AMERICAS PARTNERSHIP SME INCLUSIVE TRADE INVENTORY ECUADOR

SME Export Information Resources

<u>International Technical Assistance for the Promotion of Ecuador's Exports -</u> <u>Japan International Cooperation Agency (JICA) *</u>

Promoting exports of Ecuadorian products to international markets, including the Japanese market, by means of:

- Strengthening their capacity for data collection and market analysis, as well as communication and dissemination;
- Improving export promotion services and support for exporting companies;
- Facilitating coordination and collaboration with organizations related to the promotion of Ecuadorian products' exports.

Main activities: Execution of Premium and Sustainable Cocoa campaign. B2B events for Ecuadorian-Japanese companies. Design of a new Export Potential Test. Automation of the Self-Diagnosis Test. Technical assistance to create the Export Consortium of Guayusa. Strengthening the analytical capacity of the Business Intelligence Unit.

<u>https://www.jica.go.jp/Resource/ecuador/office/others/ku57pq00002rwvdd-att/Informe_Anual_JICA_Ecuador_2020.pdf</u>

<u>Project for the creation and strengthening of Intellectual Property capabilities -</u> Latin American Integration Association (ALADI) **

The main objective of the project is to incorporate the intellectual property component into ALADI's management by creating and strengthening the capacities of its officials, the economic promotion or export promotion agencies of member countries, and a pilot group of exporter companies. https://drive.google.com/file/d/1LI i8Aa4v7dXb9nUNrsy-CvHDbaYtIPf/vigw

SME Trade Promotion Programs, Trade Missions, and Business to Business Matchmaking

<u>Technology Advice and Solutions from Korea (TASK) - The Korea Institute for</u> <u>Advancement of Technology (KIAT) *</u>

A customized technology consulting/transfer program for SMEs that assist companies in partner countries to resolve production-line technical issues basic testing analysis, lower defect rates, improved processing and productivity, quality control etc. It also established a business network to foster further cooperation. From Korea, the program was managed by KIAT, but also received support and organization from the Korea Food Research Institute (KFRI) and the Korea Agro-Industry Development Institute, (KADI). (2019-2021) <u>https://www.produccion.gob.ec/cooperacion-coreana-a-ecuador-proyectacrecimiento-productivo-y-comercial/</u>

https://www.produccion.gob.ec/cooperacion-internacional-se-fortalece-conpresencia-de-mision-coreana-en-ecuador/

<u>Institutional Strengthening for Export Promotion and Development to Access</u> <u>International Markets, with a Focus on Asia - Knowledge Sharing Program</u> (KSP) -Korea Trade Investment Promotion Agency Quito (KOTRA) * The project focused on improving the competitiveness of Ecuadorian agricultural exports through policy analysis, market research, certification strategies, and compliance with international sanitary standards. The project aimed to enhance institutional capabilities for promoting and developing exports, particularly targeting the Asian market.

<u>https://dl.kotra.or.kr/pyxis-api/2/digital-files/c16960f0-1251-018a-e053-</u> <u>b46464899664</u> <u>Program for the promotion of Ecuadorian exportable goods in the European</u> <u>Union Market - Import Promotion Desk (IPD) of Germany **</u>

The purpose of this cooperation is to contribute to the creation of mutual economic prosperity and sustainability through:

- Supporting selected SMEs in Ecuador to increase their exports to the German and European markets, possibly in the sectors of: natural ingredients, fresh fruits and vegetables, cut flowers, technical wood, and tourism;
- Enhancing the capacity of local trade promotion organizations (TPOs) to provide various types of export-related support services to SMEs.
 Types of support provided by IPD to PRO ECUADOR, CORPEI, and FEDEXPOR:
 - Connecting selected qualified SMEs with German and European importers at trade fairs, trade missions, and other B2B events;
 - Training and coaching on export-related topics;
 - Providing relevant market information and intelligence.

<u>https://www.importpromotiondesk.com/exporters/partner-countries/ecuador</u> <u>https://www.importpromotiondesk.com/exporters/</u>

<u>https://www.importpromotiondesk.com/fileadmin/Laendersheets/211201_IP</u> <u>D_activities_in_Ecuador.pdf</u>

<u>Sustainable Agriculture for Forest Ecosystems Project (SAFE) - German</u> <u>Corporation for International Cooperation (GIZ) **</u>

The GIZ SAFE project has been focused on complying with European regulation for non-deforestation (EUDR) regulations in Ecuador for the past 1.5 years, with counterpart support from MAG and AGROCALIDAD in Ecuador. Pro Ecuador participates as an ally that provides information and awareness through training sessions for exporters and producers on the value chains of coffee, cocoa, and palm oil.

https://www.giz.de/en/downloads/giz2023-en-sustainable-agriculture-forforest-ecosystems.pdf

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<u>Technical assistance for the development of sustainable packaging design for</u> <u>SMEs in processed food aimed at export markets in Latin America and the</u> <u>Caribbean - Latin American Integration Association (ALADI) **</u>

The objective of this project is to facilitate the transfer of knowledge and provide specialized technical assistance to SMEs in the design of packaging for export, aiming to enhance their internationalization process in Latin American markets.

http://www2.aladi.org/nsfaladi/sitioAladi.nsf/PMDEREnGestion.xsp

Ecuador: Promoting New Non-Traditional Exports - NEXT Ecuador ** NEXT Ecuador is an initiative funded by the European Union and executed by ITC (International Trade Centre) aimed at revitalizing the Ecuadorian agricultural export sector in the post-COVID context. The project aims to enhance access for SMEs, associations, and producers to international value chains, particularly to the European Union, focusing on inclusivity, cooperativeness and sustainability criteria. Pro Ecuador is an ally and participant of the project.

<u>https://nextecuador.org/</u>

<u>Strengthening Capacities for the Internationalization of Ecuadorian SMEs</u> <u>developing Digital Marketing Plans and Promotion Tools for B2B Businesses -</u> <u>Latin American Integration Association (ALADI) **</u>

The project aims to empower Ecuadorian SMEs through workshops on digital transformation and technical assistance for developing digital marketing plans and tools. This initiative targets a specific number of SMEs, enhancing their capabilities to seize B2B business opportunities in the Latin American and Caribbean markets.

The Study is currently in the development stage, therefore there is no link that contains the information.

