

Interreg

Greece-Bulgaria

REMICRO LOCAL



European Regional Development Fund

Project title: RE-thinking MICROcredit as a tool to support SMEs and boost LOCAL economies

Acronym: REMICRO LOCAL

Deliverable: . D 4.4.2 Mentoring and counseling

Partner: RTA RHODOPI

Subcontractor: EVROPROEKT EOOD

Subject: Implementation of Contract No. 6/18.05.2022 for the provision of services by "Europroject Consulting" Ltd. with the Contracting Authority: Regional Tourism Association "Rhodopes," Beneficiary No. 4 under the project "RE-thinking MICRO-credit as a tool to support SMEs and boost LOCAL economies" with acronym "REMICRO LOCAL" – MIS 5070104, approved for funding under the INTERREG V-A Greece-Bulgaria 2014-2020 Cross-Border Cooperation Programme.

The final report presents the implementation of activities and the results achieved by "Europroject Consulting" Ltd. as the Contractor under Contract No. 6/18.05.2022 for the provision of the service "Support for micro and small current and potential entrepreneurs through the development of a training program and materials; conducting coaching sessions, consultations, workshops, and seminars, as well as organizing networking events."

Contract No. 6/18.05.2022 between the Regional Tourism Association "Rhodopes" and "Europroject Consulting" Ltd. was extended until 22.08.2023 in connection with the approved extension by the Managing Authority of the INTERREG V-A Greece-Bulgaria 2014-2020 Cooperation Programme of the subsidy contract No. B6.3a.03/19.04.2019 for the project "RE-thinking MICRO-credit as a tool to support SMEs and boost LOCAL economies."

Deliverables:

****Provision of Consulting Services, Including Mentoring and Support for Developing Business Competencies****

Individual consultations were conducted with:

- ****Potential entrepreneurs** regarding company formation, business plan development, and funding opportunities for starting a business. As a result, new companies were registered, and loans for starting businesses were obtained from microfinance institutions.**
- ****Current entrepreneurs** on financing opportunities, grant funding under European programs, and online advertising.**
- ****Non-governmental organizations (including those engaged in economic activities)** on grant funding opportunities and online advertising.**
- ****Second-chance entrepreneurs** for business relaunch.**

Twelve of the consulted individuals participated in one or more training sessions under Activity 2 and in networking events under Activity 4.

Below is a list of companies and individuals with whom documented consultations were conducted. Additionally, experts from "Europroject Consulting" Ltd. provided further consultations via phone and email to many of these and other current and potential entrepreneurs beyond the documented cases.

1. ****MIG-87 Ltd.****, headquartered in Dobrinishte, Bansko Municipality, UIC 206902739/14.04.2022 – 3 consultations conducted, resulting in a loan granted under the “Microcredit with Shared Risk” financial instrument.
2. ****Ani Kirilova****: Following a consultation on 05.08.2022, the company “Pandea 2022” Ltd. was registered in Smolyan with UIC 207067555/30.08.2022, and a loan of BGN 9,779 was obtained on 12.09.2022 for a starting business from Microfund EAD. A second consultation in June 2023 addressed business expansion and website creation.
3. ****HR Partners Group Ltd.**** – 3 consultations in September 2022 on financing opportunities for business expansion and advertising.
4. ****Tsvetanka Gencheva****, representative of the Smolyan Regional Information Center – consulted on financial instruments for SMEs.
5. ****Nikola Genchev****: Following a consultation, the company “K and G Consulting Group” Ltd. was registered in Smolyan with UIC 206977617/14.06.2022. A second in-person consultation at the project office in Smolyan addressed loan application opportunities for a starting business. On 30.09.2022, a loan agreement for BGN 29,337 was signed with Microfund EAD.
6. ****Mariyanka Naydenova****, actress, freelancer working for an NGO, considering starting a family business.
7. ****Stanevi Electronics Ltd.****, UIC 120606533, Smolyan. Following a consultation on accessing a financial institution and assistance with preparing loan application documents, a loan of BGN 14,688 was obtained from SIS Credit through the European Investment Fund, along with a small working capital loan from Microfund EAD.
8. ****Sevdalina Ognyanova****, Polenitsa village, Sandanski Municipality – consulted on a marketing strategy for opening an online store for organic products.
9. ****Adelin Golev****, Tourism Association “Krepostta – Mogilitsa,” UIC 177144780 – consultation on finding a suitable company for online advertising and grant funding opportunities under European programs.
10. ****Danail Hadzhiev****, Tourism Association “Krepostta – Mogilitsa,” UIC 177144780 – consultation on specific advertising parameters, connection with “Why Digital” Ltd., and payment for two months of advertising by the contractor “Europroject Consulting” Ltd.; exploration of potential grant funding opportunities.
11. ****M and M Partners Ltd.**** – online advertising executed by “Why Digital” Ltd., funded through the project by “Europroject Consulting” Ltd.
12. ****Margarita Vasileva**** – potential entrepreneur, discussion of a business idea and guidance toward microfinance institutions for loans for starting a business without history.
13. ****Kosar Consult Ltd.****, Sasho Sarandaliyev – consultations on financing and grant funding opportunities under European programs.

