



Private Briefing Jul 2022

U svojoj desetoj godini, Julski Private Briefing dolazi u bojama podrške inovacijama i pristupa veštinama, koje se kao osnov za kvalitetno korišćenje raspoložive finansijske podrške provlači kroz sve programe analizirane u ovom broju. Tako, analiziramo tradicionalni program mentorinaga koji omogućava RAS i potpuno nov program podrške za apliciranje za EU fondove u organizaciji PKS. Podrška za inovatore je tema analiza novog izdanja Katapult Inovacionog Fonda i EIS Accelerator programa, koji je deo Horizon Europe paketa, sa izuzetnim potencijalom da inovativnim MMSP omogući sasvim novu perspektivu rasta i razvoja.

1. Inovacion Fond – Novi Katapult za inovativne početnike u poslovanju

Inovacioni Fond je objavio drugi po redu poziv za program akceleracije za inovacione startape pod nazivom Katapult. Namenjen je početnicima u poslovanju koji su u ranoj fazi razvoja proizvoda i osvajanja tržišta, kao i preduzećima sa dokazanom tržišnom trakcijom koja imaju za cilj da ubrzaju svoj rast i prikupe dodatna finansijska sredstva. Katapult predviđa finansijsku podršku i intenzivnu obuku, uključujući mentorstvo za aplikante klasifikovane u dve kategorije. "Ideation" obuhvata preduzeća u ranim fazama razvoja proizvoda i osvajanju tržišta, koja su u potrazi za tržišnom validacijom, početnom prodajom i potvrdom poslovnog modela. Iako neki učesnici u ovoj kategoriji već mogu imati postojeće kupce i tržišno interesovanje, razmatraće se i startapi koji još uvek nemaju prihode, čija se intelektualna svojina ili tehnologija može smatrati jedinstvenom i konkurentnom, a od kojih se okvirno očekuju da prikupe početni kapital od oko 100.000 do oko milion evra. U "Scale-up" kategoriju su svrstani startapi u fazi intenzivnog rasta, koji već ostvaruju prihode sa tržišta i čiji je cilj da ubrzaju svoj rast i prikupe dodatna finansijska sredstva kroz tzv. Late Seed/Series A investicije od 500.000 do 2 miliona evra. Pored obuke, Katapult obezbeđuje i bespovratna sredstva kroz dvokomponentni model finansiranja. Prva komponenta je ulazni grant u iznosu od 20.000 evra za preduzeća koja su klasifikovana u kategoriju "Ideation", odnosno do 50.000 evra za preduzeća klasifikovana u kategoriju "Scale-up", dok je druga komponenta koinvestirajući grant u iznosu kvalifikovane investicije koju korisnik uspe sam da obezbedi, u maksimalnom iznosu do 300.000 evra umanjenom za iznos ulaznog granta. Koinvestirajuća komponenta može biti iskorišćena u periodu od 12 do 24 meseci, a preduzeća za nju mogu da se prijave u bilo kom trenutku tokom programa akceleracije i devet meseci nakon završetka, uz uslov da je investicija koju korisnik obezbedi minimalno 50.000 evra. Kriterijumi kvalifikovanosti podrazumevaju mikro i male biznise ne starije od šest godina u trenutku konkurisanja, najmanje 80% u privatnom vlasništvu, bez ograničenja u pogledu delatnosti. Koncept Katapult predstavlja novost utoliko što osim obuke, nudi i finansiranje inicijalnog ili dodatnog razvoja samog proizvoda ili usluge, i povrh toga, praktično dupliranje inicijalne investicije koju nakon obuke korisnik uspe da pribavi. To ga svakako preporučuje za mlada preduzeća koja nemaju realne izgleda da obezbede klasično bankarsko finansiranje, a i imaju potrebu za znatno većim iznosima od onih koje nude drugi programi finansiranja. Fond ne očekuje učešće u kapitalu po osnovu investicije, čime se ne opterećuje dalji potencijal za nove cikluse privlačenja investitora. Naša praksa pokazuje da je pored kvalitetne ideje i tima sposobnog da iznese projekat, ključni element uspešnosti apliciranja za programe IF adekvatno formulisanje biznis plana, od jasnog prikaza ideje, realistične procene tržišnog potencijala i utemeljenih finansijskih projekcija. Ako raspolazete idejom ili gotovim proizvodom ili uslugom, i imate viziju privlačenja investitora za dalji razvoj, [javite se za pomoć i podršku](#) u analizi i pripremi predloga, kako biste izbegli najčešće zamke u procesu pripreme i prezentovanja projekta, uz iskusne konsultante.

