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## **THE EVOLUTION OF THE FORMS OF SUPPORT FOR SMALL TO MEDIUM SIZE ENTERPRISES IN POLAND AFTER ACCESSION TO THE EUROPEAN UNION**

*This article presents the types, scale and importance of supporting small and medium size enterprises from the structural funds in Poland since the accession to the European Union to the present time. The article presents the definition of small and medium size enterprises and the types of non-refundable and refundable financial support from the EU. The study also shows the amount of support received by Poland in the framework of individual operating programs in the financial perspective of 2004-2006 and 2007-2013 and the possibilities of supporting the sector in the current perspective of 2014-2020. Based on the analysis of data obtained from the Polish Agency for Enterprise Development, the evolution of existing forms of support for the SME sector in the context of solutions offered by the current financial perspective was presented.*

**Keywords:** small and medium size enterprises, grants, structural funds, financial perspective of 2014-2020

### **Introduction**

The small and medium size enterprises (SMEs) play a big role in the employment and the economic growth of the state. SMEs have a big share in the main economic indicators and therefore the economic policies of individual countries as well as in the European Union pay more and more attention to the promotion of this sector. The public support for SMEs should be treated as a planned and organized action to develop and improve the competitiveness of companies using public funds. An important place of the SME sector in the EU policies, programs and the strategies of the Member States means that the share of this sector in the spendings under the Community and national programs is growing rapidly<sup>1</sup>. At the same time this support has changed significantly in recent years. Until recently, the most common form of assistance to the SME sector was subsidies (grants), in the current financial perspective the bigger share goes to refundable forms of support such as preferential loans, advances or guarantees as well as advisory support and training. The authority playing a special role in supporting the SME sector is the Polish Agency for Enterprise Development (PARP). The task of PARP is to manage funds from the state budget and from the European Union destined for the support of entrepreneurship and innovation as well as human resources

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<sup>1</sup> M. Gancarczyk: Wsparcie publiczne dla MŚP. Podstawy teoretyczne a praktyka gospodarstwa. Publisher C.H. Beck, Warsaw 2010, p. 9-12

development. All activities of PARP are performed with particular attention paid to the needs of this sector<sup>2</sup> and this is why the article presented the support for SMEs given by this institution since Polish accession to the EU, taking into account the proposed changes in the financial perspective of 2014-2020.

The purpose of the article was to present various forms of support for the sector of small and medium size enterprises in Poland from the EU funds and the evolution of this aid in the next financial perspectives. Another aim of the study was to discuss the assumptions of the current financial perspective and to show the possibilities of supporting the operations of small to medium size enterprises in the years 2014-2020. The study is based on information and data from the secondary sources. The article uses foreign and domestic secondary sources, including literature, legislation, results of the studies and reports as well as the information obtained from the Polish Agency for Enterprise Development and the Ministry of Infrastructure and Development.

### **Characteristics of the SME sector**

Micro, small and medium size enterprises (SMEs) are the driving force of the economic development of the European Union. This sector is of particular importance for the economy due to<sup>3</sup>:

- generating new jobs, which has an impact on solving the problems of unemployment,
- rationalization of the allocation of resources,
- innovation and modernisation of the industrial structure.

In the enlarged European Union comprised of 25 countries, there are some 23 million SMEs, which account for 99% of all businesses and create 75 million jobs. But, there are many barriers to the development of this sector, such as difficulties in obtaining external financing, which hinder the access to innovation and new technology. The support for SMEs is for the European Commission one of the priorities for economic growth, job creation and the development of innovation<sup>4</sup>.

A common definition of small and medium size enterprises in the European Union was adopted in the second half of the nineties. Currently, that definition has been included in the annex to the Commission Recommendation 2003/361/EC of the 6<sup>th</sup> May 2003 (Journal of Laws L 124 of the 20<sup>th</sup> May 2003). It entered into force on the 1st January 2005 and applies to all policies and activities of the Commission towards SMEs. For Member States the application of this definition is voluntary and can be included in their legislation. In Poland, the Legal Act of the 2<sup>nd</sup> July 2004 is in force (Journal of Laws of 2004 No. 173, item 1807), in which the definition of small to medium size

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<sup>2</sup> Obtained on 27.03.2014 from the website at the address: <http://www.parp.gov.pl/index/index/1389>

<sup>3</sup>B. Piasecki, *Przedsiębiorczość i mała firma. Teoria i praktyka*, Publisher, University of Łódź, Łódź 1997, p. 101

<sup>4</sup> Nowa definicja MŚP, *Poradnik dla użytkowników i wzór oświadczenia*, Komisja Europejska, Wspólnota Europejskie, 2006, s. 5

enterprises is consistent with the definition included in the Regulation of the European Commission.

