



BIC Spišská Nová Ves, s.r.o.

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# Annual report 2004

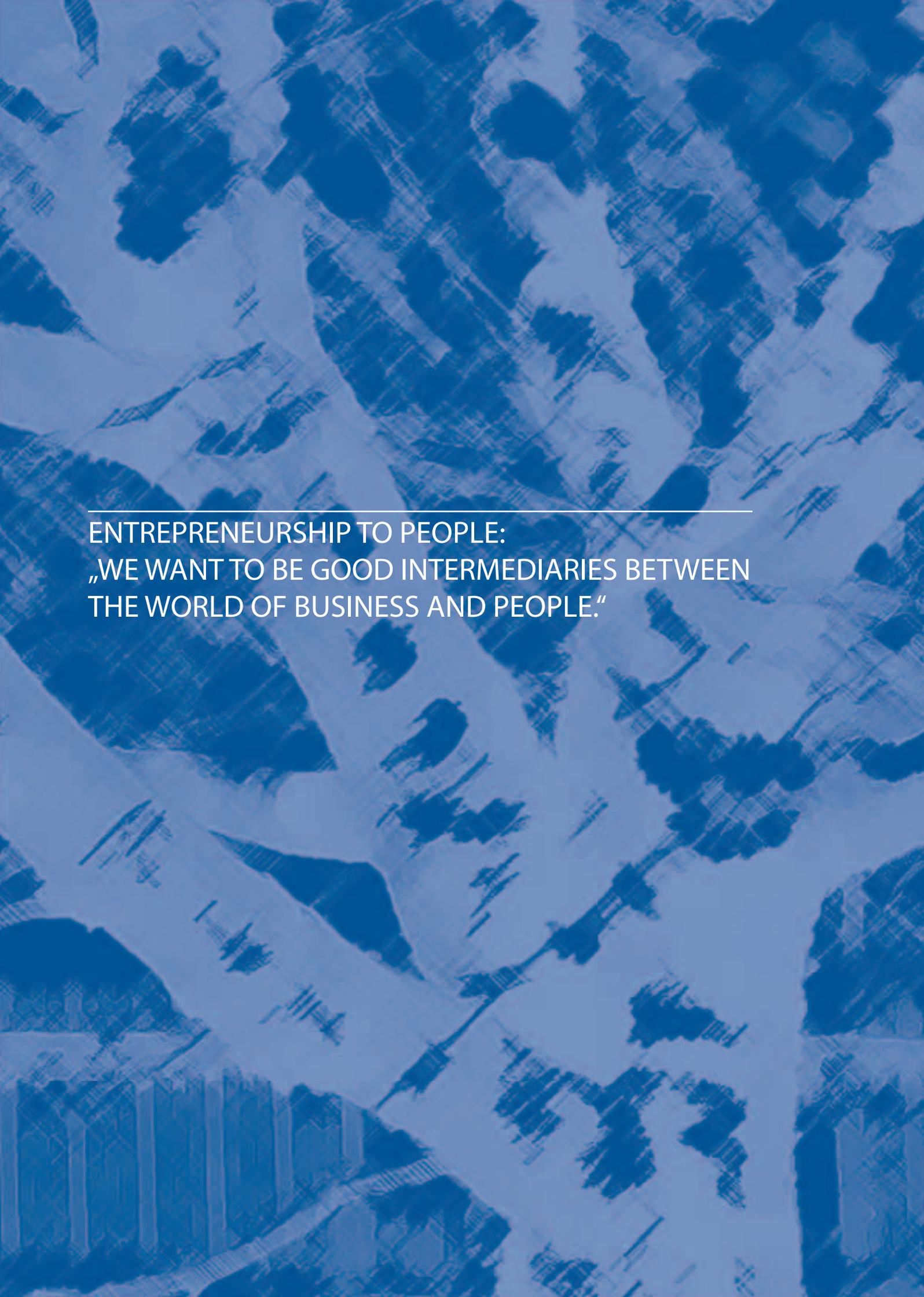


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An aerial photograph of a city grid, showing streets and buildings, overlaid with a semi-transparent blue filter. The text is centered on the left side of the image.

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ENTREPRENEURSHIP TO PEOPLE:  
„WE WANT TO BE GOOD INTERMEDIARIES BETWEEN  
THE WORLD OF BUSINESS AND PEOPLE.“

## PREFACE

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*Dear Ladies and Gentlemen, Let me say a few words to introduce the Annual Report of the BIC Spišská Nová Ves, s.r.o. for the year 2004.*

Our company has been active in the region of the Middle Spiš in the area of regional development and support of entrepreneurship since October 1992. These core activities were from 2001 extended to both management of the local television broadcaster TV Reduta as well as the administration of the newly constructed Industrial Park Spišská Nová Ves later in 2002.

Also in 2004 the company initiated or participated in activities focusing on regional development, particularly in areas with direct impact on improvement of the business environment. This was realized on the basis of day-to-day activities including consultancy services for starting and existing entrepreneurs, training programs and seminars, micro-credits provision for small businesses, management of the Industrial Park and television broadcaster as well as taking part in several projects on regional and transregional level.

With the accession to the European Union in May 2004, opportunities to participate in projects and activities on international level have furthermore enhanced, which enabled the company to enrich its experience, thinking and competences in broader European context as well. In practice it was recognised in preparation and project application development as well as the implementation in the framework of PHARE Program grant schemes, but for the first time there were also projects applying to obtain support from the Structural Funds. Most frequently it was realised on behalf of the private sector – small and medium sized enterprises but also for the public sector bodies representing local governments and municipalities. Realisation of these activities helped further improvement of our competencies in project conceptual planning and practical management during preparation and implementation stages. Subsequently, we were successful in this field as several projects developed by our company were approved and obtained financial support from the public funds. These projects are presently being implemented.

Since January 2004 our company as a project partner started to implement an international project Transregional Toolkit for Micro-Enterprises (TRATOKI) within the framework of INTERREG IIIC Program. Participation in the project to along with 8 partners from the EU member countries is seen of particular interest as it enables our company to have direct contact to information on new trends in business support measures and practices used by international partners in their regions. Business Incubator Spišská Nová Ves, after completion of construction works at the end of 2003, started its operation practically in the beginning of last year as the first incubator companies were placed on its premises. Acting as project partner, the company took part in the project Reintegration of women on labour market realized under the Grant Scheme Human Resources Development. Project E-work Opportunity for Women (E-WOW) financed by EC Program Leonardo da Vinci, after 2 years of project duration ended in April 2004.

All activities and projects were successfully realized thanks to co-operation with partner organisations and institutions most frequently on local level such as Municipality of Spišská Nová Ves, District Labour Office Spišská Nová Ves, Spiš Regional Development Agency, District Office of Slovak Trade and Industry Chamber, UniBanka a.s. subsidiary Spišská Nová Ves, but also on regional and national level, from which we mostly appreciate co-operation with the Košice Self-Governing Region, the National Agency for Development of Small and Medium-sized Enterprises, ministries as well as others.

Finally, I would like to thank all our clients and partners for their trust and collaboration. Thanks belong to all employees of our company, who have endeavoured to create the company's success.

Katarína Krotáková  
Company Executive



## BASIC INFORMATION ABOUT THE COMPANY

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<b>Name of company</b>	BIC Spišská Nová Ves, s.r.o (Ltd.)
<b>Head office</b>	Zimná 72, 052 01 Spišská Nová Ves
<b>Date of foundation</b>	14 October 1992 by registration of the company in the Trading Register
<b>Equity</b>	562, 000 Slovak Crowns (Sk)
<b>Ownership</b>	Municipality of Spišská Nová Ves
<b>Supreme body of the company</b>	General Assembly
<b>Scope of business activities</b>	<ul style="list-style-type: none"><li>• advisory and consultancy services</li><li>• trainings and educational programmes</li><li>• microloan programme</li><li>• regional projects</li><li>• preparing and processing projects responding to the calls within grant schemes and structural funds</li><li>• the Industrial Park management</li><li>• non-housing premises rental</li><li>• local TV broadcasting and Teletext broadcasting</li><li>• advertising activities</li></ul>
<b>Company's mission</b>	<ul style="list-style-type: none"><li>• sustainable social and economic development of the Middle Spiš region via promotion of small and medium size enterprises</li><li>• preparing, processing and implementing regional projects leading to economic revival of the Middle Spiš region</li></ul>
<b>Company's clients</b>	<ul style="list-style-type: none"><li>a) small and medium entrepreneurs<ul style="list-style-type: none"><li>• potential entrepreneurs</li><li>• beginning entrepreneurs</li><li>• existing entrepreneurs</li></ul></li><li>b) public sector<ul style="list-style-type: none"><li>• local and regional self-governments</li><li>• non-profit associations</li></ul></li></ul>