2. RAS: Mentorska podrška za razvoj poslovanja

Razvojna agencija Srbije (RAS) raspisala je i ove godine Javni poziv za sprovođenje standardizovane usluge mentoringa namenjene mikro, malim i srednjim privrednim društvima i preduzetnicima i zadrugama, i ima za cilj razvoj poslovanja i smanjenje broja neuspešnih privrednih subjekata. Ovaj model podrške analizirali smo u više izdanja Private Briefinga, pre svega imajući u vidu značaj koji prepoznajemo u raznovrsnim programima u kojima i sami učestvujemo a koji povećavaju kapacitet privrednika i farmera da adekvatno prepoznaju tržišne prilike i okolnosti, kao i prostor za unapređenja sopstvenih funkcionalnih i organizacionih kapaciteta. Poziv iz godine u godinu evoluirao i prilagođava se okolnostima, a ključna vrednost koju donosi je povećanje kapaciteta preduzetnika i MMSP kroz analizu postojećeg poslovanja i identifikaciju prostora za unapređenja, kako bi se adekvatno iskoristile mogućnosti koje nude brojni raspoloživi programi ili komercijalni izvori finansijske podrške. Proces mentoringa u okviru Standardizovane usluge mentoringa RAS, odvija se po metodologiji razvijenoj u saradnji sa Japanskom agencijom za međunarodnu saradnju (JICA), kojom su određeni koraci u procesu mentoringa koji sertifikovani savetnici sprovode u direktnom kontaktu i radu sa vlasnikom ili zakonskim zastupnikom korisnika podrške. Proces u trajanju od 25 do 50 sati pri čemu je minimum 75% tog vremena u prostorijama korisnika podrške obuhvata analizu aktuelnog poslovanja, identifikovanje uzroka postojećih prepreka za dalji razvoj i identifikaciju ključnih potencijala za rast. Na osnovu takve, detaljne analize u tri ključne oblasti, mentor i korisnik pripremaju plan i projekat daljeg razvoja. Oblasti u okviru kojih se može sprovesti mentoring obuhvataju dijagnostiku trenutne situacije, pomoć prilikom pripremanja razvojnih aktivnosti, planova i projekata, savetovanje i koordinaciju u procesu pristupanja fondovima, novim tehnologijama, konsultantskim uslugama, pomoć u pripremi kreditnih aplikacija kod banaka i programa podrške za MMSP, pomoć pri implementaciji razvojnih aktivnosti, planova i projekata, pomoć u pronalaženju poslovnih partnera, pomoć u analitici i pronalaženju potrebnih informacija, opšti konsalting, obuke i koučing, povezivanje sa specijalizovanim konsultantima i uvođenje Kaizen modela poslovanja. Kvalifikovani korisnici su novoosnovani MMSP i zadruge ne stariji od 3 godine od dana objavljivanja Javnog poziva, kao i postojeći privredni subjekti registrovani pre jula 2019. godine. Uslov za sve aplikante je i da su izmirili sve obaveze prema državi i da im delatnost nije u okviru vojne industrije i igara na sreću. Za zadruge važi i da treba da je orijentisana ka podršci MMSP, kao i da je delatnost proizvodnja, prerada i zanatske usluge. Kako je usluga namenjena korisnicima u različitim fazama razvoja, i program je prilagođen, tako da metodologija standardizovane usluge mentoringa jasno definiše sve zajedničke korake i aktivnosti u realizaciji mentoringa, od upravljanja procesom, preko rada na terenu, broja poseta, aktivnosti u okviru svake posete, do vremena predviđenog za pripremu plana i izveštavanje, ali prilagođene tipu aplikanta, odnosno početnicima i zrelim preduzećima. Prijave se podnose kroz mrežu Akreditovanih Regionalnih Razvojnih Agencija a ukupan budžet ovog poziva je 6 miliona dinara što omogućava da veliki broj kompanija bude obuhvaćen ovom korisnom uslugom. Tržište na kom preduzetnici i preduzeća posluju je u konstantnoj promeni, što prati i dinamika uslova poslovanja, varijacije u navikama i potrebama kupaca i razvoj konkurencije. U takvim okolnostima, ko želi da održi korak, i sam mora da razvija svoje kapacitete najmanje istom dinamikom, a onaj koji želi da raste i da poveća svoju prednost, pored investiranja u opremu i objekte mora da investira i u znanje i veštine kako bi uspeo da isprati trendove i unapredi svoju konkurentnost, a time i profitabilnost i održivost poslovanja. Ta znanja i veštine često izlaze iz okvira resursa preduzetnika usmerenog na svoj osnovni biznis, i zato, upravo ovakve usluge često predstavljaju ključni element kojim se pomera granica i preduzeća izlaze iz trenutnih okvira i prelaze u nove okvire, koji nude daleko veće mogućnosti za rast i razvoj. S obzirom na to da su globalno, a i lokalno tržište, u procesu oporavka od jedne globalne krize ušla direktno u novu, čije se razmere tek naziru, tržišna realnost i očekivana kretanja u većoj ili manjoj meri su izmenjeni i nastavljaju da se menjaju. Jedan od elemenata odgovora na takve okolnosti je i podrška iskusnih mentora koji mogu da ukažu na postojeći prostor za unapređenja koja će korisnike osnažiti i učiniti otpornijim, konkurentnijim i bolje prilagođenim. U tom smislu, ovaj mentoring program je jedna od prilika da se aktivno utiče na trend kretanja sopstvenog poslovanja i svakako ga preporučujemo, a za one koji ne stignu za ovaj poziv, otvoren do 12. avgusta, slične mogućnosti za podršku analiziraćemo već u narednom izdanju.