The definition of an entrepreneur is contained in Art. 4 of the Act on freedom of economic activity. The Act defines an entrepreneur as "a natural person, legal person and organizational entity which is not a legal person, of which the legal capacity is granted under the separate legal act - performing the economic activity on their own behalf. The entrepreneurs are also the partners of civil partnerships within the scope of their business activities"<sup>5</sup>.

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According to Legal Act of the 2 July 2004 on freedom of economic activity, the small businesses are the enterprises which:

- employ on average less than 50 employees annually,
- an annual net turnover from the sale of goods, products, services and financial transactions exceeds the PLN equivalent of EUR 10 million,
- annual balance sheet totals do not exceed the PLN equivalent of EUR 10 million.

In contrast, the medium size enterprise is an enterprise which:

- employs on average less than 250 employees annually,
- achieves the annual net turnover from the sale of goods, products, services and financial transactions exceeding the PLN equivalent of EUR 50 million,
- annual balance sheet totals do not exceed the PLN equivalent of EUR 43 million.

In the Act, there is also the definition of micro enterprises which are characterized by the following features:

- employ on average less than 10 employees annually,
- an annual net turnover from the sale of goods, products, services and financial transactions exceeds the PLN equivalent of EUR 2 million,
- annual balance sheet totals do not exceed the PLN equivalent of EUR 2 million.

The above specified thresholds must be met jointly. This means that if one of the thresholds is not fulfilled, the given entrepreneur changes the classification. However, it should be emphasized that the criteria were established after many years' observations conducted by the European Commission in the EU-15 companies. Thus, the financial limits are mostly inadequate to the situation of Polish entrepreneurs. The most important criterion is the number of employees as well as the criterion of independence. The introduction of the criterion of independence allows the identification of entrepreneurs who meet all other criteria, however, they cannot benefit from the privileges intended for SMEs since they belong to big capital groups. For this purpose the concepts were defined of a capital linked enterprise, an independent enterprise or a partner enterprise.

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The Legal Act of the 2 July 2004 on freedom of economic activity determines the division of enterprises by the structure of shareholding. According to this division, they are:

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<sup>5</sup> Ustawa z dnia 2 lipca 2004 , Dz. U. z 2004 r. Nr 173, poz. 1807, as amended.

- independent enterprises (other company which holds less than 25 % of shares),
- the partner companies (the shares of other company shall not exceed 50 %),
- associated companies (50 % of the shares or of the equivalent control is held by other enterprise).

The sector of small to medium size enterprises plays a big role in the employment and economic growth, it is a major source of jobs and has a big share in the GDP of a given country. According to the data from the Central Statistical Office in the year 2011, 1.78 million businesses operated, including small to medium size enterprises which accounted for 99.8 %<sup>6</sup>. The same percentage of SMEs stood for all companies in the EU. But, compared with the EU average the SME sector in Poland is increasingly dominated by micro enterprises. The percentage of micro enterprises in the total number of enterprises in Poland stands at 95.9 % (in the EU - 92.5 %). The dynamics of the growth rate of the number of SMEs in the years 2010-2011 amounted to 3.3%<sup>7</sup> on average annually.

In the year 2011, the number of the employed in the Polish enterprises accounted for 9 million, with more than 70 %, i.e., 6.3 million people working in the SME sector, including 5.7 million in micro enterprises, which are the biggest employer in Poland. In turn, the number of people employed in SMEs was 3.9 million which accounted for 60.5 % of the total employment in the enterprises.

