SMEs will be challenged to look beyond their normal horizon to identify future needs and challenges of their companies and create and implement a long-term strategy.

Some of the main obstacles in Lithuania are beyond the scope of the JOSEFIN Innovation Loan Guarantee project; these include the lack of language skills in the working languages of the European Union and the lack of trust between people and businesses that is necessary in a market economy for collaboration.

### 3. How have you adapted the JOSEFIN Service Model for your region?

Again, it should be noted that Lithuania is a small country, in which a specific sector consists sometimes only of a couple of companies. This means that there are no sector specialised coaches for these companies, since there is no sizeable domestic market. Instead, the Lithuanian Innovation Centre will rely on the use of their generic innovation coaches who will coach companies at a more strategic level about project planning, implementation, business strategy, business models and with a specific focus on innovation and change management.

### 4. What is new within the JOSEFIN compared to other loans in Lithuania?

The main value added feature of the JOSEFIN Innovation Loan Guarantee compared to other loans in Lithuania is the possibility for the SME, ambitious to grow and ambitious to go international, to get an individual coaching before and after the application for financing. This possibility of additional coaching decreases project implementation risks as well as credit risks. Thus, the JOSEFIN Innovation loan guarantee compared to other loan guarantees in Lithuania, is more attractive for the SME, as well as for the credit institutions providing financing. Coaching before the application to loan and guarantee helps the SME to prepare the company for the internationalisation project, to find the most appropriate and optimal source of funding (mean of financing) and increases success of application for financing. Coaching after the financing helps to implement the project financed by the JOSEFIN innovation loan (and guarantee), thus giving a greater chance for SME to fulfil all financial obligations on time.

## Cooperation with Other Projects

JOSEFIN seeks to collaborate with other projects which are fostering innovation in the BSR. Cooperation between different support initiatives is essential for a more coherent picture for the SMEs. JOSEFIN has concluded cooperation agreements with the following projects:

### 5. How have you implemented the coaching model?

Yes we have started to coach the first JOSEFIN Innovation Loan Guarantee client. We take the JOSEFIN Innovation Loan Guarantee coaching model as a 'rule of thumb' guideline in the process, but for a coach it is important to keep the needs of the client (the SME) in view. We therefore not only rely on the JOSEFIN Innovation Loan Guarantee coaching model, but also make use of the competence, experience and skills of the innovation coaches working at the Lithuanian Innovation Centre.

### 6. When and how can the SMEs use the JOSEFIN Service Model in Lithuania?

There are several ways in which SMEs can come into contact with the JOSEFIN Innovation Loan Guarantee model. Firstly, they can apply for a (guaranteed) loan at a local bank or get into contact with the guarantee institution INVEGA. Secondly, they can approach the coaching partner LIC in Lithuania for questions about innovation, internationalisation or finance. In a third way, LIC can extend the JOSEFIN Innovation Loan Guarantee as an additional service to its portfolio of innovation related coaching services to existing and new clients. In this way, new services will be added to existing services creating new value for the customers (the SMEs). We plan to select a small number of companies for the testing of the model from our existing clients (LIC and INVEGA clients). In a follow-up step, we will think about the broader branding and marketing of the innovation coaching among Lithuanian SMEs in a broader context, both among existing clients of LIC and INVEGA and in a broader context in Lithuania.

### 7. Considering your "first mover" experiences, have you any recommendations for the other project partners?

It is too early to have any experience in the implementation of the model at this point. From the perspective of the organisation of the JOSEFIN Innovation Loan Guarantee instrument, it is important to have good open and direct communication between the financial and the coaching organisation responsible for JOSEFIN Innovation Loan Guarantee. For Lithuania, it is important that both organisations INVEGA and LIC have a long history and are both considered important and reliable organisations. Also the division of tasks and responsibilities is clear. All of these elements facilitate good collaboration, with a focus of making Lithuanian SMEs more competitive through internationalisation and innovation.

### Baltic Sea InnoNet Centres (BASIC):

For fast growth SMEs, the BSR markets are full of hurdles for growth. BSR markets are still disconnected, innovative SME suffer

from different regional regulation, different rules for investing, opening branch offices, creating ventures etc. Harmonised instruments are needed to enable SME to better access international markets. Science parks/incubators offer tools for accessing markets and finance to their clients on a local level but regionally limited, not harmonised, not transferable. Finally, the cities have not yet discovered the dynamic growth competences of science parks/incubators for networked economic growth and innovative international SMEs.