3. PKS: Podrška za pristup EU fondovima

Privredna komora Srbije u saradnji sa Komorskim investicionim forumom Zapadnog Balkana 6 (KIF ZB6) pokrenula je projekat pružanja tehničke podrške MMSP pri apliciranju za EU fondove, u okviru šireg projekta podrške Evropske Unije nacionalnim komorama Zapadnog Balkana. KIF ZB6 je zajednička inicijativa privrednih i privrednih komora iz Albanije, Bosne i Hercegovine, Kosova, Severne Makedonije, Crne Gore i Srbije, koja je 2017. godine uspostavila platformu saradnje sa ciljem da obezbedi zajednički glas poslovnoj zajednici u regionu i da olakša među-poslovne kontakte i promoviše region kao jednu investicionu destinaciju. KIF u ovom trenutku predstavlja oko 350.000 kompanija, uglavnom malih i srednjih preduzeća i kroz svoju misiju ih podržava u nastojanjima da otvore nove mogućnosti za jače umrežavanje, kroz unapređenje poslovne i investicione klime u regionu. Program podrške za apliciranje za EU fondove je jedan od mehanizama, čiji je cilj da podigne kapacitet privrednika da iskoriste mogućnosti za značajna unapređenja koja EU fondovi kroz pre svega finansiranje, ali i savetodavnu podršku, omogućavaju za razvoj sektora. Kvalifikovani aplikanti za ovaj program su MMSP iz svih oblasti poslovanja, koja imaju poslovnu ideju ili projekat u različitim razvojnim fazama, kojima je za realizaciju potrebna finansijska podrška iz nekog od brojnih programa u okviru šireg paketa podrške koji EU omogućava za zemlje članice i kandidate. Kroz faze selekcije poziva, 60 malih i srednjih preduzeća sa Zapadnog Balkana, od kojih deset iz Srbije, ući će u finalnu fazu podrške i pripreme projekta za finansiranje. Prijavlivanje i selekcija se sprovode preko [namenske on-line platforme](#), koja će ujedno kroz celo trajanje programa služiti kao ključna kontakt tačka za pomoć, informisanje i centar znanja za potencijalne učesnike. Proces selekcije počinje registracijom na platformi, nakon čega sledi prolazak kroz inicijalni kurs, kao i test spremnosti i ocenjivanja. Krajnji rezultat će biti definisan kroz rezultate testova u okviru kursa, kojih ima ukupno 7 i prilagođeni su vremenu i resursima aplikantata, odnosno MMSP. Kurs je interaktivan i dizajniran tako da podigne kapacitet aplikantata na najefikasniji način, kroz primer poziva za podnošenje predloga, osmišljen kao univerzalni primer modela koristeći formulacije i uslove aktuelnih postojećih poziva. Na taj način, aplikantima se omogućava da na praktičnom primeru imaju direktan uvid i identifikaciju adekvatnih poziva za oblast poslovanja i ciljeve koje žele da postignu, ali još važnije, omogućava im se da u realnom okruženju provere svoje znanje i kvalitet aplikacije. Za aplikante koji polože test, naredni korak selekcije je on-line intervju koji služi kako za dodatno procenjivanje ideje i statusa razvoja, tako i za identifikovanje adekvatnog programa i trenutno otvorenim ili planiranim pozivima na koje kandidat može da se prijavi. Najbolje prakse i iskustva u širokoj oblasti podrške MMSP nepobitno potvrđuju da je za uspešan razvoj sektora, kao i pojedinačnih preduzeća, kombinacija pristupa znanjima i pristupa finansijama optimalan model podrške. Samo pribavljanje, a nakon toga i efikasno korišćenje raspoložive finansijske podrške, čak i kada je reč o klasičnom finansiranju kroz resurse tradicionalnih finansijskih institucija, u velikoj meri zavisi od resursa korisnika da tu podršku na adekvatan način stavi u funkciju. Kada je reč o netradicionalnim modelima podrške, poput fondova kapitala ili fondova međunarodnih ili lokalnih razvojnih institucija, potreba za adekvatnim nivoom znanja i veština je još izraženija, pošto po pravilu podrazumeva detaljno, precizno i jasno obrazložene potrebe, ciljeve, postojeće i očekivane performanse aplikanta, pre nego što uđe u uži krug selekcije ili mu budu odobrena sredstva. Sa druge strane, sticanje znanja i veština potrebnih da se aplikacije i projekti pripreme na odgovarajući način, u prihvatljivim rokovima, često predstavlja značajan izazov za MMSP koja retko imaju posebne resurse poput odeljenja ili funkcija posvećenih takvim programima podrške. Istraživanja koja i [sami sprovodimo](#), u okviru ERASMUS+ projekta razvoja digitalne platforme za preduzetnike, MSP i poljoprivrednike, kao i naša prethodna praksa i iskustva, nedvosmisleno svedoče da je za uspešno prenošenje potrebnih informacija i savladavanje znanja i veština, često ključni element prilagođen model isporuke i provere stečenih znanja. U tom svetlu, ovaj program PKS, i način na koji je formiran celokupni model podrške, omogućava efikasno, ciljano i prilagođeno sticanje neophodnih veština, uvažavajući specifičnosti potreba MMSP. Uz to, program nudi dodatni nivo prilagođenosti potrebama aplikantata kroz podršku u identifikovanju adekvatnog programa i modela podrške kroz brojne EU programe, što je poseban, dodatni izazov za aplikante koji se nisu pre susretali sa sličnim mogućnostima. Kada se na to doda i činjenica da je program omogućava testiranje i ocenjivanje predložene ideje i aplikacije pre nego što se ona faktički i preda, jasno je da je reč o programu koji zaslužuje svaku preporuku.

