

Michał Błaszczuk, Milan Popović

University of Łódź

e-mail: michal.blaszczuk@g.pl; milanp@uni.lodz.pl

SMES SUBSIDIES FOR INNOVATION DEVELOPMENT IN THE FIELD OF ELECTRONIC COMMERCE

Abstract: In the elaboration, the authors drew attention to the funds intended for projects co-financed by the European Union and the Polish Agency for Enterprise Development's Activity 8.1: Innovative Economy Operational Program: Support for economic activity in the field of e-commerce. The authors described the use of funds during the period 2008–2010 and evaluated the innovation and quality of the chosen projects. The possible costs of a sample project were estimated. The results indicate the need for a more rational management of funds intended for projects co-financed by the European Union. The authors also showed the recipient enterprises' point of view on keeping the agreement on the part of the Polish Agency for Enterprise Development.

Keywords: e-commerce, European Union, public funds, innovative economy, enterprise development.

1. Introduction

Nowadays, obtaining funds from the European Union is increasing in popularity in Poland. Every company which meets the requirements of the Polish Agency for Enterprise Development (in Polish: PARP – Polska Agencja Rozwoju Przedsiębiorczości) may apply for co-financing their projects. If the application proves to be sufficiently well prepared in terms of form and content, then it has a chance to pass verification by the committee. The purpose of the Agency is to implement economic development programs to support the innovation and research activities of small and medium enterprises (SMEs), regional development, export growth, human resource development and use of new technologies. [*Jak zostać...* 2011].

Projects are implemented by four categories of beneficiaries: entrepreneurs, research units, units of government and business background institutions. Among all the projects, the largest share belongs to entrepreneurs – about 45% [*Program Operacyjny...* 2007]. Projects can also be divided into hard and soft projects [Leśniak 2011]. Hard projects are infrastructure projects, that is the implementation of investment projects such as construction, modernization and revitalization of buildings, renovation, equipment purchase, equipment and teaching support tools.

On the other hand, soft projects are related to activities associated with the development of human resources, such as social enterprise, training, new courses of study, research, etc.

In the elaboration, the authors drew attention to funds intended for projects co-financed by the European Union and the Polish Agency for Enterprise Development's Activity 8.1: Innovative Economy Operational Program: Support for economic activity in the field of electronic commerce. The program is directed to small and micro enterprises located on Polish territory which want to subsidize projects providing digital services, including the creation of digital products necessary to provide those services [PARP: PO IG 8.1]. The program leaves out many digital services, including the services provided by telecommunications, radio and television services and even online stores. Therefore, it is not difficult to guess that most applications are submitted in order to create and run internet websites [PARP: PO IG 8.1].

In the case of the Enterprise Development's Activity 8.1, applications may be submitted not earlier than the date of the enterprise's registration in the Polish Companies House (in Polish: Krajowy Rejestr Sądowy), but not later than one year after. This must be their first business activity [Mielczarek 2009]. The next requirement is that the duration of the grant may not exceed 24 months. The amount of subsidies in the years 2008–2009 was at the level of 85%, while in 2010 it decreased to 70% of the expenses. An exception may be a situation when the entrepreneur is a "natural person" not older than 27. In this case, the size of the co-financing increases to 80%. Subsidies provided by PARP could range from 20,000 to 700,000 PLN [PARP, Program Operacyjny...], which is approximately about 5,000 to 170,000 EUR.

The name of the program indicates the innovation of services, so the authors have tried to answer the question "How can innovation be measured?" on the website [PARP: PO IG 8.1] of the Polish Agency for Enterprise Development. Surprisingly, the authors found that "there is no requirement for the presentation of certificates of innovation" [PARP, *Wspieramy e-Biznes...*], which already gives great opportunities for entrepreneurs who submit applications. "The project description should rely on sources of information, on which the credible analyses have been performed. It may rely on public research and may also be conducted through the enterprises' own studies, on condition that they prove their competence for carrying out the analysis on their own" [PARP, *Wspieramy e-Biznes...*]. On the other hand, it cannot be exactly known what can be evaluated as an innovation by domain experts and what cannot.