An important aspect of the significance of the SME sector for the economies is its share in the creation of gross domestic product. According to Eurostat data, the sector of small to medium size enterprises in Poland in the year 2010 generated 46.9 % of GDP, which compared to the EU average is by 1.4 % points a weaker outcome. According to data from the Central Statistical Office the enterprises in Poland generated in total 71.6 % and 71.8 % of GDP respectively in the year 2010 and in the year 2011. As compared to the EU average, Polish micro and small enterprises have a lower share in the creation of GDP. According to Eurostat data, micro enterprises in Poland make up 15.9% of GDP and the small enterprises - 13.2% while in the EU micro enterprises generate 21.2% and small enterprises - 18.2%<sup>8</sup>.

Remembering these data and the barriers to SME development in Poland the support to this sector from the EU is very important. There are two main ways to support the development of SMEs: financial and non-financial. The financial support includes the preferential loans, tax credits, loan guarantees, accelerated depreciation and EU funds. The non-financial support is primarily the co-financing of training and consulting as well as the use of infrastructure, the support parks and the incubators of entrepreneurship.

An especially serious barrier to development, in particular to micro and small enterprises is a limited access to external financing. The survey conducted in the year 2012 by PARP<sup>9</sup> shows that the vast majority of the Polish companies finance the

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<sup>6</sup> A. Tarnawa, P. Zadura-Lichota. (scientific editorship), Raport o stanie sektora małych i średnich przedsiębiorstw w Polsce w latach 2011-2012, Publisher PARP, Warsaw 2013, p. 18

<sup>7</sup> Op. cit., p. 19-20

<sup>8</sup> Op. cit., p. 15-16

<sup>9</sup> W. Załęski, Badanie rynku wybranych usług wspierających rozwój przedsiębiorczości i innowacyjności w Polsce „Finansowanie zwrotne”, PARP, August 2012, p. 28-29

investments from their own resources. Approximately 80% of the surveyed group of 1100 entrepreneurs asked to identify three sources of financing of business activities, first indicated their own funds, 12% bank loan and 7% leasing, 3% grants and 1% loan from various crediting institution. In addition, the survey reveals that 65 % of the surveyed entrepreneurs have not applied for refundable funding over the past five years while 16% applied for such support more than once. The most common banking instrument used by entrepreneurs is credit in open account (39%), followed by working capital loan (17%) and investment loan (12 %).

Financing SMEs using bank loans is difficult due to the high requirements of the banks in the process of granting loans, no credit history, the high costs of preparing the loan application and the lack of collaterals required by the bank. Therefore, for SMEs the financial support plays a significant role. A significant impact on this sector had the possibility of support under the EU Structural Funds and Community Initiatives. The European Union provides funding to SMEs in the form of grants, loans and guarantees, and regardless of the funding of the specific projects. EU funding is provided under two categories: direct financing in the form of grants and indirect funding through national and local institutions<sup>10</sup>. The most common form of aid is grants although in the current financial perspective the preferential loans and guarantees will have an increasing share.

In contrast to the loans and advances which in due time should be repaid, the grant is non-repayable aid allocated for a specific purpose. Such purpose may be an investment in real estate or in movable property, the purchase of know-how or conducting the trainings. However, the grant obtained from the Structural Funds is characterised by, exceptions aside, the need to make contribution by the beneficiary. The beneficiary under the agreement agrees to use the grant for its intended purpose.

An important form of support for the SME sector on the side of PARP is the guarantee of credit or loan. The European Commission defines the guarantee as a legal obligation of the third party to pay the outstanding portion of the credit or loan, including the outstanding interest, in the event of default by the primary borrower<sup>11</sup>. The importance of this instrument is increasing among entrepreneurs due to the lack of adequate security for the applied credits and loans.

## **The funding opportunities in the SME sector in particular financial perspective**

The financial perspective of 2004-2006 was the first which allowed Poland to benefit from the structural funds. During that period Poland had more than 8 billion euro of structural funds and 5,478 billion from the Cohesion Fund, a total of over 13.5 billion euro.

