



Report on Entrepreneurship in Andalusia, Spain

PROJECT: 360° ENTREPRENEURSHIP

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Entrepreneurial Activity in Andalusia

Indicators of entrepreneurial activity in Andalusia

The GEM (Global Entrepreneurship Monitor) model takes into account three stages of entrepreneurial activity. The first measures the entrepreneurial potential of the population by the percentage of individuals aged between 16 and 64 who declare their intention to create a company within the next three years. The second corresponds to the emerging or new businesses. Here, the rate of entrepreneurial activity (TEA - *tasa de actividad emprendedora*) is measured as the percentage of the adult population that owns and operates a business which is less than three months old in the case of start-up companies, and between three and a half months and three years and old in the case of new companies. The third stage covers the consolidated companies and measures the percentage of individuals who own and run a company that has been developing its activity uninterruptedly for a period of more than three and a half years. In addition, this entrepreneurial activity is also analysed bearing in mind the indicators of business mortality in the last twelve months prior to the case study.

The main results of this process in Andalusia during 2014 were:

1. The rate of entrepreneurship stands at 7.8% of the population, slightly below that of Spain (8%). Although the figures were increasing between 2009 and 2012, from 2013 onwards an opposite trend was observed. The decline that was seen in 2014 was also registered on a national level throughout in Spain, but was less notable.
2. The rate of entrepreneurial activity (TEA) of emerging and new companies is 5.9% of the adult population. As has been observed since 2012, its value is higher than the average of Spain (5.5%). Both indicators have grown compared to 2013, slightly more in the case of Andalusia.
3. Andalusia is (with some 320,000 people involved in launching a startup or new company) the second most entrepreneurial autonomous region in absolute terms, after Catalonia, and followed by Madrid. Andalusia accounts for 19.7% and these three regions alone cover 56.3% of the one million six hundred thousand people involved in entrepreneurial activity in Spain.
4. The rate of consolidation of companies is 5.0%, below the average of Spain (7.0%). This is a reduction from the previous year, reaching the second lowest value historically in the records.
5. The company closure rate shows improvement over 2014 and reached 1.6%, three tenths above the average of Spain.

Reasons to be an entrepreneur

There are two main reasons that drive people to create a company - those who identify an opportunity and those who make the decision based on need. The results of the survey of the adult population in Andalusia in 2014 show that:

6. The Andalusian entrepreneurs who decide to start their business project to exploit an opportunity are the majority (67.8%) and this has grown more than four points compared to 2013. This percentage is slightly above that of Spain (66.1%).
7. The entrepreneurs starting activities based on need or necessity make up 27.1% of the total, down from 2013 by the same percentage as the increase shown in those identifying opportunities. However, still they are reaching higher than pre-crisis levels. Despite its connection with unemployment figures, this percentage is lower than the average for Spain (29.8%).

8. Looking at the percentage of entrepreneurs identifying opportunities within the adult population, Andalusia is the fourth community with the highest rate (4.0%), just behind Catalonia.
9. Among those opportunity-based entrepreneurs in Andalusia, the main reason for being an entrepreneur quickly moves to the desire to increase revenue (46.7%). In Spain, the main motivation for opportunity-based entrepreneurs is gaining independence, with almost 40%.

The profile of the Andalusia entrepreneur

In each of the three stages the socioeconomic profile of Andalusian entrepreneurs can be summarized as follows:

10. The potential entrepreneur in Andalusia is an average age of 36.3 years old (in Spain the average age is 37 years old). For the youngest segment in Andalusia, between 18 and 24 years old, the entrepreneurial intention stood at 17.3%.
11. The percentage of women intending to set up their own business is higher than men (51.6% versus 48.4%), unlike what was observed on a national level, where men very slightly outnumber women.
12. 43.6% of potential entrepreneurs have secondary education and 39.0% have higher or graduate studies, very similar to the average percentages of Spain.
13. The average age of startup entrepreneurs (or relatively new entrepreneur) is 40.3 years old, coinciding practically with the national average. The largest group is between 35-44 years old, with a percentage of 29.7%.
14. 57.4% of startup and new entrepreneurs are women, a percentage slightly lower than that seen in Spain (58.5%).
15. Most startup or new entrepreneurs have higher education or graduate degrees (42.6%), and observed at a national level this group reaches 47.6%. In addition, 40.5% have received specific training in business creation.

Characteristics of the new business initiatives

New business initiatives have the following characteristics:

16. Most of them are consumer-oriented (60.2%), which is higher than observed nationwide (51.8%).
17. 19.2% of new companies fall in the business services segment, compared with 28.7% in Spain overall; 12.3% in the industrial sector (15.1% Spain), and the remaining 8.2% are engaged in extractive activities (4.5% in Spain).
18. The vast majority of them (93.9%) fall in areas with very low or low technological development, a percentage slightly higher than the national average standing at 90.6%.
19. A large proportion of them are microenterprises that only generate the job of the person leading the initiative (37.8%). In Spain the proportion of self-employed is higher (54.7%). On the other hand, in Spain nationally 38.7% of the new business initiatives have a range of 1 to 5 employees and 21.0% have between 6 and 19 employees (37.1% and 6.5%, respectively).
20. Initiatives with high employment potential in Andalusia, wishing to create over 6 jobs represent 25.3%, whereas in Spain the percentage is lower (19.3%). Five years from now, 28.1% of the

initiatives plan to create jobs for between 1 and 5 people and 15.8% have no plans to create any employment.

21. 16% of companies are considered very innovative and 25.5% somewhat innovative, which is higher than the percentages in Spain (14.7% and 24.6% respectively).
22. They use well-known and mature production technologies that are over five years old (65.0%). However, as in previous years, the percentage of those entrepreneurs using new or last generation technologies (35.0%) increased compared to 2013, slightly above the national average (33.3%).
23. 47.1% have a competitive advantage that means they have little or no competition, a figure similar to the national average. The rest are subject to an intense degree of competition.
24. They export more than the national average. 42.6% plan to export more than 25% of production, while in Spain only 32.4% do so.

Financing entrepreneurial activity

The analysis of the financing of new initiatives covers the size of projects, the capital contributed by the partners and the role of informal investors.

25. 50% of Andalusian projects need a bigger investment than Spain (about 29,850 euros compared to 20,000 euros). The most frequent value of investment in Andalusia is about 40,000 euros, while in the rest of Spain it is about 20,000 euros.
26. The average contribution of new entrepreneurs to their projects, both in Spain and in Andalusia, is approximately 60% of total investment.
27. The percentage of informal investors in Andalusia is at very similar levels to the rest of Spain. 3.33% of the Andalusian population invest informally in some kind of business initiative, compared to 3.71% in Spain. These percentages are far below the levels of countries like the US (6.21%) but closer to other European countries (for example Germany is 3.84%).
28. The profile of the Andalusian casual investor is predominantly female (55.6%, an increase since 2013), with an average age of about 41, with higher education (an increase since 2013), income level in the upper third (three of four), and specific training in business creation (half of cases, an increase since 2013). They are usually in the entrepreneur's direct family, or in a group of friends or neighbours.
29. The profile of the informal investor in Andalusia is younger than the Spanish average, with a greater presence of people with higher education, with more experience in entrepreneurial initiatives, though less as established entrepreneurs. In general, there are more opportunities for informal investors than in Spain as a whole.