4. EIC Accelerator: Podrška za inovacije sa globalnim potencijalom

Evropski savet za inovacije (European Investment Council - EIC) je sistem uspostavljen u okviru Horizon Europe programa, sa budžetom od 10.1 milijarde evra da podrži revolucionarne inovacije. Cilj EIC je da identifikuje i podrži revolucionarne tehnologije i ključne inovacije sa potencijalom da se pozicioniraju na međunarodnom nivou i postanu tržišni lideri. U skladu sa tim ciljevima, EIC podržava sve faze inovacije, od istraživanja i razvoja, kreiranja naučne osnove revolucionarnih tehnologija, transfera tehnologije, validacije i demonstracije revolucionarnih tehnologija i inovacija u realnom okruženju, do finansiranja razvoja i skaliranja startapa i MSP koja su nosioci tih inovacija, do nivoa na kom mogu da postanu globalno relevantni. Paket EIC podrške obuhvata kako pristup znanjima i veštinama kroz različite modele, tako i finansiranje, u više nego značajnim iznosima. Finansijska podrška se obezbeđuje kroz tri glavne šeme finansiranja: „EIC Pathfinder“, za napredna istraživanja o revolucionarnim tehnologijama „EIC Transition“ za transformaciju rezultata istraživanja u mogućnosti za inovacije i „EIC Akcelerator“ za pojedinačne kompanije, koje podržava u razvoju i izlasku na tržište. Za te potrebe, u okviru aktuelnog Accelerator poziva otvorenog do 5. oktobra, opredeljeni su grantovi u iznosu do 2,5 miliona evra za troškove razvoja inovacija, kao i investicije u formi učešća u kapitalu preduzeća u iznosu do 15 miliona evra. Aplikanti koji razvijaju tehnologije od strateškog evropskog interesa mogu da konkurišu i za EIC investicije veće od 15 miliona evra. Uz finansiranje, odabrane kompanije u okviru akceleratora dobijaju i obuku, kao i mentorstvo iskusnih i sertifikovanih eksperata, ali i pristup investitorima i korporacijama i mnoge druge mogućnosti kao deo EIC zajednice. Kvalifikovani aplikanti za EIC Accelerator su sva MSP ili konzorcijumi iz država članica ili kandidata za EU, koji raspolažu idejom, konceptom, prototipom proizvoda ili usluge koja nosi značajne inovacije. Proces apliciranja je dvokružni, pri čemu se u prvom koraku procenjuje ideja i nosilac ideje, i to kroz kratki video, prezentaciju i upitnik. Nakon 4 sedmice, ukoliko je ideja ocenjena pozitivno, sledi drugi korak, priprema celokupne aplikacije, za šta se potencijalnim korisnicima već obezbeđuje konsultantska podrška. Pored značajnih sredstava koja u punoj meri mogu da otklone tržišnu neizvesnost i paralelno angažovanje resursa na inovaciji i redovnom poslovanju, sve dodatne usluge aplikantima koji postanu deo EIC zajednice dostupne su u okviru BAS (Business Acceleration Services) skupa usluga, organizovanih u tri stuba podrške - pristupa obukama, mentorima i trenerima, pristupa globalnim partnerima poput investitora, korporacija, snabdevača i kupaca) i pristupa inovacionim ekosistemima i inovacionoj zajednici EU. Imajući to u vidu, EIC predstavlja jedinstvenu platformu dostupnu i lokalnim inovatorima i MSP koja omogućava razvoj i komercijalizaciju uz nivo podrške za koji nema lokalne konkurencije.

OSNOVNI EKONOMSKI POKAZATELJI		Jul - 22
1	Međugodišnja inflacija	11.90%
2	Referentna kamatna stopa	2.75%
3	Stopa nezaposlenosti	10.60%
4	Prosečna neto zarada - RSD	74,168
5	Prosečna penzija - RSD	30,974
6	KURS RSD/EUR	
	na poslednji dan u mesecu	117.4055
	Prosečan srednji kurs EUR	117.4310
7	KURS RSD/USD	
	na poslednji dan u mesecu	112.2638
	Prosečan srednji kurs USD	110.9308

Za sve dodatne informacije ili pitanja, slobodno nas [kontaktirajte](#). Prenesite nam svoje utiske, podelite novosti ili nam javite kako napreduju aktuelni projekti.

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Private Briefing July 2022

In its tenth year, the July Private Briefing comes in flavour of support for innovation and access to skills, which are woven into the base of effective utilization of the available financial support programmes analysed in this edition. We analyse the traditional mentoring programme of the Development Agency of Serbia, as well as entirely new programme of support for applying to the EU funds, by the Chamber of Commerce and Industry of Serbia. Support to the innovators comes as the analysis of the new edition of Innovations Fund's Catapult, and EIS Accelerator, which, being a segment of Horizon Europe, bears immense potential for new growth and development of innovative SMEs.

