



# Polskie Stowarzyszenie Funduszy Pożyczkowych

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## REPORT

No 2/2004

Micro-, Small and Medium Enterprise-supporting

### Loan Funds in Poland

as at 30 June 2004

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Szczecin, September 2004

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### Enclosures:

Enclosure No 1. Ranking of loan funds in terms of their loan capitals set against the number and value of loans and the average loan value as at 30 June 2004.

Enclosure No 2. % share of individual loan funds in the overall amount of the loan capital and the value/number of granted loans as at 30 June 2004.

Enclosure No 3. Activity of loan funds: selected information about loan funds as at 30 June 2004.

Enclosure No 4. Contact data of loan funds in Poland.

## **I. Introduction**

Small (including micro-) and medium entrepreneurs (SMEs) always and invariably need financial assistance (a loan or soft loan) to start, run and develop their business.

In many cases they cannot obtain this assistance from the banking system. Relatively high procedural requirements of the commercial banks result in situation where entrepreneurs are forced to seek assistance from the loan fund system.

The financial assistance in the form of loans granted by loan funds prepares micro- and small entrepreneurs for future effective utilisation of financing from the banking system. The loan funds use their financing to create good lending history of the supported SMEs. This history is extremely important, because it facilitates further SME development financing by the banking system.

The loan fund system (currently developed and strengthened in Poland on the model of western countries) financially supporting the establishment and development of SMEs shows that it is justified and increasingly effective to operate/employ diverse SME financing systems, methods and tools.

Stronger interest in lending activities, defined as activities carried out by non-governmental and non-profit organisations established to help SMEs and people starting up their own business to get access to financing, makes it possible to start up, run and expand business operations effectively.

The production of this Report No 2/2004 about the status of loan funds in Poland (*Micro-, Small and Medium Enterprise-supporting Loan Funds in Poland as at 30 June 2004*) has been triggered by an increasing demand for financing from the (soft) loan system among SMEs<sup>1</sup>).

This Report has been produced by the Polish Association of Loan Funds on the basis of a questionnaire-based research addressed to all the loan funds operating in Poland in the form of non-governmental and non-profit organisations established to help SMEs and people starting up their own business to get access to financing to be used for starting up, running and expanding business operations.

## **II. Status of loan funds in Poland in 2004**

### **1. Objective and methodology of research**

The main objective of the research was to determine the scale of financial assistance provided to micro, small and medium entrepreneurs by the loan funds, and in particular:

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<sup>1</sup>) Report No 1/2004 about the status of loan funds as at 30 June 2003 was published on the website of the Polish Association of Loan Funds in April 2004.

- The number of SME-assisting loan funds operating in Poland;
- The amount of capital attracted by the loan funds;
- The output of the loan funds' operations, namely the value and number of loans granted since the beginning of their operations and in the period of the last 12 months.

The results of the research confirm the immense importance and considerable growth of the SME loan fund system in Poland.

The research showed that **72 organisations ran loan funds** supporting financially micro-, small and medium enterprises with their loans in Poland as at 30 June 2004. As at the day this report is produced **2** new organisations are in the pipeline: Mazowiecki Regional Loan Fund Sp. z o.o. with the registered office in Warsaw and Kujawsko-Pomorski Regional Loan Fund with the registered office in Toruń. As compared with the previous edition of the Report<sup>2)</sup> their number decreased by four organisations out of which three notified the Polish Association of Loan Funds that they did not run a loan fund any more and one was merged with a loan fund of a larger size.

The research was conducted in a **questionnaire format** in September 2004.

This report depicts the loan funds operating in Poland as at **the end of June 2004** including those funds which were in the process of being organised at that point of time and eventually came into being afterwards.

Moreover, it is important to point out that there may be other loan funds in Poland which have not been identified to date. We hope that another edition of this Report and another research will contribute to their identification.

Undoubtedly, continuation of the research every six months and a follow-up publication of the research results will contribute to improvement of the information quality, elimination of mistakes, if any, and, at the same time, it will provide regular, comprehensive and up-to-date information about the status of loan funds in Poland.

The reports published by the Polish Association of Loan Funds (PALF) will constitute the most up-to-date database of information about the non-banking sources of business financing and other business-supporting services, if any. PALF is going to update the Report data on an ongoing basis in a way that entrepreneurs can always access the newest information about the assistance provided by loan funds throughout Poland.

## **2. General profile of loan funds**

**72 loan funds operated in Poland** as at **30 June 2004**. The largest number of them commenced their operations in 1996 (Fig. 1). This dynamic increase in the number of new loan funds recorded in 1996 is the result of the TOR#10 Programme implementation.

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<sup>2)</sup> *Micro-, Small and Medium Enterprise-supporting Loan Funds in Poland (2003 Diagnosis)*, Report No 1/2004, Polish Association of Loan Funds, Szczecin, April 2004.

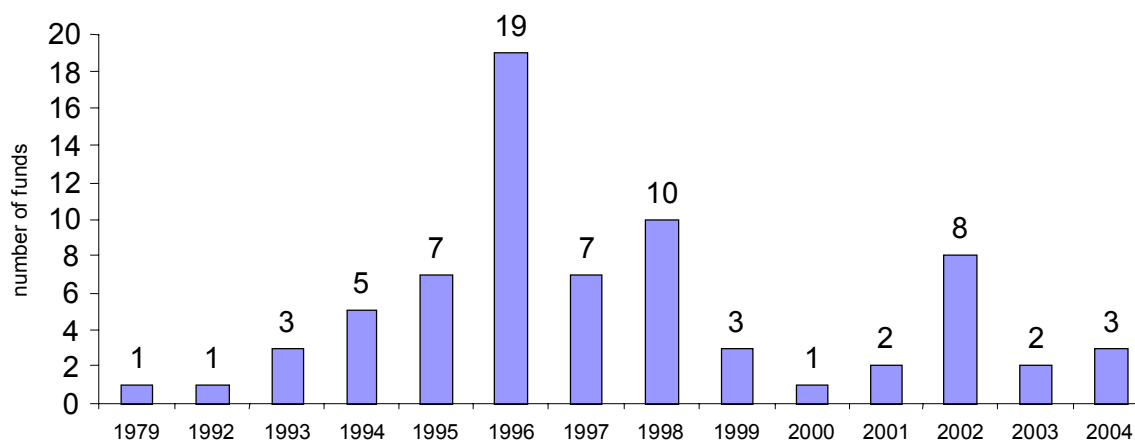


Fig.1. The number of the loan funds classified according to the start-up date

The length of operational history differs quite substantially from loan fund to loan fund. (Table 1). There is a clear relation between the length of a fund's operational history and the amount of loan capital attracted by the fund, and the financial assistance provided by it. A majority of the funds (namely 42 of them i.e. 58.3% of all the funds) have been in operation for at least 7 years. Their overall share in the amount of the loan capital was 64.9% and their share in the number and value of granted loans was 90.7% and 87.0% respectively.

Table 1  
Breakdown of loan funds by their history of operation

History in years	Number of funds	Structure
Below 1 year	5	6.9%
1-3	9	12.5%
3-5	4	5.6%
5-7	12	16.7%
7-9	25	34.7%
9-11	13	18.1%
Over 11	4	5.6%
<b>Total</b>	<b>72</b>	<b>100.0%</b>

The research demonstrated that as at the end of June 2004 the overall loan capital of the loan funds amounted to 455,300,000 zł and they had granted a total of 88,400 loans totalling 1,231,900,000 zł since

the beginning of their operations.

A dynamic increase in the loan capital and the number/value of granted loans was observed as compared with the figures recorded at the end of June 2003. For the last 12 months the loan capital has increased by 57,600,000 zł i.e. by 14.5 %; in the same period of time the number of loans has grown by almost 12,600 (16.7 %) and their value by almost 188,000,000 zł (18.0 %). The average loan value calculated for all the loans granted by 30 June 2004 amounted to 13,900 zł and increased slightly as compared with a similar period of the previous year (see Table 2 below).

**Table 2**  
**Loan capital, number and value of loans as at 30 June 2004 and their dynamics**

	Unit of measure	As at 30 June 2004	Gain as at 30 June 2003=100%	
			Unit of measure	%
Loan capital	Millions of zł	455.3	57.6	14.5
Number of loans granted since the start of the operations	Thousands	88.4	12.6	16.7
Value of loans granted since the start of the operations	Millions of zł	1 231.9	187.6	18.0
Average loan value	Thousands of zł	13.9	0.2	1.1

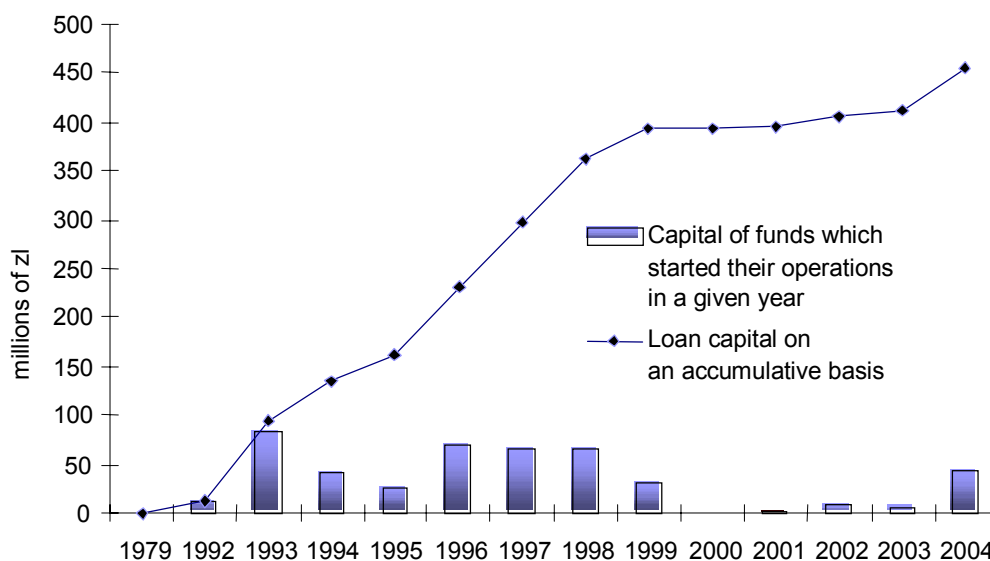
High loan capital growth rate was the result of the fact that new sources of capital financing have become available. Money from the Polish Agency for Enterprise Development (PARP) and the interest on the granted loans have been mentioned most frequently as the source of financing the growth of capital.

The questionnaire-based research does not reflect accurately the growth of the loan system capital in Poland in individual years. However to illustrate the scale of the loan funds' capital growth in the period of 1992 to 2004 the loan capital is presented using the figures as at the end of June 2004 broken down into years in which individual loan funds started their operations. Table 3 and Fig. 2 demonstrate the distribution of the loan capital in individual years collectively for all the loan funds and, additionally, excluding the loan funds with capital in excess of 10,000,000 zł each (8 funds with the total capital of 287,900,000 zł accounting for 63.2 % of all the loan funds' capital).

Table 3

**Capital of loan funds which started their operations in a given year  
and on an accumulative basis in the period of 1992 to 2004**  
(including the fund established in 1979)

Year	Capital of loan funds in millions of zloties		Capital excluding 8 funds with loan capital in excess of 10,000,000 zloties	
	Those which started their operations in a given year	Accumulative	Those which started their operations in a given year	Accumulative
1979	0.2	0.2	0.2	0.2
1992	11.6	11.8	0.0	0.2
1993	83.5	95.3	7.1	7.3
1994	40.4	135.7	8.4	15.8
1995	25.9	161.6	25.9	41.7
1996	70.1	231.7	56.2	97.9
1997	65.1	296.8	12.2	110.1
1998	65.1	361.9	26.9	137.0
1999	31.3	393.2	2.7	139.6
2000	0.6	393.8	0.6	140.3
2001	1.9	395.8	1.9	142.2
2002	9.1	404.9	9.1	151.3
2003	7.1	412.0	7.1	158.4
2004	43.3	455.3	9.0	167.4
<b>Total</b>	<b>455.3</b>	<b>X</b>	<b>167.4</b>	<b>X</b>



**Fig.2. Capital of loan funds in the period of 1992 to 2004 classified according to years in which individual loan funds commenced their operations**

In spite of a slower pace of increase in the number of loan funds in subsequent years (as compared with 1996) further growth of the loan capital is observed in Poland. Following a period of certain stagnation in the growth of the loan funds' capital in the period of 2000 to 2003 the last 12 months witnessed a significant increase in the capital (by 57,600,000 zł i.e. 14.5 %). The most numerous group, i.e. the loan funds which started their operations in 1996, accounts for almost one fifth (18.4%) of the increase. The capital of this group has increased by over 10,000,000 zł, but if we calculate the capital growth per 1 fund we get 560,000 zł i.e. a figure below the average capital growth for all the funds (800,000 zł).

Rural Area Assistance Fund with the registered office in Warsaw (established in 1999) recorded an exceptionally high growth (9,600,000 zł).

Table 4 below demonstrates the increase in the loan capital and the number/value of granted loans in absolute and relative terms (as compared with the end of June 2003) classified according to years in which individual loan funds were established.

Enclosure No 3 shows an amount-based increase in the aforementioned indicators for individual loan funds.

Table 4

**Distribution of the loan capital, the number/value of loans and their dynamics as at 30 June 2004  
classified according to years in which individual loan funds were established**

Years in with individual funds started their operations	Number of funds which started their operations in a given year	Loan capital as at 30 June 04  In millions of zł	Growth in the last 12 months		Number of loans as at 30 June 2004  In thousands	Growth in the last 12 months		Value of loans as at 30 June 2004  In millions of zł	Growth in the last 12 months	
			In millions of zł	%		In millions of zł	%		In millions of zł	%
<b>Total</b>	<b>72</b>	<b>455.3</b>	<b>57.6</b>	<b>14.5%</b>	<b>88.4</b>	<b>12.6</b>	<b>16.7%</b>	<b>1 231.9</b>	<b>187.6</b>	<b>18.0%</b>
1979	1	0.2	0.0	0.0%	0.2	0.0	0.0%	0.2	0.0	0.0%
1992	1	11.6	0.9	7.9%	0.6	0.1	17.2%	56.6	6.1	12.1%
1993	3	83.5	5.2	6.7%	4.9	1.3	36.0%	184.7	30.3	19.7%
1994	5	40.4	1.2	3.1%	63.4	6.5	11.5%	500.6	55.6	12.5%
1995	7	25.9	4.7	22.2%	1.9	0.3	17.6%	45.1	10.7	31.2%
1996	19	70.1	10.6	17.8%	7.3	1.1	18.4%	160.7	26.2	19.5%
1997	7	65.1	2.3	3.7%	2.0	0.3	18.6%	125.8	12.0	10.6%
1998	10	65.1	8.1	14.1%	1.6	0.2	14.5%	89.6	11.5	14.8%
1999	3	31.3	9.6	44.2%	6.0	2.6	75.0%	52.1	28.7	122.6%
2000	1	0.6	0.0	0.0%	0.1	0.0	0.0%	0.9	0.0	0.0%
2001	2	1.9	0.3	19.0%	0.1	0.0	51.9%	2.5	0.8	46.3%
2002	8	9.1	2.6	39.9%	0.2	0.1	60.3%	6.2	2.6	73.1%
2003	2	7.1	7.1		0.0	0.0		1.2	1.2	
2004	3	43.3	5.0	13.1%	0.1	0.0	37.0%	5.8	1.8	44.3%

It was difficult to identify accurately and unambiguously the sources of the loan capital attracted by the loan funds. Some funds found it difficult to classify their capital with a specific source. Table 5 below shows the structure of the general loan capital as well as the structure of the capital broken down into funds with capital of 5,000,000 zł and more, and those with capital below 5,000,000 zł; moreover the table indicates the sources of the capital.

