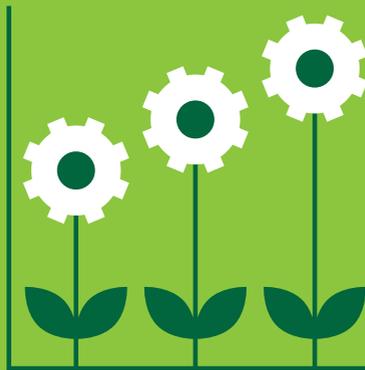


Advice for Small Businesses

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# Grow your business? *Know how.*

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**European Bank**  
for Reconstruction and Development



Russia

Belarus

Ukraine

Moldova

Romania

Serbia

Croatia

Bosnia and Herzegovina

Montenegro

Albania

FYR Macedonia

Kosovo

Georgia

Armenia

Turkey

Azerbaijan

Tunisia

Morocco

Egypt

Jordan

We work in 25 countries across Southern and Eastern Europe, North Africa and Central Asia.



At the European Bank for Reconstruction and Development (EBRD), we provide more than just finance. We also provide business advice to small to medium-sized businesses in 25 countries. If you want to grow your business, we *know how* to help.

In this booklet we explain more about:

- What we do (p4)
- Our projects (p6)
- Our core themes (p8)
- How our project process works (p10)

# If you want to succeed, *we know how.*

We're here to help small and medium-sized businesses<sup>1</sup> grow, succeed, then grow again, becoming genuine catalysts for their local economies, then their region.

We connect our clients to local consultants and international advisers who can help transform a huge range of businesses. From the smallest looking to grow to those going global, our expert network of doers, thinkers and advisers help our clients to step up and start thinking big.



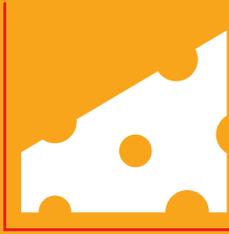
We helped Kazakh porcelain factory Tea House introduce international quality standards so they could begin exporting and triple their turnover.

From bee-keeping in Baku to cashmere in Mongolia, air-conditioners in Egypt, wineries in Georgia or eco-tourism in Montenegro, our network of experts has skills in quality management, marketing, engineering and beyond. We know what to do, and we *know how* to do it.

Whether it's a new website, a quality management system, a marketing strategy or even a completely new governance structure, we work with you to define the best project to fit your needs. Then, we'll support you through the whole process, using our years of experience to make sure the project achieves the best results. One year after every project, we return to measure the impact we made. And the results speak for themselves.

Within a year of a project<sup>2</sup>:

77 per cent of our clients increase their turnover – by an average of 23 per cent – and improve their productivity by an average of 8 per cent, as they **expand their business**



Macedonian dairy producer Buchen Kozjak used our expertise to improve their marketing, promotion and packaging, increasing their sales by 20 per cent.

57 per cent see significant **job creation**, increasing their employee numbers by an average of 14 per cent

17 per cent of our clients secure external funding to **finance their growth**.

But that's not all. We've helped companies improve their decision-making and cut costs. Our projects can lead to businesses introducing new product lines, expanding to new markets, qualifying for new certifications, cutting their energy usage and their energy costs or completely redefining their approach to human resources. Whatever your goals, we have the *know-how* to help you achieve them.

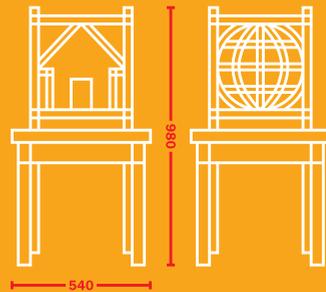
Working with us is affordable, too. We partner with donors so that we can share the project costs with you. Our donors include approximately 20 countries, as well as the European Union and other

organisations and the EBRD itself. For more details on cost-sharing, see our website at [www.ebrd.com/knowhow](http://www.ebrd.com/knowhow).