Transferable, easy understandable solutions have to be found to become competitive as BSR: to overcome Disparities not only between old and new EU-member regions, but also between Scandinavian and “continental” regions. Time to market, easy access to cooperation partners, ventures and finance is becoming a limiting factor and a bottle neck.

BaSIC is understood as a pilot for proposing solutions and bridging this gap, to develop tools and instruments for a quick, harmonised and also for certified and transferable market access. The approach will contribute to establishing a “Baltic Sea Archipelago of Innovation” with seamless working conditions for innovative SMEs. It will provide a better visibility of the regions and their strengths to enhance better cross border cooperation. It is an open approach involving all Baltic Sea Capital Regions. Already Including Oslo and Petersburg (as associate partner), it will be extended later to other regions within the BSR and also outside of EU.

More: [www.basic-net.eu](http://www.basic-net.eu)

#### EUNOP – a German-Polish network for the support of SME

The EU-Net Oderpartnership – EUNOP – is a cross-border German-Polish network and encompasses EU-consultancy entities as well as economic development organisations from the German capital region Berlin-Brandenburg as well as the Western Polish regions Dolnośląskie, Lubuskie, Wielkopolskie and Zachodniopomorskie. Together with its network partners, EUNOP supports small and medium sized enterprises to establish cross-border cooperations and to gain access to information on EU programmes as well as in term of regional and local issues relevant for their activities and projects.

The bilingual website of the network provides

- an overview of the network partners and their consultancy focus,
- a German-Polish cooperation database,
- information on EU Programmes,
- economic information on and news from the network regions,
- a calendar of economic events and conferences in the network regions,

- a database of EU projects implemented by regional institutions and companies.

Furthermore, EUNOP organises public events related to German-Polish cooperations and European issues. The network partners meet regularly to discuss future development and new functionalities of the network, exchange experiences and develop new ideas.

EUNOP is a lead project of the Oderpartnership initiative and is supported by the federal state of Berlin. The project is part-financed by the European Union (European Regional Development Fund).

As the aims and activities of EUNOP and JOSEFIN go well together, both projects entered into a partnership. They will use synergies and join forces to reach their common goal: the strengthening of small and medium sized enterprises in their regions.

More: [www.eunop.eu](http://www.eunop.eu)

#### CREATIVE METROPOLES: Public Policies and Instruments in Support of Creative Industries

Studies show that the creative industries’ sector is one of the fastest growing in the European economy contributing significantly to the growth of GDP and employment. Furthermore, as a facilitator of innovation, creative industries are essential for the development of other sectors.

The project “CREATIVE METROPOLES: Public Policies and Instruments in Support of Creative Industries” is addressing this trends by targeting decision-makers and executives in local governments as well as creative industry stakeholders. It is spearheaded by the culture and business development professionals of local governments of Amsterdam, Barcelona, Berlin, Birmingham, Helsinki, Oslo, Riga, Stockholm, Tallinn, Vilnius and Warsaw - cities that play a central role in economies of their countries. The city of Riga is the project initiator and lead partner of the consortium. The exchange of experience is the main objective of CREATIVE METROPOLES . The diversity of this experience could be considered both as a challenge, but also as the project’s strength allowing all participating cities to benefit. It is also a great asset having on board the European front-runners in nurturing and supporting their creative sector – Berlin, Amsterdam, Barcelona and Birmingham.

The project is expected to result in a more focused and efficient public support system for creative industries.

More: <http://creativemetropolises.eu>



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## INTERNAL MEETINGS

### Preparation of Pilot Coaching Activities

25th-26th May 2010 – Poznan, Poland

Vassilen Iotzov, Bermag Sp.j., Germany

On 25th and 26th May 2010, a working group meeting within JOSEFIN Work Package 4 “Transnational Innovation Projects of SMEs and Individual Coaching” was conducted in Poznan to share insights into the preparation of pilot coaching activities in JOSEFIN regions.

Many of the partners in charge of WP4 reported to be in negotiations with interested companies with internationalisation ambitions and innovation potential. Different approaches, experiences, needs and framework conditions in the regions led to further discussions on the definition of coaching, financing and selecting coaches, case study coaching, public procurement rules while selecting the coach.