Entrepreneurial potential

Entrepreneurial potential is related to the identification of opportunity that Andalusia offers and ways to develop this. It can be affected positively or negatively by individual attitudes and skill sets.

30. Almost a quarter of the population of Andalusia, 23.3%, believe that there are opportunities to create a company, representing an increase of more than 7% compared to 2013, approaching the 2010 figure. The perception in Andalusia is slightly higher than that of Spain (22.6%), which is growing more slowly.
31. The percentage of people (46.7%) identifying the fear of failure as a barrier is decreasing. It is close to the Spanish average of 46.5%.
32. The image of entrepreneurship has suffered, with 54.5% of Andalusians thinking that being an entrepreneur is a good career option, although this is slightly higher than that of Spain (53.9%)
33. The proportion of Andalusians who believe that the media encourages entrepreneurship by showing a representative picture has declined. The importance of success to an entrepreneur's social status has also declined: like the rest of Spanish society, Andalusians expressed a desire for equality.
34. Almost half of Andalusians, almost the same as the Spanish average, believe they have the ability to create a business. This belief is four points lower than in 2012. Spain has seen a similar change, probably due to the perceived difficulty of starting a business during the economic crisis.

Specific conditions of the environment for entrepreneurship

Environmental conditions are analysed through qualitative information from the expert panel. They have identified the main obstacles and positive factors that promote entrepreneurship in Andalusia. In addition, they have studied and compared the main environmental dimensions.

35. The main obstacles to entrepreneurship in Andalusia are, in order: lack of or inadequate financial support, certain government policies, social and cultural norms, lack of entrepreneurial skills, and a lack of education and training in entrepreneurship.
36. Factors that encourage entrepreneurship include some government policies and programmes aimed at business development, the physical infrastructure available, the economic climate, specific social and cultural norms, entrepreneurial skills, financial support, education and training, the state of the labour market, and the political, social and intellectual context.
37. Expert recommendations include: the establishment of government policies more focused on identified problems, improving financial support to entrepreneurs, boosting specific public programmes and improvements in education and training.
38. Physical infrastructure was considered the most important prerequisite for supporting entrepreneurship. Other determining factors were not considered essential. The worst rated in Andalusia are: primary and secondary education, administrative bureaucracy and lack of financial support for entrepreneurs.
39. Andalusia stands out from the rest of Spain thanks to its physical infrastructure and some of its policies and support programmes. Where other factors are concerned, Andalusia and Spain have important gaps with the rest of Europe, especially in primary and secondary education and financial support. In Andalusia there is a bigger gap in bureaucracy than in certain social and cultural norms and dynamism and market barriers.
40. When comparing the context of Andalusian entrepreneurship with those of other regions of Spain, all regions share a narrow range of values. Therefore, this classification must be taken with due reservations. The best positions occupied by Andalusia in this comparison are support to entrepreneurs, primary and secondary education, trade infrastructure and services and access to physical infrastructure.

Opportunities for Startups - ANDALUSIA

There are a lot of public and private institutions and bodies that provide services to entrepreneurs intending to undertake a new business venture or entrepreneurs who are at the consolidating stage of their company.

These institutions offer an extensive list of services that fully support entrepreneurs throughout the value chain of a business with: research into entrepreneurship, the promotion of enterprise culture, capacity building of entrepreneurs and technical staff, specialised advisory services, the provision of suitable infrastructure such as the nurseries of incubator-businesses and a reduction of administrative obstacles.

This requires a clear commitment to coordinated public and private sector intervention, with personalised initiatives of mentoring and advisory services, which contribute, to achieving better infrastructure, finance from specific funding and an appropriate tax regime, an increase in the network of incubators and co-working spaces, with emphasis on the importance of encouraging training and education in entrepreneurship.

During the International Entrepreneurship Forum organised by the Andalucía regional government in October 2015 the experts participating highlighted that there should be an encouragement of Synergies through the creation of networks. The available instruments need to be adapted to the real-life situation and should include a gender perspective. Access to credit and other forms of funding should be made easier.

In this section, we present some institutions that support the creation and development of companies in Andalusia.

Andalusia Science and Technology Parks and Business Incubators

Science Parks

A science park is an organisation managed by specialised professionals, whose main aim is to increase the wealth of its community by promoting the culture of innovation and the competitiveness of its associated businesses and knowledge-based institutions.

To enable these goals to be met, a Science Park stimulates and manages the flow of knowledge and technology amongst universities, R&D institutions, companies and markets; it facilitates the creation and growth of innovation-based companies through incubation and spin-off processes; and provides other value-added services together with high quality space and facilities.

Business Incubators

The services offered in accelerators and incubators seek to create personalised itineraries, quality advisory services and mentoring of a project from its inception to its consolidation. Moreover, they are rooted in providing businesses with the possibility of creating networks of contacts by means of high-level networking at local, regional, national and even international level. All of the services should be ready for use, so the entrepreneur only has to focus on making his or her business grow.

Introduction

Andalusia has 11 Science and Technology Parks in its 8 provinces with 1,155 companies located within these Science Parks of which about 100 are international. Andalusia Science and Technology Parks hold about 13 business incubators. Some have a relationship with business incubators outside the park or are in the planning process to build one in their Park.

Technology Park of Andalusia (PTA)

www.pta.es/en

Technology Park of Andalusia is located in Malaga, Spain. They currently host 626 companies with about 17, 000 employees. The PTA's contribution to Malaga province's GDP is between 6.05% and 8.65%, whilst on an Andalusia-wide level it sits at around 1.21% and 1.71%.

Main pre-incubators:

Business Development Support Centre

The Business Development Support Centre, belonging to the Ministry of Economy, Innovation, Science and Employment, has a team of specialists qualified in creating and providing business development services to support all kinds of entrepreneurs and companies; offering IT services, training, expert technical advice, help in searching for funding and business accommodation in industrial units and offices for innovative and/or employment-generating projects.

University of Málaga

The University of Málaga, through the vice-chancellorship of University - Business Relations, encourages the entrepreneurial activity of their students, promoting the setting-up of new innovative companies resulting in products or processes that are truly competitive with the consequent generation of employment and the expansion and modernisation of the pre-existing production structures in our province.

From the Company Creation Unit, the SPIN-OFF programme was developed, which supports the development of initiatives by professors, researchers and alumni who, as individuals or in a group, decide to create a company by applying their developments to the market.

Incubators:

European Business and Innovation Centre of Málaga Bic Euronova

The Bic Euronova European Business and Innovation Centre of Málaga, pioneer in the PTA, supports the creation of SMEs and encourages the implementation of new innovative activities in existing SMEs, covering the areas of creating businesses, incubation and consulting.