Both the domain experts and various websites argue about the reliability of evaluation of some projects. In particular, this happens when subsidies reach several hundreds of thousands Polish zlotys [*Najgorsza strona...*], when the real expenses needed to set up the project outside the Polish Agency for Enterprise Development would be several times lower. On the other hand, the quality of accepted projects is often disproportionately low in relation to its assumed price.

2. Using funds from Operational Program: Innovative Economy, Operation 8.1

On the basis of the publication “Innovations – good practices”, published by the Polish Agency for Enterprise Development, in 2008 PARP received 449 applications for co-funding projects worth almost 200 million PLN, which is more than 40 million EUR. In 2009 three contests were held, which resulted in 1113 contracts between the enterprises and PARP. Only in the third call were 335 grants awarded to applicants, with a total value of more than 230 million PLN, more than 50 million EUR. During the first three calls in that content almost 3,000 applications were submitted totalling almost 1.9 billion PLN, i.e. almost 0.5 billion EUR. Assuming that at least every ninth company received a grant, it was necessary to increase PARP’s budget by 100 million PLN. After all four calls, the level of using the Polish Agency for Enterprise Development’s Activity 8.1 envelope hardly reached 55%, which meant that there was about 700 million PLN remaining, which allowed PARP to organize an additional call. 1,850 applications were submitted totalling approximately 800 million PLN [Gontarz 2010], which is about 200 million EUR.

In the first half of 2010, more than 1,300 enterprises were subsidised by realizing the project within the framework of the 8.1 program: “Support for economic activity in the field of electronic commerce”. Examples of such projects include a website dealing with interests and hobbies created by two entrepreneurs from Opole,

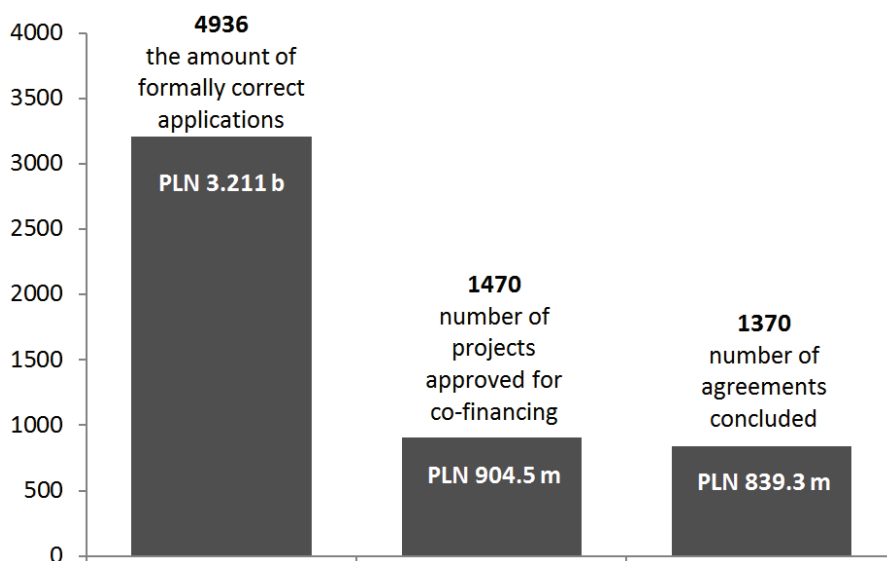


Figure 1. Using Operational Program: Innovative Economy, Operation 8.1 funds in 2010

Source: own elaboration based on [Gontarz 2010].

a website with cultural and art information content dedicated to children, an online service “jakdojade.pl” (in Polish: *jak dojadę* means “how can I get there”), developed by Poznań University of Technology graduates and people related to public transport and satellite navigation for planning trips by public transport.