Additional SME Inclusive Trade Initiatives

PRO MUJERES Program**

This program aims to enhance the skills and competencies of potential and current female exporters who own or hold managerial positions in companies that are part of the Pro Ecuador Route for Exporters. Its process is framed within institutionalizing the services of the Vice Ministry with a gender-focused approach.

https://www.proecuadorb2b.com.ec/eventos/?p=1527

https://www.produccion.gob.ec/foro-de-mujeres-exportadoras-promueve-elempoderamiento-economico-de-la-mujer-a-traves-de-la-internacionalizacion/

Project for the Association of Women Artisans of Toquilla Straw of Santa Elena - ASOPROMAHER - German Agency for International Cooperation (GIZ) * The project currently in progress focuses on economic development strategies that aimed conserving biodiversity in specific coastal and Amazonian landscapes, in collaboration with key stakeholders from local and indigenous communities, the private sector, local governments, academia, and the central government. The project is being implemented with the support of DP WORLD and Pro Ecuador.

https://gender-works.giz.de/wp-

content/uploads/2024/01/162 Spanish GG1 APLAK Cadena-de-la-Paja.pdf

She Trades - International Trade Centre (ITC) **

The SHE TRADES project, promoted by the International Trade Centre (ITC); aims to empower female entrepreneur and connect them to global markets. Through training, mentoring, and support networks, SHE TRADES seeks to enhance women's business skills and negotiation abilities across various economic sectors, promoting gender equality and sustainable economic development. This program facilitates access to international trade opportunities and supports women entrepreneurs in expanding their businesses globally.

https://outlook.shetrades.com/home

AMERICAS PARTNERSHIP SME INCLUSIVE TRADE INVENTORY MEXICO

Note: Listing for Current Programs and Resources. If a program is past, please indicate with * If a program is to be implemented in the future, please indicate with **

SME Export Information Resources

DataMexico

Allows the integration, visualization and analysis of public data to promote innovation, inclusion and diversification of the Mexican economy. Transform public data into knowledge for strategic decision making through the integration, processing and visualization of various sources of information. MSMEs can access the economic profiles of more than 240 countries, including trade with Mexico.

https://www.economia.gob.mx/datamexico/

VUCEM

Comprehensive service platform that facilitates compliance with the RRNA's (Non-Tariff Regulations and Restrictions) prior to Customs Clearance, guarantees transparency, simplifies and enhances foreign trade operations; and facilitates its logistics.

https://www.ventanillaunica.gob.mx/vucem/

National Foreign Trade Information Service (SNICE)

It offers the necessary information to be able to participate in Foreign Trade. It explains how to import and export, and also provides you with services and platforms that will accompany you throughout the process, facilitating and enriching your company's participation in foreign trade.

https://www.snice.gob.mx/AdminSNICE/faces/oracle/webcenter/portalapp/pa ges/paginasPublicas/publicHome.jspx?_afrLoop=3518122838993241 &_afrWindowMode=0&_afrWindowId=null#%40%3F_afrWindowId%3Dnull% 26 afrLoop%3D3518122838993241%26 afrWindowMode%3D0%26 adf.ctrl -state%3D11r6cc601q_4

Foreign Trade Information - BANCOMEXT

Direct, indirect or exporting companies with the intention of exporting, investors, entrepreneurs and university students. It offers information, training, promotion, advice and technical assistance in foreign trade to support MSMEs in their export development.

https://www.bancomext.com/empresas-que-

apoyamos/exportadores/informacion-para-exportar/



SME Export Counseling and Business Centers

MIPYMESMX

Digital tool that brings MSMEs closer through: Training programs; Training workshops taught by public officials, State Economic Development Secretariats and Institutions of the public and private sectors <u>https://mipymes.economia.gob.mx/</u>

Single Window for MSMEs

Digital mechanism to bring closer and facilitate the main procedures and services that MSMEs can carry out at Mexican Government agencies. It links the pages of agencies and entities throughout local governments, with programs and actions for their benefit.

https://ventanillamipymes.economia.gob.mx/_

Small Businesses, Great Achievements

It promotes the participation of Mexican micro, small and medium-sized enterprises (MSMEs) in the global value chain, as well as develops and promotes training and assistance activities in customs matters.

https://anam.gob.mx/pequenas-empresas-grandes-logros-mipymes/

Nafin training and technical assistance program

The program focuses on the professionalization of individuals, entrepreneurs, MSME businessmen and Non-Bank Financial Intermediaries (NBFIs) in relation to financial inclusion and education, creation of new businesses, development of business capacities and operational strengthening in compliance and granting of credit by NBFIs.

https://www.nafin.com/portalnf/content/capacitacion-y-asistencia-tecnica/

Bancomext training and technical assistance program

The program focuses on the professionalization of exporting and foreign exchange-generating MSMEs and non-banking financial institutions with the aim of providing them with tools to integrate into new international markets and institutionalize themselves through the best corporate governance practices, with the objective of increasing credit penetration in the private sector.

https://www.bancomext.com/productos-y-servicios/capacitacion-y-asistenciatecnica/



SME Trade Promotion Programs, Trade Missions, and Business to Business Matchmaking

EXPORTERS - BANCOMEXT

Mexican exporting companies, their suppliers, and foreign exchange generating companies contribute to prosperity by offering jobs. Bancomext knows that every time a Mexican company shares its talent with foreign countries, promotes the development of Mexico, which is why it has designed this promotion and financing strategy.

https://www.bancomext.com/empresas-que-apoyamos/exportadores/

MSMEs in global value chains

This program promotes the strengthening of Mexican MSMEs in the context of nearshoring, allowing them to establish key contacts with global companies, explore business opportunities, and expand their commercial horizons in a competitive and constantly evolving environment.

In 2024, the Secretariat of Economy designed and implemented the first edition of the MSMEs in global value chains called "High Technology Medical Devices", in which Mexican MSMEs that produce inputs that can be used in the high-tech medical devices sector are linked with leading tractor companies in the industry, promoting their integration into supply chains.

https://mipymes.economia.gob.mx/dispositivos medicos.php

<u>Mujer ExportaMX</u>

Program for the inclusion of Mexican companies led by women in export processes. The aim of this program is to reduce gender gaps and promote inclusive foreign trade. Buying companies from the United States, Canada, Argentina, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Honduras, Nicaragua, Paraguay, the Dominican Republic and Uruguay have participated in this program.

https://mipymes.economia.gob.mx/mujer_exportamx/

Partnering in Business with Germany

The program offers many opportunities to discuss, explore cooperation opportunities and develop joint projects. The program specifically supports small and medium-sized companies from our partner countries that come into contact with German companies to strengthen their cooperation and marketing alliances, for the benefit of both parties.

https://partnering-in-business.de/en/services-for-foreign-companies/

Manufacturing, Textile and Export Services Industry Program (IMMEX)

Export promotion program that can be used by companies to make temporary imports of goods with production processes and/or services to export goods or provide export services, deferring the payment of the general import tax for the goods necessary to be used in an industrial or service process intended for the production, transformation or repair of foreign goods temporarily imported to export or provide export services.

https://www.snice.gob.mx/cs/avi/snice/programasdefom.immex.html

Sectoral Promotion Programs (PROSEC)

Program aimed at legal entities producing certain goods, through which they are allowed to import with preferential tariff (General Import Tax) various goods to be used in the production of specific products.

https://www.snice.gob.mx/cs/avi/snice/programasdefom.prosec.html

Drawback

This is an import tax refund scheme for exporters, which allows beneficiaries to request the tariff paid on the import of inputs, raw materials, parts and components, packaging and containers, fuels, lubricants and other materials incorporated into the exported product, or that are returned in the same state. <u>https://www.snice.gob.mx/cs/avi/snice/programasdefom.drawback.html</u>

<u>Cupos</u>

A quota is intended for the import/export of a certain amount of a product or merchandise with a preferential tariff. The authorization is granted through a quota certificate and has a certain validity, which is established in the certificate itself.

https://www.snice.gob.mx/cs/avi/snice/drrnas.cupos.html

Certificates of Origin

The Certificate of Origin (C.O.) is a document used to obtain preferential treatment in accordance with the International Treaties to which Mexico is a party. Proof of origin is used to give preferential treatment to exports in accordance with trade treaties or agreements. https://www.snice.gob.mx/cs/avi/snice/drrnas.origen.html

SME Export Financing Programs

Foreign Trade Products for PyMEX

Meets the needs of Mexican companies that participate directly or indirectly in Mexico's foreign trade through the granting of credit, financial leasing and factoring.