PROMALAGA

The Municipal Company for Business Initiatives and Activities in Málaga (PROMALAGA CW), founded by Málaga City Council, encompasses promotional activities, business implementation and development via its network of incubators, promoting economic and social activity. It provides business management services, offers lodging and incubation to entrepreneurs.

Training and Incubation Centre and Technology and Science Centre

The Training and Incubation Centre and the Technology and Science Centre, belonging to the Parque Tecnológico de Andalucía, offer a wide range of services related to incubation and training in new technologies and offer training programs for entrepreneurs on a national and international level.

This centre also allows entrepreneurs from other international parks with which the PTA has signed collaborative agreements to set up, especially companies that undertake innovative activities in the biotechnological and industrial sectors.

All entrepreneurs who have set up at the PTA can obtain free legal, business, accounting and tax advice for a year. These centres have three distinct zones or areas in which business activity can be carried out: a training area, made up of four fully-equipped rooms; a business area, availing of offices that are fully-prepared for business activity to be carried out; and an incubation area, with laboratories and warehouses ready for research and business activities.

Science & Technology Park of Almeria (PITA)

www.pitalmeria.es

Located in Almeria with 83 resident companies, The Science and Technology Park of Almería (PITA) is the major centre of innovation in the province. PITA has the possibility of immediate accommodation for companies both in the Scientific Headquarters located on the University Campus, and in the Pitágoras building within the great Technopolis next to the Mediterranean motorway in El Alquíán.

Incubators:

The Park has plots for the construction of business projects, equipped with the most advanced supplies such as access to natural gas, low and medium voltage electricity and telecommunications by optic fiber.

PITA are in the planning process to construct an incubator and have a tender open.

Agribusiness Science & Technology Park of Jerez

www.jereztecnologico.es

Agribusiness STP of Jerez has 20 companies with 277 employees. Located in Jerez, a city in the province of Cadiz. The Agribusiness Science and Technology Park of Jerez started as a result of the Town council wanting to provide suitable tools for the Agribusiness industry to deal with the challenges of new policies and consumption structures. It currently hosts 40 companies and the majority, if not all are in the agrifood sector.

The Park is looking to compete in the areas of Innovation and Internationalisation, contributing quality land and guaranteeing public support to business initiatives.

Science & Technology Park of Cordoba

www.rabalanes21.com

The Technology and Science Park Rabanales 21 is the research and entrepreneurship setting where different innovation system actors take part: entrepreneurs, enterprises, universities, research and innovation infrastructures and administration.

Nowadays, the business ecosystem generated around Rabanales 21 is made up of more than 50 companies that employ 300 workers who go to the Park daily. Rabanales 21 offers a distinctive service factor which is the knowledge transfer labour thanks to its physical and institutional link to the University of Cordoba.

Besides, the strong support of different administrations to Rabanales 21, as well as its public-private shareholding membership, is a distinctive feature that identifies this Technology and Science Park.

Incubator:

The Industrial Technological Development Centre

The Industrial Technological Development Centre has qualified it as PIDI point, fact which eases the access to platforms specialized with information about different I + D + I projects finance programmes and different subsidy programmes for the international technological cooperation and the result internationalization. Besides, it offers access to information about the necessary tools to create consolidated technologically based enterprises as well as to boost their growth and development.

Tecnobahia Technology Park

www.tecnobahia.es

The TecnoBahía Technology Park is located in the Bay of Cadiz and has 58 companies with 1,670 employees, and is formed by two enclaves located in the municipalities of El Puerto de Santa Maria and Puerto Real. They are qualified as a science and technology park by the Ministry of economy, innovation and science.

The entity manager, Tecno Bay S.L., is owned by the Agency for innovation and development of Andalusia IDEA, and by the University of Cádiz, and with the collaborate cross-border services to enterprises (RETSE) network and the technology network of Andalusia (RETA) offering, together, a wide range of technology services to the companies and organizations in its scope.

Incubators:

RESTE Cadiz Business Incubator

The Centre Of Companies RETSE Cadiz has an incubator of technology-based companies, which is formed by 10 vessels, 9 of them of 250 m², which can be divided into 2 125 m², and one of 189 m² with a mezzanine of 41 m².

Science & Technology Park of Huelva

www.pcthuelva.es

Science & Technology Park of Huelva has 16 companies with about 30 employees. It is located in the city of Huelva, West of Andalusia.

Incubator:

Network of information points (Red de Puntos de Informacion)

Information service and advice of the network of points of information on activities of research, development and innovation (network PI D i). From this window, the enterprises and entrepreneurs provide a service of information and professional advice on the financing instruments that are more in accordance with their needs and projects, always in relation to research, development and innovation activities.

Health Sciences Technology Park (PTS)

www.ptsgранаda.com

Health Sciences Technology Park in Granada has 64 resident companies and 1,200 employees, PTS Granada is an ideal resource for the creation, implementation and expansion of institutes and companies, which converts knowledge into economic and social development, especially in the Pharmaceutical, Health Sciences, Healthcare and Food industries, making it the first park specialised in health care in Spain and one of very few throughout the world. It integrates teaching, research, patient care and business development for Health and Biomedicine.

Incubators:

BIC Granada

BIC Granada promotes university Spin-Offs and technology based start-ups, whilst paying special attention to those related to Health and Life Sciences, providing the conditions needed for the proper development of these enterprises.

A new Business Centre is under construction, aimed to promote the creation of technology-based companies, with a particular focus on those linked to life and health sciences, bioinformatics and bio health.

PTS Bioincubator

As a bio incubator they aim to become a reference point both for researchers who wish to transfer their knowledge to society and for business people who want to innovate. Creating synergies between innovators is also an objective for the incubator, to combine abilities and work together to offer services in the most efficient way possible between the public and private sectors, researchers and business people, existing and new companies, and ICT and biotechnological companies.

Geolit Science & Technology Park

www.geolit.es

GEOLIT is a Science and Technology Park situated in the heart of the province of Jaen to advance socio-economic development in the province. Geolit has 50 resident companies and it comprises 1.5 million square meters of space and presently physically housing 30+ businesses as well as several others through the Virtual Business Center. Approximately 280 workers carry out their daily business in the Jaen technology centre.

Incubator:

Geolit I+D+i support for innovation

Geolit I+D+ I provides the following: Support in searching for technological co-operations between Public Investigation Organisms, technological centres and companies.

Help in the programming of the Knowledge and Transfer of Technology through events: conferences, courses, seminars, etc. They also work in a territorial innovation strategy through the Jaén Sustainable Innovation Space project (Strategic Plan of the Province of Jaén).

Dehesa de valme research & development Park

www.ciudaddelconocimiento.com

Dehesa de valme research & development Park not only stand as a source of knowledge but also as a transmission channel between the different steps of the scientific innovation system, in which the university and the social environment are particularly relevant.