The partners agreed on the need for common guidelines for the selection of coaches, which are to be elaborated within the Work Package. Teknikdalen will share its experience in planning and

documenting coaching, which is free to be adapted by the organisations developing coaching.

JOSEFIN partners can find further details on the JOSEFIN website in section “Meetings”.



### JOSEFIN Partner Meeting

13th-14th April 2010 – Riga, Latvia

Anete Vitola, Investment and Development Agency of Latvia; Monika Jaskula & Vassilen Iotzov, Bermag Sp.j., Germany

In the middle of April, the JOSEFIN partners and guests from the Swedish Ministry of Finance, the Polish Bank of the National Economy and representatives of the BSR project Creative Metropolises came together in Riga, Latvia. The new project director Ms. Irene Schucht and project manager Mr. Thomas Hüttich took the occasion to introduce themselves officially. During the meeting, JOSEFIN officially entered into a partnership with the Interreg IV C project “Creative Metropolises”.

Again, the need for acceptable conditions for access to finance placed JOSEFIN into the broader context of BSR development. Mr. Alexander Schenk from Swedish Ministry of Finance provided informative and inspiring insights into the Strategy for the Baltic Sea Region. He stressed that bank lending was the largest source of external SME finance, however, lack of track record, inadequate security and credit rating outside acceptable ranges remain a major obstacle.

Mr. Wojciech Marcinkiewicz from Bank Gospodarki Krajowej (Polish Bank of the National Economy) spoke about the implementation of



the EU initiative JEREMIE in Poland. BGK manages the JEREMIE Holding Funds (MHF) in 5 Polish cities (Poznan, Gdansk, Wroclaw, Szczecin and Lodz) with 650.000 active SMEs, 22 Guarantee funds, 25 Loan funds, 160 Collective banks and 1,4 billion € credits and loans for investments. The SMEs investment expenditures amount to 5,5 billion €.

Mr. Audrius Zobotka and Mr. Sander van der Molen from Lithuania introduced the first ready-to-use JOSEFIN Service Model (view the interview). Mr. Viesturs Zeps from Investment and Development Agency of Latvia gave an overview of the status quo in the region and introduced the Land and Mortgage Bank of Latvia as a financial partner.

The second day was devoted to the progress within the work packages, especially to the link between financial instruments and individual coaching. The introduced general blueprint of JOSEFIN's coaching model triggered further discussions mainly on the cost sharing between SMEs and financial intermediaries.

Ms. Magda Wojdyła from Marshal Office of the Wielkopolska Region in cooperation with Ms. Ludmiła Ługowska of Promotion and Development Fund of Wielkopolska Voivodship introduced the status quo in Work Package 4 "Transnational Innovation Projects of SMEs and Individual Coaching" and suggested the next steps.

One of the results of the cooperation between Polish partners within JOSEFIN is the establishment of contact points for coaching in each region with the aim of informing SMEs on opportunities for cooperation with companies abroad.

Ms. Erika Hinz addressed the progress made and the next steps of Work Package 3 "Financial Support Instruments for Innovative SMEs" including the identification of financial institutions for implementation and the potential application to the EIF.



The panel session addressed issues such as the need for flexible instruments for SME's, JEREMIE as a contemplable framework for JOSEFIN in Poland as well as the efforts to reduce collaterals in the JOSEFIN regions. Mr. Schenk underlined that coaching was a crucial part of the JOSEFIN solution and an efficient tool to reduce the risk.

Finally, Mr. Michael Unterberg from EVERS & JUNG presented the market studies of the regions participating in JOSEFIN.

Discussions on SME coaching and project management continued in the evening during a dinner in Riga's old town.



Mr. Lennart Farje introduced questions from the ex-ante questionnaire and the answering frequency, and addressed issues related to the policy maker seminar scheduled to take place in Zielona Gora, Poland.

Mr. Michal Galkiewicz drew the attention of the participants to the phase of regionally targeted communication of finance and coaching solutions developed within JOSEFIN. He stressed that a strategy for regional communication was to be developed and disseminated to

all JOSEFIN partners. In this context, each region should appoint a person who will be in charge of the regional communication activities. The contact details of the person in charge should be submitted to the leader of Work Package 2 "Communication and Information" as soon as the person has been appointed.