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<sup>10</sup> Wsparcie finansowe dla małych i średnich przedsiębiorstw (MŚP) ze środków krajowych i Unii Europejskiej, Kancelaria Senatu, Warszawa 2012 r., p. 7

<sup>11</sup> J. Próchniak: Ocena działalności funduszy poręczeń kredytowych w Polsce, *Oeconomia Copernicana*, No 1. p. 7 Toruń 2010, p. 122-123

Table 1. Allocation of EU structural funds under the various operating programs for the years 2004-2006 in billion euro

Name of the operating programme	Value of allocation in billion euro
Integrated Operating Programme - the Regional Development (ZPORR)	2,968
Sectoral Operating Programme – Increase of the Competitiveness of Enterprises (SPO WKP)	1,251
Sectoral Operating Programme – Development of Human Resources (SPO RZL)	1,470
Sectoral Operating Programme - Transport (SPOT)	1,163
Sectoral Operating Programme – Restructuring and modernisation of the food sector and the development of the rural areas (SPO ROL)	1,193
Sectoral Operating Programme – Technical Support Program (PO PT)	0,028
<b>Total</b>	<b>8,073</b>

Source: Own study based on data from the Final Report of the National Development Plan for the years 2004-2006, obtained from the website at the address:

[http://www.mir.gov.pl/fundusze/fundusze\\_europejskie/wykorzystanie\\_funduszy/sprawozdania\\_roczne/Documents/Sprawozdanie\\_koncowe\\_z\\_realizacji\\_NPR\\_2004\\_2006\\_071013.pdf](http://www.mir.gov.pl/fundusze/fundusze_europejskie/wykorzystanie_funduszy/sprawozdania_roczne/Documents/Sprawozdanie_koncowe_z_realizacji_NPR_2004_2006_071013.pdf)

PARP is pursuing a number of projects financed from the state budget and the structural funds. In the financial perspective of the years 2004-2006 it was responsible for the implementation of some of the activities of the Sectoral Operating Programme - Increase of Economic Competitiveness of the Enterprises (SPO WKP) and the Sectoral Operating Programme - Human Resources Development (SPO RZL).

The funds under programme SPO WKP within the framework of activities implemented by PARP were intended to finance the projects in the following activities<sup>12</sup>:

- SPO WKP 1.1.2 - Support for business environment institutions and the network of business environment institutions
- SPO WKP 1.2.1 - The recapitalization of loan funds,
- SPO WKP 1.2.2 - The recapitalization of guarantee funds,
- SPO WKP 1.2.3 - Support for the links of the seed capital funds,
- SPO WKP 2.1 - Increase the competitiveness of small and medium size enterprises through consultancy,
- SPO WKP 2.2.1 - Support for the enterprises making new investments,
- SPO WKP 2.3 - Increase of the competitiveness of small to medium size enterprises through investments.

For the direct support to SMEs, PARP had a budget of EUR 33.07 million for the activity 2.1, for the activity 2.3 – EUR 359.03 million and subactivity 2.2.1 – EUR 264.3 million, which gave a total of EUR 656.4 million and accounted for almost 53% of the allocation for the above mentioned operating program. The program was also attended by business environment institutions through which it was possible to support

<sup>12</sup> Obtained on 27.03.2014 from the website at the address <http://www.parp.gov.pl/index/index/87>

SMEs in an indirect way and the loan and guarantee funds were recapitalised, which still continue to provide loans and guarantees from the funds received under this program. The efficiency of this support was reflected in the allocation of the resources planned in the new perspective and giving special significance to refundable financing.

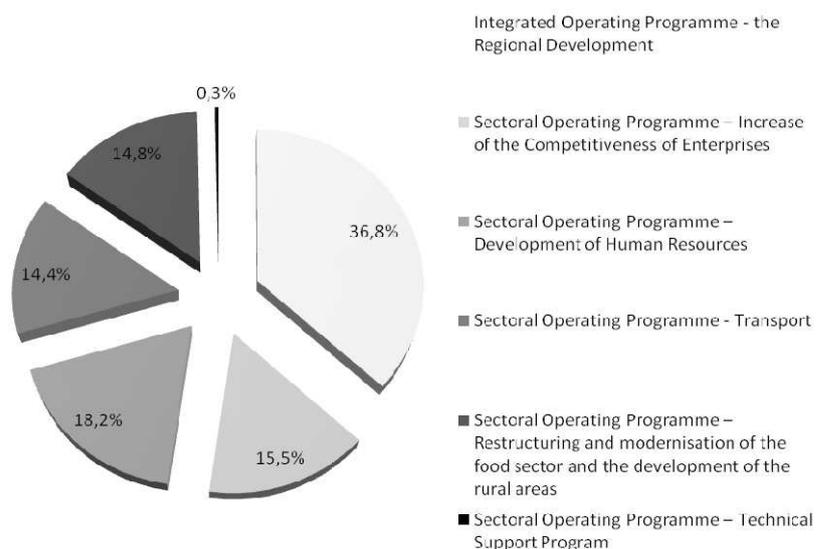


Figure 1. Percentage share of allocation of EU structural funds within the individual operating programs for the years 2004-2006