The main aim of the park is therefore to insert a centre of technological excellence and research, innovation and university facilities into a residential environment with the purpose of generating innovation and technology flows.

www.upo.es/ceicambio/en

Cartuja Science & Technology Park

www.pctcartuja.es

STP Cartuja is the great scientific and technological district of Seville. In an emblematic enclosure, with a unique architectural design, it is home to 345 companies and organizations that have a common denominator: the innovation. The commitment to a new productive model based on R+D+I generates a result of around €1.8 billion of economic activity.

STP Cartuja brings innovation to the *Seville Brand*, completing the image of tourist and cultural city with modernity and future. Due to the large experience providing high value services to companies, the Science and Technology Park Cartuja has become the main area creating qualified employment in the province of Seville. Currently 14, 500 people work in STP Cartuja. Moreover, the Park receives around 25, 000 people daily, counting workers, scientists, researchers, students and visitors.

Incubator:

Marie Curie Techno-Incubator

Marie Curie was the first "Techno-Incubator" created in Andalusia (2010). Since then, it has become one of the best sites for consolidating young technology based companies. Until today, more than 90 companies have been incubated in this building. Nowadays, it is home for more than 30 technology based companies.

Marie Curie Techno-Incubator offers not only added value services but great competitive opportunities and advantages for young technology based companies:

- **Technological and entrepreneurial environment** - with high quality facilities, a network of technology based companies and specific activities oriented to this kind of businesses. Part of our philosophy lies on the fact that sharing space with those who have the same needs, allows growing up more easily. In Marie Curie Techno-Incubator tenants share more than physical space: knowledge, best practices and experiences.
- **Synergies and cooperation** - The main objective of the management team is to create opportunities for business and cooperation, based on mutual knowledge among tenants. Taking into account this premise, activities, workshops, lectures or seminars are programmed in the

building, sometimes exclusive for the Incubator tenants and, other times, focused on networking with other incubator or business centre companies.

- **The strength of the group** - Young, dynamic and technologically advanced companies strengthen the image of the Incubator and, in a reciprocal way, the image of the centre reinforces individual brand of the tenants.
- High quality facilities focused on business development of technology based companies in early stages of growth.
- The management team of Marie Curie Techno-Incubator offers support and advice to tenants, with total accessibility, proximity and availability for solving and answering companies' requests.

Aeropolis, Aerospace Technology Park of Andalusia

www.aeropolis.es

Aerópolis brings together the best travel companions within the aerospace industry with over 75 enterprises involved in the prime International aerospace programmes developed by world's major OEMs (Airbus Group, Embraer, Eurofighter, Boeing, Bombardier, Sikorsky).

Inaugurated in 2003, Aerópolis is managed by the company "Aerospace Technological Park of Andalusia S.L.", under the Regional Ministry of Economy, Innovation, Science and Employment of Junta de Andalucía, through the IDEA Agency. Aeropolis has Unique European Science and Technology Park exclusively devoted to the aerospace industry. They are a reference point for enterprises willing to do Business in Europe, close to the AIRBUS Defence & Space FAL, on the southern site of the Park.

Objective

Their objective is to foster business within the enterprises established at the park, providing them competitive advantages, and welcoming of new enterprises and projects managing infrastructure and available space.

Aerospace Design and Engineering Centre

This a versatile site within the Park, for any size of company and number of employees and is flexible for all kind of needs.

They provide premises, from meeting rooms or training rooms up to a plenary room for 160 people. It is home to the Aerospace Design and Engineering Centre, fully equipped site devoted to innovative firms developing engineering, information Technologies (ICT), R&D and/or complementary services to the aerospace industry.

Andalusia government - 'Andalucía Emprende' - Business Development Centres (cade)

Mission and objectives

The Andalucía Emprende Foundation exists under Junta de Andalucía's Consejería de Economía y Conocimiento (Department of Economy and Knowledge), and has the objective of providing the best services to promote entrepreneurial initiative and business development in order to contribute to a more dynamic regional economy and Andalusia society.

Their general objective is to foster an enterprise culture and to support the creation and consolidation of businesses and employment through the provision of quality services.

The services they provide are free of charge and are aimed both at entrepreneurs who want to start up a business initiative in Andalusia and at existing businesses that require support to expand or gain a foothold in the market.

Services and Projects provided by Andalucía Emprende

Fostering an enterprise culture

- Providing resources for an enterprise culture in educational institutions, through programmes that promote the development of basic entrepreneurial skills, internships in businesses and educational tools.
- Fostering business initiatives and self-employment by means of identifying people with entrepreneurial skills and performing activities that stimulate these capacities, maintaining a focus on opportunities for business.
- Development of business ventures at local level: Promoting business initiatives through provincial plans that offer a wide and varied range of activities to raise awareness, to train and give opportunities for encounters.

Support for business projects and business creation

- **Design of entrepreneurial projects and business plans** - Support and tools are made available to people with business initiatives, to transform their ideas for a venture in to real business projects. Coordinated feasibility analysis and business plans.
- **Support for setting up a business** - Providing information, giving advice and helping with the administrative procedures necessary to setup and start up the business project, from the initial idea.
- **Business mentoring: incubation and tutoring** - Support and mentoring for entrepreneurs throughout the process of developing a business, with a customized tutoring itinerary and special services for priority sectors and groups.

Support to consolidate Andalucía projects and businesses

- **Specific advice for business consolidation** - Advisory services, support and mentoring for businesses in the processes of consolidation, growth and expansion with the preparation of plans for development and modernization. Advice on innovation, business cooperation, internationalization and finance sourcing.
- **Tools for business management** - Useful methods and tools for day-to-day business management and long-term planning to improve the productivity and market competitiveness for anyone who has a business initiative.
- **Support for strategic decision-making** - Help for entrepreneurs, businesses and social actors so that they can improve their opportunities and optimize decision-making. Development of territorial intelligence systems and technical studies in social and economic research.
- **Business space** - Offering technologically equipped and furnished space, free of charge, so that entrepreneurs and businesses can design their project or carry out their activity.
- **Training** - Courses and training activities related to business management aimed at entrepreneurs, focused on promoting the creation and consolidation of their businesses.

Business Development Centres (CADE)

Andalucía Emprende has more than 200 centres to support business development, with a wide range of services to promote or strengthen business ideas. Entrepreneurs can count on the continued support of a qualified team of specialists in the creation and development of companies.

The table below presents the list of CADE centres in Andalusia, some of the centres provide available space to host companies.