Table 5

**Structure of the loan capital classified according to the source of capital  
as at 30 June 2004**

Sources of the loan capital	Amount of loan capital in millions of zł	Structure of the loan capital used by loan funds		
		General	Including:	
			those with capital of 5,000,000 z and more	those with capital below 5,000,000 zł
<b>Total</b>	<b>455.3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
a) own money	77.9	17.1%	12.7%	32.1%
b) subsidies from local government	7.6	1.7%	1.5%	2.1%
c) subsidies from the Treasury	110.8	24.3%	15.8%	52.9%
d) foreign money	182.4	40.1%	51.3%	2.4%
e) other sources - the value	76.5	16.8%	18.7%	10.5%



This information shows that the foreign assistance was the main source of the loan capital for all the loan funds (over 40 %), whereas subsidies from local government accounted for mere 1.7 %.

The amount of loan capital financed from foreign assistance exceeded 182,000,000 zł as at 30 June 2004, including over 158,000,000 zł (86.7 %) received by 3 largest funds (Silesia Development and Local Initiative Supporting Foundation with the registered office in Opole, Polish Entrepreneurs Foundation with the registered office in Szczecin and Micro Fund Sp. z o.o. with the registered office in Warsaw) which have hardly any other source of loan capital except for the foreign assistance.

In case of 18 funds with capital of 5,000,000 zł or more every second zloty of their loan capital was financed from foreign assistance. The loan capital of those funds amounted to 351,000,000 zł and accounted for 77.1 % of all the funds' capital. The loan capital of the remaining 54 funds amounted to 104,300,000 zł and accounted for 22.9 % of all the funds' capital. Foreign assistance accounted for mere 2.4 % of their loan capital, but every second zloty was provided by the Treasury. (52.9 % of the loan capital). Own money constituted an important source of capital. In case of those funds it accounted for almost one third (32.1 %) of their loan capital.

**34 out of all the examined organisations have obtained accreditation** for financial services **from the National Service System (KSU)**. Some organisations declared that they would apply for the accreditation in the nearest future.

The questionnaire distributed among the respondents included questions designed to collect information about:

- The structure of loans in terms of their purpose (broken down into working-capital loans and investment loans), the type of business run by the entrepreneur (broken down into production, trade, services, construction and agriculture);
- Maturity of loans (an average lending period);
- The quality of the loan portfolio (the number of loans in vindication, the number of lost loans, the loss ratio calculated as the ratio of the lost loan value to the loan capital value).

Figures 3 and 4 below show the structure of **the number of granted loans classified according to their purpose and the type of business operation involved**. Since the share of loans granted by Micro Fund<sup>3</sup> in the total number of loans is quite high, another version of the aforementioned structure (based on the same criteria but without Micro Fund) is presented on a parallel basis.

Loans granted for investment purposes account for over two thirds of all the loans. Taking into consideration the type of business operation involved it should be pointed out that the loans granted for trade operations constitute a majority among all the loans. The trade loans account for 51.3 % of all the loans. The "Other loans" group includes the loans allocated for agricultural, construction and other purposes. This group is dominated by loans granted for

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<sup>3</sup> In the period from the beginning of its operations to 30 June 2004 Micro Fund granted 62,735 loans which account for 71.0 % of the total number of loans. Micro Fund grants small amount loans (the average value is 7,800 zł) and the lending period is much shorter than that offered by other funds (the average time of maturity is 8 months).

agricultural purposes. They account for 1.7 % of all the granted loans, or 5.6 % of the total if the Micro Fund loans are excluded.

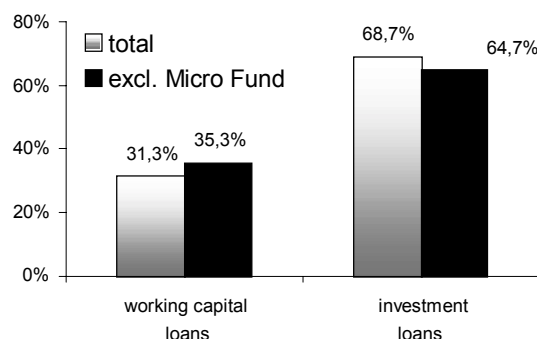


Fig. 3. Share of working-capital and investment loans in the total number of loans

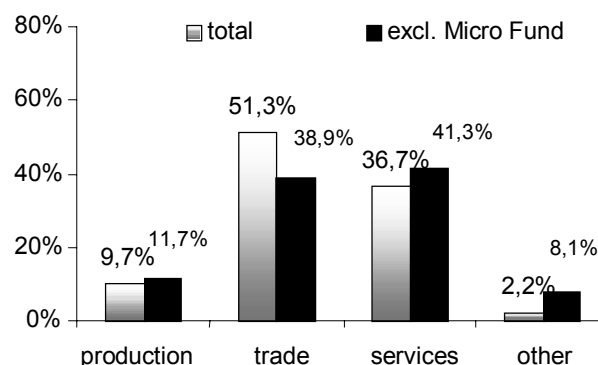


Fig.4. Share of loans broken down into individual types of business in the total number of loans

Quite a substantial group of funds (11 funds) have failed to present information about **the original maturity of their loans i.e. the period their loans were granted for**. Many funds presented estimated figures. On the basis of the collected data it has been determined that the average period for which the loans were granted slightly exceeded 13 months and the average lending period for investment loans was a bit longer than that (see Table 6). If the loans granted by Micro Fund are not taken into consideration (an extremely large group of loans with a short time of maturity: 8 months), the average time of maturity for the loans rises up to 30 months or even exceeds 33 months in case of investment loans.

Table 6  
Average time of maturity for loans in months as at 30 June 2004

Specification	Total [number of months]	Without Micro Fund [number of months]
<b>Total</b>	13.1	30.0
- working-capital loans	12.2	24.1
- investment loans	13.5	33.2

50 out of 72 loan funds presented **the number of loans in vindication**, and 20 funds gave **the number of lost loans**. The loans in vindication accounted for 4.0 % of the total number of granted loans and the lost loans accounted for 1.2 %. Few funds provided information about **the loss ratio** (the ratio of the lost loan value to the loan capital value). The level of the latter varies within the range of 0 % to 21 % and the upper limit of this range includes the loans in vindication, as well.

**New jobs** are a direct effect of the financial assistance provided by loan funds to micro-, small and medium enterprises. For many starting up local entrepreneurs the loan funds are the only opportunity to enter the market, survive and develop further. 61 out of 72 loan funds indicated the number of new jobs created. Providing entrepreneurs with loans totalling

554,200,000 zł those funds contributed to creation of 27,300 new jobs. It means that an external financial support of 20,300 zł resulted in creation of one new job.

### 3. Breakdown of the funds by the loan capital criterion

Substantial differences in the amount of the loan capital are typical for loan funds. Therefore, as in the previous Report, for the purposes of this analysis the loan funds have been divided into 8 groups using the criterion of the loan capital value. The first group is made up of funds with the loan capital below 500,000 zł, the second one includes the funds with the capital from 500,000 zł to 1,000,000 zł (1,000,000 not included) and the ranges for other groups are as follows: 1,000,000 to 3,000,000 zł, 3,000,000 to 5,000,000 zł, 5,000,000 to 7,000,000 zł, 7,000,000 to 10,000,000 zł, 10,000,000 to 40,000,000 zł and the last group includes the loan funds with capital of 40,000,000 zł or more.

The distribution of loan funds among the aforementioned groups can be found in Table 7 below. Moreover, the value of loan capital, the number and value of loans granted since the beginning of operations and their percentage share in the aggregate (Fig. 5), and the average value of granted loans (Table 8) have been determined for each group separately.

Table 7

**Distribution of loan funds according to their loan capital  
as at 30 June 2004**

Classes of loan capital in millions of zloties	Number of loan funds	Structure
<b>Total</b>	<b>72</b>	<b>100.0%</b>
Below 0.5	5	6.9%
0.5 to 1	10	13.9%
1 to 3	29	40.3%
3 to 5	10	13.9%
5 to 7	7	9.7%
7 to 10	3	4.2%
10 to 40	6	8.3%
40 and more	2	2.8%

The smallest number of loan funds turned out to be in the group “40,000,000 zł of the capital and more” Two loan funds have been classified with this group: Silesia Development and Local Initiative Supporting Foundation with the registered office in Opole and Polish Entrepreneurs Foundation<sup>4)</sup> with the registered office in Szczecin. The total capital of this group is 129,200,000 zł accounting for 28.4 % of all the funds’ capital; it means that more than every fourth zloty of the total capital is in this group (Fig. 5). The share of this group in the total number of granted loans is 3.0 % and its share in the total value of the granted loans is 19.7 %. The highest average value of a loan is typical for this group (91,200 zł, see Table 8).

A group of 6 funds with the loan capital from 10,000,000 to 40,000,000 zł dominated the whole structure (Fig. 5) both in terms of its share in the total loan capital (34.9 %) and in the number (79.1 %) and the value (54.7 %) of all the granted loans. Micro Fund is the factor behind the high share of this group especially in the value and number of loans, because the

<sup>4)</sup> The legal successor of Canada – Poland Entrepreneurs Foundation (since October 2003).

loans granted by Micro Fund accounted for 71.0 % of the total number of loans (62,700) and almost 40 % of their value (489,600,000 zł).

The two aforementioned groups of funds are made up of 8 loan funds with the capital of at least 10,000,000 zł each. The activities of these funds had a significant impact on both the amount of the loan funds' capital and the number/value of granted loans. The funds from this group accounted for mere 11.1 % of all the funds, but their share in the total loan capital was 63.2 % and their share in the number and value of the loans granted since the beginning of their operations was 82.1 % and 74.4 % respectively.

Out of all the examined funds 11 had the capital of 7,000,000 zł or more. They accounted for 15.3 % of all the funds and their capital totalled 314,200,000 zł (69.0 % of all the funds' total), the value of the loans granted by them amounted to 983,500,000 zł (79.8 % of the total value of loans), and the number of the loans was 77,100 (87.2 % of the total number of loans). The aforementioned figures point to a substantial concentration of the loan fund operations.

The most numerous group (29 funds i.e. 40.3 % of all the funds) is made up of funds with the capital of 1,000,000 to 3,000,000 zł. More than every third loan fund belongs to this group. The group accounts for 12.9 %, 8.4 % and 4.1 % of the total capital, total value and number of the granted loans respectively (see Fig. 5).

Detailed information about individual loan funds are presented in the enclosures which can be found at the end of this Report<sup>5</sup>).

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<sup>5</sup>) In case of several funds (those marked with an asterisk in the enclosures) the information presented herein has been taken directly from the previous edition of the Report.

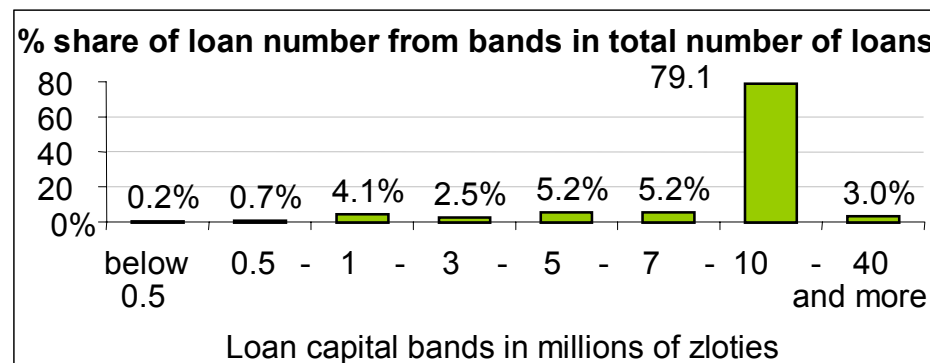
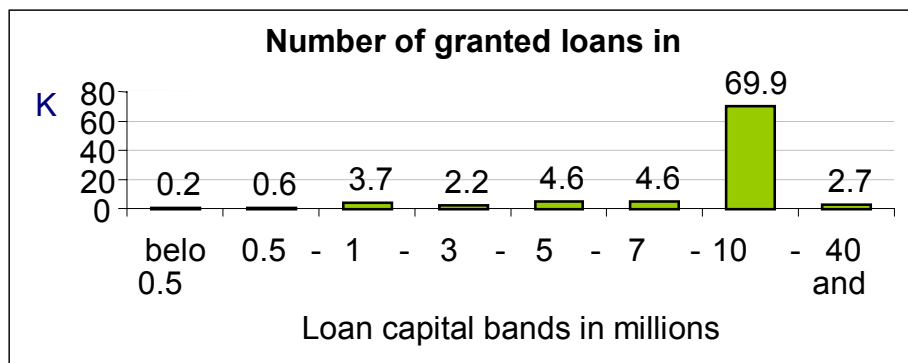
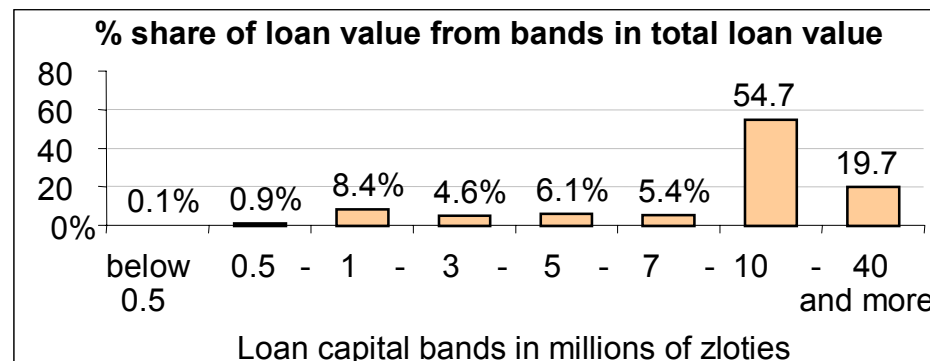
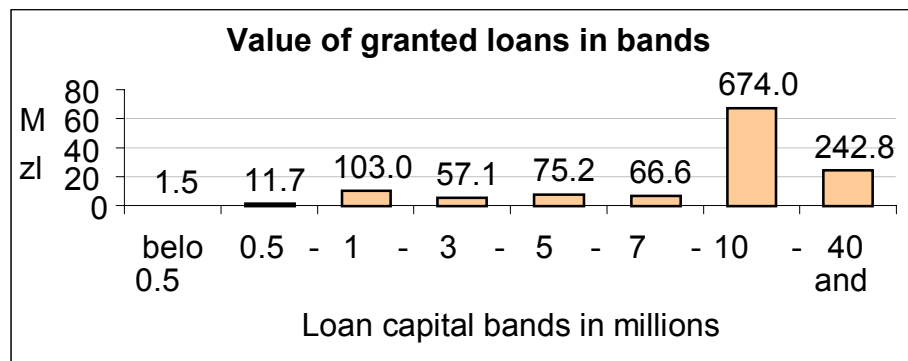
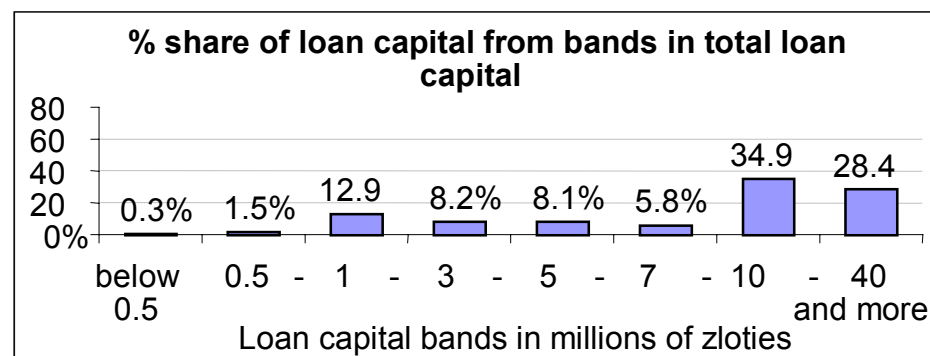
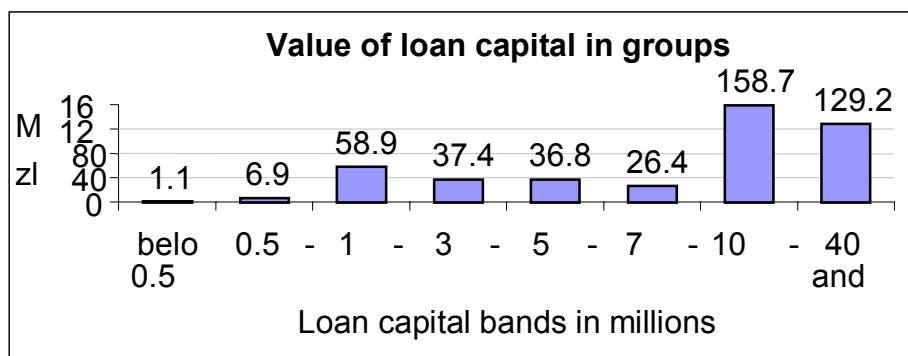