A significant increase in the quantity of submitted applications, as well as granted co-financing, was noticed between 2008 and 2009, followed by a huge decrease of these indicators in 2010. Since the program was initiated in 2008, the low level of applications was the result of the initial lack of precisely formulated requirements set by the Program and the lack of specialized companies involved only in the creation of applications for co-financing within European Union funds. The next year eliminated that problem and brought about a huge popularity of the Program. There were so many new applications, that the Polish Agency for Enterprise Development had to divide them into three rounds, and even then in each round there were more applications than in the whole year of 2008. How then can such a significant breakdown in 2010 be explained? This was probably caused by two factors. The first one is the change of financing structure. In the first two years of the Program 8.1, the beneficiary had to pay only fifteen percent of project costs himself/herself, while in 2010 this amount was increased to thirty percent. Considering that the average level of funding in 2010 reached over 450 thousand PLN (more than 100 thousand EUR), the amount that the beneficiary had to pay has increased to over 130 thousand PLN (about 30 thousand EUR), and that amount could effectively scare away potential applicants. The second factor appears to be associated with the more accurate selection and more reliable verification of projects by the Polish Agency for Enterprise

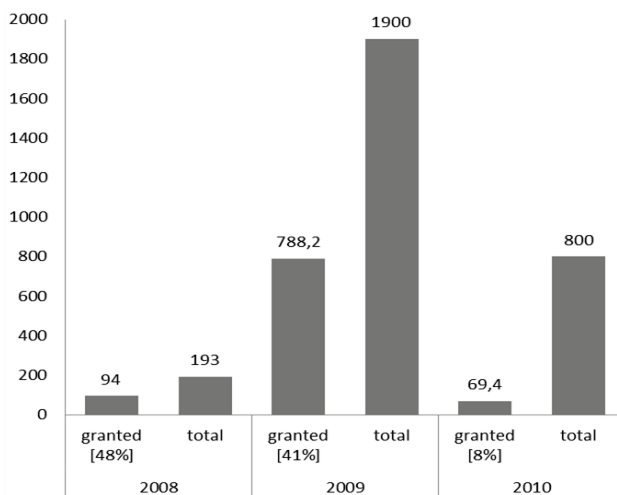


Figure 2. The amount co-financing in 2008–2010 (in million PLN)

Source: own elaboration based on [Polska Agencja...].

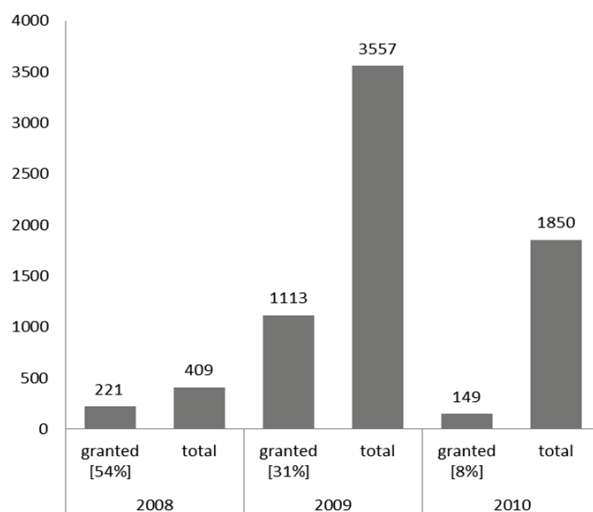


Figure 3. Number of applications in 2008–2010

Source: own elaboration based on [Polska Agencja...].

Table 1. The volume co-financing in particular voivodeships in 2008–2010

Voivodeship	2008	2009	2010
Dolnośląskie	10.2	51.7	3.7
Kujawsko-pomorskie	3.2	17.6	5.1
Lubelskie	0.6	13.9	2.9
Lubuskie	0.8	22.4	1
Łódzkie	2.7	35.8	1.5
Małopolskie	14.5	76.5	6.7
Mazowieckie	28	235.6	19.6
Opolskie	1.1	12	1
Podkarpackie	4.2	15.2	3.8
Podlaskie	0.6	7.8	2
Pomorskie	11	34.7	3.5
Śląskie	7.5	81.7	2
Świętokrzyskie	0.1	18.1	1.3
Warmińsko-mazurskie	0.5	5.9	0.3
Wielkopolskie	7.5	142.8	15.1
Zachodniopomorskie	1.6	16.4	0

Source: own elaboration based on [PARP: PO IG 8.1].