The company operates in the Middle Spiš region. Its services are available for the clients from the Spišská Nová Ves, Gelnica, Levoča and Rožňava districts

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## Regional activities

### **Membership of the BIC Spišská Nová Ves Ltd.:**

- major member of the Business Incubator Spišská Nová Ves Association
- EBN member since 1999 (EBN is an international organization of business innovation centres based in Brussels)
- member of a network of consultancy centres of the National Agency for SME's Development based in Bratislava
- member of Association of Regional Consultancy and Information Centres and Business Innovation Centres in Slovakia
- member of the association The Spis Regional Development Agency

**TV Reduta, as one of the departments of the company,**  
is a member of LOTOS (Local TV Stations Association)

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## Členstvo spoločnosti

Implementing its projects, the BIC Spišská Nová Ves Ltd. closely collaborates with numerous subjects on local, regional and national level:

- National Agency for Development of Small and Medium-sized Enterprises (NADSME)
- Association of Regional Advisory and Information Centers and Business Innovation Centers of Slovakia
- Municipality of Spišská Nová Ves
- state authorities and self-governments in the region
- Office of Labour, Social Matters and Family in Spišská Nová Ves
- UniBanka a.s., outlet Spišská Nová Ves
- The Spiš Regional Development Agency
- Office of Slovak Trade and Industry Chamber in Spišská Nová Ves
- Košice Self- Government County
- Ministry of Labour, Social Affairs and Family of the Slovak Republic
- Ministry of Economy of the Slovak Republic
- Ministry of Construction and Regional Development of the Slovak Republic
- Slovak Agency for Development of Investment and Trade

During implementation of its projects the company found foreign partners in Italy, Greece, Poland, Bulgaria, Estonia, Germany, Spain, Great Britain, Hungary, France, Austria and developed interesting cooperation with them.

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## External relationships



## HISTORY OF THE COMPANY

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### 1992

BIC Spišská Nová Ves, s.r.o. /Business & Innovation Centre Ltd./ was established as a limited company on 8 September 1992 by articles of partnership between Municipality of Spišská Nová Ves and two natural persons- Ing. Vaclav Stachura and Ing. Peter Ľapák. It was given an entry in the trade register on 14 October 1992.

Municipality of Spišská Nová Ves granted the company with free non-residential premises to use for a 25-year-long period, starting on the date of the company's registration in trade register. This comprised its non-financial investment to the company. Presently, the premises are located at 71 and 72 Zimná St., in Spišská Nová Ves. Václav Stachura and Peter Ľapák became the company's first executives.

In December 1992, the company recruited its first employee – advisor and accountant Ms. Mária Mrovčáková. After its founding, the Company started to function in premises of the Municipal Office Spišská Nová Ves.

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### 1993

In 1993, Municipality of Spišská Nová Ves financed the first reconstruction of the building at Zimná 72. Once the reconstruction works were completed, the company moved in the building, thus obtaining its own office premises and a boardroom. Mr. Michal Buza became head manager of the company.

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### 1994

BIC Spišská Nová Ves, s.r.o. joined the network of Regional Advisory and Information Centres /RAIC/ and Business Innovation Centres /BIC/ of Slovakia, coordinated by NADSME.

Based on decision of the General Assembly, Mr. Marián Smorada became the new head manager and executive of the company. At that time, the company already had three full-time employees and several external co-operators. The Tourist Information Centre demerged from BIC and became independent entity.

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### 1995

For the first time in its history, the company signed a contract with NADSME on advisory services and training for small and medium entrepreneurs from districts Spišská Nová Ves, Levoča and Gelnica, as well as for those unemployed, who were considering starting a business. BIC provided these services in line with advisory and education agreements valid in years 1995 - 1998, when provided services were financed from PHARE.

In this period, BIC established cooperation with Labour offices in the form of short-term trainings and consultancy for the unemployed.

In January 1995, BIC Spišská Nová Ves, s.r.o. became a member of the Association of RAIC and BIC of Slovakia.

In January 1995, the General Assembly approved Mr. Marián Smorada to become a new partner of the Company.

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## 1996

BIC participated in project "Dynamic Development of Tourism in the Spiš-Gemer Region" which brought about the creation of a unique tourist product - the Gothic Route. The project was implemented in regions Spiš and Gemer. Concrete outcomes of the project comprised publishing an image booklet Spiš - Gemer printed in Slovak, German and English, as well as joint participation at the International Tourist Fair in Leipzig with own stall and programme, elaboration of a catalogue of boarding and accommodation facilities, elaboration of tourism development conception in regions Spiš and Gemer, training of tourist advisors, etc.

The main project coordinator, German company Gotz Dr. Gotz and Partner GmbH Baden-Baden, was responsible for preparation of the project, its implementation, achieving its objectives and for its outcomes. The project was completed in 1997 and BIC Spišská Nová Ves, s.r.o. participated as a cooperating partner.

In 1996, BIC participated in implementation of the Comprehensive Educational and Advisory Programme „CEPAC“ based on a decision of the General Assembly of the CEPAC Association Slovakia in Považská Bystrica and on contracts signed between BIC and labour offices in Spišská Nová Ves, Levoča and Gelnica. The course was accredited by the Ministry of Education of Slovakia.

The first course was held from 15 April to 17 June 1996 and it was completed by 13 participants. Participation of BIC in this programme set off intensive cooperation of the company and labour offices in the field of care for those unemployed, who would like to set up own enterprise.

BIC Spišská Nová Ves, s.r.o. became a member of the Association for Development of the Spiš Region, as well as of interest group- Spiš Regional Development Agency.

At that time, the company already had five full-time employees, i.e. a head manager, economist, education coordinator, advisor and a secretary.

BIC started to implement project „Strengthening of Advisory Services for Small and Medium Enterprises in Slovakia“ within the TRANSFORM Programme, with financial support of German Ausgleichbank in cooperation NADSME and networks of RAIC and BIC. The Project objective was to enlarge the offer of advisory services provided by its centres. The project set off realization of long-term advisory services in the field of implementation of quality control systems in line with ISO regulations in companies of Middle Spiš region. The project enlarged service offer of the company, know-how transfer, as well as knowledge and experience exchange. Consulting was given to companies in presence of both, a Slovak and a German advisor. The project was administered byHWK Trier - the project leader and BIC Spišská Nová Ves, s. r.o. as a regional cooperating partner.

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## 1997

Based on decision of the company's General Assembly, Municipality of Spišská Nová Ves purchased ownership interests from the natural persons and became the only owner of the company. Ing. Katarína Krotáková became company's new executive.

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## 1998

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## 1999

Based on an agreement with NADSME, BIC Spišská Nová Ves, s.r.o. participated in a state support programme for advisory and education services for small and medium entrepreneurs, which was partly financed from the state budget.

In April 1999, „Conception of Development of Small and Medium Enterprises in District“ was elaborated.

In June 1999, BIC became a full member of EBN - an international association of Business Innovation Centres /BIC/ in Europe, which was established in 1984 in Brussels. EBN coordinates international project of its members, with an aim to strengthen the position of individual BICs in their regions.

In May 1999, based on agreement with NADSME, BIC joined the Microloan Programme. Microloans were financed by PHARE. In 1999, the first ten micro-loans were approved in total amount of 3.3 mil. Sk.

In 1999, the long-term advisory services for the company NOVES, s.r.o. Spišská Nová Ves was completed. With the assistance of BIC, NOVES, s.r.o. was the first company to attain the ISO 9002 Certificate.

From July to August 1999, BIC realized a reconstruction of its premises. Total costs of reconstruction amounted to 333.000 Sk.

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## 2000

A colour publication, under the name “the Gothic Route Guide” was published within the project „Improving Knowledgeability in the Field of Tourist Industry in the Spiš-Gemer Region“. It was printed with PHARE financial contribution in four languages - Slovak, English, German and Hungarian in total amount of 5 000 copies. The whole project was realized in cooperation with NADSME, Association for Development of Tourism in Spiš-Gemer Region and BIC Spišská Nová Ves, s.r.o.

Another project, which started in 2000, was the project AWAKE. In AWAKE, BIC acted as a financial coordinator, representing all PHARE countries, and the project, which was a part of ECOS-OVERTURE programme, was focused on support of women-entrepreneurs. The project was run between 2000 and 2002.

In the same year, BIC became a participating partner of another project - Sustainable Development of Communities in the Middle Spiš Region (UNDP/UNIDO) together with the association Dignified Life and ETP Košice, which was BIC's general partner. The project's priority was to deal with the problems of Roma community, as well as other disadvantaged communities in the Middle Spiš region.