Fig.5. Loan capital, the number and value of the loans in groups classified according to the loan capital as at 30 June 2004

The average value of the loans granted in individual groups of the funds classified according to the loan capital criterion can be found in Table 8 below.

Table 8

**Average value of loans in groups of funds classified according to the value of accumulated loan capital as at 30 June 2004**

Classes of loan capital in millions of zł	Structure of the accumulative number of loans granted by 30 June 2004		Average value of loans in thousands of zł	
	Total loans	Loans without Micro Fund	Total loans	Loans without Micro Fund
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13.9</b>	<b>28.9</b>
Below 0.5	0.2%	0.8%	6.9	6.9
0.5 to 1	0.7%	2.4%	18.8	18.8
1 to 3	4.1%	14.2%	28.2	28.2
3 to 5	2.5%	8.7%	25.7	25.7
5 to 7	5.2%	17.8%	16.5	16.5
7 to 10	5.2%	17.8%	14.6	14.6
<b>10 to 40</b>	<b>79.1%</b>	<b>27.9%</b>	<b>9.6</b>	<b>25.8</b>
40 and more	3.0%	10.4%	91.2	91.2

A low level of an average loan in general and in the group of funds with the capital of 10,000,000 to 40,000,000 zł results from the fact that the group of the Micro Fund loans is extremely large (71.0 % of the total number of the loans), but their average value is low (7,800 zł). If the loans granted by Micro Fund are excluded the average value of a loan is 28,900 zł.

#### 4. Concentration of loan fund operations

In the examined population of the loan funds the funds with capital of 5,000,000 zł and more accounted for one quarter of all the funds (18 funds). As compared with the total fund population they accounted for:

- 77.1 % of the loan capital
- 85.9 % of the value of granted loans
- 92.4 % of the number of granted loans.

Thus the remaining three quarters of the loan funds (54 funds) account for:

- 22.9 % of the loan capital
- 14.1 % of the total value of the loans
- 7.6 % of the number of granted loans.

Figure 6 below shows the concentration of the loan funds' operations measured by the share of the largest 5, 10 and 15 funds in the total loan capital.

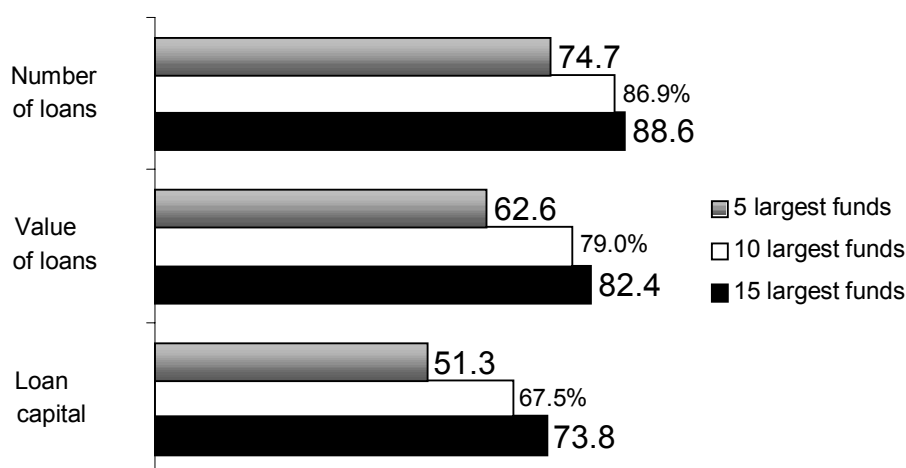


Fig.6. Share of the largest 5, 10 and 15 loan funds in the total loan capital and the number/value of loans granted by all the funds as at 30 June 2004

## 5. Breakdown of loan funds by the number and value of granted loans

Individual funds differed significantly from each other not only in terms of the attracted loan capital value, but also in terms of the number and value of granted loans (see Tables 9 and 10 and Fig. 7 and 8) and the average value of a loan (Table 11 and Fig. 12). The scale of the lending activity is determined by the following factors: how long it has been carried out, the level of the attracted loan capital and, last but not least, the activity of individual funds and the quality of their loan portfolio.

Table 9

### Distribution of loan funds according to the value of the granted loans as at 30 June 2004

Value of the loans granted since the beginning of operations in millions of zloties broken down into individual bands	Number of loan funds	Structure	Value of loans granted since the beginning of operations in individual bands in millions of zloties	Structure
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>1 231,9</b>	<b>100.0%</b>
Below 0.5	6	8.3%	1.3	0.1%
0.5 to 1	7	9.7%	5.3	0.4%
1 to 2	14	19.4%	20.8	1.7%
2 to 5	19	26.4%	60.7	4.9%
5 to 10	11	15.3%	75.7	6.1%
10 to 50	11	15.3%	279.2	22.7%
50 and more	4	5.6%	789.0	64.0%

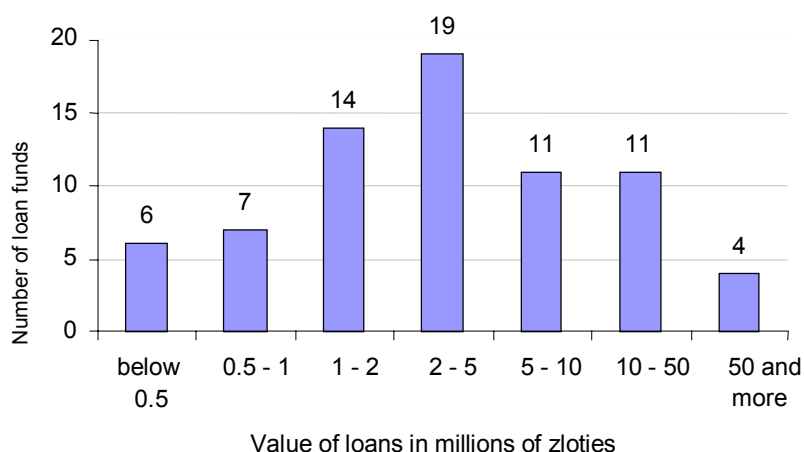


Fig.7. Distribution of loan funds according to the value of the granted loans as at 30 June 2004

Table 10  
Distribution of loan funds according to the number of granted loans  
as at 30 June 2004

Loan number bands	Number of loan funds	Structure	Number of loans granted since the beginning of operations in individual bands	Structure
<b>Total</b>	<b>72</b>	<b>100.0%</b>	<b>88 390</b>	<b>100.0%</b>
Below 50	15	20.8%	299	0.3%
50 to 100	15	20.8%	1 098	1.2%
100 to 200	20	27.8%	3 023	3.4%
200 to 1000	16	22.2%	5 575	6.3%
1000 to 10 000	5	6.9%	15 660	17.7%
10 000 and more	1	1.4%	62 735	71.0%

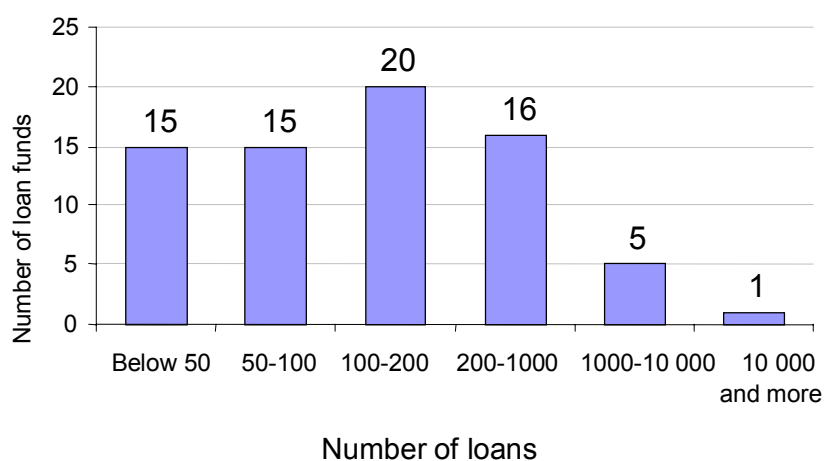


Fig.8. Distribution of loan funds according to the number of granted loans as at 30 June 2004



Table 11  
**Distribution of loan funds according to the average value of a loan as at 30 June 2004**

Average loan value in K zł	Number of the loan funds	Structure
<b>Total</b>	<b>72</b>	<b>100.0%</b>
0 to 10	5	6.9%
10 to 20	17	23.6%
20 to 30	22	30.6%
30 to 40	12	16.7%
40 to 50	5	6.9%
50 to 100	7	9.7%
over 100	4	5.6%

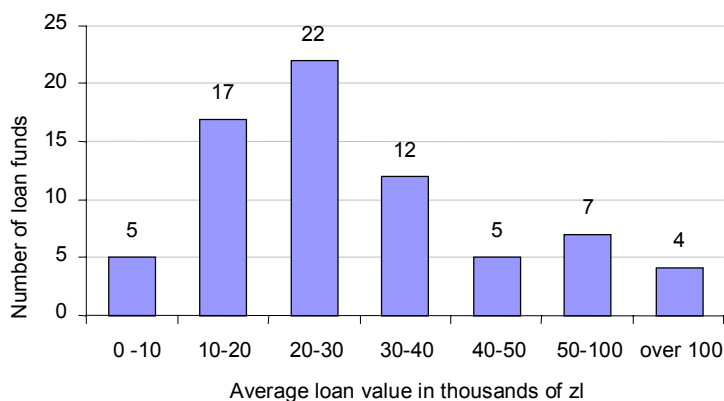


Fig. 9. **Distribution of loan funds according to the average value of a loan as at 30 June 2004**

## 6. Breakdown of the funds by the Province criterion

Individual provinces differed substantially from each other in terms of the number of loan funds, the loan capital, the number and value of granted loans, and the average loan value as shown in Tables 12 to 16 and Fig. 10 below.

The largest number of funds had their **registered offices** in Śląskie and Warmińsko-Mazurskie Provinces (9 in each province) and in Mazowieckie Province (7 funds), whereas the smallest number of funds could be found in Świętokrzyskie, Opolskie, Lubuskie and Lubelskie Provinces (2 funds in each province).

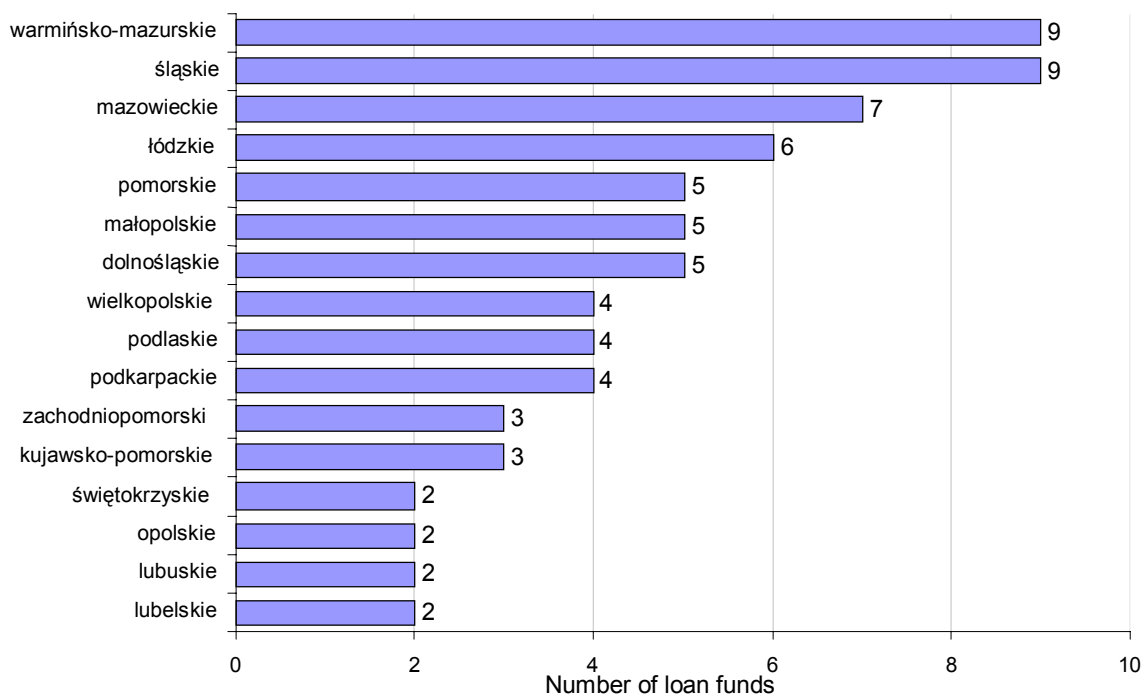


Fig. 10. **Ranking of provinces according to the number of loan funds**

In the loan-capital-based ranking of provinces<sup>6)</sup> the first three places were taken by Śląskie, Opolskie and Mazowieckie Provinces (see Table 12 below). The capital of those provinces amounted to 52.9 % of the total capital. Opolskie Province owed its first place to the size of the loan capital attracted by Silesia Development and Local Initiative Supporting Foundation with the registered office in Opole, whereas the other two provinces owed their high positions to the number of funds and the size of the loan capital attracted by the latter.