<u>https://www.bancomext.com/productos-y-servicios/ventanilla-</u> <u>unica/productos-pymex/</u>

Credit for PyMEX

Financing up to 3 million dollars (USD). Through financial intermediaries, support is offered to companies or individuals with direct or indirect export and import business activity.

<u>https://www.gob.mx/tramites/ficha/credito-pymex/BANCOMEXT5349</u> #:~:text=El%20cr%C3%A9dito%20PyMEx%20te%20brinda,Bajas%20tasas%2 0de%20inter%C3%A9s.

Guarantee schemes for PyMEX

The program was created to guarantee financing to companies and individuals with business activity that participate in foreign trade through banking and non-banking financial intermediaries, to induce their participation in viable and profitable operations but which are perceived to be of higher risk. <u>https://www.gob.mx/cms/uploads/attachment/file/86012/Impreso Fi Garanti as.pdf</u>

Working Capital

Credits intended to support the financial needs of companies to carry out productive activities related to foreign trade and the generation of foreign currency.

<u>https://www.bancomext.com/productos-y-servicios/credito/capital-de-</u> <u>trabajo/#:~:text=Cr%C3%A9ditos%20destinados%20a%20apoyar%20las,y%2</u> <u>Ola%20generaci%C3%B3n%20de%20divisas</u>

Internationalization of companies

Promote Mexican companies in their internationalization with complementary financing to their needs. Support the operation of Mexican companies abroad with financing for investment and guarantees to improve their conditions in international public tenders or competitions.

<u>https://www.bancomext.com/empresas-que-apoyamos/internacionalizacion-</u> <u>de-empresas/</u>

Working capital

Financing designed for the daily operation of your company (salaries, payment to suppliers, payment of services) without putting your daily cash at risk. <u>https://www.bancomext.com/productos-y-servicios/pymex-n/capital-de-trabajo/</u>

Equipment

Financing to expand and modernize your operation or replace outdated machinery, so you can increase production and stimulate growth. <u>https://www.bancomext.com/productos-y-servicios/pymex-n/equipamiento/</u>

Investment projects

Financing for portfolio diversification, capital growth, new business opportunities, among others.

https://www.bancomext.com/productos-y-servicios/pymex-n/proyectos-deinversion/

Financial Factoring

We seek to boost your exports by financing your sales abroad, thereby strengthening the growth of your business.

<u>https://www.bancomext.com/productos-y-servicios/pymex-n/factoraje-</u> <u>financiero/</u>

Letters of Credit

Payment method that provides confidence when doing business, facilitating the relationship between seller and buyer to boost foreign trade. <u>https://www.bancomext.com/productos-y-servicios/pymex-n/cartas-de-</u>

credito/



Additional SME Inclusive Trade Initiatives

Mujer ExportaMX

Program for the inclusion of Mexican companies led by women in export processes. This program aims to reduce gender gaps and democratize foreign trade. Buying companies from the United States, Canada, Argentina, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Honduras, Nicaragua, Paraguay, the Dominican Republic and Uruguay have participated in this program.

https://mipymes.economia.gob.mx/mujer_exportamx/

MIPYMESMX

Digital tool that brings MSMEs closer through: Training programs; Training workshops with public servants, State Economic Development Secretariats and Institutions of the public and private sectors.

<u>https://mipymes.economia.gob.mx/</u>

Single Window for MSMEs

Digital mechanism to bring closer and facilitate the main procedures and services that SMEs can carry out before Mexican Government agencies. It links the pages of agencies and entities throughout the country, with programs and actions for their benefit.

https://ventanillamipymes.economia.gob.mx/

Partnering in Business with Germany

The program offers many opportunities to talk, explore cooperation opportunities and develop joint projects. The program specifically supports small and medium-sized companies from our partner countries that get in touch with German companies, which is a benefit for both parties.

https://partnering-in-business.de/en/services-for-foreign-companies/

NAFIN training program

Contributes to the formation of knowledge in financial markets, promotes innovation, improves productivity, competitiveness, job creation and regional growth.

https://www.nafintecapacita.com/portal/index.html

International Payment Methods

Course on topics such as: financial risks in foreign trade, international payment methods, elements to consider when choosing an international payment method, as well as the Incoterms®.

https://bancomextecapacita.com/portal/ficha-curso.html? course=1§or=CEF

Letters of Credit

Course that focuses on the different ways in which a Letter of Credit can be used, its advantages, its regulations, as well as the stages in a Letter of Credit negotiation.

https://bancomextecapacita.com/portal/ficha-curso.html? course=2§or=CEF

International Factoring

Course in which MSMEs can learn what International Factoring is and what it entails: the cash and accounts receivable conversion cycle, working capital, policies, international payment methods, the open account, participants and benefits, among other topics.

https://bancomextecapacita.com/portal/ficha-curso.html?course=3§or=CEF

Export Credit Insurance

Course focused on the main characteristics of Credit Insurance, what they are, what types exist, how they work and what their advantages are. https://bancomextecapacita.com/portal/ficha-curso.html? course=4§or=CEF 63

T-MEC Boost

Support for micro, small and medium-sized companies linked to the value chains of strategic sectors with exportation potential, allowing them to increase their productive capacities, given the entry into force of the North American Free Trade Agreement (T-MEC).

<u>https://www.bancomext.com/productos-y-servicios/ventanilla-unica/impulso-</u> <u>t-mec/</u>

Departure of Merchandise from Mexico

Information related to the export of merchandise, the steps to follow, the different types of transport that can be marketed (maritime, rail, air, etc.). <u>https://anam.gob.mx/exportacion-mipymes/</u>

Bancomext

Aimed at SMEs that already export and wish to consolidate their market or diversify exports to new geographic markets to new geographic markets through a series of trainings.

Bancomext Virtual Classroom -

https://bancomextecapacita.com/portal/index.html

CorreosClic

CorreosClic is a Marketplace or virtual shopping center that has the value proposition of uniting sellers with buyers. It supports entrepreneurs so that the products they offer reach a wider audience by taking advantage of the infrastructure of Servicio Postal Mexicano to make shipments throughout the country and the world, thanks to the collaboration with the Universal Postal Union.

https://www.correosclic.gob.mx/

AMERICAS PARTNERSHIP SME INCLUSIVE TRADE INVENTORY PANAMA

Introduction

This inventory was prepared by the Ministry of Trade and Industries, so we reserve the right to include other programs, since we are not certain that we have completed it exhaustively, but we found eighteen (18) programs aimed at MSMEs and inclusive trade.