In 2000, BIC completed advisory services in the field of quality control systems implementation with five companies of the region. All of them, /Širila, a.s., Spišská Nová Ves; Urban+Hulec-parkety, Spišská Nová Ves; T.T.S. Consulting, s.r.o., Spišská Nová Ves; MäsoSpiš, s.r.o., Spišská Nová Ves and Jochman-Netzsch, s.r.o., Spišská Nová Ves/ received an internationally recognized certificate.

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## 2001

BIC Spišská Nová Ves, s.r.o. responded to the appeals of NADSME called „Advisory and Education Programme for SME“ to submit project proposals and succeeded in receiving a grant. The project - „Business Support in the Spiš Region“ was implemented in the period between November 2001 and December 2002. It offered information and consultancy services, trainings and seminars for target groups of clients.

Within the Pilot Grant Scheme for Tourism administered by the Ministry of Economy, BIC received two grants for elaboration of projects - „Pre-feasibility Study of the Micro-region Mlynky and Surroundings“ and „Development Strategy of the Tourist Potential of Middle Spiš“. BIC acted in these projects as project submitter, while the Spiš Regional Development Agency was a project partner.

In the next two projects - „Pre-feasibility Study of Micro-region Spišské Podhradie and Surroundings“ and „Human Resources Development Training for the Middle Spiš Region“, Spiš Regional Development Agency acted as submitter and BIC as executive partner. The projects started in 2001 and they were completed in 2002.

BIC also assisted another company Kameňopriemysel – Spiš a.s., Spišské Podhradie in building the quality management system according to STN EN ISO series 9000:2000 and in attaining international certificate.

In October 2001, BIC incorporated the municipal TV station Reduta.

In 2002, the realization of project - „Improvement of the productive sector in the Eastern regions of Slovakia“ was set off, focused on development and support of business infrastructure in the region via establishing a business incubator in Spišská Nová Ves.

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## 2002

In August 2002, BIC established a new department – the Industrial Park.

In addition, the company arranged another reconstruction of its premises. Total cost of a new boardroom (42.3 m<sup>2</sup>) comprised 180 000 Sk and terrace repair costs amounted up to 110, 000 Sk. The following reconstruction of the staircase and entrance hall was financed by the Municipality of Spišská Nová Ves.

In January 2004, BIC started to realize another project – “E-work – opportunity for women within the frame of Leonardo da Vinci programme”. E-work is an innovative training programme dedicated to women, which is realized in international cooperation with partners from Poland, Greece and Great Britain.

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## 2003

In April 2003, BIC gained a grant from the Human Resources Development Grant Scheme to implement “Motivation and Training Programme for the Young Unemployed for Solving of Own Unemployment“ from the Middle Spiš region. The programme was realized from May to October 2003.

In October 2003, the work on Business Incubator in Spišská Nová Ves was successfully completed.

From December 2003 on, interest rates in the Micro-loan Programme have been reduced.

## ORGANISATION STRUCTURE OF THE COMPANY

Company member	Municipality of Spišská Nová Ves
Supreme body	General Assembly
General Assembly members	Mgr. Anna Fedorová, <i>Mayor of Spišská Nová Ves</i> Ing. Katarína Prostejovská, <i>Deputy of the Head of the Municipality Office</i> MUDr. Ján Mokriš, <i>Municipality Deputy</i>
Supervisory Board	Ing. Pavol Kubičár, <i>Municipality Deputy</i> Ing. Ladislav Lučivjanský, <i>Municipality Deputy</i> Ing. Jozef Gonda, <i>Head of the Construction Department of the Municipality Office</i>
Company Executive and Director	Ing. Katarína Krotáková
Company departments	BIC, TV Reduta, Industrial Park

### BIC Department

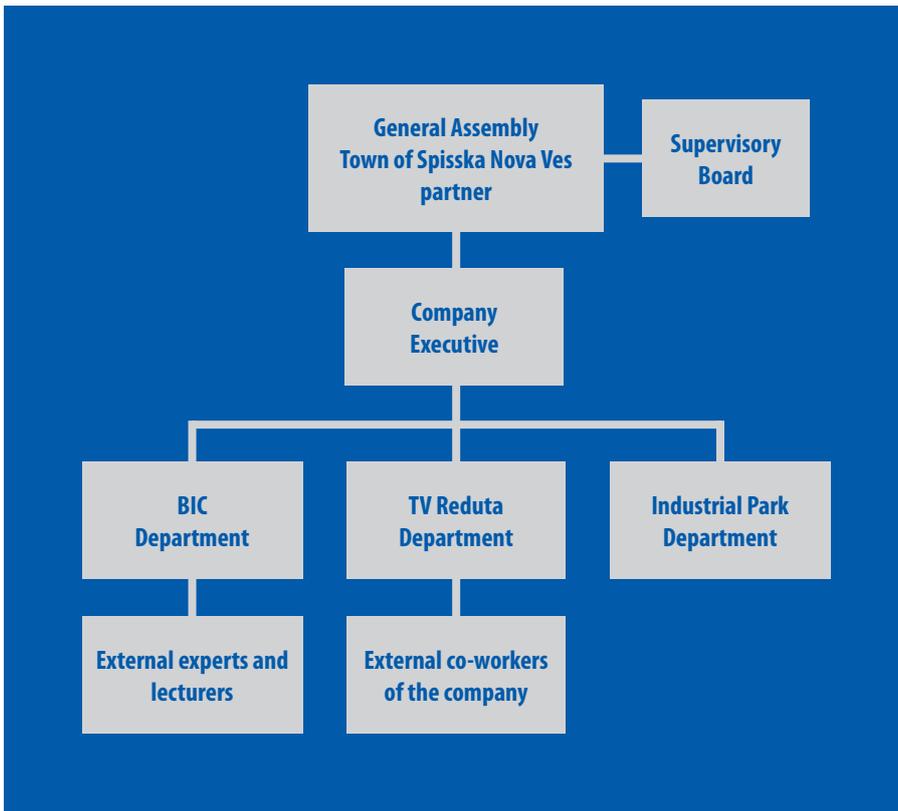
Basic scope of activity	<ul style="list-style-type: none"><li>• small and medium enterprises promotion</li><li>• regional development</li><li>• consultancy and advisory services</li><li>• business plans</li><li>• trainings and seminars arrangement</li><li>• Microloan Programme</li></ul>
Head of the Department	Ing. Katarína KROTÁKOVÁ
Economic & accounting consultant	Mária MROVČÁKOVÁ
Education manager, consultant	Ing. Ľubomíra DZIMKOVÁ
Financial prog. manager, consultant	Ing. Martin KARCHŇÁK
Secretariat, info. consultancy	Martina JENDRÁLOVÁ