Almeria				
CADE	Town	Telephone	E-mail	Available spaces
CADE Abrucena	ABRUCENA	671532324	Cade.Abrucena@andaluciaemprende.es	Ver alojamientos
CADE Adra	ADRA	671532323	Cade.Adra@andaluciaemprende.es	Ver alojamientos
CADE Albox	ALBOX	671532447	Cade.Albox@andaluciaemprende.es	Ver alojamientos
CADE Alhama de Almería (Sede Carpinteros)	ALHAMA DE ALMERÍA	671532448	Cade.Alhamadealmeria@andaluciaemprende.es	Ver alojamientos
CADE Alhama de Almería (Sede Pablo Picasso)	ALHAMA DE ALMERÍA	671536695	Cade.Alhamadealmeria@andaluciaemprende.es	
CADE Almería	ALMERÍA	950186270	CADE.ALMERIA@andaluciaemprende.es	Ver alojamientos
CADE Almería (Sede Edif Pitagoras)	ALMERÍA			-
CADE Almería (Vivero Cámara de Comercio)	ALMERÍA	600157355	Cade.ViveroAlmeria@andaluciaemprende.es	Ver alojamientos
CADE Berja	BERJA	671533380	Cade.Berja@andaluciaemprende.es	Ver alojamientos
CADE Cantoria	CANTORIA	671536697	Cade.Cantoria@andaluciaemprende.es	-
CADE Carboneras	CARBONERAS	671594789	Cade.Carboneras@andaluciaemprende.es	Ver alojamientos
CADE Cuevas del Almanzora	CUEVAS DEL ALMANZORA	671539519	Cade.Cuevasdelalmanzora@andaluciaemprende.es	Ver alojamientos

CADE El Ejido	EJIDO (EL)	671592016	CADE.ElEjido@andaluciaemprende.es	Ver alojamient
CADE Huércal de Almería	HUÉRCAL DE ALMERÍA	671532456	Cade.HuercaldeAlmeria@andaluciaemprende.es	Ver alojamientos
CADE Huércal-Overa	HUÉRCAL-OVERA	671536700	Cade.Huercal-Overa@andaluciaemprende.es	-
CADE Laujar de Andarax	LÁUJAR DE ANDARAX	671532465		Ver alojamientos
CADE Níjar	NIJAR	950037087	Cade.Nijar@andaluciaemprende.es	Ver alojamientos
CADE Olula del Río	OLULA DEL RÍO	671532467	Cade.Oluladelrio@andaluciaemprende.es	Ver alojamientos
CADE Pulpí	PULPÍ	671532469	Cade.Pulpi@andaluciaemprende.es	-
CADE Purchena	PURCHENA	671536708	Cade.Purchena@andaluciaemprende.es	Ver alojamientos
CADE Roquetas de Mar	ROQUETAS DE MAR	671532325	Cade.Roquetasdemar@andaluciaemprende.es	-
CADE Serón	SERÓN	671532474	Cade.Seron@andaluciaemprende.es	Ver alojamientos
CADE Turre	TURRE	671532476	Cade.Turre@andaluciaemprende.es	-
CADE Tabernas	TABERNAS	671536710	Cade.Tabernas@andaluciaemprende.es	Ver alojamientos
CADE Vera (Vivero Cámara de Comercio)	VERA	670940019	Cade.Vera@andaluciaemprende.es	Ver alojamientos
CADE Vélez-Rubio	VÉLEZ-RUBIO	671532479	Cade.Velezrubio@andaluciaemprende.es	Ver alojamientos
CADE Vícar	VÍCAR	671532346	Cade.Vicar@andaluciaemprende.es	Ver alojamientos
CADE Zurgena	ZURGENA	671532482	Cade.Zurgena@andaluciaemprende.es	Ver alojamientos

Cadiz				
CADE	Town	Telephone	E-mail	Available spaces
CADE Alcalá de los Gazules	ALCALA DE LOS GAZULES	856587517	CADE.AlcaladelosGazules@andaluciaemprende.es	Ver alojamientos
CADE Algeciras	ALGECIRAS	856583036	CADE.ALGECIRAS@andaluciaemprende.es	Ver alojamientos
CADE Arcos de la Frontera	ARCOS DE LA FRONTERA	856586067	Cade.Arcosdelafrontera@andaluciaemprende.es	Ver alojamientos
CADE Barbate	BARBATE	856108260	Cade.Barbate@andaluciaemprende.es	Ver alojamientos
CADE Jerez de la Frontera (Sede La Barca de la Florida)	BARCA DE LA FLORIDA (LA)	856586092	Cade.Labarcadelaflorida@andaluciaemprende.es	Ver alojamientos
CADE Benalup-Casas Viejas	BENALUP-CASAS VIEJAS	856587518	Cade.Benalup-Casasviejas@andaluciaemprende.es	Ver alojamientos
CADE El Bosque	BOSQUE (EL)	856586048	Cade.Elbosque@andaluciaemprende.es	Ver alojamientos
CADE Chiclana de la Frontera	CHICLANA DE LA FRONTERA	856101637	Cade.Chiclanadelafrontera@andaluciaemprende.es	Ver alojamientos
CADE Chipiona	CHIPIONA	856588504	Cade.Chipiona@andaluciaemprende.es	Ver alojamientos
CADE Cádiz	CÁDIZ	956203900	CADE.CADIZ@andaluciaemprende.es	Ver alojamientos
CADE Jerez de la Frontera (Sede Fermina Aranda)	JEREZ DE LA FRONTERA	856586070	Cade.Jerezdelafrontera@andaluciaemprende.es	Ver alojamientos

CADE San Martín del Tesorillo	JIMENA DE LA FRONTERA	856106329	Cade.Sanmartindeltesorillo@andaluciaemprende.es	Ver alojamientos
CADE La Línea de la Concepción	LINEA DE LA CONCEPCION (LA)	856583043	Cade.Lalineadelaconcepcion@andaluciaemprende.es	Ver alojamientos
CADE Olvera	OLVERA	956045400	Cade.Olvera@andaluciaemprende.es	Ver alojamientos
CADE El Puerto de Santa María	PUERTO DE SANTA MARIA (EL)	856101682	Cade.Elpuertodesantamaria@andaluciaemprende.es	Ver alojamientos
CADE Puerto Real	PUERTO REAL	856102027	Cade.Puertoreal@andaluciaemprende.es	Ver alojamientos
CADE Rota	ROTA	856104159	Cade.Rota@andaluciaemprende.es	Ver alojamientos
CADE San Fernando	SAN FERNANDO	856101951	Cade.Sanfernando@andaluciaemprende.es	Ver alojamientos
CADE Sanlúcar de Barrameda	SANLUCAR DE BARRAMEDA	856589006	Cade.Sanlucardebarrameda@andaluciaemprende.es	Ver alojamientos
CADE Ubrique	UBRIQUE	856588004	Cade.Ubrique@andaluciaemprende.es	Ver alojamiento
CADE Vejer de la Frontera	VEJER DE LA FRONTERA	856587022	Cade.Vejerdelafrontera@andaluciaemprende.es	Ver alojamientos