Panama has a strong interest in promoting exports of goods and the participation of SMEs to diversify its export supply.

To achieve this objective, several institutions have created incentives and financing programs.

The main institutions that support innovation for exports are described as follow:

Ministry of Trade and Industries (MICI)

This institution through the National Directorate of Exports promotes programs for micro, small and medium enterprises related to export activity and the improvement of national production, in order to reach international quality levels; through the National Directorate of Industry and Business Development promotes the competitive development of the country's industrial sector, contributing to the generation of jobs and diversification of the national supply; and through the Trade Intelligence Office, seeks to identify export business opportunities.

The programs that belong to this institution are: Trade Intelligence Office, Pymexport, Competitive Agroindustry Project, Meet your Exporter, Trade Missions and Women Export Panama.

Ministry of Agricultural Development (MIDA

MIDA is an institution that seeks to improve the social and economic conditions of the rural population through technical services for business and community organization and training, facilitating the incorporation of this population into the national development process.

The programs that belong to this institution are: Transfer of Opportunities in the Rural Area and Agro Vida Program.

Authority for Investment Attraction and Export Promotion of Panama (PROPANAMA)

This institution develops and implements strategies to attract investments and promote exports that contribute to the economic and social development of the country.

The programs that belong to this institution are: Propanama Connects and Business Roundtables.

<u>Authority for Micro, Small and Medium Enterprises (AMPYME)</u> AMPYME is the competent institution for Micro, Small and Medium Enterprises (MSME), responsible for creating the conditions to develop the MSME sector, due to its multi-sectoral nature and capacity to generate employment. The programs that belong to this institution are: Seed Capital Fund, Micro and Small Business Financing Program (PROFIMYPE) and FIDEMICRO-PANAMA Fund.

<u>National Secretariat of Science, Technology and Innovation (SENACYT)</u> SENACYT is an institution that through its activities, projects and programs, seeks to strengthen, support, induce and promote the development of science, technology and innovation to raise the level of productivity, competitiveness and modernization in the private sector, the government, the academicresearch sector and the general population.

The program that belongs to this institution is: Public Call for Innovative Ventures.

National Bank of Panama

National Bank of Panama is the forerunner in the development of the agricultural sector in Panama. It offers credit facilities that best fit the agricultural sector.

The programs that belong to this institution are: Agricultural Competitiveness Program and Agrocompita.

Agriculture Development Bank (BDA)

BDA is an institution that provides financial support to domestic producers. The programs that belong to this institution are: Agro Solidario Program and Women Agroentrepreneurs.

SME Export Information Resources

Trade Intelligence Office (INTELCOM)

It oversees identifying export business opportunities, with special emphasis on those markets where preferential access has been achieved in the different trade agreements signed by Panama.

https://intelcom.gob.pa/inicio

Propanama Connect

Propanama Connect is a free platform to help small and medium-sized enterprises (SMEs) in the country export. Panamanian companies will find potential clients, suppliers and investors, information on services and events, content to improve their competitiveness, and information on financing opportunities that will help them export.

<u>https://www.propanama.gob.pa/propanama-conecta/</u>



SME Export Counseling and Business Centers

Pymeexport

It is a program of the Ministry of Trade and Industries led and implemented by the General Directorate of Exports, which seeks to facilitate the use of the possibilities and opportunities offered by foreign markets at present through the formation of alliances or consortia and personalized advisory tools aimed at boosting the competitiveness of exporting SMEs with export potential. <u>https://mici.gob.pa/dgpe-programa-pymexport/</u>

Competitive Agroindustry Project

This project seeks to improve the competitiveness and productivity of micro, small, and medium-sized agroindustrial enterprises (MSMEs) in Panama. It has focused on providing tools, training, and resources for the development of continuous improvement strategies in different agro-industrial sectors, such as dairy, meat, and processed foods, among others. https://pnci.mici.gob.pa/home

<u>SME Trade Promotion Programs, Trade Missions, and Business to Business</u> <u>Matchmaking</u>

Meet your Exporter

The objective of the program is to connect exporters with potential clients in different parts of the world, to provide them with support and tools that will enable them to expand their markets, but above all to maintain fluid and direct communication in order to identify their needs and analyze alternatives that can be offered to them, which in turn will help improve the productive and marketing capabilities of their exportable supply.

https://mici.gob.pa/dgpe-conoce-a-tu-exportador/ SENACCU

Trade Missions

Trade missions are organized by the Ministry of Trade and Industries (MICI). Companies from all sectors (agricultural, agro-industrial, industrial) participate in these missions. A consensus is reached with the companies to choose the country to carry out the mission; buyers are arranged for the participating companies, who cover their airfare and lodging. The MICI covers the hotel where the business roundtable will be held and the specialized consultant in charge of attracting buyers to the companies.

Business Roundtables

The Authority for Investment Attraction and Export Promotion (PROPANAMA) is constantly working to promote the generation of Virtual Business Roundtables between Panamanian companies and international markets.

SME Export Financing Programs

Agricultural Competitiveness Program

This is an initiative of National Bank of Panama, which seeks to promote the export activity of prioritized and basic food basket items, through the financing of specific strategic projects.

<u>https://www.banconal.com.pa/programa-de-apoyo-al-productor/programa-de-competitividad-agropecuaria.html</u>

<u>Agrocompita</u>

A program promoted by National Bank of Panama that seeks to strengthen the national agricultural sector through financing and other initiatives. <u>https://www.banconal.com.pa/programa-de-apoyo-al-</u> <u>productor/agrocompita.html</u>

<u>Agro Solidario Program</u>

A program promoted by the Agriculture Development Bank (BDA), this program finances activities such as the production of basic grains, roots and tubers, vegetables, plantain and primitive banana. It also includes climate change adaptation and mitigation components. <u>https://www.bda.gob.pa/panama-agrosolidario/</u>

Seed Capital Fund

This is a non-refundable competitive fund to support new entrepreneurs and microenterprise entrepreneurs in urban, rural and indigenous areas, if they comply with the training and oversight to be followed by the Micro, Small and Medium Enterprise Authority (AMPYME).

https://ampyme.gob.pa/?page_id=208

Micro and Small Business Financing Program (PROFIMYPE)

It is a program of complementary guarantees whose objective is to support the entrepreneur and/or the micro and small businessman to obtain productive credits when the primary guarantees are not sufficient or are not admissible by the financial entity assigned to the program. https://ampyme.gob.pa/?page_id=264

FIDEMICRO-PANAMA Fund

It is a fund aimed at financially supporting the activities of microfinance operators, for the benefit of existing micro and small enterprises. <u>https://ampyme.gob.pa/?page_id=25891</u>



Additional SME Inclusive Trade Initiatives

Women Export Panama

It is a program of the Ministry of Trade and Industries, led and implemented by the General Directorate of Exports, which seeks to boost, promote and strengthen the competitiveness of exporting companies and with export potential led by women, through the creation of an instrument that generates advisory actions, technical assistance, training and promotion aimed at incorporating them into international trade, improving the levels of gender equality.

https://mici.gob.pa/dgpe-programa-mujer-emprendexport-2021/

Women Agroentrepreneurs

This program is focused on empowering women who work in the farms, so that their value and contribution to Panama's agricultural production chain is recognized.

https://www.bda.gob.pa/mujer-agroemprendedora/

Transfer of Opportunities in the Rural Area

This is a project promoted by the Ministry of Agricultural Development (MIDA), which consists of providing non-refundable financial support to women in rural communities with limited economic resources to develop small and diverse agricultural and non-agricultural businesses, generating self-employment and income in their own communities that will allow them to contribute significantly to their family economy.