### Department TV Reduta

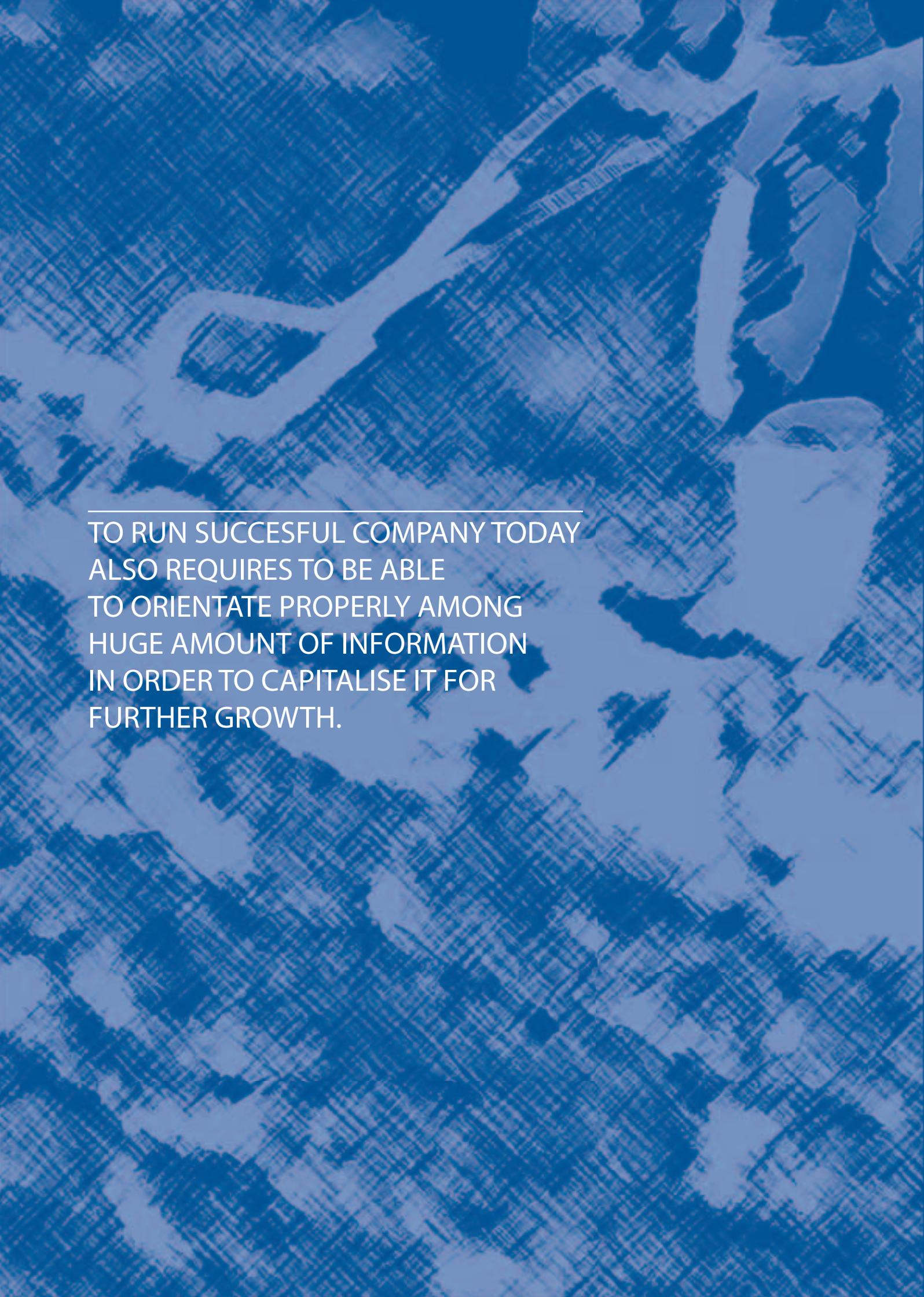
Basic scope of activity	local TV broadcasting and Teletext Broadcasting
Head of the Department	Marcel BLAHUT
Staff	<i>Editor-in-chief</i> - Marek Baláž <i>Editor, publicist</i> - Miriam Semanová <i>Editor, advertising manager</i> - Zoltán Fabián <i>sound engineer, editor</i> - Miroslav Butora <i>cameraman, TV technician</i> - Bohuš Maceják <i>Graphic designer, editor</i> - Ing. Michal Ľorko <i>Graphic designer, editor, treasurer</i> - Peter Kopecký, Ing. Marián Mistrik

### Department Industrial Park

Basic scope of activity	<ul style="list-style-type: none"><li>• Industrial Park Management</li><li>• non-residential premises rental</li></ul>
Industrial Park Administrator	Ing. Zdeno Jackovič



THE WORTHIEST COMPANY'S CAPITAL ARE OWN EMPLOYEES, TO WHOM IT IS NECESSARY TO PROVIDE SPACE AND ATMOSPHERE FOR THEIR INITIATIVES AND ACTIVITIES.



TO RUN SUCCESSFUL COMPANY TODAY  
ALSO REQUIRES TO BE ABLE  
TO ORIENTATE PROPERLY AMONG  
HUGE AMOUNT OF INFORMATION  
IN ORDER TO CAPITALISE IT FOR  
FURTHER GROWTH.

## INFORMATION ABOUT COMPANY'S ACTIVITIES BY DEPARTMENTS

### BIC DEPARTMENT

The BIC Department focused especially on the provision of the wide range of services for entrepreneurs in the region through advisory and consultancy services, training and seminar programmes arrangement and microloans provision via the microloan programme.

Preparation, processing and implementation of the regional development projects was an important part of the company's activities and above all, complete processing of the applications for the funding from the EU pre-accession funds and the Structural Funds for entrepreneurs as well as self-governments.

### CONSULTANCY

In 2004 the advisors of the BIC Spišská Nová Ves Ltd. provided consultancy for:

- potential entrepreneurs – employed or unemployed persons interested to establish own business
- existing SMEs and entrepreneurs

Consultancy was provided especially in the following areas:

- procedures for establishment of a business
- information about support programs for SMEs
- funding of entrepreneurial intentions – subsidies, grants, credits
- accountancy and tax consultancy
- marketing – advertising, cost pricing, market research
- assessment of business ideas
- elaboration of business plans
- preparation of projects to be funded by the state budget and structural funds
- introduction of quality management – ISO standards

In 2004, 1,365.5 hours of information and expert consultancy were provided for both target groups, out of which 575.5 hours for potential entrepreneurs and 790 hours for current entrepreneurs.

A total of 76 information consultations within 76.5 hours and 671 expert consultancies within 1,289 hours.

*Information and expert consultancies between 1994 - 2004*

Year	Information consultancies	Expert consultancies
1994	323	179
1995	159	364
1996	249	306
1997	171	245
1998	157	443
1999	278	564
2000	166	396
2001	56	477
2002	318	553
2003	86	152
2004	76	671
Total	2 039	4 350



## EDUCATION



One of the BIC activities is education of potential and existing entrepreneurs. The company has 12 accredited training courses. Unemployed who want to start up a business and are in need to acquire basic information about entrepreneurship were most interested in education. Gaining theoretical knowledge and practical computer skills were of great interest as well.

*In 2004 the following courses were realized:*

Name of course	No. of courses	Length of course	No. of participants
Starting up my own business	1	400 h	16
Working on computers in the WINDOWS	2	160 h	26
What a beginning entrepreneur should know	8	80 h	129
Entrepreneur's minimum	1	24 h	19
Working on computer - WORD	3	40 h	40
Working on computer - EXCEL	3	40 h	34
Working on computer	1	32 h	14
Economists' & accountants' club	3	8 h	39
<b>TOTAL</b>	<b>22</b>		<b>317</b>

Educational activities realized in 2004 can be divided from two different viewpoints:

### 1. ACCORDING TO CONTENT

#### • preparation of entrepreneurial activities

These courses represented majority of realized educational programs, which is in compliance with the mission of the BIC Spišská Nová Ves Ltd. and also reflects actual demand of target groups. Altogether 10 courses for 164 participants within the total of 1,064 lessons were realized.

#### • using IT

The courses were designed for beginners, their contents were: using computers in the WINDOWS environment, using text editor WORD and table processor EXCEL. In 2004, 9 courses for 114 participants were realized with a total of 592 lessons.

#### • legislation changes

The trainings were organized within the Club of economists and accountants, their contents were legislation changes and their interpretation and the target group were economists and accountants, whose main job is economy either as employees or as self-employed. 3 trainings for 39 participants within a total of 24 lessons were realized.

### 2. ACCORDING TO RESOURCES OF FUNDING

#### • courses funded by the participants

These were the trainings designed for small and medium entrepreneurs and their employees, organized within the Club of economists and accountants. In 2004, 3 such trainings were realized, targeted at explaining the legislation changes in the areas of VAT, income tax, salary legislation etc.

Name of course	Date	No. of participants	No. of hours
Club of economists and accountants	10. 02. 2004	15	8
Club of economists and accountants	15. 05. 2004	15	8
Club of economists and accountants	13. 12. 2004	9	8

• **courses realized from the CEPAC Slovakia, Považská Bystrica Association sources**

In collaboration with the CEPAC Slovakia, Považská Bystrica Association, long-term education with subsequent consultancy has been realized since 1996. It is called "A Comprehensive Education and Advisory Programme (CEPAC) – Starting up my own business." The course in 2004 was the 22nd realized within the framework of this programme.

Name of course	Date	No. of participants	No. of hours
Starting up my business	06. 02. - 15. 03. 2004	16	400

The programme belonged among the most successful activities within the whole Slovakia not only for the BIC Spišská Nová Ves Ltd., but for another 20 educational institutions realizing this programme. When the National Labour Office had been closed down and transformed into the Office of Labour, Social Matters and Family, the founders of the CEPAC Slovakia, Považská Bystrica Association decided to terminate the activities of the Association by 30-06-2004. This resulted into termination of "A Comprehensive Education and Advisory Programme (CEPAC) – Starting up my own business", which was funded from the CEPAC Slovakia Association resources.

*Overall evaluation of the CEPAC "Starting my own business"*

The process of education included a 10-week long theoretical training (400 hrs), during which time maturation of business ideas was expected. The course was focused on providing information related to how to set up a business in various areas: marketing, management, law, taxes, accountancy, financial management, basic IT skills, administration, business skills, psychology and foreign trade. The 320-hour long theoretical preparation was carried out by internal and external lecturers.

The education period also included 80-hour practical preparation of business plans. The practical preparation meant especially advisory assistance to the participants creating business plans, projection of future developments of the company for the minimum of three years, market research using appropriate method of market research etc.