14. ****ET Milkana VB – Vasil Yordanov**** – consultations on grant funding opportunities under European programs and finding a provider for online advertising for a guesthouse.
15. ****Atanas Kostov****, owner and manager of “Edelweiss Tourst” Ltd., declared insolvent – interested in social entrepreneurship and loan opportunities upon registering a new legal entity.
16. ****Mari-Yus Ltd.****, Tanya Mareva – consultations on innovations in the company and financing opportunities under the Recovery and Resilience Plan, “Competitiveness and Innovations in Enterprises.”
17. ****Carbon Tech RG Ltd.****, Rumen Genov – discussion of the company’s marketing plan.

****Results**:**

a) **Two new companies registered:**

- “K and G Consulting Group” Ltd., Smolyan, UIC 206977617/14.06.2022. A second consultation at the project office in Smolyan addressed loan application opportunities.

- “Pandea 2022” Ltd., Smolyan, UIC 207067555/30.08.2022, with a loan of BGN 10,000 obtained on 12.09.2022 for a starting business from Microfund EAD.

b) **Loans obtained from Microfund EAD following consultations and assistance with business plan preparation and application documents:**

- MIG-87 Ltd., Dobrinishte, Bansko Municipality, UIC 206902739/14.04.2022

- “Pandea 2022” Ltd.

- “K and G Consulting Group” Ltd.

- “Stanevi Electronics” Ltd.

c) **Loan obtained from SIS Credit through the European Investment Fund:**

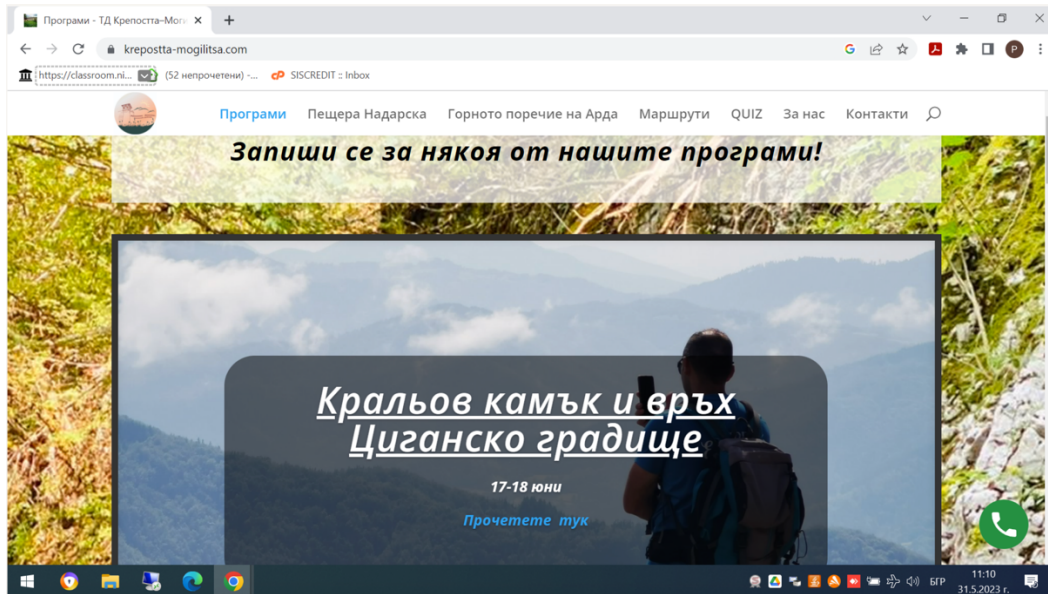
- “Stanevi Electronics” Ltd.

d) **Consultations and training participation by representatives of the Smolyan Regional Information Center, through which information reached dozens of interested current and potential entrepreneurs in the region.**

e) ****Paid online advertising**** for two organizations:

- Tourism Association “Krepostta – Mogilitsa”

- M and M Partners Ltd.



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ПРОТОКОЛ ЗА ПРОВЕДЕНА КОНСУЛТАЦИЯ

Възможности за туризъм
(наименование на темата)

дата, място на провеждане

1. Участник: Димитър Тодоров
(име и фамилия)

С. Момчилов, gadimzabv.bg; 0876 929234
(населено място, вл. номер, въл. за връзка)

2. Притежател фирма /не стартирам фирма

име на фирмата: ТД Крепостта-Могилца
ЕИК: 177144780 www.krepostta-mogilitsa.com

3. Обсъждани въпроси по темата: Възможности за туризъм
Кралъв камък и връх Циганско градище

4. Коментари на консултанта по предоставената консултация и очакван резултат:

Консултант
/име, подпис/

Май Ангелова ООД
online реклама

Консултирано лице
/име, подпис/