Agro Vida Program

This is a program promoted by the Ministry of Agricultural Development (MIDA), which supports families in the most vulnerable areas to produce food, providing them with tool kits, inputs and loans.

https://mida.gob.pa/gobierno-nacional-realiza-lanzamiento-del-proyecto-agrovida/

Public Call for Innovative Ventures

This is a program promoted by the National Secretariat of Science, Technology and Innovation of the Republic of Panama (SENACYT), which is an autonomous institution. The program is aimed at natural persons, of legal age, of Panamanian nationality, residents in Panama or legal entities, for profit, registered in Panama, as MSMEs. Among the benefits of the program is the granting of financing to projects as long as the need or business opportunity is determined, the market and the client are identified. Innovation details are provided: what the product, process or service consists of and what makes it different from other solutions available in the market. At the end of the SENACYT financing, evidence must be left of how income will be obtained to make the business sustainable. There are three (3) categories of Pre-Seed Capital, Seed Capital, Scaling, Eco-Innovation (Innovation Challenges). Additionally, an additional contribution is offered for companies led by women. The funds for this program come from Loan Agreement No. 3692/OC-PN and its Single Annex, signed between the Republic of Panama and the Inter-American Development Bank (IDB), for the implementation of the Innovation Program for Social Inclusion and Productivity.

<u>https://www.senacyt.gob.pa/convocatoria-publica-para-emprendimientos-</u> innovadores-2024-ronda-ii/

AMERICAS PARTNERSHIP SME INCLUSIVE TRADE INVENTORY PERU

Note: Listing for Current Programs and Resources. If a program is past, please indicate with * If a program is to be implemented in the future, please indicate with **

SME Export Information Resources

Exportemos.pe

Trade tools and digital platform of the Commission for the Promotion of Peruvian Exports and Tourism (Comisión de Promoción del Perú para la Exportación y el Turismo - PROMPERU) to improve the export of Peruvian companies.

https://exportemos.pe/

Peruvian Foreign Trade Single Window (VUCE)

Foreign Trade Single Window is a strategic tool for trade facilitation, which is managed by the Ministry of Foreign Trade and Tourism. The VUCE integrates procedures required by border entities through a single system, which enables to perform trade operations electronically.

https://www.vuce.gob.pe/



SME Export Counseling and Business Centers

<u>Commission for the Promotion of Peruvian Exports and Tourism (PROMPERU)</u> The Commission for the Promotion of Peruvian Exports and Tourismis the Peruvian government agency in charge of promoting exports, investments and tourism at the international level. PROMPERU's mission is to promote a competitive and diversified offer of products and services with the highest quality standards. PROMPERU contributes to the growth of companies in international markets, boosting the image of Peru as an exporting country and an attractive tourist destination worldwide.

https://www.gob.pe/institucion/promperu/tramites-y-servicios



SME Trade Promotion Programs, Trade Missions, and Business to Business Matchmaking

Export Route Program

Export Route is a program to strengthen export capabilities, promoting development and consolidation in the internationalization process. <u>https://exportemos.pe/servicios-digitales/ruta-exportadora</u>

Peru Marketplace

Peru Marketplace is a system that allows Peruvian exporters, potential international buyers and foreign trade service providers interact with each other.

https://www.perumarketplace.com/en

Peru Moda & Deco

It is the main commercial platform for Peruvian exportable supply in the clothing and decoration industry. An unbeatable window to connect Peruvian companies with international buyers.

https://perumoda.com/en/Index_

Industria Peru

It is the main platform for Peruvian industrial exportable supply, where international buyers and Peruvian exporters have the opportunity to generate business.

<u>https://industriaperu.pe/</u>

E-commerce program

E-commerce program is a specialized program that allows increase SMEs exports through digital channels.

https://ecommerce.promperu.gob.pe/

SME Export Financing Programs

Internationalization Support Program (PAI)

PAI is the first non-refundable co-financing program for internationalization initiatives, created by the Ministry of Foreign Trade and Tourism as one of the instruments of the Entrepreneurship MSMEs Fund. The aim of this program is to cofinance Peruvian enterprises' projects to promote and accelerate their internationalization process. <u>https://pai.pe/</u>

Additional SME Inclusive Trade Initiatives

Productive & Exporting Path (RPE)

Multisectoral coordination strategy for the articulated provision of export productive development services whose objective is to increase the competitiveness and internationalization of exporting MSMEs and those with export potential.

https://www.rpe.pe/rpe/landing/

Program for Women Business Leaders "She Exports"

Launched in 2017 by PROMPERU, the "She Exports" program targets Peruvian companies and organizations (associations or cooperatives) from various sectors that are involved in exporting or have the potential to export and have a woman in a leadership position or with decision-making authority. The main purpose is to generate and strengthen the capacities of women entrepreneurs in areas such as business management, export management and sustainability, in order to increase their competitiveness and achieve their internationalization.

Link 1: <u>https://www.youtube.com/watch?v=Z8AaMdgwYV4&t=1s</u> Link 2: <u>https://www.youtube.com/watch?v=kuZ_F2Crn7Y&t=2s</u>

AMERICAS PARTNERSHIP SME INCLUSIVE TRADE INVENTORY UNITED STATES

SME Export Information Resources

Trade Tools & International Trade Hotline

The U.S. Small Business Administration (SBA) Trade Tools site is a one-stop shop for identifying resources across the U.S. Government for small business selling internationally, including exploring opportunities in other markets, learning about U.S. trade agreements, and exploring programs and services for small businesses who want to go global and trade sustainably. It is available in English and Spanish. Trade Tools also hosts information on SBA's International Trade Hotline that provides free counseling and referrals to help small businesses export. Contact the hotline via email at <u>international@sba.gov</u>.

www.sba.gov/tradetools

Trade.gov

The International Trade Administration's website (www.trade.gov) is the U.S. government resource for export promotion tools, industry competitiveness data and analysis, and global trade and investment information. The Export Solutions Roadmap (<u>https://www.trade.gov/export-solutions</u>) offers online resources and tools to unlock the knowledge exporters need to begin, grow, and finance international sales. www.trade.gov

SME Export Counseling and Business Centers

Small Business Development Centers (SBDCs)

SBA's Small Business Development Centers provide counseling and training to small businesses. SBDCs help entrepreneurs develop business start-ups and provide informational tools to support existing businesses in their expansions. <u>www.sba.gov/sbdc</u>

U.S. Commercial Service

The International Trade Administration's network of U.S. Commercial Service offices are located in more than 100 cities across the United States. They are staffed by international trade specialists who can help you develop an export strategy. Some locations include Export–Import Bank of the United States (EXIM) and SBA trade finance specialists. Use the office look-up tool to find a location near you for free counseling or fee-based customized services to sell your products and services in international markets. https://www.trade.gov/commercial-services-offices-us