Development and Regional Development Agencies, caused by widespread criticism directed at The Program 8.1 in the first years of its operation. This could also be the cause of the significant fall in the average amount of co-financing, from 651 to 466 thousand PLN (from 150 to 100 thousand EUR), and only about 8% of applications met the criteria, compared to 48 and 41% the year before.

The Program 8.1 support for economic activity in the field of electronic commerce, as mentioned above, was aimed at all micro and small enterprises located on Polish territory. Interestingly, however, more than 95% of all recipients were companies registered in large, usually major cities, and only 5% of companies from villages and small towns [PARP: PO IG 8.1].

Table 2. The quantity of grants in particular voivodeships in 2008–2010

Voivodeship	2008	2009	2010
Dolnośląskie	24	87	8
Kujawsko-pomorskie	9	25	11
Lubelskie	1	21	6
Lubuskie	3	35	2
Łódzkie	9	55	3
Małopolskie	32	119	14
Mazowieckie	61	355	43
Opolskie	3	20	2
Podkarpackie	13	29	8
Podlaskie	3	18	4
Pomorskie	25	52	8
Śląskie	17	125	4
Świętokrzyskie	1	27	3
Warmińsko-mazurskie	1	9	1
Wielkopolskie	18	209	32
Zachodniopomorskie	5	24	0

Source: own elaboration based on [PARP: PO IG 8.1].

As presented in Tables 1 and 2, the biggest beneficiary of subsidies from the Program 8.1 are companies from the following voivodeships: Mazowieckie, Wielkopolskie, Śląskie and Małopolskie, with the biggest majority in the first of them. It is worth mentioning that out of 355 applications submitted in the Mazowieckie voivodeship 311 originated from Warsaw [Polska Agencja...].

3. Innovation and quality of projects

As the Program 8.1 has only been in operation since 2008, and the accepted assumption is that small and medium enterprises who have become the beneficiaries have two years to meet the terms of the agreement, it is possible to verify only those applications which were submitted at the very beginning of the Program. Furthermore, there was a possibility of delaying deadlines, acceptable under certain conditions by the Regional Development Agencies, therefore, we still need time to obtain completely objective results. Excluding these cases, however, Figure 4 presents the position of projects launched in 2008, that is, those which should be statutorily already settled. The study considers only those projects which were to be widely available via the Internet.

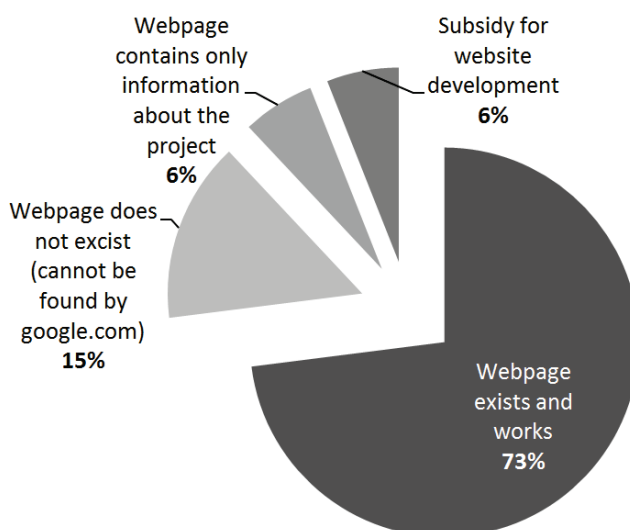


Figure 4. Accomplished projects from 2008

Source: own elaboration based on [Polska Agencja...].

As shown above, over 15% of all such projects do not exist or cannot be found in popular web browsers such as Google or Bing. In more than 6% of cases the only available part of the project was the page containing general information about the project or an “under construction” statement. Considering that in this study the authors omitted financing conditions which resulted through an agreement with PARP and focused only on the existence of the projects itself, 15% seems to be an unusually high number.

As for the innovation, this seems to be one of the most controversial words appearing in the context of the Operational Program: Innovative Economy, which contains the same word in its name, but does not define it in any way.