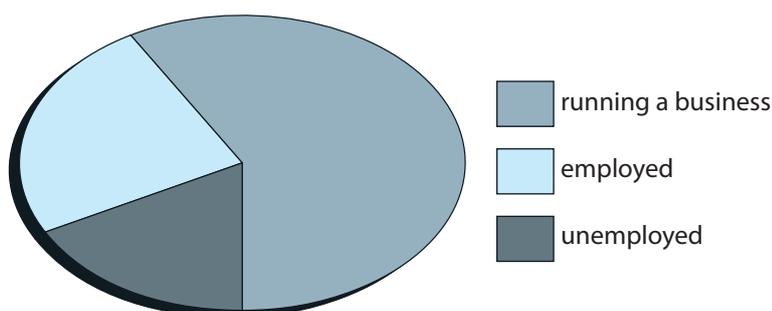
The course was concluded by the participant's presentation of his/her own business intention on front of an expert committee. In case of successful presentation, the participant was awarded a Certificate valid throughout the Slovak Republic. Every successful graduate of the retraining course was provided with basic knowledge needed to run a private business.

From 1996 to 2004, 326 trainees were educated in 22 courses. Each of them created their own business plan; a total of 1,760 consultancy hours were provided as well as 7,040 lessons of lecturing. The data on successfulness of the education was regularly quarterly updated and successfulness was statistically evaluated. The BIC Spišská Nová Ves ranked 1st or 2nd alternatively.

Many of the graduates became afterwards regular BIC Spišská Nová Ves Ltd. clients and, besides consultancy, use other services – microloans, trainings, evaluating business plans etc.

*Successfulness of the “Starting my own business” programme by 31-12-2004*

running a business	194	59,5 %
employed	86	26,4 %
unemployed	46	14,1 %
graduates	326	



*Sector structure of the successful graduates of the CEPAC programme*

services	114	58,8 %
production	38	19,6 %
trade	35	18,0 %
agriculture	7	3,6 %
graduates	194	

**• trainings realized in cooperation with the NARMSP within the Consultancy and Education Programme for those interested in entrepreneurship funded by the state budget**

Education of selected groups of those interested in entrepreneurship, employed and unemployed, was funded by the state budget resources. IT skills trainings were organized within the above mentioned programme.

Name of course	Date	No. of trainees	No. of hours
Working on computer – WORD	01. 07. - 08. 07. 2004	13	40
Working on computer – EXCEL	14. 07. - 20.07. 2004	11	40
Working on computer – WORD	16. 08. - 20. 08. 2004	14	40
Working on computer – EXCEL	23. 08. - 27. 08. 2004	13	40
Working on computer – WORD	20. 09. - 24. 09. 2004	13	40
Working on computer – EXCEL	04. 10. - 08. 10. 2004	10	40
Working on computer	23. 11. - 26. 11. 2004	14	32

- **trainings carried out in collaboration with the Office of Labour, Social Affairs and Family in Spišská Nová Ves within the framework of the project called “Educating and preparing the unemployed for the labour market”, funded from the European Social Fund (ESF)**

In May 2004, a public tender was opened for the education of those registered as interested in employment in the area of starting their own businesses. The BIC Spišská Nová Ves Ltd. participated in the tender and, after succeeding, realized 7 courses based on the contracts with the Office of Labour, Social Affairs and Family in Spišská Nová Ves.

*They were the following accredited activities:*

Name of course	Date	No. of trainees	No. of hours
Minimum of an entrepreneur	12. 05. - 14. 05. 2004	19	24
What a beginning entrepreneur should know	17. 06. - 30. 06. 2004	16	80
	29. 06. - 13. 07. 2004	16	80
	03. 09. - 17. 09. 2004	16	80
	04. 10. - 15. 10. 2004	16	80
	08. 11. - 22. 11. 2004	16	80
	01. 12. - 14. 12. 2004	15	80

- **trainings realized within the approved projects funded by the European Union resources, state budget and co-funded by the resources of the BIC Spišská Nová Ves Ltd. itself.**

Educational activities were financed within two projects

*Project e-WOW*

Name of course	Date	No. of trainees	No. of hours
Working on computers in the WINDOWS environment	16. 02. - 15. 03. 2004	14	160
What a beginning entrepreneur should know	01. 03. - 12. 03. 2004	17	80
	16. 03. - 29. 03. 2004	14	80

*“Re-integration of Women into the Labour Process”*

Name of course	Date	No. of trainees	No. of hours
English for Beginners	16. 08. - 13. 10. 2004	15	160
Working on computers in the WINDOWS environment	18. 10. - 15. 11. 2004	12	160
English for Beginners	18. 10. - 14. 12. 2004	13	160



## THE MICROLOAN PROGRAMME

The objective of the programme, created from the resources of the pre-entry assistance of the European Union PHARE and the state budget of the Slovak Republic, is to simplify the access of the small entrepreneurs especially to the investment capital needed to finance their business intentions.

The BIC Spišská Nová Ves Ltd. has been providing microloans since 1999, operating in the districts of Spišská Nová Ves, Levoča, Gelnica and Rožňava. Participating partners of the programme are the National Agency for Development of Small and Medium sized Enterprises in Bratislava, the Town of Spišská Nová Ves and Uni-Banka a.s. Bratislava, outlet Spišská Nová Ves.

The decrease of the interest rates characterized the 2004 year. It was already effective since January 2004 in the extent as follows:

- for business intentions as investments in basic means of entrepreneurship - machinery and equipment, purchasing and reconstructing premises – interest rates decreased **from 11% to 9% pa** (investment microloan). At the same time, the repayment period was prolonged to 4 years.
- for business intentions, the subject of which was purchasing stock supplies (goods microloan) the tax rate decreased **from 15% to 12% pa** with the repayment period up to 1 year.

The decrease of the interest rates in the programme resulted from the development of the interest rates on the capital market, while changes of basic conditions of the provision of microloans are subject to the approval of the Ministry of Economy of the Slovak Republic. In reaction to the above stated changes, the BIC Spišská Nová Ves Ltd. realized a reinforced advertising campaign in January and February, focused on the target group of SMEs as well as public authorities and self-governments, which represent natural partners in the area of entrepreneurship support or regional development. Informative meetings with entrepreneurs and those interested in entrepreneurship were organized within the campaign in the towns of Rožňava, Gelnica, Spišské Podhradie, Spišské Vlachy and Krompachy.

The Microloan programme in 2004 was oriented towards the segments with harder access to the capital sources, without the ability to fulfill common criteria of commercial credit institutions. This segment was represented mainly by beginning entrepreneurs. Up to a half of the provided credits were business intentions of beginning entrepreneurs existing shorter than a year.

12 microloans were provided last year, five of them did not exceed 200,000 Sk. In 2004, projects from the following areas were supported: tourism – accommodation and catering services (5), economic consultancy services, transport and electrical engineering (3), commercial activities (3) and agriculture (1). An average loan in 2004 was 388,000 Sk.

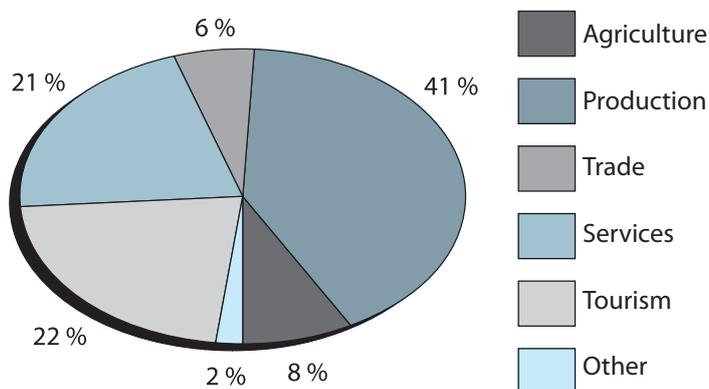
Two microloans were repaid last year, altogether there have been 15 since the programme came to existence. There were no serious problems on the side of the clients repaying the loans and only one principal claim with a year-long maturity is registered at the moment.

By 31/12/2004 59 business projects worth 25.26 million Sk were submitted and negotiated, 49 of them, worth 21.29 million Sk, were approved.