Our work covers a huge range of businesses, in over 25 countries. We've done this successfully across Europe and beyond for over 20 years, and have helped more than 18,000 businesses since the early 1990s. We've developed a wealth of embedded knowledge, and a unique network of expertise. If you want to succeed, we *know how*.

<sup>1</sup> We work with private businesses owned by local nationals that have up to €50 million in annual turnover or with a balance sheet total of less than €43 million. For more information on our eligibility requirements, see our website at [www.ebrd.com/knowhow](http://www.ebrd.com/knowhow).

<sup>2</sup> Data based on 2011–2013 results



With our help Turkish furniture manufacturer Arkopa expanded into new international markets, reduced their energy consumption and doubled their turnover.

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# We know how to make each project right for your business.

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## Business advice

If your company could benefit from a specific type of *know-how* – the technical knowledge to build a website, for example, or to introduce a quality management system that will meet ISO standards – then we can support a range of projects. These usually involve working with qualified local consultants and often last around four to six months.

This advice covers specialised areas of expertise including:

- strategy
- marketing
- organisation
- operations
- technology
- engineering solutions
- quality management
- financial management
- energy efficiency and environment.



To make your businesses more competitive, our experts draw on and apply the latest best practice and thinking in these areas. We know each of our 6,000 consultants personally and they meet our rigorous standards. We work closely with them to deliver the highest quality advice for your business. Our aim is to build a strong, competitive market for business advice in each country that will thrive long after we've gone.

And we know it works. Sixty-eight per cent of our projects are rated as “highly successful” or “successful”, meaning they resolved the business’ need and had a significant impact on the performance of the company.

Eighty-two per cent of our clients have never worked with an external consultant before when they start their project – but when we come to evaluate the project one year later, 95 per cent of our clients say they would hire a consultant again, and almost half have already done so.

### Industry expertise

If you are looking to compete internationally, we also have opportunities to work with an international adviser who brings more than 15 years of senior-management experience gained in the same industry. He or she shares this *know-how* directly with you and your management team, to help your company become fitter and develop a credible strategy for growth.

These projects involve a strategic review of every aspect of the enterprise, from sales and marketing to exports, investment, and financial and strategic planning. Our international advisers bring their own extensive experience in the industry – they know the latest processes and technologies that work. They have been in executive management roles, so they understand the challenges that that brings. But they

also know the management techniques that are truly effective and how they can be adapted for each enterprise’s needs.

What’s more, our international advisers have a network of industry contacts developed over the course of a career, often providing connections that result in supplier/buyer and partner relationships and open up new markets. We have more than 1,500 industry experts from 65 countries in our database and our network grows every year.

With the *know-how* that these projects instil, our clients become more productive, more knowledgeable about their markets and therefore more competitive. In fact, more than 70 per cent of the CEOs of these enterprises rate their company’s chances of success as better or much better following a project, and over 80 per cent of these projects are rated as “highly successful” or “successful”.



From food and beverages to manufacturing to retail, we work in almost every industry and sector.

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# From advice to finance, *we know how.*

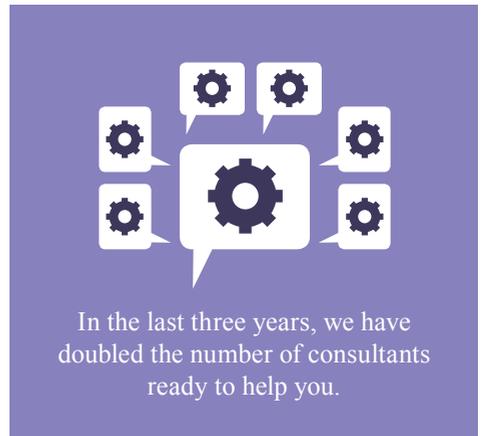
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## **Access to know-how**

We know it can be hard to find the right consultant. That's why we work closely with our network of local consultants to help them improve their know-how. Through our professional development programmes we help consultants build their skills to better serve your needs.

No matter where you are located, we can help you access the advice you need to overcome the problems that prevent you from reaching larger markets, like logistics, product quality or market knowledge. Around half of our projects are with businesses outside of capital cities.