Minority Business Development Agency (MBDA)

The U.S. Department of Commerce's MBDA's national network of MBDA Business Centers, Specialty Centers, and Grantees offer customized business development and industry-focused services.

https://www.mbda.gov/

State Regional Trade Groups

The U.S. Department of Agriculture supports four non-profit regional groups focused on assisting small businesses of agricultural products export, by providing training; analysis of export opportunities; trade shows; and support for international marketing. Additional resources and research are available from the U.S. Department of Agriculture's Foreign Agricultural Service. <u>https://www.fas.usda.gov/state-regional-trade-groups</u>

Service Corps of Retired Executives (SCORE)

Through a network of 10,000 dedicated volunteers, SCORE provides business mentoring and most services at no cost. Find a mentor specialized in your area of focus at

https://www.score.org/find-mentor

www.score.org


SME Trade Promotion Programs, Trade Missions, and Business to Business Matchmaking

Customized Services

Commercial Service programs serve small businesses by helping identify new customers and foreign partners. <u>https://www.trade.gov/services-current-exporters</u> https://www.trade.gov/virtual-services

<u>Trade Missions</u> Get valuable support and connections in foreign markets. <u>www.trade.gov/trade-missions</u>

Trade Shows

Support and connections in foreign markets through trade shows. <u>https://www.trade.gov/trade-shows</u>

E-commerce & Export Solutions

ITA's export solutions website helps U.S. exporters develop an export plan, conduct market research, and learn about export mechanics. create successful international sales strategies and provides additional online training and resources for companies. The e-Commerce Lab provides assistance with improving your global online presence and digital strategy at <u>https://www.trade.gov/ecommerce</u> <u>https://www.trade.gov/export-solutions</u>



SME Export Financing Programs

SME Trade Financing

SBA's loan portfolio features a variety of export financing products that provide lenders with up to a 90 percent guaranty, and can cover things like day-to-day operations, advance orders with suppliers, and refinancing existing debts. Find your local SBA Export Finance Manager

<u>https://www.sba.gov/local-assistance/export-trade-assistance/export-finance-managers</u>

U.S. Export Import Bank Trade Financing and Insurance

The U.S. Import Export Bank (EXIM) offers financing solutions as well as multi-buyer credit insurance that protects an exporter's accounts receivable and provides significant benefits. ExIm credit insurance also is often used in tandem with SBA's products, the protection of an EXIM insurance policy equips businesses with the confidence necessary to enter new markets and chart a path forward with margins that they can depend on.

https://grow.exim.gov/small-business-overview

The U.S. Department of Agriculture (USDA) Export Credit Guarantee Program (GSM-102)

USDA's GSM-102 program provides credit guarantees to encourage financing of commercial exports of U.S. agricultural products. By reducing financial risk to lenders, credit guarantees encourage exports to buyers in countries — mainly developing countries — that have sufficient financial strength to have foreign exchange available for scheduled payments.

https://fas.usda.gov/programs/export-credit-guarantee-programgsm-102

Additional SME Inclusive Trade Initiatives

Global Diversity Export Initiative (GDEI)

A program of the Department of Commerce's International Trade Administration, GDEI is committed to helping underserved communities in the United States grow their businesses internationally. The communities include minority-owned businesses including African-American, Asian-American, Hispanic American, and Native American, as well as veteran and service-disabled veteran, women, LGBTQI+ businesses among others. <u>www.trade.gov/global-diversity-export-initiative</u>

Global Diversity Export Initiative (GDEI) Trade Missions

GDEI Trade Missions are organized globally by ITA. In March 2024, ITA executed the first-ever GDEI trade mission to Latin America with a focus on women-owned/operated/led small business. The mission began in Panama City Panama with the "Opportunities for Woman-Owned Businesses in the Americas Conference" on March 10-11, 2024, with over 170 U.S. SMEs participating in the Panama conference. From March 12-15, business-to-business (B2B) meetings were held in Panama, Costa Rica, and Colombia, with 36 SMEs participating in B2B meetings in three markets. Of the 36 companies, 65% were women-owned/led businesses and over 50% were also minority-owned businesses. The mission was the largest (number of B2B companies visiting multiple markets) ever organized to the Western Hemisphere by the Trade Americas team and Global Markets-Western Hemisphere. The U.S. Small Business Administration's (SBA) Office of Women's Business Ownership (OWBO)

Helps women entrepreneurs through a national network of Women's Business Centers (WBCs). WBCs seek to level the playing field for all women entrepreneurs by offering free business counseling and mentoring, and low-cost training. Find your local WBC <u>https://www.sba.gov/local-assistance.</u>

https://www.sba.gov/business-guide/grow-your-business/womenowned-businesses

ITA-SBA Joint Webinars on Insights and Resources for Womenowned Businesses

Inaugurated in 2023, ITA and SBA created a joint webinar series to support U.S. women-owned/operated/led small businesses expand exports in the Western Hemisphere. The webinars focus on markets of opportunity where U.S. Commercial Service has operations in the Western Hemisphere, discussions of USG resources (SBA, ITA, and other agencies) available to support women exporters, as well as highlighting successful U.S. women business exporters and women leaders throughout the Western Hemisphere. To date, five webinars have focused on selling to Canada, Panama, Brazil, Mexico, and Colombia. The webinar series will continue with commitment from both ITA and SBA.

<u>ITA/Western Hemisphere Webinar on Women in Tech Mentorship</u> <u>Program*</u>

On April 10, 2024, ITAs Office of Western Hemisphere hosted a webinar featuring Select Global Women in Tech (SGWIT). SGWIT is a program under SelectUSA, the Commerce Department's signature program attracting foreign direct investment to the United States, that supports women tech entrepreneurs around the world. The webinar focused on SGWIT's mentorship program and connected U.S.-based women tech mentors (attorneys, angel investors, and entrepreneurs) with over 30 women entrepreneurs from Latin America. The program was focused on increasing the number of tech mentees from the Western Hemisphere and awareness of a yearlong SGWIT mentorship program.