The situation during the whole of the programme is demonstrated in the following table:

Item	1999	2000	2001	2002	2003	2004	Total
Total no. of applications	17	5	0	11	14	12	59
Required height of loans in mil. Sk	6	2	0	4	7	4	25
No. of approved applications	10	4	0	9	14	12	49
Approved amount of loans in mil. Sk	3	2	0	3	8	4	21
No. of disapproved applications	7	1	0	2	0	0	10
Amount of disapproved applications in millions Sk	2	0	0	1	0	0	3
No. of provided microloans	7	6	0	5	10	12	40
Amount of provided microloans in mil. Sk	2	3	0	2	5	5	17
No. of repaid loans	0	0	0	6	7	2	15
Amount of repaid loans in mil. Sk	0	0	0	2	2	0	5

Granted microloans according to sectors, 31. 12. 2004



Granted microloans according to districts:

District	Total amount of microloans	Granted microloans
Spišská Nová Ves	13,2 mil. Sk	29
Levoča	1,6 mil. Sk	5
Gelnica	0,5 mil. Sk	1
Rožňava	2,0 mil. Sk	4
Poprad	0,5 mil. Sk	1
<b>Total</b>	<b>17,8 mil. Sk</b>	<b>40</b>

## PROJECTS

In 2004 the BIC Spišská Nová Ves Ltd. participated in implementation of several projects within the area of regional development, funded by grant schemes, initiatives and programmes of the European Community.

The "E-WOW – Opportunity for Women" Project

The "Re-integration of Women into Working Process" Project

The "TRATOKI" Project

The Programme of Social and Economic Development of the town of Spisska Nova Ves

### „e - WOW“ E-Work Opportunity For Women

#### Objective of the Project

- development and implementation of education focused on the women's job opportunities through e-working (performing jobs via IT, so called teleworking or working from home)
- improvement of professional experiences and skills of the unemployed women
- enhancing computer skills and language skills, which are vital to efficient on-line communication
- increasing the chances of the disadvantaged groups of women to adapt to the opportunities on the labour market
- innovative training of women concerning starting up a business or getting a teleworking job
- equalization of opportunities on the labour market for the disadvantaged groups of women
- application of new technologies in practice
- decrease in unemployment

#### Target group

unemployed women after maternity leave, looking after a disabled child, or who are disabled themselves

#### Project coordinator

The Association of Entrepreneurship Promotion, Rzeszow, Poland

#### Project partners

Western Greece Development Centre, Patras, Greece  
E-Service, Rzeszow, Poland  
Colin Dunn Management Consultancy, Hednesford, Great Britain  
BIC Spisska Nova Ves Ltd., Spisska Nova Ves, Slovakia

#### Funding

the Leonardo da Vinci Programme, Community action programme on Vocational Training

#### Implementation

Programme started in January 2003, finished in April 2004

#### Results

Activities realized within the project:

- research into the unemployed women's computer literacy and their experience in teleworking (carried out in 2003)
- research into female entrepreneurs' use of teleworking and creating conditions for e-working in their businesses (carried out in 2003)
- education of women concerning starting up their own businesses (3x80 hrs.)
- education of women concerning gaining computer skills and abilities (2x160 hrs.)
- creating training materials for the female participants of the trainings

Out of the total of 50 women who participated in the education within the e-WOW project, according to data updated 31-12-2004, 16 women (32%) started up their own businesses, 8 women (16%) found jobs, 4 women (8%) are looking after an infant up to 3 yrs. old and the rest of them (44%) have not found jobs so far. Overall successfulness of the education of women (women not registered at the Labour Office) is 56%.



### Reintegration of Women into Working Process

The general objective of the project was reinforcement of employability of women returning to the labour market through the following activities:

- analysis of the participants' personalities profiles and providing them with career and professional consultancy
- getting elementary knowledge of the English language
- getting elementary knowledge about the information and communication technologies

women returning to the labour market

The Spiš Regional Development Agency

BIC Spišská Nová Ves Ltd.

Grant Scheme of Human Resources Development, Labour market flexibility

from May 2004 to April 2005

Education of women was carried out in two groups with 28 female participants. The women included in the project were provided with consultancy services in the area of communication with potential employer and, in collaboration with a psychologist, profiles of individual participants were created related to their pre-conditions to enter working process.

Within the project, two groups of women completed courses focused on language skills "English for Beginners" (160 hrs.) and courses focused on computer skills called "Working on computers in the WINDOWS environment" (160 hrs.).

In 2004, courses focused on language skills and computer skills of the first group were completed. The LABOUR STOCK MARKET, organized in collaboration with Office of Labour, Social Affairs and Family in Spišská Nová Ves on December 15, 2004, was the culmination of the first group's participation in the project.

Objective of the Project

Target group

Project coordinator

Project partners

Funding

Implementation

Results

## TRATOKI

Objective of the Project	<ul style="list-style-type: none"><li>• Mutual exchange of experiences and knowledge about how to approach the support of small enterprises in individual partner regions participating in the project.</li><li>• Improvement, enlargement and innovation of existing tools, programmes and strategies to support small and medium-sized enterprises.</li><li>• Strengthening connections between new and old member states through assistance for small entrepreneurs.</li><li>• Development of collaboration among regions, institutions and small entrepreneurs.</li></ul>
Target group	small entrepreneurs in the region
Project coordinator	Investitionsbank Berlin, Germany
Project partners	<ul style="list-style-type: none"><li>• Vienna Business Agency, Austria</li><li>• SIPRO – Ferrara County Board for Local Development, Italy</li><li>• CPEM Marseilles – Center for the Promotion of Employment in Micro Enterprises, France</li><li>• ZMVA – Zala County Foundation for Enterprise Promotion, Hungary</li><li>• Malopolska School of Public Administration, Krakow, University of Economy, Poland</li><li>• Development Agency of Bidasoa Region – Bidasoa activa, Spain</li><li>• Yorkshire Enterprise Limited, Great Britain</li><li>• BIC Spišská Nová Ves Ltd., Slovakia</li></ul>
Funding	INTERREG III C Programme
Implementation	January 2004 – December 2006
Results	<ul style="list-style-type: none"><li>• Division of project partners into working groups, allocating responsibilities for individual components.</li><li>• Processing best practice (summary of the best practical experience in the area of small enterprises support in the regions participating in the project) for the WP2 groups – Business Incubators, WP3 – mentoring for the disadvantaged, support of women's enterprises, WP4 – internationalization of small enterprises and WP5 – entrepreneurs' access to financial resources for all project partners.</li><li>• Analysis of the partners' best practice and the tools to support small enterprises in the regions.</li><li>• A draft of common promotion and communication of the project.</li></ul>



## Programme of Social and Economic Development of the town of Spišská Nová Ves

Creating basic medium-term programming document on the local level, which is going to be the starting material for complex treatment of the problems of the town concerning unemployment, infrastructure, development of tourism, support of business environment and other areas.

residents of the town, Representatives of the Municipality, management of the town

Municipality of Spišská Nová Ves

- Spiš Regional and Development Agency
- BIC Spišská Nová Ves Ltd., Slovakia

Grant Scheme of Local and Regional Development

July 2004 – February 2005

- Research of business environment in the town of Spišská Nová Ves via a questionnaire
- Development of analytical part of the Programme of Social and Economic Development

Objective of the Project

Target group

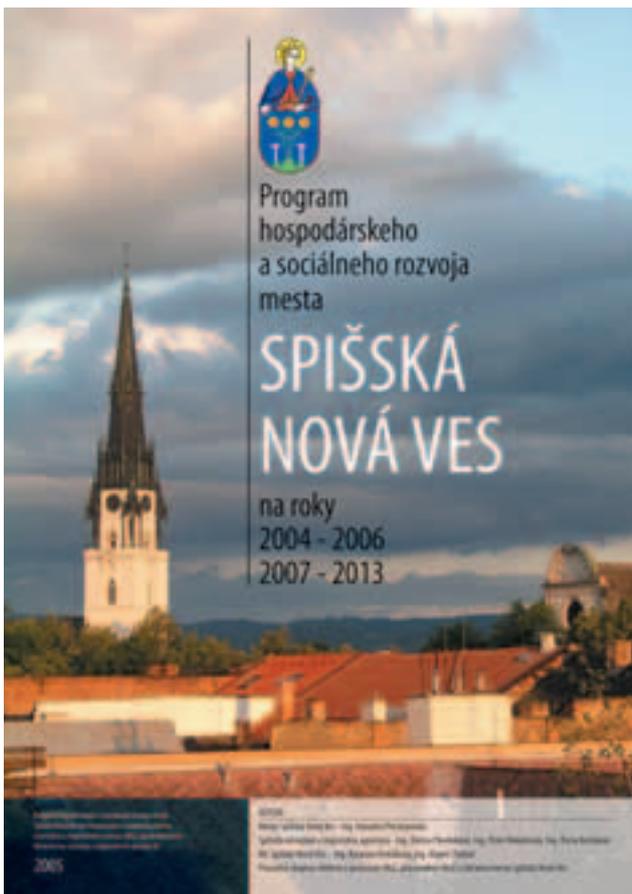
Project coordinator

Project partners

Funding

Implementation

Results





## DEPARTMENT TV REDUTA

The 2004 was TV Reduta's tenth year of its regular broadcasting and it was this jubilee spirit that influenced the whole year broadcasting. It was the second year of terrestrial broadcasting from its own transmitter. This enabled the TV to address 50 thousand viewers in the town and its surroundings. Broadcasting was driven by current programme structure. The news covered the most important events of social, cultural, sport and political character.