1. Innovation Fund: A New Catapult for Innovative Start-ups

The Innovation Fund has published a new call for the accelerator programme, titled "Catapult" and aiming to support early development phase innovative start-ups, as well as at those with already proven market traction, seeking to accelerate their growth and acquire new investment. Catapult offers financial support and intensive training, including mentoring for the applicants in two categories. The "Ideation" category includes early development phase companies seeking market validation, initial sales and confirmation of the business model. Although some of the participants from the category might have existing customers and market position, the category also considers start-ups which still don't create income yet possess IP or technology assessed as unique and competitive, and which are expected to collect initial capital between 100.000 and million euros. The "Scale-Up" category encompasses start-ups in the intensive growth phase, which already generate income and whose goal is to accelerate growth and collect additional funding through the Late Seed / Series A investments ranging from 500.000 to 2 million euros. In addition to the training, the Catapult also provides grants in a two-tier financing model. The first component is the entry grant, ranging from 20.000 euros for the Ideation start-ups to 50.000 for Scale-Up category, while the second component is the co-investing grant, in the amount matching the investment acquired by the beneficiary limited to 300.000 euros and reduced by the entry grant amount. The co-investing component can be utilized in the period between 12 and 24 months, and the beneficiaries can apply for it at any moment during the acceleration programme and 9 months after it, provided that they have acquired a minimum of 50.000 euros of the initial investment. Eligible beneficiaries are micro or small businesses, not older than 6 years when applying, with at least 80% of private ownership, without the limitations regarding the sector of operations. The Catapult concept in addition to the training, also offers the initial or additional development financing, and on top of that, doubling the initial investment secured by the applicant. That singles it out as the most comprehensive model of equity financing so far and fully recommendable option for new companies without the realistic option for long term traditional banking financing, with the need for significantly higher amounts than those provided by other financing programmes. The IF doesn't expect any equity in exchange for the investment, therefore not hampering the applicants' potential for new investment cycles. Our practice confirms that, in addition to the innovative idea and a team capable of carrying it out, the key success factor in IF applications is the adequate formulation of business plan, starting with the clear idea presentation, realistic assessment of the market potential and firmly rooted financial projections. If you have the idea or existing product or service, and you have a vision of attracting investors for further development, our experienced consultants and advisors are [available for support](#) and help in the analysis and preparation of the application, to avoid the most common traps in the process of preparation and presentation of the project.

2. SDA: Mentoring Support for Business Development

Serbian Development Agency (SDA) has this year, just as in the previous ones, published a call for providing standardised mentoring services for MSMEs, entrepreneurs and cooperatives, aiming to support business development and reduce number of failed businesses. We had analysed this model of support in several editions of Private Briefing, primarily due to the significance we recognise in a variety of programmes in which we participate ourselves, and which aim to increase the businesses' and farmers' capacity to adequately recognise market opportunities and the room for improvement of their functional and organisational capacities. The call evolves and adapts to the circumstances year after year, but its key benefit remains the increased capacity of beneficiaries