Source: Own study based on data from the Final Report of the National Development Plan for 2004-2006, obtained from the website at the address: [http://www.mir.gov.pl/fundusze/fundusze\\_europejskie/wykorzystanie\\_funduszy/sprawozdanie\\_roczne/Documents/Sprawozdanie\\_koncowe\\_z\\_realizacji\\_NPR\\_2004\\_2006\\_071013.pdf](http://www.mir.gov.pl/fundusze/fundusze_europejskie/wykorzystanie_funduszy/sprawozdanie_roczne/Documents/Sprawozdanie_koncowe_z_realizacji_NPR_2004_2006_071013.pdf)

In the years 2004-2008 PARP was also responsible for the implementation of Activity 2.3. "Development of the human resources of the modern economy" funded from the SPO RZL programme. However, that was indirect support for the entrepreneurs. The implementation of the activity required close cooperation between training institutions and enterprises and the preparation of the training offer by these institutions which corresponds with the needs of businesses and their employees.

Table 2. Allocation of the Structural Funds and the Cohesion Fund under various operating programs for the years 2007-2013 in billion euro.

Name of the operating programme	Value of allocation in billion EUR
Infrastructure and Environment Programme	28,38

Innovative Economy Programme	8,66
Human Capital Programme	10,00
Development of Eastern Programme Poland	2,39
Programme of European Regional Co-operation	0,73
16 Regional Operating Programmes	17,27
Technical Assistance Programme	0,52
<b>Total</b>	<b>67,95</b>

Source: Own study based on data obtained from the website at the address: [http://www.pomorskie.eu/pl/bip/puw/urzed\\_wojewodzki/wydzialy\\_puw/wipwc/alokacja\\_srodkow](http://www.pomorskie.eu/pl/bip/puw/urzed_wojewodzki/wydzialy_puw/wipwc/alokacja_srodkow)

In the years 2007-2013, Poland benefited and continues to benefit from the structural funds distributed through the national operating programs (Innovative Economy, Human Capital and Development of Eastern Poland, Infrastructure and Environment, Technical Support) (KPO) and 16 Regional Operating Programmes (RPO).

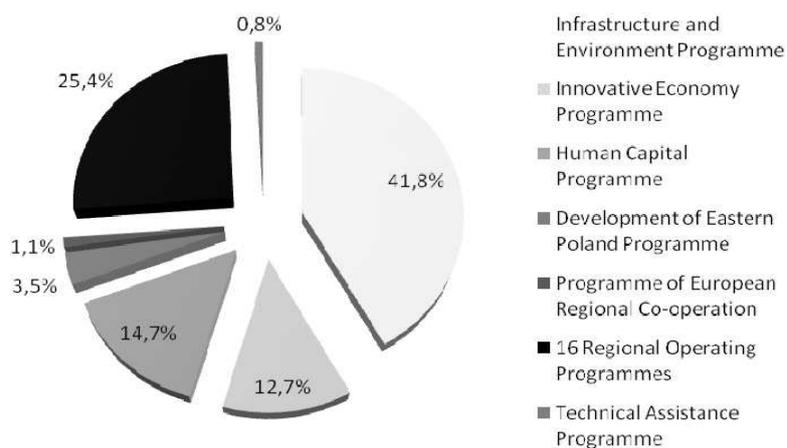


Figure 2. Percentage share of the allocation of the structural funds and the Cohesion Fund under various operating programs for the years 2007-2013

Source: Own study based on data obtained from the website at the address: [http://www.pomorskie.eu/pl/bip/puw/urzed\\_wojewodzki/wydzialy\\_puw/wipwc/alokacja\\_srodkow](http://www.pomorskie.eu/pl/bip/puw/urzed_wojewodzki/wydzialy_puw/wipwc/alokacja_srodkow)

The allocation of EU funds under cohesion policy for those periods was fixed at 67.9 billion euro, including national operating programs (KPO) - 49.9 billion and 17.3

billion euro for RPO<sup>13</sup>. The allocation of funds in the 2007-2013 perspective was 5 times higher than in the 2004-2006 perspective, it should also be emphasized that Poland within the framework of that financial perspective was the biggest beneficiary of the structural funds.