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### BUSINESS CONTACTS

The Municipality of Spišská Nová Ves was the most important business partner of the television. Based on the contract, the TV created 150 programmes with the total length of 4,000 minutes. The TV Reduta also provided complex services of videotext and Teletext reporting and information. The TV established contacts with 34 business partners through long term contracts. The Slovak TV became a regular purchaser of reporting contributions for Children's News. In 2004, a contract with TV Net, an advertisement provider for local electronic media. This collaboration was successfully started and began to bring finance. Business activities were built on non-recurring activities as well in the area of technology rental and advertising products supplies.

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### ACTIVITIES

TV Reduta regularly takes part in workshops and festivals of regional TV stations. In 2004 the representatives of the TV participated in the international festival the Golden Beggar and a workshop organized by LOTOS for 2004.

In 2004 the following programmes were produced by the TV:

- 150 picture programmes with total length of 4,000 minutes
- 937 reports
  - out of them:
- 100 sports reports
- 13 round-table discussions
- 3 special programmes (Easter, Christmas and New Year's Eve)
- 525,600 minutes of Teletext
- 521,000 minutes of videotext

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### TECHNOLOGIES

The television produced its programmes with its current digital recording technologies with the following linear processing. The maintenance of technologies in the studio was carried out during the planned 14-day long period. The transmitter was regularly serviced with a subsequent maintenance by the Slovenské telekomunikácie.

Technologies needed for non-linear editing and processing video and audio signal were supplemented from our own resources. Software equipment for automation of broadcasting was purchased and should be started in 2005. Second recording camera was purchased by means of a credit, also funded from our own resources.

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### PERSONNEL

There were 8 people working at the TV Reduta, 3 editors and 5 technicians, graphic designers, teletext and videotext workers, 8 part-time workers cooperated with the television.

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### REGULAR AUDIENCE

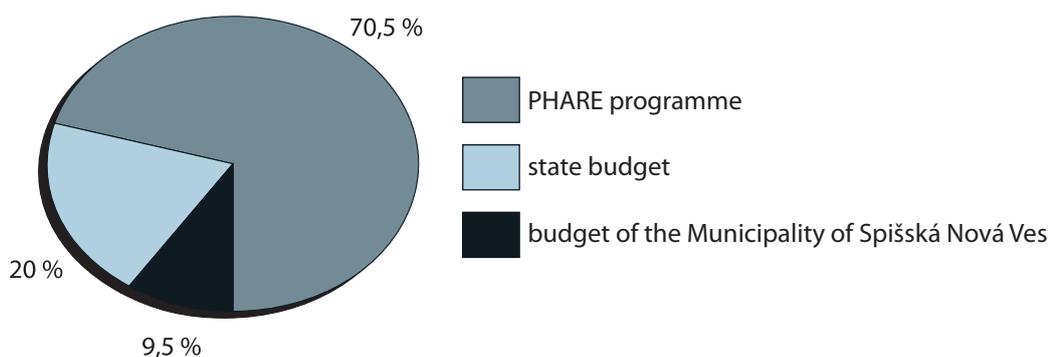
The percentage of regular audience is based on a research all over Slovakia, as the TV itself cannot financially provide for such a research. The best indicator is the broadcasting time purchased by the advertisers and advertising partners. The research showed that TV Reduta was weekly viewed by 17-19% of 40-49 year-olds.

## DEPARTMENT INDUSTRIAL PARK

The 2004 was characterized by building new production halls and restructuring existing administrative buildings. The construction project also included realization of waste water treatment plant and underground services on the grounds of the industrial park.

### THE COST OF THE INDUSTRIAL PARK CONSTRUCTION

The total cost of the industrial park construction was over 132.65 mil. Sk, its construction was funded from three resources:



The cost of construction work was more than 129 mil. Sk and other costs represented 3.5 mil. Sk. The most costly items were the costs of construction of new production halls – the hall H1 26.317 mil. Sk with the area of 2,000 m sq. and the hall H2, 57 mil. Sk with the area of 5,000 m sq.

Detailed outline of the total construction expenses is in the following table.

#### Total cost of the Industrial Park construction

Description	Construction work (Sk)	Other expenses (Sk)	Total of construction work and other expenses (Sk)
Reconstruction of administration building	19 875 370,89	538 703,89	20 414 074,78
H1 hall	26 317 338,91	713 307,60	27 030 646,51
H2 hall	57 011 631,12	1 545 248,55	58 556 879,67
Waste water treatment plant	4 451 898,10	120 664,66	4 572 562,76
Technology			
Rain sewer	3 670 893,11	99 496,23	3 770 389,34
Slops sewer	1 642 095,87	44 507,52	1 686 603,39
Water piping	3 346 458,53	90 702,72	3 437 161,25
STL gas line	1 566 903,30	42 469,49	1 609 372,79
Cable distribution system NN	1 718 934,95	46 590,17	1 765 525,12
Communications and reinforced areas	9 381 889,41	254 287,60	9 636 177,01
public lighting	166 582,50	4 515,07	171 097,57
<b>Total</b>	<b>129 149 996,69</b>	<b>3 500 493,50</b>	<b>132 650 490,19</b>

## PROCESS OF CONSTRUCTION OF THE INDUSTRIAL PARK

The construction was started in December 2003 and continued throughout the year 2004. A consortium, which consisted of the Inžinierske stavby a.s Košice, APS Alkon Ltd. Spišská Nová Ves and Uranpres Ltd. Spišská Nová Ves.

During the winter season, work which does not depend on the weather was carried out, i.e. reconstruction of the administrative building and redevelopment of chemical warehouse.

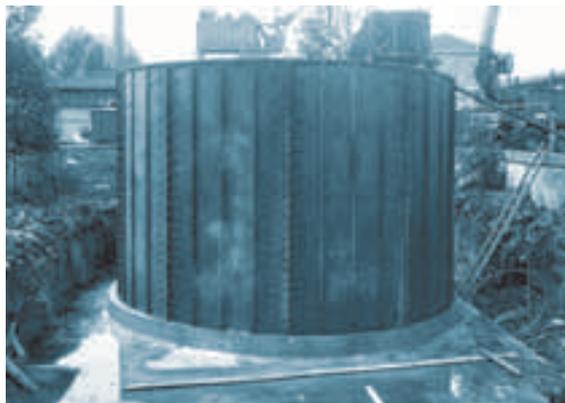
The reconstruction of administrative building started by demolitions (walls, floors, internal distribution systems). Subsequently, new interior walls were built, extension for the lift shaft and inner installations. (water piping, sewers, electro-installations, central heating, repair of the roof lining, replacement of windows).



When the weather got better in spring, realization of ground work for the H1 a H2 halls and ground work for internal area communication around the planned halls, laying concrete in the foundations feet.



In summer months, the waste water treatment plant was realized, as well as laying external distributions (rain and slops sewers, water piping, gas, electro-installation).





Assembly of the steel construction of halls H1 and H2 was completed, roof outer lining, industrial floor, inner steel staircases, inner installations in the halls, boiler room and distribution room equipment. In the social extension, masonry works were completed, inner installation distribution, exterior and interior modifications of surfaces – plasters, tilings and pavings and plasterboard ceilings.

Later, groundwork layers of new internal communications, installation of kerbs, rain intakes and the body of the road were realized. Then, reconstruction of tar covers of existing internal communication was realized, including its widening, reconstruction of the external car park and access road and reconstruction of public lighting between the H1 and H2 halls were realized.

In October 2004, all receiving proceedings were carried out. Approbation decision applicable to the building site as a whole came into force in January 2005.

### **POTENTIAL INVESTORS**

Simultaneously with the construction of new premises in the Industrial Park, negotiations with representatives of potential investors were run, the objective of which was to arrange for occupation of new production halls H1 and H2 and in the industrial building. The negotiations with four French companies, a Spanish company, a Brazilian investor, a Swedish company, a company from Israel, etc. were held.

