



Author: Justyna Mazurek

E-mail: author@jmflair.pl

"Pożyczka na start!" - A Programme Financed by the European Funds

(An original evaluation research design developed by the author)

Evaluation research project concerning the "Pożyczka na start!" initiative, a start-up loan programme financed by the European Funds and implemented in Poland under the Regional Operational Programme of the Silesian Voivodeship.

I. Project Description

The “*Pożyczka na start!*” project focuses on the objectives defined under the Regional Operational Programme of the Silesian Voivodeship for 2014–2020 (RPO WSL 2014–2020), specifically within Priority Axis VII and Measure 7.5, which support individuals intending to start their own business through financial instruments.

The project is implemented by the Bielsko-Biała Entrepreneurship Centre Association (Stowarzyszenie Bielskie Centrum Przedsiębiorczości), located at ul. Cieszyńska 367, 43-382 Bielsko-Biała, under an agreement with the European Investment Bank.

Potential beneficiaries may apply directly to the Association, provided that the business they intend to establish will operate within the Silesian Voivodeship.

Eligibility Criteria

Beneficiaries must meet all of the following conditions:

- Be aged 30 or above, as verified by the date of birth and the date of joining the project.
- Intend to establish a business within the Silesian Voivodeship.
- Be unemployed or professionally inactive.
- Have no criminal record for fiscal offences, enjoy full public rights, and possess full legal capacity.
- Have not been registered in the National Court Register (KRS) nor operated a business in CEIDG within 12 months prior to applying for the loan.
- Not receive any other public funding for business creation or operation (e.g., Labour Fund, PROW, PFRON, EFS).

Extended Target Group

The project also includes individuals aged 30+ who additionally belong to one of the following categories:

- Re-emigrants (including repatriates)
- Working poor
- Immigrants (including persons of Polish origin)
- Individuals leaving agriculture and their families
- Persons employed on short-term contracts or civil-law contracts whose monthly income does not exceed the minimum wage

Project Stakeholders

- Bielsko-Biała Entrepreneurship Centre Association
- European Investment Bank (fund manager, Luxembourg)
- Project beneficiaries

Specific Objectives

- Stimulating local community engagement in entrepreneurship.
- Raising awareness of the role of self-employment in local development and promoting entrepreneurship among inactive individuals.
- Enabling the implementation of local economic initiatives.
- Supporting and complementing governmental and local administration efforts to combat unemployment.

Activities

- Providing loans to eligible participants.
- Offering advisory support in preparing loan applications.
- Monitoring finances and supervising beneficiaries.

Forms of Support

- Financial support: loans up to PLN 120,000, interest rate 0.25%, repayment period up to 7 years (84 months).
- Legal and business advisory services, including:
 - Business registration
 - Business plan development
 - Loan application preparation
 - Legal counselling by a legal advisor

II. Evaluation Plan

1. Purpose of the Evaluation and Evaluation Questions

Evaluation research aims to assess the impact of a given social intervention, including programmes designed to address specific social problems. The purpose of this evaluation is to assess the quality of the project implemented by the Bielsko-Biała Entrepreneurship Centre Association under Priority Axis VII, Measure 7.5, and to determine the impact of project activities on beneficiaries' professional situation.

Evaluation Questions

No.	Evaluation Question	Criterion	Method
1.	To what extent do project activities contribute to achieving the objectives of RPO WSL, Priority Axis VII, Measure 7.5?	Relevance	Desk research
2.	What are the beneficiaries' needs regarding financing and business creation?	Usefulness	CATI, desk research
3.	How many beneficiaries discontinued their business after receiving support, and why?	Efficiency	Desk research, CATI

4.	What are the beneficiaries' needs regarding business creation and operation?	Usefulness	CATI
5.	Were the financial resources allocated to the project sufficient to support all eligible applicants?	Relevance	IDI, desk research
6.	Was the legal and business advisory support adequate for establishing and running a business?	Effectiveness	CATI
7.	What amounts were granted to beneficiaries who later discontinued their business?	Efficiency	Desk research
8.	In which areas of socio-professional life do beneficiaries experience changes, and how do they assess them?	Usefulness	CATI, desk research
9.	Is the effect of support still present at least 6 months after receiving assistance?	Sustainability	CATI, desk research
10.	id the project coordinator encounter organisational or administrative difficulties, and how were they addressed?	Effectiveness	IDI

2. Type of Evaluation

The evaluation should be conducted by an external entity, with the possibility of consultation with the implementing organisation. This plan concerns an **ex-post evaluation**, carried out no earlier than six months after beneficiaries receive support.

3. Evaluation Criteria and Rationale

The evaluation is based on five OECD DAC criteria (1991)¹:

- **Relevance** – alignment of support with project objectives and target group needs.
- **Efficiency** – relationship between project costs and achieved results.

¹Szpoćzek-Sało, Monika. "Rodzaje i kryteria ewaluacji." In *Wprowadzenie do badań ewaluacyjnych: Aspekty teoretyczne i praktyczne na podstawie doświadczeń badawczych*, edited by K. Faliszek. Katowice: Wydawnictwo UŚ; Akapit, 2013.

- **Effectiveness** – extent to which project objectives were achieved.
- **Usefulness** – impact of support on beneficiaries' labour market situation and its adequacy to their needs.
- **Sustainability** – durability of changes in beneficiaries' professional situation.

4. Evaluation Stakeholders

- Bielsko-Biała Entrepreneurship Centre Association (including project coordinator and staff)
- European Investment Bank (fund manager)
- EU institutions responsible for verifying the use of European Structural and Investment Funds
- European Court of Auditors
- Project beneficiaries
- External evaluation team

5. Data Sources

- **CATI respondents:** project beneficiaries
- **IDI respondents:** representatives of the implementing organisation
- **Desk research:** project documentation and administrative records

6. Methods and Tools

- **CATI** – Computer-Assisted Telephone Interviewing
- **IDI** – Individual In-Depth Interview
- **Desk research** – analysis of existing documents and data

III. Use of Evaluation Results and Report Recipients

The evaluation report will be addressed to:

- The project coordinator and relevant staff of the Bielsko-Biała Entrepreneurship Centre Association
- The European Investment Bank (fund manager)
- EU institutions authorised to verify the use of ESIF funds
- The European Court of Auditors

Evaluation results will help identify strengths and weaknesses of the project, inform improvements for future editions, and support planning of similar initiatives. They will also provide insights into the project's sustainability, effectiveness, and usefulness, as well as the economic efficiency of implemented activities.

Notes & Bibliography

Books:

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