Table 12

**Ranking of provinces according to the amount of loan capital set against the number/value of granted loans and the average loan value as at 30 June 2004**

Province	Loan capital		Value of loans		Number of loans		Average loan	Number of funds
	M zł	%	M zł	%	loans	%	K zł	
<b>Total</b>	<b>455.3</b>	<b>100.0%</b>	<b>1 231.9</b>	<b>100.0%</b>	<b>88 390</b>	<b>100.0%</b>	<b>13.9</b>	<b>72</b>
1 śląskie	88.1	19.4%	64.6	5.2%	1 537	1.7%	42.0	9
2 opolskie	78.3	17.2%	137.9	11.2%	1 376	1.6%	100.2	2
3 mazowieckie	74.3	16.3%	595.9	48.4%	72 537	82.1%	8.2	7
4 zachodniopomorskie	56.5	12.4%	113.7	9.2%	1 632	1.8%	69.7	3
5 małopolskie	28.3	6.2%	66.2	5.4%	4 866	5.5%	13.6	5
6 łódzkie	24.4	5.4%	57.5	4.7%	1 067	1.2%	53.9	6
7 Dolnośląskie	21.2	4.6%	76.8	6.2%	1 217	1.4%	63.1	5
8 Warmińsko-mazurskie	18.5	4.1%	22.7	1.8%	901	1.0%	25.1	9
9 Świętokrzyskie	14.0	3.1%	25.4	2.1%	611	0.7%	41.6	2
10 Wielkopolskie	13.9	3.0%	9.7	0.8%	665	0.8%	14.6	4
11 Pomorskie	12.1	2.7%	16.8	1.4%	553	0.6%	30.4	5
12 Podlaskie	7.2	1.6%	16.4	1.3%	361	0.4%	45.6	4
13 Podkarpackie	6.3	1.4%	13.6	1.1%	403	0.5%	33.6	4
14 lubelskie	4.5	1.0%	6.5	0.5%	179	0.2%	36.2	2
15 kujawsko-pomorskie	4.0	0.9%	3.3	0.3%	164	0.2%	20.2	3
16 lubuskie	3.6	0.8%	4.9	0.4%	321	0.4%	15.2	2

Mazowieckie Province, third as regards the loan capital size criterion, was placed first in terms of the value and number of granted loans (see Tables 14 and 15). Micro Fund had a decisive influence on the result in this case.

Apart from Mazowieckie Province, the largest number of loans was granted in Małopolskie and Zachodniopomorskie Provinces (see Table 15) and the highest value of granted loans was recorded, again apart from Mazowieckie Province, in Opolskie and Zachodniopomorskie Provinces (see Table 14). Zachodniopomorskie Province owed its high place in the ranking to the position of Polish Entrepreneurs Foundation which was placed second, third and fifth in terms of the loan capital, the value of granted loans and the number of granted loans respectively.

<sup>6)</sup> The registered office of a loan fund is the ranking criterion applied. Some loan funds operate throughout the country. Others are of a regional character (cover just one province). The character and operational range, as declared by the funds, is presented in the Enclosure No 3 to this Report. Relevant information is available on the websites of individual loan funds.

The second place taken by Małopolskie Province in terms of the number of granted loans resulted from the fact that a Cracow-based company MICRO Initiative Sp. z o.o. ranked high (third) in this category.

Table 13

**Ranking of provinces acc. to value of loan capital as at 30 June 2004**

Province	M zł	%
<b>Total</b>	<b>455.3</b>	<b>100.0%</b>
1 śląskie	88.1	19.4%
2 opolskie	78.3	17.2%
3 mazowiecki	74.3	16.3%
4 zachodniopomorski	56.5	12.4%
5 małopolskie	28.3	6.2%
6 łódzkie	24.4	5.4%
7 dolnosląski	21.2	4.6%
8 warmińsko-	18.5	4.1%
9 świętokrzyskie	14.0	3.1%
10 wielkopolskie	13.9	3.0%
11 pomorskie	12.1	2.7%
12 podlaskie	7.2	1.6%
13 podkarpacki	6.3	1.4%
14 lubelskie	4.5	1.0%
15 kujawsko-	4.0	0.9%
16 lubuskie	3.6	0.8%

Table 14

**Ranking of provinces acc. to value of granted loans as at 30 June 2004**

Province	M zł	%
<b>Total</b>	<b>1 231.9</b>	<b>100.0%</b>
1 mazowiecki	595.9	48.4%
2 opolskie	137.9	11.2%
3 zachodniopomorski	113.7	9.2%
4 dolnosląski	76.8	6.2%
5 małopolski	66.2	5.4%
6 śląskie	64.6	5.2%
7 łódzkie	57.5	4.7%
8 świętokrzyski	25.4	2.1%
9 warmińsko-	22.7	1.8%
10 pomorski	16.8	1.4%
11 podlaski	16.4	1.3%
12 podkarpacki	13.6	1.1%
13 wielkopolski	9.7	0.8%
14 lubelskie	6.5	0.5%
15 lubuskie	4.9	0.4%
16 kujawsko-	3.3	0.3%

Table 15

**Ranking of provinces acc. to number of granted loans as at 30 June 2004**

Province	qty	%
<b>Total</b>	<b>88 390</b>	<b>100.0%</b>
1 mazowiecki	72 537	82.1%
2 małopolski	4 866	5.5%
3 zachodniopomorski	1 632	1.8%
4 śląskie	1 537	1.7%
5 opolskie	1 376	1.6%
6 dolnosląski	1 217	1.4%
7 łódzkie	1 067	1.2%
8 warmińsko-	901	1.0%
9 wielkopolskie	665	0.8%
10 świętokrzyski	611	0.7%
11 pomorski	553	0.6%
12 podkarpacki	403	0.5%
13 podlaskie	361	0.4%
14 lubuskie	321	0.4%
15 lubelskie	179	0.2%
16 kujawsko-	164	0.2%

Table 16

**Ranking of provinces acc. to average loan value as at 30 June 2004**

Province	K zł
<b>Total</b>	<b>13.9</b>
1 opolskie	100.2
2 zachodniopomorski	69.7
3 dolnosląskie	63.1
4 łódzkie	53.9
5 podlaskie	45.6
6 śląskie	42.0
7 świętokrzyskie	41.6
8 lubelskie	36.2
9 podkarpackie	33.6
10 pomorskie	30.4
11 warmińsko-mazurskie	25.1
12 kujawsko-pomorskie	20.2
13 lubuskie	15.2
14 wielkopolskie	14.6
15 małopolskie	13.6
16 mazowieckie	8.2

## 7. Ranking of loan funds

The loan funds examined within the framework of this study differ significantly from each other in terms of the measures taken for the purpose of the analysis: the amount of attracted loan capital, the number and value of granted loans and the average value of a loan. Table 17 below demonstrates selected statistical parameters characterising the distribution of loan funds according to the aforementioned measures. You can see from the table that the loan funds with the following parameters:

- Loan capital below 2,600,000 zł
- Number of granted loans below 133
- Value of granted loans below 3,000,000 zł
- Average loan value below 26,400 zł
- Number of active loans below 65
- Value of active loans below 1,300,000 zł

accounted for half the funds in respective categories.

Funds with the loan capital in excess of 4,500,000 zł, the number and value of granted loans in excess of 242 and 7,800,000 zł respectively, the average loan value in excess of 35,000 zł, and the number and value of active loans in excess of 119 and 2,500,000 zł respectively account for a quarter of the largest funds in terms of each of the aforementioned measures. The levels of measures for a quarter of the smallest funds are illustrated by the first quartile.

Table 17

### **Selected characteristics of the loan funds' distribution according to the loan capital, the number and value of granted loans, their average value, and the number and value of active loans as at 30 June 2004**

Specification	Loan capital	Number of granted loans	Value of granted loans	Average loan value	Number of active loans	Value of active loans
	Thousands of zloties	Quantity	Thousands of zloties	Thousands of zloties	Quantity	Thousands of zloties
<b>Total</b>	<b>455 298</b>	<b>88 390</b>	<b>1 231 918</b>	<b>13.9</b>	<b>20 933</b>	<b>286 481</b>
- min value	150	0	0	1.3	0	0
- max value	76 332	62 735	489 565	168.6	8 580	39 852
- arithmetic mean	6 324	1 228	17 110	34.5	308	4 341
- the first quartile	1 334	59	1 366	18.1	36	732
- median	2 557	133	2 974	26.8	65	1 312
- the third quartile	4 510	242	7 801	36.4	119	2 510

**Enclosure No 1** presents the **ranking of loan funds** according to the value of attracted loan capital set against the number and value of loans disbursed in the period from the beginning of their operations till 30 June 2004, the average loan value and the places taken by individual funds in the ranking based on the aforementioned measures. **Enclosure No 2** illustrates the percentage share of individual loan funds in the total value of the loan capital and the number/value of granted loans, i.e. the measures listed in Enclosure No 1. **Enclosure No 3** shows selected information about loan funds including their activity within the last 12 months

(July 2003 to June 2004). **Enclosure No 4** lists the contact data of all the loan funds in Poland.

In terms of the **loan capital** the ranking was topped by the following organisations: Silesia Development and Local Initiative Supporting Foundation with the registered office in Opole (76,300,000 zł i.e. 16.8 % of the total loan capital), Polish Entrepreneurs Foundation with the registered office in Szczecin (52,800,000 zł i.e. 11.6 %), Górnośląska Regional Development Agency S.A. with the registered office in Katowice (38,200,000 zł i.e. 8.4 %), Górnośląski Fund S.A. with the registered office in Katowice (34,300,000 zł i.e. 7.5 %), and Micro Fund Sp. z o.o. with the registered office in Warsaw (32,000,000 zł i.e. 7.0 %).

The largest **number of loans** was granted by Micro Fund Sp. z o.o., namely almost 63,000 loans. They accounted for almost 71 % of the total loan number but in terms of their value they could be classified among the smallest loans, because their average value was 7,800 zł. Micro Fund differed significantly from other organisations of this kind in terms of the number of granted loans, their average value and time of maturity.

Micro Fund was followed in the ranking by Rural Area Supporting Foundation with the registered office in Warsaw (5,700 loans i.e. 6.5 % of the total loan number), Micro Initiative Sp. z o.o. with the registered office in Cracow (3,900 loans i.e. 4.4 %), Foundation for Development of Polish Agriculture with the registered office in Warsaw (3,300 loans i.e. 3.8 %), Polish Entrepreneurs Foundation with the registered office in Szczecin (1,300 loans i.e. 1.5 %).

In terms of the **value of granted loans** the first place in the ranking of organisations was taken by Micro Fund Sp. z o.o. (489,600,000 zł i.e. 39.7 % of the total value of all the loans), followed by Silesia Development and Local Initiative Supporting Foundation with the registered office in Opole (135,900,000 zł i.e. 11.0 %), Polish Entrepreneurs Foundation (106,900,000 zł i.e. 8.7 %), Wałbrzych Region Fund with the registered office in Wałbrzych (56,600,000 zł i.e. 4.6 %) and Rural Area Supporting Foundation with the registered office in Warsaw (48,600,000 zł i.e. 3.9 %).

The first five places in terms of the **average loan value** were occupied by: Łódzka Regional Development Agency SA (169,000 zł), Górnośląski Regional Fund S.A. with the registered office in Katowice (112,000 zł), Silesia Development and Local Initiative Supporting Foundation with the registered office in Opole (103,000 zł), ARES Regional Development Agency with the registered office in Suwałki (102,000 zł) and Wałbrzych Region Fund with the registered office in Wałbrzych (99,000 zł).

## **8. Network of loan funds in Poland**

Figure 11 below shows the current status of the loan funds' network broken down into **individual locations** where the funds are registered. Individual loan funds are numbered in accordance with the Enclosure No 4 to this Report where the contact data of the loan funds are presented.

The network is most dense in southern, north-east and central Poland. The smallest network concentrations are observed along the eastern and western borders of the country.



Fig. 11. Network of loan funds in Poland broken down into individual locations

### III. Conclusion

So far, the development of the loan funds was related to the need to support the small enterprise. In the context of the deteriorating situation on the labour market, the newly established micro- and small enterprises continue to exercise an influence on local and regional governments. The recently established loan funds are the response of the local governments to this situation. Unfortunately the financial contribution of the local governments to the establishment of loan funds and provision of loan capital to them has been quite insubstantial. Development of the local loan fund system still leaves a lot to be desired.

Nevertheless a dynamic growth of regional funds has been observed. Recent initiatives, e.g. the establishment of „Pomeranus” Regional Loan Fund (with the loan capital of 9,000,000 zł) for Zachodniopomorskie Province within the structure of Polish Entrepreneurs Foundation, Mazowiecki Regional Loan Fund (4,000,000 zł) for Mazowieckie Province and Kujawsko-Pomorski Regional Loan Fund (1,250,000 zł) for Kujawsko-Pomorskie Province, supported by Provincial Marshall’s Offices and local governments of those provinces can be numbered among positive examples demonstrating the feasibility of establishing a regional loan fund in any province. Undoubtedly the process of preparation for absorption of money available within the framework of SPO WKP, activity 1.2.1. is among the driving forces of the aforementioned developments.