We recognise that there are specific challenges for women and young people in business. That's why we have special programmes featuring mentoring and longer-term coaching to provide additional support for women entrepreneurs.



We know there are many factors that play a role in growing your business. That's why we go out of our way to help you realise your ambitions.

## **Innovation**

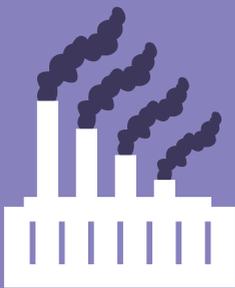
We encourage you to innovate by helping you to introduce a new management culture, improve your production processes and adopt new technologies, improving your services and expanding your product range.



We help 1,600 businesses innovate every year.

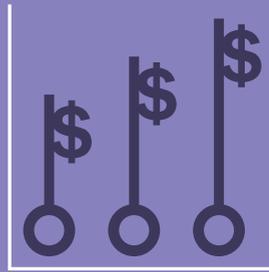
### Access to finance

Securing financing is one of the biggest challenges for small and medium-sized businesses. We can help businesses to attract investment by creating business plans, undertaking feasibility studies



We can help you cut energy costs and reduce environmental impact.

or raising accounts to international standards. We direct clients who are ready for financing to the most appropriate sources, whether that be the EBRD, one of our partner financial institutions or other investors. Post investment, we help clients achieve their goals, make the right capital expenditure decisions, improve their corporate governance and manage their growth.



The EBRD has almost 200 partner financial institutions across the region.

### Resource efficiency and environment

Our specialists help clients address in a cost-effective way the vital issues of energy efficiency, renewable energy, and environmental protection. Because expertise in resource efficiency is often an underprovided service, we work hard to build this expertise among local consultants to make it more accessible for you.

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# Guiding you through the process. *We know how.*

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**1. Small or medium-sized business?**

We work with small to medium-sized businesses from almost every sector. For more information on our eligibility criteria, see our website at [www.ebrd.com/knowhow](http://www.ebrd.com/knowhow).

**2. Contact us.** You can reach us by phone or email, or arrange a visit to our offices to talk with one of our staff.

**3. Define your business need.**

Do you need a quality management system? We can help you implement one. But perhaps your company would also benefit from more effective human resource management, or a new marketing strategy? We start all our projects by working with the client to identify any issues that might be holding them back, and the type of projects that can help them move forwards. Together, we define the project and its objectives.

**4. Choose an expert.** We have a network of hundreds of local and international experts that is growing every year. The final choice rests with you but you can be sure that each expert has a proven track record of delivering quality advice.

**5. Manage your project.** We put our 20+ years of experience to work throughout the life of the project. We support you through the whole process, making sure the project stays on track and achieves the best results to transform your business.

**6. Success.** The benefits don't stop when the project is completed. Afterwards, we sit down with you to work out what's next. This could be the launch of a new product, securing new financing, making cost savings or even engaging a consultant to work on another area of your business. We'll come back one year later to keep up with your progress.

# Advice for Small Businesses

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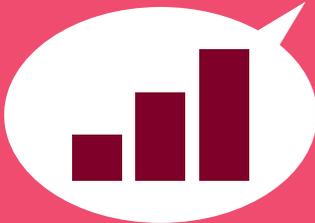
**1.** Small or medium-sized business?



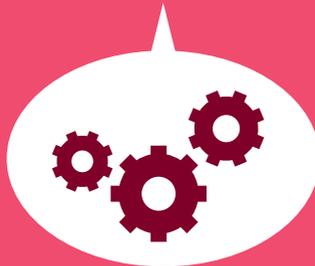
**2.** Contact us



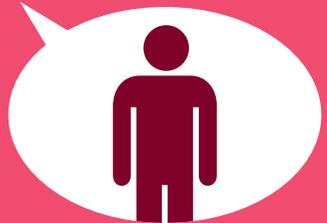
**3.** Define your business need



**6.** Success



**5.** Manage your project



**4.** Choose an expert

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