Cordoba	Town	Telephone	E-mail	Available spaces
CADE Baena	BAENA	957747016	Cade.Baena@andaluciaemprende.es	Ver alojamientos
CADE Santaella	SANTAELLA	957108004	Cade.Santaella@andaluciaemprende.es	Ver alojamientos
CADE Hinojosa del Duque	HINOJOSA DEL DUQUE	671531775	Cade.Hinojosadelduque@andaluciaemprende.es	Ver alojamientos
CADE Montoro	VILLA DEL RIO	957747529	Cade.Montoro@andaluciaemprende.es	Ver alojamientos
CADE Palma del Río (Sede Rodríguez de la Fuente)	PALMA DEL RIO	957719627	Cade.Palmadelrio@andaluciaemprende.es	Ver alojamientos
CADE Peñarroya-Pueblonuevo	PEÑARROYA-PUEBLONUEVO	957114025	Cade.Penarroya-Pueblonuevo@andaluciaemprende.es	Ver alojamientos
CADE Córdoba	CORDOBA	957355950	CADE.CORDOBA@andaluciaemprende.es	Ver alojamientos
CADE Cabra	CABRA	957746090	Cade.Cabra@andaluciaemprende.es	Ver alojamientos
CADE La Carlota	CARLOTA (LA)	957108017	Cade.Lacarlota@andaluciaemprende.es	Ver alojamientos
CADE Lucena	LUCENA	957746003	Cade.Lucena@andaluciaemprende.es	Ver alojamientos
CADE Montilla	MONTILLA	957112052	Cade.Montilla@andaluciaemprende.es	Ver alojamientos
CADE Pozoblanco (Sede Virgen de Luna)	DOS-TORRES	957748409	Cade.Pozoblanco@andaluciaemprende.es	Ver alojamientos
CADE Puente Genil	PUENTE GENIL	957749010	Cade.Puentegenil@andaluciaemprende.es	Ver alojamientos
CADE Córdoba (Sede Proyecto Lunar)	CORDOBA	957105436	Cade.ProyectoLunarCordoba@andaluciaemprende.es	Ver alojamientos
CADE Córdoba (Sede para la Economía Social de Córdoba)	CORDOBA	671593391	CADE.CORDOBA@andaluciaemprende.es	Ver alojamientos

CADE Priego de Córdoba (Sede Palenque)	PRIEGO DE CORDOBA	957547023	Cade.Priegodecordoba@andaluciaemprende.es	Ver alojamientos
CADE Pozoblanco (Sede C/ Puente-Genil)	POZOBLANCO	671532334		Ver alojamientos

Granada				
CADE	Town	Telephone	E-mail	Available spaces
CADE Albolote	ALBOLOTE	958941005	Cade.Albolote@andaluciaemprende.es	Ver alojamientos
CADE Alhama de Granada (Sede Polígono Industrial)	ALHAMA DE GRANADA	671532362	Cade.Alhamadegrana@andaluciaemprende.es	Ver alojamientos
CADE Baza	BAZA	958102432	Cade.Baza@andaluciaemprende.es	Ver alojamientos
CENTRO Cuevas del Campo	CUEVAS DEL CAMPO	958102017	CADE.cuevasdelcampo@andaluciaemprende.es	Ver alojamientos
CADE Granada	GRANADA	958894500	CADE.GRANADA@andaluciaemprende.es	Ver alojamientos
CADE Guadix (Sede 1)	GUADIX	958949017	Cade.Guadix@andaluciaemprende.es	Ver alojamientos
CADE Huéscar	HUESCAR	958104008	Cade.Huescar@andaluciaemprende.es	Ver alojamientos
CADE Loja	LOJA	958568526	Cade.Loja@andaluciaemprende.es	Ver alojamientos
CADE Motril (Sede Horno)	MOTRIL	958948013	Cade.Motril@andaluciaemprende.es	Ver alojamientos
CADE Motril (Sede Vadillo)	MOTRIL	671532556	Cade.Motril@andaluciaemprende.es	Ver
CADE Órgiva	ORGIVA	958986008	Cade.Orgiva@andaluciaemprende.es	Ver alojamientos
CADE Salobreña	SALOBREÑA	858109946	Cade.Salobrena@andaluciaemprende.es	Ver alojamientos
CENTRO Villanueva Mesía	VILLANUEVA MESIA	958563240	CADE.VillanuevaMesia@andaluciaemprende.es	Ver alojamientos
CADE La Zubia (Sede Zacatin)	ZUBIA (LA)	958561631	Cade.lazubia@andaluciaemprende.es	Ver alojamientos
CADE La Zubia (Sede Matadero)	ZUBIA (LA)	958561632	Cade.lazubia@andaluciaemprende.es	Ver alojamientos

Huelva				
CADE	Town	Telephone	E-mail	Available spaces
CADE San Juan del Puerto	SAN JUAN DEL PUERTO	959070068	cade.sanjuan@andaluciaemprende.es	Ver alojamientos
CADE Cala	CALA	959079613	Cade.Cala@andaluciaemprende.es	Ver alojamientos
CADE Minas de Riotinto	MINAS DE RIOTINTO	959079018	Cade.Minasderiotinto@andaluciaemprende.es	Ver alojamientos
CADE Chucena	VILLALBA DEL ALCOR	959107064	Cade.Chucena@andaluciaemprende.es	Ver alojamientos
CADE Villanueva de los Castillejos	SAN BARTOLOME DE LA TORRE	671536812	Cade.Villanuevadeloscastillejos@andaluciaemprende.es	Ver alojamientos
CADE Almonte	ALMONTE	959070128	Cade.Almonte@andaluciaemprende.es	Ver alojamientos
CADE Cortegana	CORTEGANA	959104012	Cade.Cortegana@andaluciaemprende.es	Ver alojamientos
CADE Cartaya	CARTAYA	959034842	Cade.Cartaya@andaluciaemprende.es	Ver alojamientos
CADE Beas	BEAS	959072011	Cade.Beas@andaluciaemprende.es	Ver alojamientos

CADE Bonares	BONARES	959070069	Cade.Bonares@andaluciaemprende.es	Ver alojamientos
CADE Calañas	CALAÑAS	959079809	Cade.Calanas@andaluciaemprende.es	Ver alojamientos
CADE Gibraleón	PUNTA UMBRIA	959070067	CADE.GIBRALEON@andaluciaemprende.es	Ver alojamientos
CADE Isla Cristina	ISLA CRISTINA	959632582	CADE.ISLA@andaluciaemprende.es	Ver alojamientos
CADE Huelva	HUELVA	959527059	CADE.HUELVA@andaluciaemprende.es	Ver alojamientos
CADE Aracena	ARACENA	959077017	Cade.Aracena@andaluciaemprende.es	Ver alojamientos
CADE Nerva	NERVA	959079070	Cade.Nerva@andaluciaemprende.es	Ver alojamientos
CADE Valverde del Camino	VALVERDE DEL CAMINO	959079806	Cade.Valverdedelcamino@andaluciaemprende.es	Ver alojamientos
CADE Ayamonte	AYAMONTE		CADE.Ayamonte@andaluciaemprende.es	Ver alojamientos