Polish Entrepreneurs Foundation contributed organizationally and technically  
to production of this report



**Ranking of loan funds according to their loan capital - set against the number and value of granted loans and average loan value as at 30 June 2004**

Item	Name of organisation	Province	Registered office - location	Month/year when lending activity started	Loan capital		operations		operations		No	
					thousands of zloties	position No	thousands of zloties	position No	quantity	position No		
<b>Total</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>455 298</b>	<b>X</b>	<b>1 231 918</b>	<b>X</b>	<b>88 390</b>	<b>X</b>	<b>13,9</b>	<b>X</b>
1	Fundacja Rozwoju Śląska oraz Wspierania Inicjatyw Lokalnych	opolskie	Opole	06.1993	76 332	1	135 911	2	1 314	6	103,4	3
2	Polska Fundacja Przedsiębiorczości (PFP)	zachodniopomorskie	Szczecin	03.1997	52 839	2	106 915	3	1 348	5	79,3	6
3	Górnośląska Agencja Rozwoju Regionalnego S.A.	śląskie	Katowice	10.1998	38 200	3	37 500	9	600	7	62,5	9
4	Fundusz Górnośląski S.A.	śląskie	Katowice	02.2004	34 289	4	1 008	58	9	70	112,0	2
5	Fundusz Mikro Sp. z o.o.	mazowieckie	Warszawa	12.1994	32 000	5	489 565	1	62 735	1	7,8	70
6	Fundacja Wspomagania Wsi	mazowieckie	Warszawa	01.1999	28 681	6	48 577	5	5 728	2	8,5	69
7	Łódzka Agencja Rozwoju Regionalnego S.A.	łódzkie	Łódź	11.1996	13 939	7	40 800	8	242	18	168,6	1
8	Fundusz Regionu Wałbrzyskiego	dolnośląskie	Wałbrzych	05.1992	11 594	8	56 573	4	573	8	98,7	5
9	Inicjatywa MIKRO Sp. z o.o.	małopolskie	Kraków	02.1996	9 678	9	41 699	7	3 928	3	10,6	66
10	Koneckie Stowarzyszenie Wspierania Przedsiębiorczości	świętokrzyskie	Końskie	06.1995	9 617	10	15 168	10	314	14	48,3	12
11	Ślupskie Stowarzyszenie Innowacji Gospodarczych i Przedsiębiorczości	pomorskie	Ślupsk	04.1996	7 072	11	9 779	16	322	13	30,4	28
12	Stowarzyszenie Samorządowe Centrum Przedsiębiorczości i Rozwoju	małopolskie	Sucha Beskidzka	06.1996	6 495	12	10 599	12	391	12	27,1	35
13	Stowarzyszenie Bielskie Centrum Przedsiębiorczości	śląskie	Bielsko-Biała	01.1995	5 179	13	11 569	11	550	9	21,0	47
14	Małopolska Agencja Rozwoju Regionalnego S.A.	małopolskie	Kraków	09.2002	5 100	14	1 778	48	65	53	27,3	33
15	Agencja Rozwoju Regionalnego AGROREG SA.	dolnośląskie	Nowa Ruda	07.1998	5 028	15	8 255	18	199	23	41,5	15
16	Fundacja na Rzecz Rozwoju Polskiego Rolnictwa	mazowieckie	Warszawa	01.1993	5 004	16	42 158	6	3 342	4	12,6	65
17	Warmińsko-Mazurska Agencja Rozwoju Regionalnego S.A. w Olsztynie	warmińsko-mazurskie	Olsztyn	04.2004	5 000	17	0	72	0	72		72
18		wielkopolskie	Poznań	09.2003	5 000	18	856	62	19	65	45,1	14
19	Fundacja Rozwoju Regionu Pierzchnica	świętokrzyskie	Pierzchnica	07.1997	4 347	19	10 232	15	297	16	34,5	20
20	Fundacja Rozwoju Regionu Rabka	małopolskie	Rabka Zdrój	05.1998	4 290	20	6 182	21	182	26	34,0	21
21	Fundacja Rozwoju Gminy Żelów	łódzkie	Żelów	03.1995	4 190	21	7 649	19	437	10	17,5	58
22	Lubelska Fundacja Rozwoju-Agencja Rozwoju Regionalnego	lubelskie	Lublin	04.2004	4 016	22	4 819	27	128	38	37,6	18
23	Cech Rzemiosł Różnych/ Fundusz Rozwoju Przedsiębiorczości	wielkopolskie	Śrem	04.1996	3 745	23	3 394	33	176	28	19,3	52
24	Ostrołęcki Ruch Wspierania Przedsiębiorczości	mazowieckie	Ostrołęka	04.1996	3 652	24	8 647	17	392	11	22,1	45
25	Fundacja Wspierania Przedsiębiorczości Regionalnej	warmińsko-mazurskie	Goldap	11.1998	3 600	25	5 470	25	109	41	50,2	11
26	Fundacja Rozwoju Regionu Łukta	warmińsko-mazurskie	Łukta	02.1996	3 200	26	6 098	22	154	32	39,6	17
27	Polskie Towarzystwo Ekonomiczne Oddział w Bydgoszczy Fundusz Rozwoju Przedsiębiorczości	kujawskie	Bydgoszcz/ Inowrocław	01.1997	3 193	27	2 198	44	99	43	22,2	44
28	Fundacja Kaliski Inkubator Przedsiębiorczości	wielkopolskie	Kalisz	12.1994	3 118	28	2 407	40	249	17	9,7	68
29	Fundacja Rozwoju Przedsiębiorczości	podlaskie	Suwałki	04.1996	2 861	29	4 037	31	164	29	24,6	40
30	Rudzka Agencja Rozwoju "Inwestor" Sp. z o.o.	śląskie	Ruda Śląska	10.1998	2 833	30	5 420	26	70	51	77,4	7
31		pomorskie	Dzierżoń	04.1996	2 810	31	4 415	30	153	33	28,9	30
32	Fundacja Promocji Gospodarczej Regionu Krakowskiego	małopolskie	Kraków	12.1994	2 751	32	5 923	23	300	15	19,7	51
33	Stowarzyszenie Wspierania Małej Przedsiębiorczości	lubuskie	Dobiegniew	03.1995	2 700	33	2 848	38	188	24	15,2	62
34	Fundacja Centrum Innowacji Przedsiębiorczości	zachodniopomorskie	Koszalin	06.1996	2 684	34	5 632	24	241	20	23,4	42
35	Rzeszowska Agencja Rozwoju Regionalnego S.A.	podkarpackie	Rzeszów	12.1998	2 673	35	10 480	13	204	22	51,4	10
36	Agencja Rozwoju Regionalnego ARES	podlaskie	Suwałki	12.1998	2 632	36	10 383	14	102	42	101,8	4
37	Górnośląska Agencja Przekształceń Przedsiębiorstw S.A.	śląskie	Katowice	08.1998	2 482	37	1 369	54	18	66	76,1	8
38	Karkonowska Agencja Rozwoju Regionalnego SA	dolnośląskie	Jelenia Góra	09.1993	2 139	38	6 616	20	242	19	27,3	34

Item	Name of organisation	Province	Registered office - location	Month/year when lending activity started	Loan capital		operations		operations			
					thousands of zloties	position No	thousands of zloties	position No	quantity	position No		No
39	Agencja Rozwoju Regionalnego MARR S.A.	podkarpackie	Mielec	12.2003	2 087	39	358	68	11	69	32,5	24
40	Działdowska Agencja Rozwoju S.A.	warmińsko-mazurskie	Działdowo	12.1999	2 060	40	2 477	39	151	34	16,4	59
41	Zyrardowskie Stowarzyszenie Wspierania Przedsiębiorczości	mazowieckie	Zyrardów	10.1996	2 047	41	3 076	35	112	39	27,5	32
42	Stowarzyszenie Ostrzeszowskie Centrum Przedsiębiorczości	wielkopolskie	Ostrzeszów	02.1996	2 019	42	3 046	36	221	21	13,8	64
43	Agencja Rozwoju Lokalnego S.A.	śląskie	Sosnowiec	02.1998	2 000	43	1 375	53	30	60	45,8	13
44	Stowarzyszenie "Promocja Przedsiębiorczości"	opolskie	Opole	05.1996	1 953	44	1 985	46	62	54	32,0	26
45	Piotrkowskie Stowarzyszenie Wspierania Przedsiębiorczości	łódzkie	Piotrków	10.1994	1 945	45	1 800	47	70	52	25,7	39
46	Fundacja " Wałbrzych 2000" Fundusz Rozwoju Przedsiębiorczości	dolnośląskie	Wałbrzych	07.1996	1 911	46	4 762	28	183	25	26,0	38
47	Warmińsko-Mazurskie Stowarzyszenie Wspierania Przedsiębiorczości	warmińsko-mazurskie	Olsztynek/ Stawiguda	09.1996	1 853	47	4 689	29	162	30	28,9	29
48	Fundacja Inkubator	łódzkie	Łódź	05.1997	1 821	48	2 902	37	110	40	26,4	37
49		łódzkie	Poddębice	01.1995	1 800	49	3 660	32	178	27	20,6	49
50	Stowarzyszenie Radomskie Centrum Przedsiębiorczości	mazowieckie	Radom	05.1995	1 569	50	2 204	43	147	35	15,0	63
51	Podlaska Fundacja Rozwoju Regionalnego	podlaskie	Białystok	07.2002	1 530	51	1 512	52	72	50	21,0	48
52	Stowarzyszenie "Centrum Rozwoju Ekonomicznego Pasłęka	warm.-maz.	Pasłęk	05.1996	1 468	52	2 303	42	86	46	26,8	36
53	Stowarzyszenie Rozwoju Przedsiębiorczości i Inicjatyw Lokalnych	mazowieckie	Ząbki	09.1997	1 338	53	1 659	51	81	47	20,5	50
54	Międzynarodowe Stowarzyszenie Pracowników Urzędów Zatrudnienia w Polsce z siedzibą w Gdańsku	pomorskie	Gdańsk	01.1997	1 334	54	1 357	55	41	59	33,1	22
55	Agencja Inicjatyw Lokalnych Sp. z o.o.	śląskie	Żarnowiec	12.1998	1 332	55	3 139	34	77	48	40,8	16
56	Śląska Fundacja Wspierania Przedsiębiorczości	śląskie	Gliwice	09.1996	1 223	56	2 340	41	133	36	17,6	56
57	Zachodniopomorskie Stowarzyszenie Rozwoju Gospodarczego-Szczecińskie Centrum Przedsiębiorczości	zachodniopomorskie	Szczecin	10.2001	1 000	57	1 196	57	43	58	27,8	31
58	Małopolski Instytut Gospodarczy w Rzeszowie	podkarpackie	Rzeszów	10.1996	955	58	1 717	49	93	45	18,5	53
59	Nidzicka Fundacja Rozwoju "NIDA"	warmińsko-mazurskie	Nidzica	05.2001	947	59	1 349	56	77	49	17,5	57
60	FundacjaPrzedsiębiorczość	lubuskie	Żary	01.1995	887	60	2 018	45	133	37	15,2	61
61	Agencja Rozwoju Regionu Kutnowskiego S.A.	łódzkie	Kutno	06.2002	700	61	718	64	30	61	23,9	41
62	Stowarzyszenie Lokalnej Przedsiębiorczości w Toruniu	kujawskie	Toruń	12.1994	617	62	886	61	50	57	17,7	55
63	Agencja Rozwoju Przedsiębiorczości S.A.	śląskie	Żory*)	12.2000	606	63	890	60	50	56	17,8	54
64	Bieszczadzka Agencja Rozwoju Regionalnego Sp.z o.o.	podkarpackie	Ustrzyki Dolne	12.1999	604	64	997	59	95	44	10,5	67
65	Stowarzyszenie Wspierania Przedsiębiorczości	pomorskie	Malbork	04.2002	551	65	810	63	23	62	35,2	19
66	Stowarzyszenie Pasma Aktywni i Bezrobotni	lubelskie	Chełm	04.1996	528	66	1 670	50	51	55	32,7	23
67		dolnośląskie	Świdnica	06.2002	500	67	628	65	20	64	31,4	27
68	Stowarzyszenie "Na rzecz Rozwoju Miasta i Gminy Debrzno	pomorskie	Debrzno	04.2002	360	68	450	67	14	68	32,1	25
69	Ośrodek Wspierania Przedsiębiorczości	kujawsko-pomorskie	Bydgoszcz	08.2002	230	69	230	69	15	67	15,3	60
70	Zrzeszenie Prywatnego Handlu i Usług	warmińsko-mazurskie	Olsztyn*)	10.1979	205	70	210	70	159	31	1,3	71
71		podlaskie	Łomża*)	06.1997	204	71	514	66	23	63	22,3	43
72	Fundacja Wspierania i Promocja Przedsiębiorczości na Warmii i Mazurach	warmińsko-mazurskie	Olsztyn	11.2002	150	72	65	71	3	71	21,7	46
73	Mazowiecki Regionalny Fundusz Pożyczkowy Sp z o.o.	mazowieckie	Warszawa	09.2004	4 000							
74	Kujawsko-Pomorski Fundusz Pożyczkowy	mazowieckie	Toruń	09.2004	1 250							

\*) Since no information was available at the moment this breakdown was produced, data from the previous questionnaire have been taken.