In the financial perspective for the years 2007-2013 PARP was responsible for the implementation of the activities under three operating programs: Innovative Economy, Human Capital and Development of Eastern Poland. The Agency had a total budget for the implementation of the above mentioned operating programs of more than 7 billion euro, which accounted for over 10 % of the total allocation of funds. Within that amount most funds were spent on the implementation of the Operating Programme Innovative Economy (POIG) - 3.9 billion, followed by the Operating Programme Development of Eastern Poland (PO RPW) - 2.67 billion euro and Operating Programme Human Capital (POKL) - 672 million euro<sup>14</sup>.

The 2007-2013 perspective brought many changes, both in terms of the method of financing and the implementation of the structural funds. The first change was the reduction from four to two structural funds, namely, the European Regional Development Fund and the European Social Fund. Another very important change was the partial decentralization of the implementation of the programs through 16 regional programs (RPO). The local authorities of the region who had the biggest awareness of the needs of their region were responsible for the implementation of the Regional Operating Programme (RPO). POIG replaced OPIE, focusing on the increase of competitiveness through innovation. A popular activity 2.3 SPO WKP had its continuation, but through regional programs. POKL replaced SPO-RZL. An important change was that POKL consisted of two components: the central and regional. The significant changes also happened in the area of initiatives. The initiatives INTERREG III, URBAN II, Equal and Leader+ ceased to exist and the programmes such as Jeremie, Jessica and Jaspers came into being.

Jeremie is an initiative of support from other sources than grants (in the form of credits, loans, guarantees and other equity instruments) aimed at facilitating access to finance for SMEs, including also entities which are in the early stages of their development<sup>15</sup>. In contrast, Jessica is an initiative which, through financial engineering instruments supports investments in urban areas starting from revitalization through education, culture, tourism, transport and ending with renewable energy sources<sup>16</sup>. These initiatives are a significant contribution to the development of non-grant support. The impact assessment of Jeremie initiative will be an important indication for the implementation of the financial engineering instruments for SMEs in future.

Polish experience of the past few years has led to the introduction in the 2007-2013 programming period, of a number of simplifications for entities applying for financing their projects from EU funds, such as reducing the number of necessary documents submitted by the entrepreneurs at the stage of applying for funds.

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<sup>13</sup> Report on the implementation of the National Strategic Reference Framework for the years 2007-2013.

Realisation of the implementation in the year 2012, the Ministry of Regional Development, 2013 p. 97

<sup>14</sup> Obtained on 27.03.2014 from the website at the address: <http://www.parp.gov.pl/index/more/303>

<sup>15</sup> Obtained on 12.04.2014 from the website at the address: <http://www.jeremie.com.pl/mazowieckie/o-jeremie/>

<sup>16</sup> Obtained on 12.04.2014 from the website at the address:

[https://www.funduszeuropejskie.gov.pl/RPO/Aktualnosci/Strony/Jessica\\_240310.aspx](https://www.funduszeuropejskie.gov.pl/RPO/Aktualnosci/Strony/Jessica_240310.aspx)

In the years 2004-2006, the maximum level of co-financing from structural funds was 75%. In the 2007-2013 perspective, this level increased to 85%. Moreover, the funds from the 2004-2006 perspective had to be used by the end of the year 2008 in accordance with the so-called the n+2 rule. In another perspective for the years 2007-2010 the possibility of using the funds was extended by one year, which meant that in line with the so-called the n+3 rule the funds could be used until the year 2013. The funds for the years 2011-2013 could be reused under the n+2 rule. In addition, in the years 2004-2006 the rule of multifunding was prevailing, that is, within one program the projects under more than one fund could be financed. In order to simplify the use of funds in the 2007-2013 perspective the possibility of financing the program was restricted to one fund, in the same time introducing the principle of cross-financing meaning the possibility of financing under the project the activities from the European Regional Development Fund and also from the European Social Fund (usually up to 10 % eligible costs) and vice versa.