ASCENT

ASCENT is SBA's latest free digital e-learning platform geared to help women entrepreneurs grow and expand their businesses, including preparing and recovering from disasters, strategic marketing and financial strategy development.

https://ascent.sba.gov/

The Women's Global Trade Empowerment Program

The International Trade Administration (ITA) provides this platform to women businesses to help them gain the necessary skills to build an export strategy and develop international business connections. <u>https://www.trade.gov/womens-global-trade-empowerment</u>

SBA's Office of Native American Affairs (ONAA)

Supports the prosperity of American Indians, Alaska Natives and Native Hawaiians entrepreneurs, offering training and technical assistance, including Entrepreneurial Empowerment Workshops through ONAA partners. ONAA partners can be found here: <u>https://www.sba.gov/business-guide/grow-your-business/native-</u> <u>american-owned-businesses#section-header-2</u>

https://www.sba.gov/about-sba/sba-locations/headquartersoffices/office-native-american-affairs_

<u>Rural America's Intelligence Service for Exporters (RAISE)</u> The U.S. Commercial Service operates RAISE, a program that provides customized market intelligence for rural U.S. companies to assist in market identification and expansion. The program also provides American Indian, Alaska Native and Native Hawaiian-owned companies in rural areas with one-on-one market intelligence from a team that curates customized industry-specific insights and contacts. RAISE market intelligence can help identify target markets, deliver indepth country reports, and develop a potential partner list. A national network of Rural Export Centers also offers website globalization training and services for rural businesses.

https://www.trade.gov/raise

https://www.trade.gov/rural-export-center



SBA's Office of Veterans Business Development

SBA's Office of Veterans Business Development provides veterans, service members, National Guard and Reserve members, military spouses, and family members with programs and services to start, grow and expand their small business. The Office also operates the Veterans Business Outreach Center (VBOC) program. VBOCs provide entrepreneurial development services such as business training, counseling, and resource partner referrals to service members, veterans, National Guard and Reserve members, military spouses, and family members interested in starting or growing a small business including through international trade. <u>https://www.sba.gov/about-sba/sba-locations/headquartersoffices/office-veterans-business-development</u>

AMERICAS PARTNERSHIP SME INCLUSIVE TRADE INVENTORY URUGUAY

Public Policies - Stakeholders

According to the National Development Agency (ANDE), out of the 190,000 companies in Uruguay, 99% are MSMEs (micro, small, and medium-sized enterprises).

For the artisanal, commercial, industrial, agro-industrial, and service sectors (excluding financial services), the following categorization is used: micro (up to 4 employees and annual sales in US dollars up to \$220,500); small (up to 19 employees and annual sales in US dollars up to \$1,102,000); and medium (up to 99 employees and annual sales in US dollars up to \$8,267,000).

According to ANDE, only 10% of micro-enterprises manage to become small enterprises within five years of their founding, and just 1% grow to become medium-sized.

In Uruguay, MSMEs are categorized through a Certificate established by a Decree of 2007, which is processed electronically. This certificate confirms the MSME status to any public or private institution. Furthermore, it is a requirement to participate in all programmes managed by the National Directorate of Crafts, Small and Medium-sized Enterprises (DINAPYME) of the Ministry of Industry, Energy, and Mining (MIEM).

In light of this, the State has promoted a specific administrative structure to foster and protect the inherent vulnerabilities of these enterprises. Moreover, given the similarity in the size of enterprises promoted by artisans, this category is equated with that of SMEs, and a shared administrative structure is established. Likewise, public policies for the sector include a wide range of institutions, including educational and even credit institutions. The Law number 16.201 of August 1991 declared the promotion, development, and modernization of micro, small, and medium-sized enterprises to be of national interest, with the aim of promoting their geographical decentralization, increasing the productivity of their resources and generating employment throughout the Republic's territory.

It was defined that the activities included in this category are those carried out in the artisanal, commercial, industrial, agro-industrial, technological, and service fields. Financial intermediation companies of any kind are excluded.

DINAPYME, under the Ministry of Industry, Energy, and Mining, is the specific executing unit for this matter, created by Law 16.170 on December 1990, with the following objectives:

- Coordinate all activities for the promotion of SMEs and crafts.
- Promote the development of training and education activities.
- Request technical and economic assistance from national and international, public and private organizations.
- Conduct sectorial diagnostics for the purpose of modernizing and improving their business management.
- Maintain a register of SMEs.
- Facilitate the completion of administrative procedures required for their establishment and operation.

The law also provides for the existence of an Honorary Commission with advisory functions, which includes representatives from the Departmental Governments, Public Banking, the Tertiary Technical Education Sector, a representative of artisans, and a representative of the private financial sector, specializing in credit and microcredit for the Micro and Small Enterprise sector.

Financial Assistance Funds for MSMEs

There are numerous tools to promote and disseminate the work of the sector. Among the financial assistance provided by the State, the following are examples: funds to promote projects for the diversification and modernization of the national productive structure; funds for the implementation of improvements based on external technical assistance; specific funds to address the high costs and medium to long-term return of biotechnological projects; and funds for companies focused on activities related to the design or redesign of products and/or production processes. A description of these funds is provided below.

Industrial Fund

Target: MSMEs engaged in economic activities within Section C -Manufacturing, Division 10 to 33 of the International Standard Industrial Classification Revision 4 (ISIC Rev. 4). Activities related to the treatment of industrial waste: 3821.0, 3822.0, 3830.0 of Section E, Division 38.

Objective: To promote projects aimed at diversifying and modernizing the national productive structure, leading to an increase in added value. This instrument provides non-repayable funds, allocated through a competitive process, to micro, small, and medium-sized enterprises that submit investment projects in the industrial sector.

Description: The projects must pursue:

- The development and manufacturing of new products.
- Improvement of existing products, including advances in design and clean technologies.
- Technological changes in production or organizational processes.
- Promotion of good production practices, environmental performance and productive use of industrial waste.

Each call for applications specifies the sectors considered and/or prioritized. Each selected project could receive up to a maximum of UYU 2,300,000 (USD 57,000 aprox.).

Biotechnology Fund

Objectives: To promote projects aimed at diversifying and modernizing the national productive structure.

Given the inherent characteristics of biotechnology, such as the high costs involved in investments or the fact that it is a highly risky activity with economic returns occurring in the medium to long term, the Ministry of Industry, Energy, and Mining (MIEM) deemed it appropriate to create a specific support instrument for this sector.

Description: The Biotechnology Fund provides non-repayable funds, allocated through a competitive process, to biotechnological projects. The fund is designed and aligned with the objective of fostering the development of companies in this area by adding value to the production of goods and services. The tool aims to help companies in the sector achieve greater efficiency and competitiveness in the market.

Support Conditions: The Biotechnology Fund grants beneficiaries non-repayable funds (co-financing) covering 60% of the total eligible investment for micro and small enterprises and 50% for medium-sized enterprises, with a maximum cap of UYU 2 million (USD 50,000 aprox.). The total availability of funds in 2022 amounted to UYU 3.5 million (USD 87,000 aprox.).

<u>Orange Fund</u>

Target: Micro, small, and medium-sized enterprises (MSMEs) can apply for the Orange Fund, including design firms (one or more), industrial companies in collaboration with a design company, or industrial firms with in-house design capabilities. Design companies eligible for this programme are those focused on the design or redesign of products and/or production processes. The industrial sector is defined as those economic activities listed in Section C -Manufacturing, Division 10 to 33 of the International Standard Industrial Classification (ISIC) Rev.4. Additionally, activities 3821.0, 3822.0, and 3830.0 from Section E, Division 38 are included.

Objective: The Orange Fund aims to contribute to the integration of creative industries into traditional production sectors, enhancing their added value, differentiation, innovation, and competitiveness.

Support Conditions: Non-repayable funds of up to UYU 2,000,000 (50.000 USD aprox.) will be provided. Each selected project can receive support of up to UYU 1,000,000 (25.000 USD aprox.).

Electronics and Robotics Fund

This is a support instrument for projects developed by companies in the electronics sector, through funds allocated via a competitive process.