**% share of loan funds in the total amount of loan capital and the value/number of granted loans as at 30 June 2004**

Item	Name of organisation	Province		Loan capital		operations		operations	
				K zł	%	K zł	%	Qty	%
<b>Total</b>				<b>455 298</b>	<b>100,00</b>	<b>1 231 918</b>	<b>100,00</b>	<b>88 390</b>	<b>100,00</b>
1	Fundacja Rozwoju Śląska oraz Wspierania Inicjatyw Lokalnych	opolskie	Opole	76 332	16,77	135 911	11,03	1 314	1,49
2	Polska Fundacja Przedsiębiorczości (PFP)	zachodniopomorskie	Szczecin	52 839	11,61	106 915	8,68	1 348	1,53
3		śląskie	Katowice	38 200	8,39	37 500	3,04	600	0,68
4	Fundusz Górnośląski S.A.	śląskie	Katowice	34 289	7,53	1 008	0,08	9	0,01
5	Fundusz Mikro Sp. z o.o.	mazowieckie	Warszawa	32 000	7,03	489 565	39,74	62 735	70,98
6	Fundacja Wspomagania Wsi	mazowieckie	Warszawa	28 681	6,30	48 577	3,94	5 728	6,48
7	Łódzka Agencja Rozwoju Regionalnego S.A.	łódzkie	Łódź	13 939	3,06	40 800	3,31	242	0,27
8	Fundusz Regionu Wałbrzyskiego	dolnośląskie	Wałbrzych	11 594	2,55	56 573	4,59	573	0,65
9	Inicjatywa MIKRO Sp. z o.o.	małopolskie	Kraków	9 678	2,13	41 699	3,38	3 928	4,44
10	Koneckie Stowarzyszenie Wspierania Przedsiębiorczości	świętokrzyskie	Końskie	9 617	2,11	15 168	1,23	314	0,36
11	Ślupskie Stowarzyszenie Innowacji Gospodarczych i Przedsiębiorczości	pomorskie	Ślupsk	7 072	1,55	9 779	0,79	322	0,36
12	Stowarzyszenie Samorządowe Centrum Przedsiębiorczości i Rozwoju	małopolskie	Sucha Beskidzka	6 495	1,43	10 599	0,86	391	0,44
13	Stowarzyszenie Bielskie Centrum Przedsiębiorczości	śląskie	Bielsko-Biała	5 179	1,14	11 569	0,94	550	0,62
14		małopolskie	Kraków	5 100	1,12	1 778	0,14	65	0,07
15	Agencja Rozwoju Regionalnego AGROREG SA.	dolnośląskie	Nowa Ruda	5 028	1,10	8 255	0,67	199	0,23
16		mazowieckie	Warszawa	5 004	1,10	42 158	3,42	3 342	3,78
17	Warmińsko-Mazurska Agencja Rozwoju Regionalnego S.A. w Olsztynie	warmińsko-mazurskie	Olsztyn	5 000	1,10	0	0,00	0	0,00
18		wielkopolskie	Poznań	5 000	1,10	856	0,07	19	0,02
19	Fundacja Rozwoju Regionu Pierzchnica	świętokrzyskie	Pierzchnica	4 347	0,95	10 232	0,83	297	0,34
20	Fundacja Rozwoju Regionu Rabka	małopolskie	Rabka Zdrój	4 290	0,94	6 182	0,50	182	0,21
21	Fundacja Rozwoju Gminy Zelów	łódzkie	Zelów	4 190	0,92	7 649	0,62	437	0,49
22	Lubelska Fundacja Rozwoju-Agencja Rozwoju Regionalnego	lubelskie	Lublin	4 016	0,88	4 819	0,39	128	0,14
23	Cech Rzemiosł Różnych/ Fundusz Rozwoju Przedsiębiorczości	wielkopolskie	Śrem	3 745	0,82	3 394	0,28	176	0,20
24		mazowieckie	Ostrołęka	3 652	0,80	8 647	0,70	392	0,44
25	Fundacja Wspierania Przedsiębiorczości Regionalnej	warmińsko-mazurskie	Goldap	3 600	0,79	5 470	0,44	109	0,12
26	Fundacja Rozwoju Regionu Łukta	warmińsko-mazurskie	Łukta	3 200	0,70	6 098	0,49	154	0,17
27	Polskie Towarzystwo Ekonomiczne Oddział w Bydgoszczy Fundusz Rozwoju Przedsiębiorczości	kujawskie	Bydgoszcz/ Inowrocław	3 193	0,70	2 198	0,18	99	0,11
28		wielkopolskie	Kalisz	3 118	0,68	2 407	0,20	249	0,28
29	Fundacja Rozwoju Przedsiębiorczości	podlaskie	Suwałki	2 861	0,63	4 037	0,33	164	0,19
30		śląskie	Ruda Śląska	2 833	0,62	5 420	0,44	70	0,08
31		pomorskie	Dzierżgoń	2 810	0,62	4 415	0,36	153	0,17
32	Fundacja Promocji Gospodarczej Regionu Krakowskiego	małopolskie	Kraków	2 751	0,60	5 923	0,48	300	0,34
33	Stowarzyszenie Wspierania Małej Przedsiębiorczości	lubuskie	Dobiegniew	2 700	0,59	2 848	0,23	188	0,21
34		zachodniopomorskie	Koszalin	2 684	0,59	5 632	0,46	241	0,27
35		podkarpackie	Rzeszów	2 673	0,59	10 480	0,85	204	0,23
36	Agencja Rozwoju Regionalnego ARES	podlaskie	Suwałki	2 632	0,58	10 383	0,84	102	0,12
37	Górnośląska Agencja Przekształceń Przedsiębiorstw S.A.	śląskie	Katowice	2 482	0,55	1 369	0,11	18	0,02
38	Karkonowska Agencja Rozwoju Regionalnego SA	dolnośląskie	Jelenia Góra	2 139	0,47	6 616	0,54	242	0,27

Item	Name of organisation	Province		Loan capital		operations		operations	
				K zł	%	K zł	%	Qty	%
39	Agencja Rozwoju Regionalnego MARR S.A.	podkarpackie	Mielec	2 087	0,46	358	0,03	11	0,01
40	Działdowska Agencja Rozwoju S.A.	warmińsko-mazurskie	Działdowo	2 060	0,45	2 477	0,20	151	0,17
41	Zyrardowskie Stowarzyszenie Wspierania Przedsiębiorczości	mazowieckie	Zyrardów	2 047	0,45	3 076	0,25	112	0,13
42	Stowarzyszenie Ostrzeszowskie Centrum Przedsiębiorczości	wielkopolskie	Ostrzeszów	2 019	0,44	3 046	0,25	221	0,25
43	Agencja Rozwoju Lokalnego S.A.	śląskie	Sosnowiec	2 000	0,44	1 375	0,11	30	0,03
44		opolskie	Opole	1 953	0,43	1 985	0,16	62	0,07
45	Piotrkowskie Stowarzyszenie Wspierania Przedsiębiorczości	łódzkie	Piotrków	1 945	0,43	1 800	0,15	70	0,08
46	Fundacja " Wałbrzych 2000" Fundusz Rozwoju Przedsiębiorczości	dolnośląskie	Wałbrzych	1 911	0,42	4 762	0,39	183	0,21
47	Warmińsko-Mazurskie Stowarzyszenie Wspierania Przedsiębiorczości	warmińsko-mazurskie	Olsztynek/Stawiguda	1 853	0,41	4 689	0,38	162	0,18
48	Fundacja Inkubator	łódzkie	Łódź	1 821	0,40	2 902	0,24	110	0,12
49		łódzkie	Poddębice	1 800	0,40	3 660	0,30	178	0,20
50	Stowarzyszenie Radomskie Centrum Przedsiębiorczości	mazowieckie	Radom	1 569	0,34	2 204	0,18	147	0,17
51	Podlaska Fundacja Rozwoju Regionalnego	podlaskie	Białystok	1 530	0,34	1 512	0,12	72	0,08
52	Stowarzyszenie "Centrum Rozwoju Ekonomicznego Pasłęka	warmińsko-mazurskie	Pasłęk	1 468	0,32	2 303	0,19	86	0,10
53	Stowarzyszenie Rozwoju Przedsiębiorczości i Inicjatyw Lokalnych	mazowieckie	Ząbki	1 338	0,29	1 659	0,13	81	0,09
54	Międzynarodowe Stowarzyszenie Pracowników Urzędów Zatrudnienia w Polsce z siedzibą w Gdańsku	pomorskie	Gdańsk	1 334	0,29	1 357	0,11	41	0,05
55	Agencja Inicjatyw Lokalnych Sp. z o.o.	śląskie	Żarnowiec	1 332	0,29	3 139	0,25	77	0,09
56		śląskie	Gliwice	1 223	0,27	2 340	0,19	133	0,15
57	Zachodniopomorskie Stowarzyszenie Rozwoju Gospodarczego-Szczecińskie Centrum	zachodniopomorskie	Szczecin	1 000	0,22	1 196	0,10	43	0,05
58	Małopolski Instytut Gospodarczy w Rzeszowie	podkarpackie	Rzeszów	955	0,21	1 717	0,14	93	0,11
59	Nidzicka Fundacja Rozwoju "NIDA"	warmińsko-mazurskie	Nidzica	947	0,21	1 349	0,11	77	0,09
60	FundacjaPrzedsiębiorczość	lubuskie	Żary	887	0,19	2 018	0,16	133	0,15
61	Agencja Rozwoju Regionu Kutnowskiego S.A.	łódzkie	Kutno	700	0,15	718	0,06	30	0,03
62	Stowarzyszenie Lokalnej Przedsiębiorczości w Toruniu	kujawsko-pomorskie	Toruń	617	0,14	886	0,07	50	0,06
63	Agencja Rozwoju Przedsiębiorczości S.A.	śląskie	Żory*)	606	0,13	890	0,07	50	0,06
64	Bieszczadzka Agencja Rozwoju Regionalnego Sp.z o.o.	podkarpackie	Ustrzyki Dolne	604	0,13	997	0,08	95	0,11
65		pomorskie	Malbork	551	0,12	810	0,07	23	0,03
66	Stowarzyszenie Pasma Aktywni i Bezrobotni	lubelskie	Chełm	528	0,12	1 670	0,14	51	0,06
67		dolnośląskie	Świdnica	500	0,11	628	0,05	20	0,02
68	Stowarzyszenie "Na rzecz Rozwoju Miasta i Gminy Debrzno	pomorskie	Debrzno	360	0,08	450	0,04	14	0,02
69	Ośrodek Wspierania Przedsiębiorczości	kujawsko-pomorskie	Bydgoszcz	230	0,05	230	0,02	15	0,02
70	Zrzeszenie Prywatnego Handlu i Usług	warmińsko-mazurskie	Olsztyn*)	205	0,05	210	0,02	159	0,18
71		podlaskie	Łomża*)	204	0,04	514	0,04	23	0,03
72	Fundacja Wspierania i Promocja Przedsiębiorczości na Warmii i Mazurach	warmińsko-mazurskie	Olsztyn	150	0,03	65	0,01	3	0,00
73	Mazowiecki Regionalny Fundusz Pożyczkowy Sp z o.o.	mazowieckie	Warszawa	4 000					0,0
74	Kujawsko-Pomorski Fundusz Pożyczkowy	mazowieckie	Toruń	1 250					0,0

\*) Since no information was available at the moment this breakdown was produced, data from the previous questionnaire have been taken.

Activity of

#	Name of organisation	Province	Registered office - location	Time in operation (in months)	Declared**) character/ range of the fund (L-local, R-regional, K-national)	Loan capital in thousands of zloties		Loans granted since the beginning of the operations		Loans granted in the last 12 months		June 2004		Average (zloties)	Number of granted of Fund's months [qty/mth]	Value of active of loan capital
						As at 30 June 2004	Increase in the last 12 months	Number	Value in thousands of zloties	Number	Value in thousands of zloties	Number	Value in thousands of zloties			
<b>Total</b>						<b>455 298</b>	<b>57 587</b>	<b>88 390</b>	<b>1 231 918</b>	<b>12 620</b>	<b>187 618</b>	<b>20 933</b>	<b>286 481</b>	<b>13,9</b>	<b>15,1</b>	<b>62,9%</b>
1	Zrzeszenie Prywatnego Handlu i Usług	warmińsko-mazurskie	Olsztyn*)	297	L	205		159	210	0	0	no data	no data	1,3	0,5	no data
2	Fundusz Regionu Wałbrzyskiego	dolnośląskie	Wałbrzych	146	R	11 594	850	573	56 573	84	6 100	188	9 719	98,7	3,9	83,8%
3	Fundacja na Rzecz Rozwoju Polskiego Rolnictwa	mazowieckie	Warszawa	138	R	5 004	1 846	3 342	42 158	1259	17 428	1 787	19 754	12,6	24,2	394,8%
4	Fundacja Rozwoju Śląska oraz Wspierania Inicjatyw Lokalnych	opolskie	Opole	133	K	76 332	2 600	1 314	135 911	no data	11 787	567	27 582	103,4	9,9	36,1%
5	Karkonowska Agencja Rozwoju Regionalnego SA	dolnośląskie	Jelenia Góra	130	L	2 139	800	242	6 616	37	1 130	67	1 122	27,3	1,9	52,5%
6	Piotrkowskie Stowarzyszenie Wspierania Przedsiębiorczości	łódzkie	Piotrków Trybuna	117	L	1 945	136	70	1 800	3	102	53	no data	25,7	0,6	no data
7	Fundacja Kaliski Inkubator Przedsiębiorczości	wielkopolskie	Kalisz	115	L	3 118	1 005	249	2 407	28	696	115	1 532	9,7	2,2	49,1%
8	Fundacja Promocji Gospodarczej Regionu Krakowskiego	małopolskie	Kraków	115	R	2 751	78	300	5 923	16	784	135	2 518	19,7	2,6	91,5%
9		kujawskie	Toruń	115	L	617		50	886	0	0	17	279	17,7	0,4	45,3%
10	Fundusz Mikro Sp. z o.o.	mazowieckie	Warszawa	115	K	32 000		62 735	489 565	6500	54 000	8 580	39 852	7,8	545,5	124,5%
11	Stowarzyszenie Bielskie Centrum Przedsiębiorczości	śląskie	Bielsko-Biała	114	R	5 179	685	550	11 569	80	2 567	260	4 588	21,0	4,8	88,6%
12	Fundacja Centrum Wspierania Przedsiębiorczości	łódzkie	Poddębice	114	R	1 800	39	178	3 660	20	561	100	1 323	20,6	1,6	73,5%
13	FundacjaPrzedsiębiorczość	lubuskie	Żary	114	R	887	52	133	2 018	7	189	51	390	15,2	1,2	44,0%
14	Stowarzyszenie Wspierania Małej Przedsiębiorczości	lubuskie	Dobiegów	112	L	2 700	850	188	2 848	14	419	62	1 417	15,2	1,7	52,5%
15	Fundacja Rozwoju Gminy Żelów	łódzkie	Żelów	112	R	4 190	1 094	437	7 649	78	1 757	251	3 287	17,5	3,9	78,4%
16	Stowarzyszenie Radomskie Centrum Przedsiębiorczości	mazowieckie	Radom	110	R	1 569	1 000	147	2 204	21	279	70	1 149	15,0	1,3	73,2%
17		świętokrzyskie	Końskie	109	L/R	9 617	1 000	314	15 168	71	4 950	183	7 282	48,3	2,9	75,7%
18	Inicjatywa MIKRO Sp. z o.o.	małopolskie	Kraków	101	R	9 678	1 000	3 928	41 699	556	6 923	918	7 568	10,6	38,9	78,2%
19	Fundacja Rozwoju Regionu Łukta	warmińsko-mazurskie	Łukta	101	L	3 200	800	154	6 098	26	898	51	1 425	39,6	1,5	44,5%
20	Stowarzyszenie Ostrzeszowskie Centrum Przedsiębiorczości	wielkopolskie	Ostrzeszów	101	R	2 019	850	221	3 046	19	443	76	1 026	13,8	2,2	50,8%
21	Stowarzyszenie Pasma Aktywni i Bezrobotni	lubelskie	Chelm	99	L	528	87	51	1 670	3	155	10	270	32,7	0,5	51,1%
22	Towarzystwo Rozwoju Dzierzgonia-Stowarzyszenie	pomorskie	Dzierżogon	99	R	2 810	1 053	153	4 415	21	619	68	1 338	28,9	1,5	47,6%
23	Ostrołęcki Ruch Wspierania Przedsiębiorczości	mazowieckie	Ostrołęka	99	L	3 652	140	392	8 647	30	858	186	2 551	22,1	4,0	69,9%
24	Słupskie Stowarzyszenie Innowacji Gospodarczych i Przedsiębiorczości	pomorskie	Słupsk	99	L	7 072	70	322	9 779	190	1 340	167	3 332	30,4	3,3	47,1%
25	Fundacja Rozwoju Przedsiębiorczości	podlaskie	Suwałki	99	R	2 861	850	164	4 037	31	969	97	no data	24,6	1,7	no data
26	Cech Rzemiosł Różnych/ Fundusz Rozwoju Przedsiębiorczości	wielkopolskie	Śrem	99	L	3 745	583	176	3 394	19	383	89	881	19,3	1,8	23,5%
27		warm.-maz.	Pasłęk	98	L	1 468	13	86	2 303	no data	no data	no data	no data	26,8	0,9	no data
28	Stowarzyszenie "Promocja Przedsiębiorczości"	opolskie	Opole	98	L	1 953	1 000	62	1 985	5	217	28	744	32,0	0,6	38,1%
29	Fundacja Centrum Innowacji Przedsiębiorczości	zachodniopomorskie	Koszalin	97	R	2 684	133	241	5 632	43	785	158	1 059	23,4	2,5	39,5%
30	Stowarzyszenie Samorządowe Centrum Przedsiębiorczości i Rozwoju	małopolskie	Sucha Beskidzka	97	L	6 495	220	391	10 599	73	2 000	228	4 224	27,1	4,0	65,0%
31	Fundacja " Wałbrzych 2000" Fundusz Rozwoju Przedsiębiorczości	dolnośląskie	Wałbrzych	96	R	1 911	90	183	4 762	23	886	94	1 682	26,0	1,9	88,0%
32	Śląska Fundacja Wspierania Przedsiębiorczości	śląskie	Gliwice	94	R	1 223	0	133	2 340	3		31	594	17,6	1,4	48,5%
33	Warmińsko-Mazurskie Stowarzyszenie Wspierania Przedsiębiorczości	warmińsko-mazurskie	Olsztynek /Stawiguda	94	R	1 853	96	162	4 689	17	554	64	1 477	28,9	1,7	79,7%
34	Małopolski Instytut Gospodarczy w Rzeszowie	podkarpackie	Rzeszów	93	R	955	40	93	1 717	7	263	48	1 131	18,5	1,0	118,4%
35	Żyrardowskie Stowarzyszenie Wspierania Przedsiębiorczości	mazowieckie	Żyrardów	93	L	2 047	1 047	112	3 076	24	682	54	954	27,5	1,2	46,6%
36	Łódzka Agencja Rozwoju Regionalnego S.A.	łódzkie	Łódź	92	R	13 939	2 500	242	40 800	38	8 234	77	9 412	168,6	2,6	67,5%
37	Międzynarodowe Stowarzyszenie Pracowników Urzędów Zatrudnienia w Polsce z siedzibą w Gdańsku	pomorskie	Gdańsk	90	L	1 334	142	41	1 357	7	330	24	728	33,1	0,5	54,6%
38	Polskie Towarzystwo Ekonomiczne Oddział w Bydgoszczy Fundusz Rozwoju Przedsiębiorczości	kujawskie	Bydgoszcz/ Inowrocław	90	R	3 193	1 258	99	2 198	11	305	47	628	22,2	1,1	19,7%