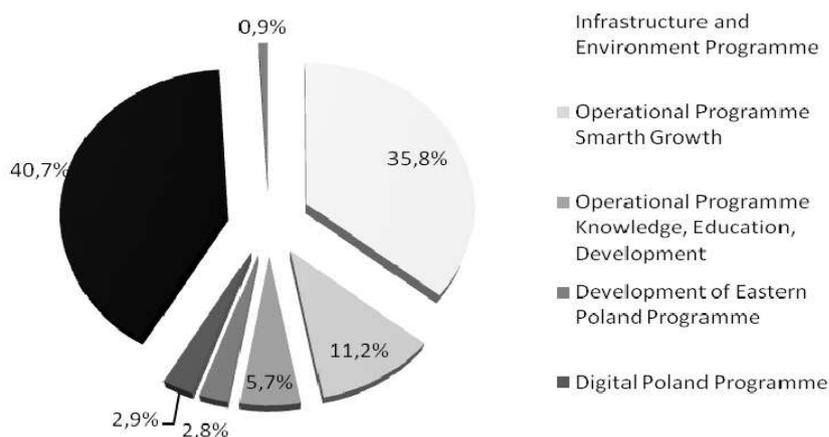


Figure 3. Percentage share of the proposed allocation of the structural funds and the Cohesion Fund under various operating programs for the years 2014-2020

Source: Own study based on data obtained from the website at the address: [http://www.mir.gov.pl/fundusze/fundusze\\_europejskie\\_2014\\_2020/strony/start.aspx](http://www.mir.gov.pl/fundusze/fundusze_europejskie_2014_2020/strony/start.aspx)

Poland can receive 82.5 billion euro from the cohesion policy budget for the years 2014-2020, this is an increase of more than 20% as compared to the previous financial perspective. The support will still be available through 6 national and 16 regional operational programs. The chart above shows the allocation proposed by Poland. Due to the ongoing negotiations with the European Commission, these arrangements can be changed. In January 2014 the Council of Ministers adopted the individual operating programs, which will be subject to negotiations with the European

Commission after the approval of the partnership agreement. The entrepreneurs can count on the first competitions more towards the end of 2014<sup>17</sup>.

The current perspective 2014-2020 does not bring so many changes as the 2007-2013 perspective, especially when it comes to formal issues. The co-financing of the projects will be at the level of 85%, with the exception of the province of Mazovia, for which the level will be 80%. The division into national programmes and 16 regional operating programs will be maintained. In addition, it is planned to create the computerised central information system, thanks to which it will be possible to communicate with the beneficiaries electronically. Given the positive experience with the implementation of the regional programs further decentralization of the management of the operating programs will take place. In case of regional programs the system of two-fund financing will be brought back, which was eliminated in the previous financial perspective.

A very important change in the new financial perspective will be how to dispose the funds from the European funds. The non-repayable grants will give way to preferential loans and guarantees. This shall lead to bigger added value of the EU money which will be "re-circulated" many times, supporting in this way much bigger number of entrepreneurs. In the financial perspective 2007-2013, a big part of the budget was allocated to grants, i.e. 8.68 billion euro was earmarked to the non-refundable aid, while the amount of only 173 million euro was allocated to refundable aid, this is almost 50 times less<sup>18</sup>. In the current perspective, up to 80 % of the funds for entrepreneurs could be put on the market in the form of repayable instruments.

From the perspective of the economy, such solution is much more favourable because the same money can fund several or even a dozen projects. For entrepreneurs more favourable was non-refundable financing, which, however, due to the strong investment impulse, distorted competition. Limited resources allowed for supporting only a small group of companies, which, thanks to the implementation of their projects gained a competitive advantage.

At present, it is still too early to assess and compare the impact of grants and repayable financing on the companies which benefited from that support in the 2007-2013 perspective. Such attempt was undertaken in Western Pomerania by carrying out a study aiming at assessing the direct and indirect support for the SME sector in the framework of the RPO and Jeremie initiative<sup>19</sup>. The study shows that grants have a big impact on the competitiveness of enterprises. As compared to unsuccessful applicants, the grant beneficiaries reported an increase in the number of customers and revenues by 20 percentage points. The advantages of this instrument in addition to an unquestionable impact on the competitiveness between the companies include: significant impact on innovation, job creation, the multiplier effect. On the other hand, the disadvantages are mainly the interference with the free market forces.