This is a problem, because it cannot always clearly be determined whether something is innovative or not. According to the Polish dictionary, innovation can be considered as the „introduction of new products for use or activity” [*Słownik współczesnego...*], which is simply speaking, something new and unique that has not been found on the market yet and in the nearest future, due to the commercial nature of the activity itself, should ensure profits.

Based on the so-defined term of innovation, it was necessary to consider what motivated the officials assessing the projects submitted, in order to get grants. As the best example in this case, the authors used applications from 2009, which not only were submitted in huge quantities, but also aroused the most controversy because of their quality. Table 3 shows the 10 sample projects that received funding from operation 8.1: supporting economic activity in the field of electronic commerce in Poland.

As can be seen in Table 3, all the projects were related to the same issue and were designed practically for the same purpose, that is the creation of a social network website or website involved in healthy nutrition and dietetics. It is interesting how in the context of the previously quoted definition practically the same product can be called “innovative” ten times, while stressing that this was a product that already existed on the market. Of course, there is the biased fact that four of the presented ten examples do not exist, because as mentioned above, those are projects from 2009, and the two-year period for their implementation has just expired.

Illustrating the above, there is an example of the “development of European website centered around a healthy lifestyle with self-made tools and thematic search



Figure 5. Example of a non-finished website

Source: [Fitek Strona].

Table 3. Projects related to e-dietetics

Project title	Voivodeship	Amount of the grant (in PLN)	Web address	Situation on 03.04.2011.
Placing on the market by Health Factory Ltd. innovative services supporting e-dietetics treatment for overweight, obesity and several diet-related diseases	Wrocław, Dolnośląskie	765,076.50	http://www.fabryka-zdrowia.pl	Information page
Point.FM – family portal directed to women that implements e-services in the field of weddings, parenting, culinary, dietetics and contraception	Warszawa, Mazowieckie	738,988.30	http://pl.point.fm/	Site exists and operates
Development of a European website centered around a healthy lifestyle with self made tools and thematic search engines	Kielce, Świętokrzyskie	796,960.00	http://www.strona.fitek.pl	Page „under construction”
Development of website designed for automatic diet selection with social networking	Skoki, Wielkopolskie	56,525.00	n/a	Site does not exist
The creation of web service that automatically creates an interactive personalized diet. Vivalavita.pl	Kraków, Małopolskie	789,818.20	http://vivalavita.pl/	Service exists and operates
Development and implementation an electronic advisory services in in the area of diet creation. E-dietetyk	Warszawa, Mazowieckie	673,880.00	http://www.dobre-diety.pl	Site exists and operates
Dietetic online calculator – the creation of web services implementing features of an advanced calories calculator, diet planner and analyzer	Katowice, Śląskie	320,399.00	n/a	Service does not exist
Implementation of web-based platform popularizing healthy lifestyle through complex and automated advice on dietetics and preventive training	Siemianowice, Śląskie	779,214.50	n/a	Site does not exist
Development of an electronic diet and nutrition center www.studiodietetyki.pl	Toruń, Kujawsko-pomorskie	416,665.92	http://www.studiodietetyki.pl	Site based on free open source CMS
Development of automatic diet selection service	Lublin, Lubelskie	300,050.00	n/a	Service does not exist

Source: own elaboration based on [PARP; *Wspieramy e-biznes*; Google].

engines”, which should have been completed by 2010, and at the beginning of April 2012 there was still a heading “Page under construction” and “Website will start on 1 January 2011”.