to utilise opportunities offered by numerous available programmes or commercial financing sources, by analysing their current operations and identifying room for improvements. The mentoring process within the SDAs Standardised Mentoring Service is implemented using the methodology developed in cooperation with Japan International Cooperation Agency (JICA). The methodology defines the steps in mentoring process undertaken by certified consultants in direct cooperation with the owner or manager of the support recipient, in duration between 25 and 50 hours, 75% of which in the beneficiary's premises. The process includes baseline analysis, identifying current obstacles for the business development, and outlining key growth and development areas. Based on such detailed analysis in key segments, the mentor and the mentee prepare the development plan and project. The mentoring areas include current situation diagnostics, support in preparing development activities, plans and projects, consulting and coordination in the process of applying and approach to support funds, new technologies, consulting services, loan applications preparation with commercial banks and MSMEs support programmes, support in development activities, plans and projects implementation, networking, analytics and information acquisition, general consulting, training and coaching, connecting to specialised consultants and implementation of Kaizen philosophy and business models. Eligible applicants are newly formed business entities not older than 3 years on the day of the call publication, as well as existing subjects registered before July 2019, without outstanding fiscal debt and not operating in arms or hazard games industries. The collectives are eligible if they are oriented towards the MSMEs support and if their primary registered activity is production, processing, or crafts. As the service aims beneficiaries in various development stages, the programme is also adjusted, so the methodology clearly defines mutual steps and activities within each mentoring visit, from process management, through the field work, number of visits and activities within each, up to the timespan for preparing the plan and reporting, yet adapted to the type of beneficiary, i.e. start-ups or mature businesses. Applications are submitted through the network of Accredited Regional Development Agencies and the total budget of the call is 6 million dinars, which enables significant number of applicants to obtain the support. The market in which entrepreneurs and MSMEs operate is in constant changes, reflecting the business dynamics, variations in customers' habits and needs and competition development. In those circumstances, those who intend to keep up, have to develop their own capacities with identical dynamics at least, whereas those who want to grow and gain advantage, in addition to investing in equipment and premises, also have to invest in know-how and skills to be able to match the trends and increase competitiveness, and consequently profitability and sustainability. Those skills are often out of reach of businesses focused on their core activities, and that is precisely why services such as this are often the key element which shifts the boundaries, allowing for the businesses to expand their development envelope to the one offering bigger possibilities for growth and development. Given both the local and global markets have, in the midst of the rebound from one crisis entered the new one, whose impact is only just emerging, market realities and expectations are more or less altered and they keep evolving. One of the elements of the response to it can be the support provided by the experienced mentors which can indicate the existing room for development, which will empower the beneficiaries and make them more resilient, competitive and adjusted. In that respect, this programme is one of the opportunities to steer the trend of one's own business development and we therefore definitely recommend it. For those who don't manage to apply to this call, opened until August 12th, we will analyse others, similar opportunities in the upcoming editions of Private Briefing.