JOSEFIN partners can find further details on the JOSEFIN website in section "Meetings" and "WPs in Progress" of the partner area.

## Meetings with Authorities in Lower Silesia

6th April 2010 – Wrocław, Poland

Martin Jung, Evers & Jung, Germany; Alicja Lindert-Zyznarska, Marshal Office of the Lower Silesia Region, Poland

One of the most crucial points in regional implementation of the JOSEFIN Model is to involve a wide range of institutions in the assessment and implementation process. An important step to obtain the commitment of the public authorities of Lower Silesia was a meeting which took place on April 6th, 2010 in Wrocław. This event was led by representatives of Lower Silesia and supported by Martin Jung (Evers & Jung). Among the participants were persons responsible for regional development, for the implementation of the JEREMIE initiative in Lower Silesia and for supporting SMEs.

The participants agreed that using EU structural funds in revolving financial instruments is the best solution to use the funds in a sustainable way with a long term perspective. This reduces dead-weight effects (compared to grants), generates leverage effects in the financing and ensures that suchlike financial support instruments will also be available if the amounts of EU structural funds allocated to the region in the future programming periods will be lower.

Three different options were discussed for the implementation of the JOSEFIN Innovation Loan Guarantee in Lower Silesia:

- To open a new window in the existing regional loan guarantee instrument for innovation projects with reduced collateral requirements if the SME accepts a coach accompanying the implementation of the project. This product could be a subject of fund's application to upcoming JEREMIE calls for proposal dedicated to guarantee funds.
- To include a specific innovation guarantee window in the call for proposal for the implementation of the JEREMIE loan guarantee in Lower Silesia. Again, this would include reduced collateral requirements and accompanying coaching. This change requires participation and approval of BGK Board, Investment Board of Holding Fund and Managing Authority (Board of the Lower Silesia). Hence, the decision making process may be too time-consuming to be completed prior to the first call for proposal, which will be open in two/three weeks.
- To include the JOSEFIN Innovation Loan Guarantee as a separate new instrument in the future JEREMIE calls for proposal for more innovative projects coming up in 2011/12.

The options described will be further elaborated and potentially implemented within the existing regional frameworks.

## Evaluation Plan and Approach Towards Policy Recommendations

4th-5th March 2010 – Zielona Góra, Poland

Lukasz Dabrowski, Regional Development Agency JSC, Poland

On 4th and 5th March, the Regional Development Agency (ARR) organised a meeting within the JOSEFIN Work Package 6 "Impact Assessment, Evaluation and Policy Recommendations" in Zielona Góra, Poland.

The meeting started with a welcoming speech of Hanna Nowicka, Chairman of Regional Development Agency in Zielona Góra and short presentation of meeting agenda. The objectives of the meeting



were to address the achievements made so far and make further steps towards the evaluation plan, methodology, measurable indicators, measuring time and allocation of responsibilities.

On 4th March Lennart Färje, WP6 Leader spoke about what has been done within WP6 till then (since WP6 meeting in Szczecin 22-23.10.2009). He also presented the answers sent by project partners concerning the ex-ante evaluation. By the means of special-made questionnaire, each partner was requested to answer 5 questions about the participation in JOSEFIN:

1. Which reasons were decisive for your institution to join the JOSEFIN partnership?
2. Which expectations were decisive for your institution to join the JOSEFIN partnership?
3. Which specific economic needs and demands will be addressed by JOSEFIN in your particular region/ country?
4. In what way could JOSEFIN contribute to the innovation and business support policies in your region/ country?
5. Who in your organisation should be responsible for the evaluation of JOSEFIN?

It was agreed that according to project workplan the ex-ante evalua-

tion report should be prepared by the end of July 2010.

On 5th March, Mr. Thorsten Kohlisch introduced the experience of the Policy Maker Seminar in the TEICO-NET project. It was agreed that a detailed plan concerning every PMS within the entire project should be prepared. The plan should describe input and output of every seminar. Mr. Kohlisch also addressed the preliminary aims of the PMS within JOSEFIN:

- INFORMING political-administrative decision-makers about the aims, instruments and (expected) impacts of JOSEFIN;
- STRENGTHENING political support to foster the smooth implementation of JOSEFIN;
- INTEGRATING JOSEFIN in regional development, innovation and / or internationalisation strategies in order to foster sustainability of JOSEFIN;
- DISCUSSING, DEVELOPING AND RECOMMENDING concepts for future joint measures / instruments to boost competitiveness and innovativeness of SMEs in the Baltic Sea Region.