Jaen				
CADE	Town	Telephone	E-mail	Available spaces
CADE Alcalá la Real	ALCALA LA REAL	953102013	Cade.Alcalalareal@andaluciaemprende.es	Ver alojamientos
CADE Alcaudete	ALCAUDETE	953038136	cade.alcaudete@andaluciaemprende.es	Ver alojamientos
CADE Andújar (Sede Santa Ursula)	ANDÚJAR	953336011	Cade.Andujar@andaluciaemprende.es	Ver alojamientos
CADE Arjonilla	ARJONILLA	953103022	Cade.Arjonilla@andaluciaemprende.es	Ver alojamientos
CADE Baeza (Sede Yedra)	BAEZA	953108066	Cade.Baeza@andaluciaemprende.es	Ver alojamientos
CADE Huelma	CAMBIL	953036525	Cade.Huelma@andaluciaemprende.es	Ver alojamientos
CADE La Carolina	CAROLINA (LA)	953038614	Cade.Lacarolina@andaluciaemprende.es	Ver alojamientos
CADE Castillo de Locubin	CASTILLO DE LOCUBIN	953102019	Cade.Castillodelocubin@andaluciaemprende.es	Ver alojamientos
CADE Guarromán	GUARROMAN	953038569	Cade.Guarroman@andaluciaemprende.es	Ver alojamientos
CADE Jaén	JAEN	953313560	CADE.JAEN@andaluciaemprende.es	Ver alojamientos
CADE Jaén (Sede UJA)	JAEN	671536817		Ver alojamientos
CADE Linares	LINARES	953038715	Cade.Linares@andaluciaemprende.es	Ver alojamientos
CADE Lopera	LOPERA	953103614	Cade.Lopera@andaluciaemprende.es	Ver alojamientos
CADE Marmolejo	MARMOLEJO	953103604	CADE.Marmolejo@andaluciaemprende.es	Ver alojamientos
CADE Martos	MARTOS	953036544	Cade.Martos@andaluciaemprende.es	Ver alojamientos
CADE Pegalajar	PEGALAJAR	671592667	Cade.Pegalajar@andaluciaemprende.es	Ver alojamientos
CADE Pozo Alcón	POZO ALCON	953105350	Cade.Pozoalcon@andaluciaemprende.es	Ver alojamientos
CADE Puente de Génave	PUNTE DE GÉNAVE	953107035	cade.puentedegenave@andaluciaemprende.es	Ver alojamientos
CADE Santisteban del Puerto	SANTISTEBAN DEL PUERTO	953104009	Cade.Santistebandelpuerto@andaluciaemprende.es	Ver alojamientos
CADE Torredelcampo	TORREDELCAMPO	953036534	Cade.Torredelcampo@andaluciaemprende.es	Ver alojamientos
CADE Torredonjimeno	TORREDONJIMENO	953036607	Cade.Torredonjimeno@andaluciaemprende.es	Ver alojamientos

CADE Úbeda (Sede Los Cerros)	UBEDA	953108065	Cade.Ubeda@andaluciaemprende.es	Ver alojamientos
CADE Úbeda (Sede La Alberquilla)	UBEDA	953108073	Cade.Ubeda@andaluciaemprende.es	Ver alojamientos

Malaga				
CADE	Town	Telephone	E-mail	Available space
CADE Campillos	ALMARGEN	951700093	Cade.Campillos@andaluciaemprende.es	Ver alojamientos
CADE Antequera	ANTEQUERA	951700052	CADE.ANTEQUERA@andaluciaemprende.es	Ver alojamientos
CADE Benamocarra	BENAMOCARRA	951509034	Cade.Benamocarra@andaluciaemprende.es	Ver alojamientos
CADE Casabermeja	CASABERMEJA	951701307	Cade.Casabermeja@andaluciaemprende.es	Ver alojamientos
CADE Coín	COIN	951505062	Cade.Coin@andaluciaemprende.es	Ver alojamientos
CADE Riogordo	COLMENAR	951700919	Cade.Periana@andaluciaemprende.es	Ver alojamientos
CADE Cortes de la Frontera	CORTES DE LA FRONTERA	951709047	Cade.Cortesdelafrontera@andaluciaemprende.es	Ver alojamientos
CADE Málaga (Sede PTA)	MALAGA	951920975	CADE.MALAGA@andaluciaemprende.es	Ver alojamientos
CADE Málaga (Sede para la Economía Social de Málaga)	MALAGA	671535218	CADE.MALAGA@andaluciaemprende.es	
CADE Marbella	MARBELLA	951507269	CADE.MARBELLA@andaluciaemprende.es	Ver alojamientos
CADE Rincón de la Victoria (Sede Señorío)	RINCON DE LA VICTORIA	951500087	rincondelavictoria.cade@andaluciaemprende.es	Ver alojamientos
CADE Ronda	RONDA	951776012	Cade.Ronda@andaluciaemprende.es	Ver alojamientos
CADE Teba	TEBA	951700089	Cade.Teba@andaluciaemprende.es	Ver alojamientos
CADE Torrox (Sede Morche)	TORROX	951509005	Cade.Torrox@andaluciaemprende.es	Ver alojamientos
CADE Villanueva del Trabuco	VILLANUEVA DEL TRABUCO	671561031	Cade.Villanuevadeltrabuco@andaluciaemprende.es	Ver alojamientos

Sevilla				
CADE	Town	Telephone	E-mail	Available spaces
CADE Alcalá de Guadaíra	ALCALA DE GUADAIRA	671593961	Cade.Alcaladeguadaira@andaluciaemprende.es	Ver alojamientos
CADE Arahal	ARAHAL	955543023	Cade.Arahal@andaluciaemprende.es	Ver alojamientos
CADE Benacazón	BENACAZON	955516227	Cade.Benacazon@andaluciaemprende.es	Ver alojamientos
CADE Las Cabezas de San Juan	CABEZAS DE SAN JUAN (LAS)	671594335	CADE.CabezasSanJuan@andaluciaemprende.es	Ver alojamientos
CADE Cazalla de la Sierra	CAZALLA DE LA SIERRA	955544049	Cade.Cazalladelasierra@andaluciaemprende.es	Ver alojamientos
CADE Lebrija	CUERVO DE SEVILLA (EL)	955548220	Cade.Lebrija@andaluciaemprende.es	Ver alojamientos
CADE Dos Hermanas	DOS HERMANAS	955510359	Cade.Doshermanas@andaluciaemprende.es	Ver alojamientos
CADE Écija (Sede La Campiña)	ECIJA	955544648	Cade.Ecija@andaluciaemprende.es	Ver alojamientos
CENTRO Estepa	ESTEPA	955268071	Cade.Estepa@andaluciaemprende.es	Ver alojamientos