3.1. Project example: “Studio dietetyki”

This project received a grant of 416,665.92 PLN, while the authors’ own experience says that the site is based on the free content management engine called “Joomla!” which contains about six pages and should not cost more than 2–3 thousand PLN (about 400 to 600 EUR), including layouts and configuration. In the figure below there is the site source code on which appears information stating that it was based on Joomla!.

```

meta name="description" content="Studio dietetyki - elektroniczne centrum di
meta name="generator" content="Joomla! 1.5 - Open Source Content Management"
title>Studio dietetyki</title>
link href="/index.php?format=feed&type=rss" rel="alternate" type="applic
link href="/index.php?format=feed&type=atom" rel="alternate" type="appli
link href="/templates/studiodietetyki/favicon.ico" rel="shortcut icon" type=
script type="text/javascript" src="/media/system/js/mootools.js"></script>
script type="text/javascript" src="/media/system/js/caption.js"></script>

meta name="author" content="Studio dietetyki Katarzyna Błażejewska" />
meta http-equiv="Content-Type" content="application/xhtml+xml; charset=utf-8
meta http-equiv="Content-Language" content="pl" />

<!--<title>Studio dietetyki</title>-->

link rel="stylesheet" href="/templates/studiodietetyki/css/joomla.css" type=
link rel="stylesheet" href="/templates/studiodietetyki/css/styl.css" type="t
!--[if lte IE 6]>
link rel="stylesheet" href="/templates/studiodietetyki/css/joomla-ie6.css" t
![endif]-->

script type="text/javascript">

ar _gaq = _gaq || [];
gaq.push(['_setAccount', 'UA-2254942-5']);
gaq.push(['_trackPageview']);

function () {
ar ga = document.createElement('script'); ga.type = 'text/javascript'; ga.as
a.src = ('https:' == document.location.protocol ? 'https://ssl' : 'http://ww
ar s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore
)();
</script>

```

Figure 6. Source code of the “Studio dietetyki” website, showing the free of charge open source content management and Google analytics tool

Source: [Studio dietetyki].

3.2. The project valuation

As part of the following study, the authors simulated the costs related to the development and support of the web-based Open Source Content Management System “Joomla!”. Although the objective of the project is only “Creation of an electronic diet and nutrition center www.studiodietetyki.pl” [PARP], the authors considered the assumption that the valuation of the projects includes staff

remuneration, external services as well as the hardware infrastructure needed to support the website.

For this purpose, a request for a quote was sent to four web development companies in Lodz, asking for a valuation of the work needed to implement such a website. A further assumption was made that the four employees appearing on the website will also receive a remuneration appropriate for the profession of dietetics, taking into account the nationwide median in that profession [Wynagrodzenia.pl] for the duration of the project [PARP]. In addition, operating the dietary salon needs an external service in the form of accounting support and dedicated servers.

Table 4. The project valuation

	PARP	study 1	study 2	study 3	study 4
Website development	?	2,000 PLN (450 EUR)	2,300 PLN (530 EUR)	2,500 PLN (570 EUR)	2,600 PLN (590 EUR)
Employees' remuneration	?	192,000 PLN (44,000 EUR)			
Outsourced services	?	40,000 PLN (9,000 EUR)			
Office equipment	?	25,000 PLN (5,700 EUR)			
TOTAL	416,666 PLN (95,000 EUR)	259,000 PLN (59,150 EUR)	259,300 PLN (59,230 EUR)	259,500 PLN (59,270 EUR)	259,600 PLN (59,290 EUR)

Source: own elaboration based on [PARP: PO IG 8.1], requests for proposal from Łódź software developers, authors' own assumptions and calculations.

4. Conclusions

Innovation allows to keep ahead of competition – this is expressed in new or more advanced products and services, provides access to new markets, and finds new ways to meet customer needs and anticipate the emergence of these needs [Wilmańska 2010]. There is no doubt that the value of innovation is very difficult to measure because of its qualitative rather than quantitative aspect. However, this does not change the fact that instead of specifying and verifying the criteria for projects innovation, funding often concerns the payment of employees' salaries, paying rent and purchasing office equipment.

On the other hand, it should be remembered that there is the recipient enterprises' point of view regarding keeping the agreement with the Polish Agency for Enterprise Development. There is a clause in the contract saying that PARP does not have to pay if it has not enough money, regardless of whether the project has been executed or not [PARP: PO IG 8.1]. Moreover, for any delay, omission or breach of any point

of agreement, the Polish Agency for Enterprise Development has the right to impose a financial penalty on the recipient, but itself assumes no responsibility for failure to meet payment deadlines. This may lead to situations where the beneficiaries are losing financial liquidity, or remain with the huge loans taken to finance the project, which force them to pay higher interest.