JOSEFIN partners can find further details on the JOSEFIN website in section "Meetings" of the partner area.

## The First Financial Instrument Was Presented

1st-2nd March 2010 – Stockholm, Sweden

Monika Jaskula, Bermag. Sp.j., Germany

On 1st and 2nd March 2010, the project partners met in Stockholm to discuss the JOSEFIN innovation loan guarantee and the updated work plan, the regional market studies, a workshop in exchange of experiences in setting up the regional partnerships, the coaching model developed within Work Package 4 "Transnational Innovation Projects of SMEs and Individual Coaching" and of course the review process and next steps.

Fast progress was reported from Lithuania: INVEGA presented a financial instrument based on an existing JEREMIE loan funds with the option of including a further EIF counter-guarantee. Congratulations!

In Latvia, LIAA is in advanced talks with the "Land and Mortgage Bank" regarding an existing loan fund with CIP counter-guarantee.

The polish regions are aiming at regional solutions based on JEREMIE funds.

In Sweden, Innovationsbronn has declined to implement a financial scheme based on the JOSEFIN model. Teknikdalen is in talks with ALMI, Swedbank and SEB for further options.

In Norway, an innovation loan scheme already exists (run by Innovation Norway). Oslo Teknopol will discuss whether the implementation of JOSEFIN's financial instrument is conceivable

In Germany, IBB (Berlin) and ILB (Brandenburg) are preparing a joint application for a CIP counter-guarantee to develop existing loan products towards a JOSEFIN Innovation Loan Guarantee. The banking survey for Berlin, Brandenburg and Mecklenburg-Vorpommern revealed a huge demand for banking counter-guarantees.

After addressing the results of the regional market studies, introduced by Michael Unterberg, the participants were focussing on the combination of JOSEFIN and JEREMIE and the letters of intent which have already been signed.

In addition, both the JOSEFIN Coaching Model and JOSEFIN Pilot Coaching were presented with the information that the registration form for interested SMEs has already been prepared.

During the second day, existing regional financial instruments and the status quo of the planned JOSEFIN instrument in every region were discussed.

JOSEFIN partners can find further details on the project's website.



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## EXTERNAL PRESENTATIONS

### JOSEFIN at the Economic Conference “Berlin-Wielkopolska 2010”

24th June 2010 – Berlin, Germany

Monika Jaskula, Bermag. Sp.j., Germany

European cities and regions can confront the global locational competition only with joint efforts and potentials beyond individual interests. With this in mind, the Berlin Senate Department for Economics, Technology and Women's Issues organised within the network “Oder-Partnerschaft” and in close cooperation with the

eration potentials within the proliferating industries design and ICT in both regions. The most frequently raised issue was the finance of joint transregional projects. A solution was offered by Ms. Irene Schucht, head of department “Product, Strategy and Development” in Investitionsbank Berlin and project director of JOSEFIN, who introduced the JOSEFIN initiative to the audience. The innovation loan guarantees and coaching offers developed within JOSEFIN will facilitate the access to finance for innovation and internationalisation projects of SMEs in the Baltic Sea Region.



Marshal Office of the Wielkopolska Region the bilateral economic conference “Berlin-Wielkopolska 2010”, which took place in Berlin's Science and Technology Park Adlershof on 24th June 2010. Both the number of participants and their affiliations reflect the attractiveness of the event: over 120 participants from Berlin-Brandenburg and Wielkopolska attended the meeting, including renowned representatives from industry, science and politics, who actively helped to shape a successful conference.

The event was addressing issues such as innovation policy with focus on regional cluster initiatives as well as cross-border coop-



Primarily, the conference was designed to provide insights into the current status and trends in the growing industries ICT and design in Berlin-Brandenburg and Wielkopolska. The participants seized the occasion to discover common interests and establish useful contacts for future cooperations. More in-depth discussions on common topics such as Green IT, Future Internet and Design were led in two separate workshops on ICT and design.

Berlin's Senator Harald Wolf and the Vice Marshal of the Wielkopolska Voivodeship Leszek Wojtasiak discovered a number of common interests of both regions and agreed on the need to enhance cooperation and to promote it by concrete measures.