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<sup>17</sup> Obtained on 27.03.2014 from the website at the address:

[http://www.mir.gov.pl/fundusze/fundusze\\_europejskie\\_2014\\_2020/strony/start.aspx](http://www.mir.gov.pl/fundusze/fundusze_europejskie_2014_2020/strony/start.aspx)

<sup>18</sup> Obtained on 10.04.2014 from the website at the address:

[http://wyborcza.pl/Polityka/1,103835,8398296,Koniec\\_dotacji\\_Euro\\_ma\\_pracowac.html](http://wyborcza.pl/Polityka/1,103835,8398296,Koniec_dotacji_Euro_ma_pracowac.html)

<sup>19</sup> Klimczak T., Ocena bezpośredniego i pośredniego wsparcia sektora MŚP w ramach RPO WZ oraz uzyskanie rekomendacji z zakresu wsparcia MŚP na przyszłą finansową na lata 2014-2020, PSDB, Warsaw 2013, p. 89, 93

With regard to the indirect support, such as in the case of study of Jeremie Initiative, more companies backed by loan and guarantee funds reported an increase in the indicators of competitiveness than companies - banks' customers. 57% of companies that benefited from the support offered by loan and guarantee funds and only 25% of bank customers stated that they increased the number of customers. Also, the revenues and profits are higher in the group of the fund customers. The advantages of this instrument in addition to an unquestionable impact on the competitiveness of companies include: significant impact on job creation, positive relation of costs to effects, the ability to assist companies with no operating history on the market and no credit history or the repeated use of the same funds. On the other hand, the disadvantages are mainly: relatively low impact on innovation, the exclusion of high-risk projects, the need for providing security.

## **Conclusions**

SMEs are the driving force of the economic development of the EU so the support for this sector is an integral part of the economic policy of the EU and its individual Member States. Until 2004, the Polish SMEs could benefit from the funds allocated to the countries applying for EU membership, the so-called pre-accession funds. The 2007-2013 perspective is the next programming period, in which Poland received support for the development of various regions and the whole country, including the development of entrepreneurship.

The support for SMEs from the EU funds is constantly changing. One of them is to change the way in which the EU funds are spent. So far, the most common form of support for the SME sector was non-refundable aid and in the current 2014-2020 perspective the refundable aid becomes more and more important. The main advantages of the change in the allocation of resources in the form of repayable financing include: improved efficiency of granted public aid (the multiplier effect), much greater access to capital for SMEs, including companies with a short credit history or which want to pursue risky venture on more favourable terms. Better conditions for entrepreneurs are a lower interest loan, no commission, no extra fees, long lending term and grace period in the repayment of the principal and short time needed for obtaining financing. One of the drawbacks is the question of security, which like in the commercial financing requires a guarantee or collateral for the loan. However, when in the 2014-2020 perspective the grant support will be available only for the implementation of the most innovative ventures before the phase of commercialization (R&D projects), the alternative for businesses to finance investment projects will be loans and guarantees with the support from EU, which is much more favourable as compared to the market offer.

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Artykuł prezentuje rodzaje, skalę i znaczenie wsparcia małych i średnich przedsiębiorstw z funduszy strukturalnych w Polsce, od momentu przystąpienia do Unii Europejskiej do chwili obecnej. W artykule przedstawiono definicję małych i średnich przedsiębiorstw oraz rodzaje bezzwrotnego oraz zwrotnego wsparcia finansowego z UE. W opracowaniu pokazano także wysokość wsparcia uzyskanego przez Polskę w ramach poszczególnych programów operacyjnych, w perspektywach finansowych 2004-2006 i 2007-2013 a także możliwości wsparcia tego sektora w bieżącej perspektywie 2014-2020. Na podstawie analizy danych otrzymanych z Polskiej Agencji Rozwoju

Przedsiębiorczości przedstawiono ewolucję dotychczasowych form wsparcia sektora MSP w kontekście rozwiązań bieżącej perspektywy finansowej.

**Słowa kluczowe:** małe i średnie przedsiębiorstwa, dotacje, fundusze strukturalne, perspektywa finansowa 2014-2020

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