Objectives: To foster the development of the national electronics and robotics industry, adding value to the production of goods and services within this industry by improving the efficiency and competitiveness of sector companies.

Description: The Electronics and Robotics Fund (FER) is a support instrument that provides non-repayable funds to companies producing goods and services related to electronics and/or robotics (as defined by Decree 317/2018 art. 1) that have identified specific investment needs for the production and/or marketing of their products.

These needs can be met through the acquisition of equipment or instruments, training and certification of products or processes, among other possibilities. The fund aims to support projects that seek to increase productivity, develop and/or improve products, or access new markets.

Support Programmes for MSMEs

Additionally, there are other valuable support tools for MSMEs, such as the Public Procurement for Development Programme, which aims to strengthen the management of MSMEs supplying the state, with the goal of creating an efficient system that ensures the quality of products and services in the broadest sense. The 8M Programme seeks to enhance competitiveness and innovation in companies led by women and transgender women. The Pro-design Programme aims to boost competitiveness by incorporating design into businesses through the involvement of professional designers, among other initiatives. The following sections describe some of these programmes.

Integrated Business Support Platform (PIADE in spanish) Objective: To support improvements in competitiveness through the procurement of highly specialized business development services.

Process Improvement Planning for companies:

- Free diagnostic, improvement plan and co-financing of the plan.
- Monitoring of activities.
- Evaluation.

Limit: UYU 170,000 (approx. USD 4,000), excluding taxes. Cofinancing of improvements ranges from 60% to 80%, depending on the size of the company. Public Procurement for Development Programme: Management Improvement Sub-Programme (PMG)

Objective: To strengthen the management of MSMEs supplying the state, with the aim of creating an efficient system that ensures the quality of products and services in the broadest sense.

Process Stages:

- Diagnostic, improvement plan in three areas: planning, logistics, and quality.
- Allocation of consultancy hours according to the size of the company, from 40 to 60 hours.
- Monitoring of activities.
- Evaluation.

Fully subsidised by DINAPYME

Pro-Certification

Programme implemented with the involvement of the private sector: CIU (Uruguayan Chamber of Industry) and ANMYPE (National Association of Micro and Small Enterprises of Uruguay).

The programme aims to enhance the competitiveness of MSMEs through partial subsidies for the implementation and certification of quality standards.

Limit: UYU 300,000 (approx. USD 7,000), excluding taxes.

<u>Technological Linkage</u>

This is a support instrument for industrial SMEs, focused on manufacturing industries through non-repayable funds for improvements in production processes and competitiveness, through:

- Digitalization of production processes.
- Product development.
- Development and/or improvement of production lines.
- Technological improvements and/or changes in production processes.
- Implementation of good production practices and environmental performance techniques.

Maximum grant amounts: UYU 600,000 (approx. USD 14,000) per project.

Energy Efficiency: Promotion Instruments

Objective: To improve energy use by end-users across all economic sectors, promoting the efficient use of all types of energy, including electricity and fuels.

Process Stages:

- Diagnostic: consumption, consumption efficiency, savings potential.
- Implementation: seeking investment financing, referral to the technological linkage fund for additional support.
- Award/Recognition: Implemented measures and their results are awarded by the Ministry of Industry, Energy, and Mining (MIEM).

Gender Unit: 8M Programme

Objective: To promote the enhancement of competitiveness and innovation in companies led by women and transgender women. Support or refundable grants of up to UYU 350,000 (aprox. USD 8,500) per company.

Process Stages:

- Project presentation.
- Selection: carried out by an evaluation committee.
- Granting of funds.
- Monitoring of implementation.

Pro-Design

Objective: To encourage companies to increase their competitiveness through the incorporation of design into their business, with the participation of professional designers.

Target: MSMEs in the sectors of industry, crafts, services, and commerce. Companies must have been active for at least 6 months or be entrepreneurs with validated business ideas.

Application areas:

- Product design.
- Textile/clothing design.
- Visual communication design.
- Packaging.
- Web design (including UX/UI interaction design).
- Commercial interior design (displays, point of sale).

Area for the Promotion of Craft Activities

Additionally, it is important to mention that DINAPYME includes a Craft Development Area, which is the government institution responsible, under Law No. 17.554, for promoting craft activities throughout the country.

The Area's mission is to foster and develop craft activities and their environment as both a productive and cultural sustainable activity, promoting improvements in all aspects that enhance their competitiveness at the national and international levels.

The lines of action for this public policy are based on three fundamental principles: promoting the improvement of the quality and competitiveness of Uruguayan crafts; strengthening the sector and the links between its stakeholders; and supporting the marketing of Uruguayan crafts through research and promotion for access to national and international markets.

In line with these three fundamental principles, DINAPYME has several support programmes for the craft development area: <u>Craft Commercialisation Programme</u> Mode: Call for fairs or events

This is one of the main instruments for strengthening and developing the craft sector.

Its purpose is to promote the participation of artisans in various marketing channels, primarily in national and international fairs and events, for direct sales and business opportunities.

Calls for participation are disseminated through the National Register of Artisans and institutions via the website: <u>artesaniauruguay.uy.</u>

Design and Product Improvement Workshops Mode: Annual call

Provides support and monitoring to artisans in the creation or improvement of product lines. It also aims to stimulate innovation in crafts by directing design towards effective market integration, both nationally and internationally.

Promotes collaborative activities between artisans and designers to enhance products in line with market needs.

Seeks to strengthen the identity of Uruguayan crafts through the incorporation of natural or cultural elements.

<u>Crafts on the Field</u> Mode: Open call

This is an evaluation and idea exchange opportunity where artisans present their work, and a commission of technicians from DINAPYME's Craft Development Area provides feedback on the presented products, along with suggestions on their marketability. The goal is to improve the quality of Uruguayan craft products through recommendations that address technical or design aspects.

Craft Houses

Mode: Annual call

Promotes association in the craft sector and encourages activities that help consolidate groups, such as training, discussions, and product marketing under suitable conditions. Up to 80% of funding is available for small projects aimed at improving buildings or infrastructure for associations or groups of artisans.

National Craft Award

Mode: Annual call Recognises and rewards the quality work of Uruguayan artisans while promoting creativity and innovation in craft production, research into Uruguay's cultural roots, and the revival of traditional crafts. In addition, it is worth mentioning the government portal "Uruguay Emprendedor", <u>https://www.uruguayemprendedor.uy/</u> which features a specific section called "SME Centres". This space provides support to micro, small, and medium-sized enterprises, family producers, cooperatives, and entrepreneurs, offering comprehensive and specialised assistance to strengthen capabilities and develop businesses or ventures in the long term.

According to international studies, Free Trade Agreements are often underutilised by SMEs. Therefore, Uruguay has included a chapter for SMEs in its Free Trade Agreements (e.g., ACE No. 73 with Chile) and assigns its implementation to a specific committee.

In this context, Public-Private Dialogues are regularly held in both countries to understand the experiences of exporting and importing companies in applying the Free Trade Agreement.

Furthermore, both countries promote a survey in collaboration with CEPAL to identify areas, obstacles, and gaps faced by exporting companies in both countries in the practical use of the FTA.