## JOSEFIN at “Innovations-Technologies-Machines Poland 2010”

10th June 2010 – Poznan, Poland

Dr. Rolf Banisch, ZAB, Germany

The Brandenburg Economic Development Board ZAB presented innovative and technological enterprises from Brandenburg and Berlin on the fair Innovations-Technologies-Machines, which took place in June 2010 in Poznan. This event was a good occasion not only for the extension of sales opportunities but also to find partners for common projects. In a close cooperation with partners from Wielkopolskie, Zachodniopomorskie, Dolnośląskie and Lubuskie, the ZAB organised on 10th June a cooperation event called “Business mixer” for entrepreneurs from the JOSEFIN regions. For this reason, short profiles of the enterprises were distributed in the regions well before the event, using channels such as the Enterprise Europe Network. A few days before the event, all participating

entrepreneurs received a catalog with the profiles in order to identify interesting cooperation offers. The meeting took place in the area used by exhibitors from Brandenburg and Berlin, giving them the opportunity to demonstrate the own offers to the participants from Poland. At the beginning of the event, Rolf Banisch from the ZAB introduced the JOSEFIN project, its main idea and results striven for. In the second part, individual meetings of the nearly 50 participants from Germany and Poland opened the possibility for new business contacts and cooperation. Potential cooperations might be involving the introduction of laser processing steps for medical implants or the development of processing technologies for structural metal sheet enabling steel lightweight constructions. Although a financing instrument for the Brandenburg region is not in use yet, elements of coaching are applicable to support the follow-up process.

## JOSEFIN at “Berlin-Brandenburg: Research & Development for Europe”

6th May 2010 – Berlin, Germany

Ulrike Braeter, Berlin Partner GmbH, Germany

On 6th May 2010, the Enterprise Europe Network Berlin Brandenburg organised the event “Berlin-Brandenburg: Research & Development for Europe”. The event took place within the European SME Week 2010 and was also part of the Berlin year of Science. Another reason and topic for the event was the half-time of the 7th Framework Programme and the presentation of the newly established Knowledge and Innovation Communities.

About 140 participants attended the event eager to learn more about European research and development promotion, its results and related opportunities for innovation. In addition to a panel discussion, different lectures addressed the promotion of research and development in the European Union. Together with other EU-projects and EU programmes, JOSEFIN presented itself with an information desk in order to outline additional possibilities of financing for innovation projects and cross boarder cooperation of SME.

## Europe's Macro-Regions: Integration Through Territorial Co-operation

13th April 2010 – Brussels, Belgium

Barbara Staib, Thorsten Kohlisch, Berlin Senate Department for Economics, Technology and Women's Issues, Germany

More than 400 local and regional representatives, experts, stakeholders and European officials discussed the development and implementation of macro-regional strategies at the Forum on Europe's Macro-Regions on the 13th April 2010 in Brussels, organised by the Committee of Regions (CoR). Special attention was drawn to the event's opening session where the EU Commissioner for Regional Policy, Johannes Hahn, gave a brief summary on the current debate about Europe's post-2013 Cohesion Policy. Based on the priorities of the current EU funding period (2007-2013), the Commissioner stressed the objective of his DG to continue a regional policy for the benefit of all regions in Europe, independent from their classification as “Convergence” or “Competitiveness and Employment” units. Consequently, he underlined that the new concept of European macro-regions is not driven by the intention to substitute the

classical, well-proven approach of addressing mainstream structural funds directly to the member states and/or their regions. In contrast, macro-regional strategies may serve as an additional policy instrument for those challenges which need to be jointly tackled on the transnational level. However, Johannes Hahn also clearly emphasised the need of a practice-based bottom-up approach, driven by the active commitment of the participating cities and regions, to be crucial for the success of macro-regional development in Europe. Based on these initial remarks, various workshops addressed specific issues related to the Baltic Sea Region, the Danube Region and the North Sea Channel Area. An overview of the JOSEFIN initiative was given by Thorsten Kohlisch, Berlin Senate Department for Economics, Technology and Women's Issues during the Baltic Sea Region's workshop ‘lessons learnt’. He underlined the need for “transnational approaches to innovation support” and emphasised “the involvement of business partners to be crucial for putting the strategy's aims into practice”.