References

- Anuszczyk P., *Najgorsze strony za unijne pieniądze – TwojaEuropa.pl*, <http://www.twojaeuropa.pl/grupa/79/najgorsze-strony-za-unijne-pieniadze> (date of access: 15.04.2011).
- Błaszczyk M., Popović M., Wykorzystanie dofinansowań Programu Operacyjnego Innowacyjna Gospodarka 2007–2013 Działanie 8.1: Wspieranie działalności gospodarczej w dziedzinie gospodarki elektronicznej, [in:] *Ekonomia i zarządzanie w teorii i praktyce, Tom 3: Polityka ekonomiczna i zarządzanie przedsiębiorstwem w warunkach kryzysu gospodarczego*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 2011.
- Byczkowska M., Kaczmarek A., Drozdowski G., Wykorzystanie środków unijnych przez sektor MŚP w świetle perspektywy finansowej Unii Europejskiej na lata 2007–2013, *Studia i Materiały Polskiego Stowarzyszenia Zarządzania Wiedzą*, nr 41, Bydgoszcz 2011.
- Dobre diety, <http://www.dobre-diety.pl> (date of access: 03.04.2012).
- Fabryka Zdrowia, <http://www.fabryka-zdrowia.pl> (date of access: 03.04.2012).
- Fitek Strona, <http://www.strona.fitek.pl> (date of access: 03.04.2012).
- Gontarz J., *Innowacyjni. Dobre praktyki*, Wydanie I, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2010.
- Google, <http://www.google.com>.
- Jak zostać i pozostać przedsiębiorcą. informator dla nowopowstałych firm*, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2011.
- Janasz W., *Innowacje w modelach działalności przedsiębiorstw*, Wydawnictwo Uniwersytetu Szczecińskiego, Szczecin 2003.
- Karwatka T., Bartnik E., Bartnik K., Kotala J., *Dobre praktyki w obszarze e-usług i technologii B2B – działania 8.1 i 8.2 POIG*, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2011.
- Konieczna K., *Środki unijne na badania i rozwój. Trendy ekonomiczne we wspólnocie europejskiej*, Wydawnictwo IM-Tech, Łódź 2010.
- Księga Beneficjenta. Księga wzorów materiałów promocyjno-informacyjnych Programu Operacyjnego Innowacyjna Gospodarka 2007-2013 dla rozwoju innowacyjnej gospodarki*, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2008.
- Leśniak K., Kontrola projektów współfinansowanych ze środków Unii Europejskiej, [in:] *Innowacyjne rozwiązania biznesowe IV, Tom 2: Innowacyjna gospodarka*, Wydawnictwo IM-Tech, Łódź 2011.
- Łukaszewska A., *Dotacje na e-biznes. Pozyskiwanie środków z UE w ramach PO IG 8.1*, Helion, Gliwice 2010.
- Mielczarek M., *Programy Unii Europejskiej wspierające MŚP. Przegląd głównych możliwości finansowania dostępnych dla MŚP z regionu łódzkiego w latach 2007–2013*, Urząd Marszałkowski w Łodzi – Województwo Łódzkie, Łódź 2009.
- Mikołajczyk B., *Infrastruktura finansowa MSP w krajach Unii Europejskiej*, Difin, Warszawa 2007.
- Najgorsza strona w polskim internecie – projekt edukacyjny*, <http://zlastrona.org> (date of access: 15.04.2011).
- Narodowe Strategiczne Ramy Odniesienia (NSRO) 2007–2013 wspierające wzrost gospodarczy i zatrudnienie, Narodowa Strategia Spójności*, Ministerstwo Rozwoju Regionalnego, Warszawa, maj 2007.