#	Name of organisation	Province	Registered office - location	Time in operation (in months)	Declared**) character/ range of the fund (L-local, R-regional, K-national)	Loan capital in thousands of zloties		Loans granted since the beginning of the operations		Loans granted in the last 12 months		June 2004		Average zloties)	Number of granted of Fund's months [qty/mth]	Value of active of loan capital
						As at 30 June 2004	Increase in the last 12 months	Number	Value in thousands of zloties	Number	Value in thousands of zloties	Number	Value in thousands of zloties			
39	Polska Fundacja Przedsiębiorczości (PFP)	zachodniopomorskie	Szczecin	88	K	52 839	145	1 348	106 915	202	8 796	890	39 486	79,3	15,3	74,7%
40	Fundacja Inkubator	łódzkie	Łódź	86	R	1 821	117	110	2 902	14	325	68	1 577	26,4	1,3	86,6%
41	Stworzenie Wspierania Edukacji i Rynku pracy	podlaskie	Łomża*)	85	L	204	0	23	514			8	190	22,3	0,3	93,3%
42	Fundacja Rozwoju Regionu Pierzchnica	świętokrzyskie	Pierzchnica	84	R	4 347	115	297	10 232	59	1 939	131	2 883	34,5	3,5	66,3%
43	Stowarzyszenie Rozwoju Przedsiębiorczości i Inicjatyw Lokalnych	mazowieckie	Ząbki	82	K	1 338	530	81	1 659	20	339	38	798	20,5	1,0	59,6%
44	Agencja Rozwoju Lokalnego S.A.	śląskie	Sosnowiec	77	R	2 000	1 000	30	1 375	20	895	22	995	45,8	0,4	49,8%
45	Fundacja Rozwoju Regionu Rabka	małopolskie	Rabka Zdrój	74	R	4 290	1 000	182	6 182	16	899	79	2 264	34,0	2,5	52,8%
46	Agencja Rozwoju Regionalnego AGROREG SA.	dolnośląskie	Nowa Ruda	72	R	5 028	2 812	199	8 255	18	970	70	1 687	41,5	2,8	33,5%
47		śląskie	Katowice	71	L	2 482	1 412	18	1 369	4	396	9	512	76,1	0,3	20,6%
48	Górnośląska Agencja Rozwoju Regionalnego S.A.	śląskie	Katowice	69	L/R/K	38 200	0	600	37 500	29	2 500	480	22 500	62,5	8,7	58,9%
49	Rudzka Agencja Rozwoju "Inwestor" Sp. z o.o.	śląskie	Ruda Śląska	69	R	2 833	522	70	5 420	15	816	50	2 149	77,4	1,0	75,9%
50	Fundacja Wspierania Przedsiębiorczości Regionalnej	warmińsko-mazurskie	Gołdap	68	L	3 600	1 100	109	5 470	24	975	51	2 488	50,2	1,6	69,1%
51	Rzeszowska Agencja Rozwoju Regionalnego S.A.	podkarpackie	Rzeszów	67	R	2 673	62	204	10 480	28	1 990	65	2 235	51,4	3,0	83,6%
52	Agencja Rozwoju Regionalnego ARES	podlaskie	Suwalki	67	R	2 632	68	102	10 383	31	1 697	55	2 351	101,8	1,5	89,4%
53	Agencja Inicjatyw Lokalnych Sp. z o.o.	śląskie	Zarnowiec	67	R	1 332	83	77	3 139	17	402	48	1 301	40,8	1,1	97,7%
54	Fundacja Wspomagania Wsi	mazowieckie	Warszawa	66	K	28 681	9 610	5 728	48 577	2523	27 829	3 314	28 681	8,5	86,8	100,0%
55	Działdowska Agencja Rozwoju S.A.	warmińsko-mazurskie	Działdowo	55	L	2 060	0	151	2 477	22	549	69	1 176	16,4	2,7	57,1%
56	Bieszczadzka Agencja Rozwoju Regionalnego Sp.z o.o.	podkarpackie	Ustrzyki Dolne	55	L	604	4	95	997	15	291	38	343	10,5	1,7	56,8%
57	Agencja Rozwoju Przedsiębiorczości S.A.	śląskie	Zory*)	43	L	606		50	890					17,8	1,2	no data
58	Nidzicka Fundacja Rozwoju "NIDA"	warmińsko-mazurskie	Nidzica	38	L	947	10	77	1 349	30	531	73	878	17,5	2,0	92,7%
59	Zachodniopomorskie Stowarzyszenie Rozwoju Gospodarczego-Szczecińskie Centrum Przedsiębiorczości	zachodniopomorskie	Szczecin	33	L	1 000	300	43	1 196	11	275	39	725	27,8	1,3	72,5%
60		pomorskie	Debrzno	27	L	360	0	14	450	3	90	11	188	32,1	0,5	52,1%
61	Stowarzyszenie Wspierania Przedsiębiorczości	pomorskie	Malbork	27	R	551	0	23	810	7	215	23	551	35,2	0,9	100,0%
62	Agencja Rozwoju Regionu Kutnowskiego S.A.	łódzkie	Kutno	25	L	700	0	30	718	8	179	30	444	23,9	1,2	63,5%
63	Sudeckie Stowarzyszenie Inicjatyw Gospodarczych)	dolnośląskie	Świdnica	25	L	500	0	20	628	2	35	16	359	31,4	0,8	71,9%
64	Podlaska Fundacja Rozwoju Regionalnego	podlaskie	Białystok	24	L	1 530	0	72	1 512	36	822	61	1 029	21,0	3,0	67,2%
65	Małopolska Agencja Rozwoju Regionalnego S.A.	małopolskie	Kraków	22	R	5 100	2 600	65	1 778	35	1 275	57	1 377	27,3	3,0	27,0%
66	Ośrodek Wspierania Przedsiębiorczości	kujawsko-pomorskie	Bydgoszcz	21	L	230		15	230					15,3	0,7	0,0%
67	Fundacja Wspierania i Promocja Przedsiębiorczości na Warmii i Mazurach	warmińsko-mazurskie	Olsztyn	20	R	150		3	65	0	0	3	41	21,7	0,2	27,4%
68	Wielkopolska Agencja Rozwoju Przedsiębiorczości	wielkopolskie	Poznań	10	R	5 000	5 000	19	856	19	856	19	856	45,1	1,9	17,1%
69	Agencja Rozwoju Regionalnego MARR S.A.	podkarpackie	Mielec	7	L	2 087	2 087	11	358	11	358	11	343	32,5	1,6	16,4%
70	Fundusz Górnośląski S.A.	śląskie	Katowice	5	R	34 289	0	9	1 008	9	1 008	9	1 008	112,0	1,8	2,9%
71		lubelskie	Lublin	3	R	4 016	0	128	4 819	28	780	95	2 248	37,6	42,7	56,0%
72	Warmińsko-Mazurska Agencja Rozwoju Regionalnego S.A. w Olsztynie	warmińsko-mazurskie	Olsztyn	3	R	5 000	5 000	0	0	0	0	0	0		0,0	0,0%
73	Mazowiecki Regionalny Fundusz Pożyczkowy Sp z o.o.	mazowieckie	Warszawa		R	4 000			being organised currently							
74	Kujawsko-Pomorski Fundusz Pożyczkowy Sp z o.o.	kujawsko-pomorskie	Toruń		R	1 250			being organised currently							

\*) Since no information was available at the moment this breakdown was produced, data from the previous questionnaire have been taken.

#	Full name of the organisation	Province	Address			Website	organisation	Phone	
			Location	Postcode	Street				
1	2	3	4	5	6	7	8	9	10
1.	Agencja Rozwoju Regionalnego „AGROREG” S.A.	dolnośląskie	Nowa Ruda	57-402	ul. Kłodzka 27	<a href="http://www.agroreg.com.pl">www.agroreg.com.pl</a>			
2.	Fundacja Walbrzych 2000 Fundusz Rozwoju Przedsiębiorczości	dolnośląskie	Walbrzych	58-304	ul. Ludowa 1c	<a href="http://www.fundacja.walbrzych.pl">www.fundacja.walbrzych.pl</a>			
3.	Fundusz Regionu Walbrzyskiego	dolnośląskie	Walbrzych	58-300	ul. Słowackiego 8	<a href="http://www.frw.pl">www.frw.pl</a>	<a href="mailto:biuro@frw.pl">biuro@frw.pl</a>		
4.	Karkonoska Agencja Rozwoju Regionalnego S.A.	dolnośląskie	Jelenia Góra	58-500	ul. 1- Maja 27	<a href="http://www.karr.pl">www.karr.pl</a>	<a href="mailto:ksu@karr.pl">ksu@karr.pl</a>		
5.		dolnośląskie	Świdnica	58-100	Al. Niepodległości 14	<a href="http://www.sigps.pl">www.sigps.pl</a>	<a href="mailto:biuro@sigps.pl">biuro@sigps.pl</a>		
6.	Kujawsko-Pomorski Fundusz Pożyczkowy	kujawsko-pomorskie	Toruń	87-100	ul. Szosa Chelmińska 26				
7.	Ośrodek Wspierania Przedsiębiorczości	kujawsko-pomorskie	Bydgoszcz	85-029	ul. Bernardyńska 3	<a href="http://www.owp.pl">www.owp.pl</a>	<a href="mailto:owp@owp.com.pl">owp@owp.com.pl</a>		
8.	Polskie Towarzystwo Ekonomiczne Oddział w Bydgoszczy Fundusz Rozwoju Przedsiębiorczości	kujawsko-pomorskie	Bydgoszcz	85-034	ul. Długa 34	<a href="http://www.pte.bydgoszcz.pl">www.pte.bydgoszcz.pl</a>			
9.	Stowarzyszenie Lokalnej Przedsiębiorczości w Toruniu	kujawsko-pomorskie	Toruń	87-100	ul. Kopernika 45		<a href="mailto:slp@stacja.pl">slp@stacja.pl</a>		
10.	Lubelska Fundacja Rozwoju- Agencja Rozwoju Regionalnego	lubelskie	Lublin	20-111	Rynek 7	<a href="http://www.lfr.lublin.pl">www.lfr.lublin.pl</a>	<a href="mailto:lfr@lfr.lublin.pl">lfr@lfr.lublin.pl</a>		
11.	Stowarzyszenie „Pasma Aktywni i Bezrobotni”	lubelskie	Chelm	22-100	ul. Partyzantów 40	<a href="http://www.pasma.chelm.pl">www.pasma.chelm.pl</a>			
12.	Ośrodek Wspierania Przedsiębiorczości przy Fundacji Przedsiębiorczość	lubuskie	Żary	68-200	ul. Mieszka I 13	<a href="http://www.fundacja.zary.pl">www.fundacja.zary.pl</a>			
13.	Stowarzyszenie Wspierania Małej Przedsiębiorczości	lubuskie	Dobiegiew	66-520	ul. Dembowskiego 2	<a href="http://www.swmpdobiegiew.pl">www.swmpdobiegiew.pl</a>	<a href="mailto:gswmp@kki.net.pl">gswmp@kki.net.pl</a>		
14.	Agencja Rozwoju Regionu Kutnowskiego S.A.	łódzkie	Kutno	99-300	ul. Wyszyńskiego 11	<a href="http://www.arrk.kutno.net.pl">www.arrk.kutno.net.pl</a>	<a href="mailto:arrk@kutno.net.pl">arrk@kutno.net.pl</a>		
15.	Fundacja Centrum Wspierania Przedsiębiorczości	łódzkie	Poddębice	99-200	ul. Sienkiewicza 48	<a href="http://www.fcwp.pl">www.fcwp.pl</a>	<a href="mailto:biuro@fcwp.pl">biuro@fcwp.pl</a>		
16.	Fundacja Inkubator	łódzkie	Łódź	90-434	ul. Piotrkowska 143	<a href="http://www.inkubator.org.pl">www.inkubator.org.pl</a>			
17.	Fundacja Rozwoju Gminy Żelów	łódzkie	Żelów	97-425	ul. Mickiewicza 4	<a href="http://www.frgz.pl">www.frgz.pl</a>	<a href="mailto:Frgz@pt.onet.pl">Frgz@pt.onet.pl</a>		
18.	Łódzka Agencja Rozwoju Regionalnego S.A.	łódzkie	Łódź	90-002	ul. Tuwima 22/26	<a href="http://www.larr.lodz.pl">www.larr.lodz.pl</a>	<a href="mailto:larr@lodz.pl">larr@lodz.pl</a>		
19.	Piotrkowskie Stowarzyszenie Wspierania Przedsiębiorczości	łódzkie	Piotrków Trybunalski	97-300	Al. 3-Maja 6b				
20.	Fundacja Promocji Gospodarczej Regionu Krakowskiego	małopolskie	Kraków	30-969	ul. Mrozowa 20 a	<a href="http://www.fpgrk.krakow.pl">www.fpgrk.krakow.pl</a>			
21.	Fundacja Rozwoju Regionu Rabka	małopolskie	Rabka Zdrój	34-700	ul. Piłsudskiego 1				
22.	Inicjatywa Mikro Sp. z o.o.	małopolskie	Kraków	31-111	ul. Krasieńskiego 11 A	<a href="http://www.inicjatywamikro.pl">www.inicjatywamikro.pl</a>			
23.	Małopolska Agencja Rozwoju Regionalnego S.A.	małopolskie	Kraków	31-542	ul. Kordylewskiego 11	<a href="http://www.marr.pl">www.marr.pl</a>	<a href="mailto:marr@marr.pl">marr@marr.pl</a>		
24.	Stowarzyszenie Samorządowe Centrum Przedsiębiorczości i Rozwoju	małopolskie	Sucha Beskidzka	34-200	ul. Kościelna 5b	<a href="http://www.owpsucha@iap.pl">www.owpsucha@iap.pl</a>	<a href="mailto:owpsucha@iap.pl">owpsucha@iap.pl</a>		
25.	Fundacja na Rzecz Rozwoju Polskiego Rolnictwa	mazowieckie	Warszawa	01-810	ul. Marymoncka 32 B	<a href="http://www.fdpa.org.pl">www.fdpa.org.pl</a>	<a href="mailto:fdpa@fdpa.org.pl">fdpa@fdpa.org.pl</a>		