### **OPERATING SECTION OF THE INDUSTRIAL PARK**

Existing, operating section of the Industrial Park operates 6,500 m sq. of production premises. They consist of one-floor halls with steel construction, mostly with unsatisfactory infrastructure. These halls, based on the contracts with business subjects, were rented for production purposes or as warehouses. There were 5 business subjects in 2004, employing 50 workers. They were solely wood-processing premises, so the numbers of workers differed and depended on the season. The companies which operate on these premises manufacture wooden euro windows and doors, they sell particleboard semifinished products, they realize roofing and trainings on the wood-processing industry.

In 2004, management of the Industrial Park was carried out by one worker.

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IN RESULTS OF THE COMPANY  
ARE DIRECTLY MATERIALISED IDEAS,  
CREATIVITY AND EFFORTS OF OUR  
EMPLOYEES AND CO-OPERATING  
PARTNERS.

## ECONOMIC RESULTS OF THE COMPANY

### Profit and loss statement of the company (in thousand Sk)

Item	2000	2001	2002	2003	2004
Merchandise revenue for own products and services	2 350	2 077	6 041	6 381	6 171
Material and energy consumption	291	332	698	842	728
Services	1 059	906	2 143	2 574	1 856
Added value	1 000	839	3 200	2 965	3 593
Personnel costs	1 198	1 675	4 540	5 096	4 634
Bonuses for members of the company's authorities					14
Taxes and fees	5	29	98	74	48
Depreciations	103	75	96	150	563
Revenues from sales of long-term property and material	0	0	449	67	88
Net book value of sold fixed assets and material	0	0	363	0	0
Application and liquidation of reserves into revenues from economic activity	29	0	0	145	264
Creation of reserves for economic activities	100	0	170	434	241
Clearing and cancelling correction items into revenues from economic activities					55
Creation of adjustments in economic activity expenses	54	0	7	73	275
Other revenues from economic activity	0	597	1 974	2 258	1 451
Other expenses on economic activity	55	33	240	210	225
Trading income from economic activity	-486	-376	109	-602	-535
Trading income from financial activity	513	525	298	694	622
Routine business activity income tax	54	9	137	77	103
Trading income from extraordinary activity	0	24	-26	0	0
Trading income for accounting period	-27	164	244	15	-16

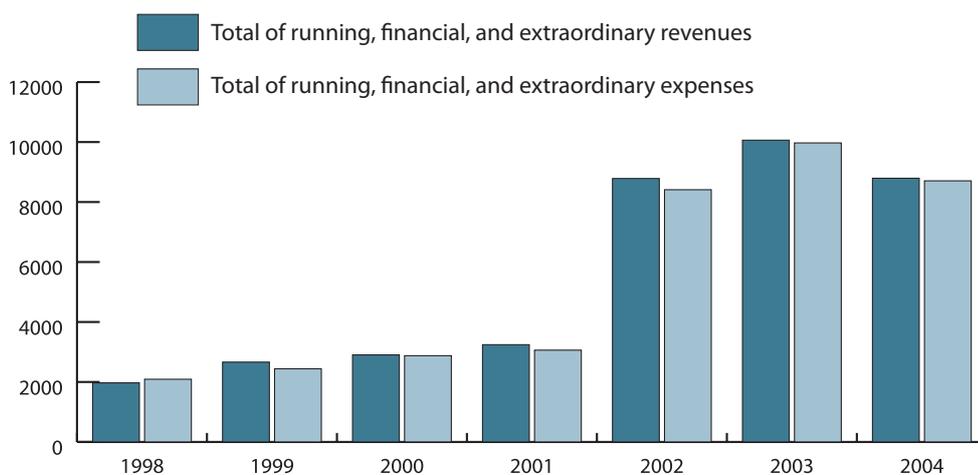
## Balance sheet of the company (in thousand Sk)

<b>Assets</b>					
Item	31. 12. 2000	31. 12. 2001	31. 12. 2002	31. 12. 2003	31. 12. 2004
<b>Total assets</b>	<b>7 731</b>	<b>8 848</b>	<b>21 768</b>	<b>22 680</b>	<b>22 570</b>
<b>1. Fixed assets</b>	<b>781</b>	<b>706</b>	<b>1 229</b>	<b>1 774</b>	<b>1 661</b>
Long-term intangible assets	0	0	0	0	0
Long-term tangible assets	781	706	829	1 769	1 656
Long-term liquid assets	0	0	400	5	5
<b>2. Floating capital</b>	<b>6 929</b>	<b>7 568</b>	<b>20 437</b>	<b>20 599</b>	<b>19 968</b>
Stock	0	0	0	0	0
Long-term receivables	3 820	2 128	2 300	3 057	7 505
Current receivables	946	965	1 706	3 951	1 168
Financial accounts	2 163	4 475	16 431	13 591	11 295
- Financial accounts	45	36	25	65	48
- Bank accounts	2 118	4 439	16 406	13 526	11 247
<b>3. Accrual and deferral</b>	<b>21</b>	<b>574</b>	<b>102</b>	<b>307</b>	<b>941</b>

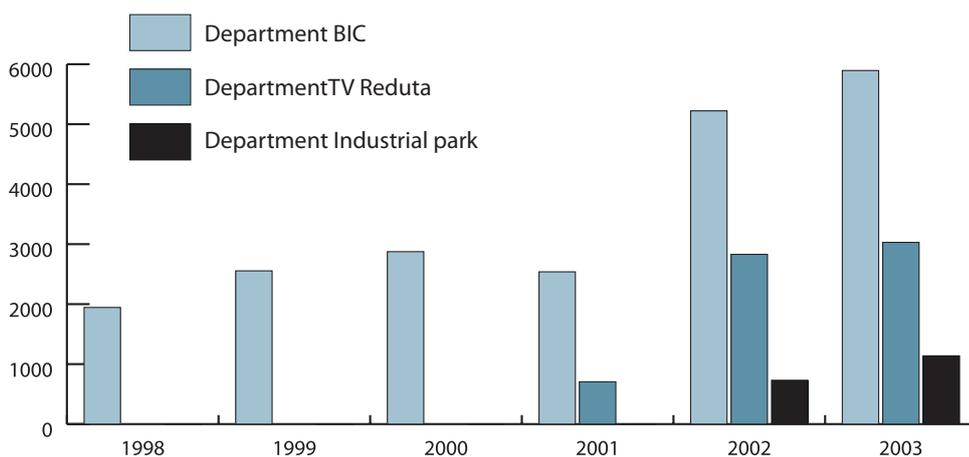
<b>Liabilities</b>					
Item	31. 12. 2000	31. 12. 2001	31. 12. 2002	31. 12. 2003	31. 12. 2004
<b>Total liabilities</b>	<b>7 731</b>	<b>8 848</b>	<b>21 768</b>	<b>22 680</b>	<b>22 570</b>
<b>1. Equity</b>	<b>2 102</b>	<b>2 266</b>	<b>2 487</b>	<b>2 234</b>	<b>2 743</b>
Fixed assets	562	562	562	562	562
Capital reserves	1 502	1 502	1 539	1 502	1 502
Retained earnings	41	41	49	62	62
Trading income of previous years	24	-3	93	93	633
Trading income for accounting period	-27	164	244	15	-16
<b>2. Liabilities</b>	<b>5 550</b>	<b>6 325</b>	<b>18 785</b>	<b>19 969</b>	<b>19 489</b>
Reserves	200	200	370	804	241
Long-term liabilities	5 097	5 097	16 825	16 817	17 312
Short-term liabilities	253	1 028	1 570	2 348	1 508
Bank credits and accommodations	0	0	20	0	428
<b>3. Accrual/deferral</b>	<b>79</b>	<b>257</b>	<b>496</b>	<b>477</b>	<b>338</b>

## Development of revenues and expenses of the company 1998 – 2004 (in thousand Sk)

	1998	1999	2000	2001	2002	2003	2004
Total of running, financial, and extraordinary revenues	1 972	2 663	2 904	3 244	8 784	10 063	8 794
Total of running, financial, and extraordinary expenses	2 092	2 440	2 877	3 062	8 411	9 971	8 707
Trading income before taxation	-120	223	27	182	373	92	87
Trading income (tax) adjusted by referable and deductible items	-90	254	118	64	514	308	540
Income tax rate	40 %	40 %	29 %	29 %	25 %	25 %	19 %
Income tax	0	102	34	19	129	77	103
Trading income for accounting period	-120	121	-7	163	244	15	-16



## Revenue breakdown by company's departments (in thousand Sk)



## ADDRESSES OF THE HEAD OFFICE OF THE COMPANY AND ITS DEPARTMENTS

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### HEADQUARTERS OF THE COMPANY DEPARTMENT BIC

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### DEPARTMENT TV REDUTA

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Fax: +421 53 4427241  
e-mail: tvreduta@tvreduta.sk  
www.tvreduta.sk

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### DEPARTMENT PRIEMYSELNÝ PARK

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