- Nowicka M., *Wsparcie innowacyjności w województwie łódzkim w ramach polityki regionalnej Unii Europejskiej*, Innowacyjne rozwiązania biznesowe II, Wydawnictwo IM-Tech, Łódź 2009.
- PARP, <http://www.parp.gov.pl>.
- PARP: PO IG 8.1, Wspieranie działalności gospodarczej w dziedzinie gospodarki elektronicznej, Program Operacyjny – Innowacyjna Gospodarka. Działanie 8.1, <http://poig.parp.gov.pl/index/index/597> (date of access: 12.11.2011).
- PARP, Program Operacyjny Innowacyjna Gospodarka (PO IG). Działanie 8.1 PO IG. Wspieranie działalności gospodarczej w dziedzinie gospodarki elektronicznej, <http://poig.parp.gov.pl/files/74/108/213/9994.pdf> (date of access: 12.11.2011).
- PARP, *Wspieramy e-Biznes. W jaki sposób będzie oceniana innowacyjność usług?*, http://www.web.gov.pl/bazy-wiedzy/4_44_162_2413_w-jaki-sposob-bedzie-oceniana-innowacyjnosc-uslug.html (date of access: 12.11.2011).
- Patora K., Pluta K., *Rola funduszy europejskich w finansowaniu badań i rozwoju w Polsce*, Innowacyjne rozwiązania biznesowe III, Wydawnictwo IM-Tech, Łódź 2010.
- Point.FM., *Point.FM – ślub, wesele, dziecko, ciąża, gotowanie, zdrowie, uroda, antykoncepcja i wiele innych tematów* :, <http://pl.point.fm> (date of access: 03.04.2012).
- Polska Agencja Rozwoju Przedsiębiorczości, archiwum działania 8.1 Programu Operacyjnego Innowacyjna Gospodarka, <http://www.parp.gov.pl/index/index/882>. (date of access: 12.11.2011).
- Program Operacyjny Innowacyjna Gospodarka, Narodowe Strategiczne ramy odniesienia 2007–2013*, Ministerstwo Rozwoju Regionalnego, Warszawa 2007.
- Słownik współczesnego języka polskiego*, wydanie drugie, Reader's Digest Przegląd, Warszawa 2001.
- Stawasz E., *Innowacje a mała firma*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 1999.
- Studio dietetyki, <http://www.studiodietetyki.pl> (date of access: 03.04.2012).
- Viva la Vita, *Dieta, ćwiczenia, BMI, kalorie, odchudzanie, jak schudnąć – zdrowie i prawidłowa waga* vivalavita.pl, <http://vivalavita.pl> (date of access: 28.12.2011).
- Wilmańska A., *Innowacyjność*, Polska Agencja Rozwoju Przedsiębiorczości, Warszawa 2010.
- Wspieramy e-biznes, <http://www.web.gov.pl>.
- Wynagrodzenia.pl – Sedlak & Sedlak, <http://www.wynagrodzenia.pl> (date of access: 12.11.2011).
- Zuzek D.K., *Problemy w finansowaniu przedsięwzięć innowacyjnych w małych i średnich przedsiębiorstwach*, Studia i Materiały Polskiego Stowarzyszenia Zarządzania Wiedzą, nr 41, Bydgoszcz 2011.

DOFINANSOWANIE PRZEDSIĘBIORSTW SEKTORA MŚP W ZAKRESIE ROZWOJU INNOWACYJNOŚCI W DZIEDZINIE GOSPODARKI ELEKTRONICZNEJ

Streszczenie: W niniejszym opracowaniu autorzy zwrócili uwagę na Działanie 8.1 Programu Operacyjnego Innowacyjna Gospodarka: Wspieranie działalności gospodarczej w dziedzinie gospodarki elektronicznej. Opisano wykorzystanie funduszy w latach 2008–2010 oraz oceniono innowacyjność i jakość projektów, w szczególności na przykładzie projektów związanych z e-dietetyką. Wyniki wskazują na konieczność bardziej racjonalnego zarządzania funduszami przeznaczonymi na projekty współfinansowane przez Unię Europejską. Ponadto autorzy wykazali punkt widzenia przedsiębiorstw-beneficjentów dotyczący utrzymania umowy przez Polską Agencję Rozwoju Przedsiębiorczości.

Słowa kluczowe: gospodarka elektroniczna, Unia Europejska, rozwój przedsiębiorczości fundusze unijne, innowacyjna gospodarka.