#	Full name of the organisation	Province	Address			Website	organisation	Phone	
			Location	Postcode	Street				
1	2	3	4	5	6	7	8	9	10
26.	Fundacja Wspomagania Wsi	mazowieckie	Warszawa	01- 022	ul. Bellottiego 1	<a href="http://www.fww.org.pl">www.fww.org.pl</a>	<a href="mailto:fww@fww.org.pl">fww@fww.org.pl</a>		
27.	Fundusz Mikro Sp. z o.o.	mazowieckie	Warszawa	00-515	ul. Żurawia 22	<a href="http://www.funduszmikro.pl">www.funduszmikro.pl</a>			
28.	Mazowiecki Regionalny Fundusz Pożyczkowy	mazowieckie	Warszawa	03-472	ul. B Brechta 3				
29.	Ostrołęcki Ruch Wspierania Przedsiębiorczości	mazowieckie	Ostrołęka	07-401	ul. Kołobrzaska 15				
30.	Stowarzyszenie Radomskie Centrum Przedsiębiorczości	mazowieckie	Radom	26-600	ul. Kościuszki 1	<a href="http://www.srcp.radom.com.pl">www.srcp.radom.com.pl</a>	<a href="mailto:rcp@radom.net">rcp@radom.net</a>		
31.	Stowarzyszenie Rozwoju Przedsiębiorczości i Inicjatyw Lokalnych	mazowieckie	Ząbki	05-091	ul. Piłsudskiego 176	<a href="http://www.srp.pl">www.srp.pl</a>	<a href="mailto:mk@srp.pl">mk@srp.pl</a>		
32.	Żyrardowskie Stowarzyszenie Wspierania Przedsiębiorczości	mazowieckie	Żyrardów	96-300	ul. Jana Pawła II 2				
33.	Fundacja Rozwoju Śląska oraz Wspierania Inicjatyw Lokalnych	opolskie	Opole	45-364	ul. Słowackiego 10	<a href="http://www.fundacja.opole.pl">www.fundacja.opole.pl</a>			
34.	Stowarzyszenie „Promocja Przedsiębiorczości”	opolskie	Opole	45-064	ul. Damrota 4	<a href="http://www.rif.opole.pl">www.rif.opole.pl</a>	<a href="mailto:frp@rif.opole.pl">frp@rif.opole.pl</a>		
35.	Agencja Rozwoju Regionalnego MARR S.A.	podkarpackie	Mielec	39-300	ul. Chopina 18	<a href="http://www.marr.com.pl">www.marr.com.pl</a>	<a href="mailto:marr@ptc.pl">marr@ptc.pl</a>		
36.	Bieszczadzka Agencja Rozwoju Regionalnego Sp. z o.o.	podkarpackie	Ustrzyki Dolne	38-700	ul. Rynek 17	<a href="http://www.barr-ustrzyki.pl">www.barr-ustrzyki.pl</a>			
37.	Małopolski Instytut Gospodarczy	podkarpackie	Rzeszów	35-064	ul. Mickiewicza 1	<a href="http://www.mig.com.pl">www.mig.com.pl</a>	<a href="mailto:achmaj@mig.com.pl">achmaj@mig.com.pl</a>		
38.	Rzeszowska Agencja Rozwoju Regionalnego S.A.	podkarpackie	Rzeszów	35-959	ul. Szopena 51	<a href="http://www.rarr.rzeszow.pl">www.rarr.rzeszow.pl</a>			
39.	Agencja Rozwoju Regionalnego ARES S.A.	podlaskie	Suwałki	16-400	ul. Noniewicza 12 a	<a href="http://www.ares.suwalki.pl">www.ares.suwalki.pl</a>			
40.	Fundacja Rozwoju Przedsiębiorczości	podlaskie	Suwałki	16-400	ul. T. Kościuszki 62	<a href="http://www.frp.pl">www.frp.pl</a>	<a href="mailto:biuro@frp.pl">biuro@frp.pl</a>		
41.	Podlaska Fundacja Rozwoju Regionalnego	podlaskie	Białystok	15-073	ul. Starobojarska 15	<a href="http://www.pfrr.bialystok.pl">www.pfrr.bialystok.pl</a>			
42.	Stowarzyszenie Wspierania Edukacji Rynku Pracy	podlaskie	Łomża	18-402	ul. Wojska Polskiego 113	<a href="http://www.praca.org.pl">www.praca.org.pl</a>	<a href="mailto:info@praca.org.pl">info@praca.org.pl</a>		
43.	Międzynarodowe Stowarzyszenie Pracowników Urzędów Zatrudnienia w Polsce z siedzibą w Gdańsku	pomorskie	Gdańsk	80-359	ul. Dyrekcyjna 5	<a href="http://www.apzk.com.pl">www.apzk.com.pl</a>	<a href="mailto:apzk@apzk.com.pl">apzk@apzk.com.pl</a>		
44.	Ślęskie Stowarzyszenie Innowacji Gospodarczych i Przedsiębiorczości	pomorskie	Ślęsk	76-200	ul. Tuwima 22 a				
45.	Stowarzyszenia na rzecz Rozwoju Miasta i Gminy Debrzno	pomorskie	Debrzno	77-310	ul. Ogrodowa 26	<a href="http://www.stowdeb.prv.pl">www.stowdeb.prv.pl</a>			
46.	Stowarzyszenie Wspierania Przedsiębiorczości	pomorskie	Malbork	82-200	al. Wojska Polskiego 499	<a href="http://www.swp.malbork.pl">www.swp.malbork.pl</a>			
47.		pomorskie	Dzierżoń	82-440	ul. J. Słowackiego 3	<a href="http://www.trddzierzon.org">www.trddzierzon.org</a>			
48.	Agencja Inicjatyw Lokalnych Sp z o.o.	śląskie	Żarnowiec	42-439	ul. Miechowska 4				
49.	Agencja Rozwoju Lokalnego S.A.	śląskie	Sosnowiec	41-200	ul. Teatralna 9	<a href="http://www.arl.org.pl">www.arl.org.pl</a>			
50.	Agencja Rozwoju Przedsiębiorczości S.A.	śląskie	Żory	44-240	Al. Wojska Polskiego 4		<a href="mailto:Arpsa@ka.onet.pl">Arpsa@ka.onet.pl</a>		



#	Full name of the organisation	Province	Address			Website	organisation	Phone	
			Location	Postcode	Street				
1	2	3	4	5	6	7	8	9	10
51.	Bielskie Centrum Przedsiębiorczości Stowarzyszenie	śląskie	Bielsko- Biala	43-382	ul. Cieszyńska 367	<a href="http://www.bcp.org.pl">www.bcp.org.pl</a>	<a href="mailto:owp@wizja.net">owp@wizja.net</a>		
52.	Fundusz Górnośląski S.A.	śląskie	Katowice	40-086	ul. Sokolska 8	<a href="http://www.fgrn.com.pl">www.fgrn.com.pl</a>			
53.	Górnośląska Agencja Przekształceń Przedsiębiorstw S.A.	śląskie	Katowice	40-045	ul. Astrów 10	<a href="http://www.gapp.pl">www.gapp.pl</a>	<a href="mailto:biuro@gapp.pl">biuro@gapp.pl</a>		
54.	Górnośląska Agencja Rozwoju Regionalnego S.A.	śląskie	Katowice	40-042	ul. Wita Stwosza 31	<a href="http://www.garr.pl">www.garr.pl</a>	<a href="mailto:garr@garr.com.pl">garr@garr.com.pl</a>		
55.	Rudzka Agencja Rozwoju „INWESTOR” Sp. z o.o.	śląskie	Ruda Śląska	41-700	ul. Wolności 6	<a href="http://www.rarinwestor.rsl.pl">www.rarinwestor.rsl.pl</a>			
56.		śląskie	Gliwice	44-100	ul. Zwycięstwa 36	<a href="http://www.sfwp.gliwice.pl">www.sfwp.gliwice.pl</a>			
57.	Fundacja Rozwoju Regionu Pierzchnica	świętokrzyskie	Pierzchnica	26-015	ul. Mickiewicza 1				
58.	Koneckie Stowarzyszenia Wspierania Przedsiębiorczości	świętokrzyskie	Końskie	26-200	ul. Mieszka I 1	<a href="http://www.kswp.org.pl">www.kswp.org.pl</a>	<a href="mailto:kswp@kswp.org.pl">kswp@kswp.org.pl</a>		
59.	Działdowska Agencja Rozwoju S.A.	warmińsko-mazurskie	Działdowo	13-200	ul. Wł Jagiełły 35	<a href="http://www.darsa.pl">www.darsa.pl</a>	<a href="mailto:darsa@darsa.pl">darsa@darsa.pl</a>		
60.	Fundacja „Wspierania i Promocji Przedsiębiorczości na Warmii i Mazurach”	warmińsko-mazurskie	Olsztyn	10-578	ul. Piłsudskiego 32				
61.	Fundacja Rozwoju Regionu Łukta	warmińsko-mazurskie	Łukta	14-105	ul. Mazurska 30				
62.	Fundacja Wspierania Przedsiębiorczości Regionalnej	warmińsko-mazurskie	Goldap	19-500	pl. Zwycięstwa 6a	<a href="http://www.fwpr.org">www.fwpr.org</a>	<a href="mailto:fwpr@fwpr.org">fwpr@fwpr.org</a>		
63.	Nidzicka Fundacja Rozwoju „NIDA”	warmińsko-mazurskie	Nidzica	13-100	Pl. Wolności 1	<a href="http://www.nida.pl">www.nida.pl</a>	<a href="mailto:nida@nida.pl">nida@nida.pl</a>		
64.	Stowarzyszenia „Centrum Rozwoju Ekonomicznego Pasłęka”	warmińsko-mazurskie	Pasłęk	14-400	ul. Sprzymierzonych 14	<a href="http://www.crep.off.pl">www.crep.off.pl</a>	<a href="mailto:crep@el.onet.pl">crep@el.onet.pl</a>		
65.	Warmińsko-Mazurska Agencja Rozwoju Regionalnego S.A. W Olsztynie, Regionalny Fundusz Pożyczkowy	warmińsko-mazurskie	Olsztyn	10-547	ul. Kajki 10/12	<a href="http://www.wmarr.olsztyn.pl">www.wmarr.olsztyn.pl</a>			
66.	Warmińsko-Mazurskie Stowarzyszenie Wspierania Przedsiębiorczości	warmińsko-mazurskie	Olsztynek, Stawiguda	11-015	ul. Składowa 6		<a href="mailto:wmswp@csa.com.pl">wmswp@csa.com.pl</a>		
67.	Zrzeszenie Prywatnego Handlu i Usług	warmińsko-mazurskie	Olsztyn	10-548	ul. Mickiewicza 3				
68.	Cech Rzemiosł Różnych/ Fundusz Rozwoju Przedsiębiorczości	wielkopolskie	Śrem	63-100	ul. Okulickiego 3				
69.	Fundacja Kaliski Inkubator Przedsiębiorczości	wielkopolskie	Kalisz	62-800	ul. Częstochowska 25	<a href="http://www.kip.kalisz.pl">www.kip.kalisz.pl</a>	<a href="mailto:kip@kip.kalisz.pl">kip@kip.kalisz.pl</a>		
70.	Stowarzyszenia Ostrzeszowskie Centrum Przedsiębiorczości	wielkopolskie	Ostrzeszów	63-500	ul. Przemysłowa 27		<a href="mailto:inkubator@clik.pl">inkubator@clik.pl</a>		
71.	Wielkopolska Agencja Rozwoju Przedsiębiorczości Sp z o.o.	wielkopolskie	Poznań	61-823	ul. Piekary 17	<a href="http://www.warp.org.pl">www.warp.org.pl</a>	<a href="mailto:info@warp.org.pl">info@warp.org.pl</a>		
72.	Fundacja Centrum Innowacji Przedsiębiorczości	zachodniopomorskie	Koszalin	75-412	Al. Monte Cassino 2				
73.	Polska Fundacja Przedsiębiorczości	zachodniopomorskie	Szczecin	70-419	Pl. Rodła 9	<a href="http://www.pfp.com.pl">www.pfp.com.pl</a>	<a href="mailto:pfp@pfp.com.pl">pfp@pfp.com.pl</a>		
74.	ZSRG Szczecińskie Centrum Przedsiębiorczości	zachodniopomorskie	Szczecin	70-035	ul. Kolumba 86	<a href="http://www.zsrg.szczecin.pl">www.zsrg.szczecin.pl</a>	<a href="mailto:zsrg@pro.onet.pl">zsrg@pro.onet.pl</a>		