3. CCIS: Support to Access EU Funds

The Chamber of Commerce of Serbia (CCIS), in cooperation with the Chamber Investment Forum of Western Balkan (CIF WB6), has launched a technical assistance (TA) project for MSMEs applying for EU funds, within the broader EU support project to the national chambers of Western Balkans. CIF WB6 is mutual initiative of chambers of commerce of Albania, Bosnia and Herzegovina, Kosovo*, North Macedonia, Montenegro and Serbia, which have set-up a cooperation platform back in 2017 aiming to provide a single voice for the regional business community and facilitate business contacts, and promote the region as the single investment destination. Currently, CIF represents some 350.000 companies, mainly small and medium, and within its mission, supports them in their efforts to create opportunities for stronger networking, through improving regional business and investment climate. The programme of support for applying to the EU funds is one of the mechanisms aiming to increase the capacity of businesses to utilise possibilities for significant improvements offered by the EU funds to the sector, primarily through the financing options, but also through the advisory support. Eligible applicants are MSMEs from all sectors of operations, with the business idea or project in different development phases, seeking support from any of the numerous programmes within the broader support package offered by the EU to the members and candidate countries. Through the call selection phases, up to 60 WB SMEs, 10 of which from Serbia, will enter the final stage of the support and preparation of the project for financing. Application and selection are implemented through the [dedicated programme platform](#), which will also, during the entire programme duration, serve as a key contact and support point, informing and knowledge centre for the participants. The selection process starts by registration within the platform, after which the applicants will attend the initial course, readiness test and scoring. The end result will be defined through the 7 tests planned during the preparation course, adjusted to fit the available time and other resources of MSMEs applying. The course is interactive and designed in a way that raises the capacity of the applicant most efficiently, by an example application, designed as the universal model with the formulations and terms and conditions applied in actual, real calls. In that way, the applicants are enabled to use practical examples to gain insights and identify adequate calls for their area of operations, but more importantly, they will gain the opportunity to test their know-how and application quality in realistic environment. For those who successfully complete the test, the next selection stage is an online interview, which serves for additional idea and development status testing, as well as for the identification of the adequate programme of support and currently open or planned calls which the candidate can apply to. Best practices and experiences confirm, beyond any doubt, that for the successful development of the entire sector, as well as the individual businesses, combination of access to skills and access to finance is the optimal support model. The obtaining of the financial support alone, and its consequent efficient utilisation, even in the case of classic financing model offered by traditional financial institutions, to a large extent depends on the capacity of the beneficiaries to efficiently use that support. When it comes to the non-traditional support models, i.e. investment funds or local and international development institutions funds, the need for the adequate level of skills and know-how is even higher, since they required detailed, precise and clearly elaborated needs, goals, existing and expected performances of the applicant, before he enters the selection short-list and receives funding. On the other hand, gaining the know-how and skills needed to prepare the applications and projects adequately, within the defined timeframe, often poses a significant challenge to the MSMEs, which rarely have dedicated resources such as teams or functions for such support programmes. The research, including those we [conduct within the ERASMUS+ project](#) of developing the digital platform for entrepreneurs, SMEs and farmers, as well as our previous practice and experience, testify that for a successful information, skills and know-how transfer, the most frequent key element is the adjusted delivery model and testing of the gained skills. In line with that, this CCIS programme, and the model in which it is formulated and set-up, offers targeted, adjusted gaining of necessary skills, aligned with the specifics of the needs of the MSMEs. In addition, the programme offers additional layer of alignment through the identification of the adequate programme out of numerous offered by the EU, which is a special challenge for the applicants which haven't met similar opportunities previously. Adding to it the fact that the programme enables testing and scoring of the idea and application before the submission, we strongly recommend the programme, even if you are not fully sure which exact programme you would require at this very moment.

4. EIC Accelerator: Support to the Innovations with Global Potential

European Investment Council - (EIC) is a system set-up within the massive Horizon Europe programme, with a “tectonic” budget 10.1 billion euros to support game-changing innovations. The EIC goal is to identify and support revolutionary technologies and key breakthrough innovations with the potential to position globally and become market leaders. In line with that agenda, EIC supports all the phases of the innovations, from R&D, development of the scientific base for the game changing technologies, technology transfer, validation and demonstration of the innovations in real operational environment, up to financing and scaling-up of start-ups bringing the innovations, to the level at which they can become globally relevant. The EIC support package therefore combines access to skills and knowledge through a variety of models, and also provides the financing in more than significant amounts. The support is provided through three distinctive financing schemes: “EIC Pathfinder”, for advanced research in game changing technologies, “EIC Transition” for transforming the R&D results into innovation opportunities, and “EIC Accelerator”, for individual companies which it supports in their market entry. For those purposes, within the actual Accelerator call, opened until October 5th, grants will be approved amounting all the way up to 2,5 million euros for the costs of the innovation development, and the investments in the form of equity financing up to 15 million. The applicant which develop technologies of EU strategic interest, can apply for more than 15 million euros. Alongside the financing, the selected companies can receive the training and mentoring by the experienced, certified experts within the Accelerator, as well as the access to the investors and companies, and many other benefits as a member of the EIC community. EIC Accelerator eligible applicants are all SMEs or consortiums from the EU member or candidate states, which possess the idea, concept, prototype of product or service which brings significant innovation. The application process is two-tier, and in the first round of selection the idea and the authors are being assessed, through a short video pitch, slide deck and questionnaire. After 4 weeks, provided that the idea was assessed positively, the second round follows, assuming the preparation of the entire application, for which the potential beneficiaries are provided with advisory support. In addition to more than significant funding, alleviating market uncertainty and resolving the applicants from the parallel engagement in their daily business, all the additional services for the applicants which enter the EIC community are available under the 3-pillar support: access to training, mentors and trainers, access to global partners such as investors, corporations, suppliers and buyers, and access to the innovation eco-systems and EU innovation community. Having all that in mind, the EIC is a unique platform available to the local innovators and SMEs which enables development and commercialisation, under the support level unmatched by the locally available support programmes.

KEY ECONOMIC INDICATORS		Jul - 22
1	Annual inflation	11.90%
2	Reference interest rate	2.75%
3	Unemployment rate	10.60%
4	Average net salary - RSD	74,168
5	Average pension - RSD	30,974
6	Exchange rate RSD/EUR	
	On the last day of the month	117.4055
	Average exchange rate for the month	117.4310
7	Exchange rate RSD/USD	
	On the last day of the month	112.2638
	Average exchange rate for the month	110.9308

For additional information or questions, please [contact us](#). Share your impressions, inquiries and news, or share the updates on the current projects.

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