CADE Herrera	HERRERA	955546068	Cade.Herrera@andaluciaemprende.es	Ver alojamientos
CADE Lora del Río	LORA DEL RIO	955135012	Cade.Loradelrio@andaluciaemprende.es	Ver alojamientos
CADE Mairena del Alcor	MAIRENA DEL ALCOR	955132023	Cade.Mairenadelalcor@andaluciaemprende.es	Ver alojamientos
CADE Marchena	MARCHENA	955543079	Cade.Marchena@andaluciaemprende.es	Ver alojamientos
CADE Osuna (Sede Francisco del Carpio)	OSUNA	955137035	Cade.Osuna@andaluciaemprende.es	Ver alojamientos
CADE La Puebla del Río	PUEBLA DEL RIO (LA)	955518256	Cade.Lapuebladelrio@andaluciaemprende.es	Ver alojamientos
CADE El Real de la Jara	REAL DE LA JARA (EL)	955543608	Cade.Elrealdelajara@andaluciaemprende.es	Ver alojamientos
CADE La Rinconada	RINCONADA (LA)	955120148	Cade.Larinconada@andaluciaemprende.es	Ver alojamientos
CADE Sevilla (Sede Estrategias)	SEVILLA	955540498	Cade.Sevillacentro@andaluciaemprende.es	Ver alojamientos
CADE Sevilla (Sede Tecnoincubadora)	SEVILLA	600158366	Cade.Tecnoincubadora@andaluciaemprende.es	Ver alojamientos
CADE Sevilla (Sede Cerro)	SEVILLA	954787300	Cade.Cerrodelaaguila@andaluciaemprende.es	Ver alojamientos
CADE Sevilla (Sede Proyecto Lunar)	SEVILLA	671532506	Cade.ProyectoLunarSevilla@andaluciaemprende.es	Ver alojamientos
CADE Sevilla (Sede Polígono Sur)	SEVILLA	955260003	Cade.Polygonosur@andaluciaemprende.es	Ver alojamientos
CADE Tomares	TOMARES	955111950	cade.tomares@andaluciaemprende.es	Ver alojamientos
CADE Utrera (Sede El Torno)	UTRERA	955269035	Cade.Utrera@andaluciaemprende.es	Ver alojamientos
CADE Carmona	VISO DEL ALCOR (EL)	955132591	Cade.Carmona@andaluciaemprende.es	Ver alojamientos

Regional Funding - Andalusia

The International Entrepreneurship Forum organised by the Andalucía regional government, Andalusia Emprende took place in October 2015. Over 200 top experts in the field of entrepreneurship at the event were involved in discussion panels, who at the end of the sessions came up with several conclusions.

They agreed that Public Administration constitutes a key tool in its role of regulator and rule maker. The panel also highlighted other important tools such as the role of ICT in improving the search for funding, of mentors and managers, of training and setting up spaces and forums to foster public-private sector collaboration and of improving the tax regime.

A key strategy mentioned was implementation that adapts to current reality, and the use of instruments and suitable methodologies in the financial sphere. In conjunction, from a strictly public sector perspective, administrative and bureaucratic obstacles need to be reduced.

Another conclusion was that there is a need for greater public-private sector collaboration that would produce new alternative funding models. The public sector should make a clear commitment to entrepreneurs, improving policies in entrepreneurship, simplifying bureaucratic administrative procedures, committing to risky projects and bringing about changes in the existing model of public funding and subsidies. Other areas of interest that came up from the discussion were the importance of defining a full roadmap for a project, specialised qualification of all of the agents involved in the entrepreneurship ecosystem and training focused on entrepreneur skills and capacities.

Andalusia Emprende financial help

Lineas ICO 2016 - In the year 2016 the Official Credit Institute (ICO) has proceeded to continue with the lines of mediation or ICO lines that are offered to companies and entrepreneurs. The lines of mediation are of financing in which the ICO acts through credit institutions (banks), i.e. grants funds with the intermediation of the above entities.

MicroBank - One of MicroBanks objectives is focused on enhancing and promoting self-employment, as well as entrepreneurial activity. Working in a way that provides equal opportunities for men and women, young, new residents, and people with disabilities, giving special attention to the vulnerable groups.

Aprende a financiarte - Aprende a financiarte provide a service that helps and guides entrepreneurs with a business or project idea to find funding and financial support in the autonomous communities of Andalusia, Aragón, Canarias, Castilla la Mancha, Extremadura, Galicia and Murcia. They help any companies, self-employed individuals and entrepreneurs to understand and develop the economic potential of their business or project without any costs. Alongside this they provide information of all the different kinds of public and private financing, as well as assistance in financial diagnoses and providing fast, simple and effective tools to improve ability to finance.

They provide the following:

- Advice from specialists
- Specific knowledge of the entrepreneur or organisations financial situation
- Increase financial knowledge in a simple and affordable way
- Information of all the possible types of financing
- Reactivation of credit operations
- Improvement of productivity and process management
- No costs are incurred, Funded by ERDF and chambers of Commerce.

Banks

Local and national banks also provide financial support for business start-ups. Services include financial advice, finance sourcing and providing affordable loans. The banks or financial institutions that provide such services are Fundacion CajaSur, Caja rural de Granada, Unicaja Banco, Banco Sabadell.

European funds in Andalusia

FEDER

The The European Regional Development Fund aims to strengthen economic and social cohesion in the European Union by correcting imbalances between its regions.

Aims & Objectives:

- Research and technological development.
- Production and the competitiveness of enterprises.
- The protection and improvement of the environment and the promotion of clean and renewable energy.
- Infrastructure for research, innovation, telecommunications and transportation.
- The development of local, regional and European transport networks.
- Economic development with special attention to disadvantaged people and areas.
- Technical assistance measures.

FSE

The European Social Funds purpose is to support the measures of prevention and combating unemployment, developing human resources and promoting social integration in the labour market in order to promote a high level of employment, equality between men and women, sustainable development and economic and social cohesion.

Aims & Objectives:

- Development of active labour market policies to combat and prevent unemployment, to protect women and men as compared to long-term unemployment.
- To facilitate the reintegration of the long-term unemployed into the labour market and to support the professional integration of young people and of those returning to the labour market.
- Promotion of equal opportunities for all in accessing the labour market, with particular attention to the people who may be victims of social exclusion.
- Promotion and improvement of vocational training, the promotion of education and advice as part of a policy of continuous training.
- Promotion of a skilled, adaptable and with training, innovation and the adaptability of the organization of work and entrepreneurship.
- Specific measures to improve women's access to the labour market and their participation in the same (career prospects, access to new job opportunities, to the creation of companies, etc.)

FEADER

European Agricultural Fund for Rural Developments purpose is the modernization and diversification of the Andalusian economy, supporting the competitiveness of agriculture and the improvement of the environment and the quality of life of its citizens.

Aims & Objectives:

- Improving the quality of life and diversification of economic activity.
- The complementarity of national or regional measures.

- Consistency with the priorities of the EU and the rest of the structural funds.
- Cooperation between administrations: Community national and regional.
- Subsidiarity: Member States will be responsible for the programming.
- National framework for Member States with regionalised programming (art. 14.3): great lines or elements common to regional programmes.
- The promotion of gender equality.

Cohesion Fund

The Cohesion Funds purpose is to help strengthen economic and social cohesion of the community, with a view of promoting sustainable development.

The aid from the Fund is allocated to actions in the areas listed below, so that an appropriate balance is maintained, attending to the specific needs of each Member State beneficiary in terms of investment and infrastructure.

The Cohesion Fund deals with the environment aspect, interests are in performances that register within the framework of the priorities assigned to the Community policy for the protection of the environment, under the programme of policy and action in the field of environment. In this context, business start-ups and entrepreneurs can also be granted aid from the Fund in areas related to sustainable development which represent clear benefits to the environment.

These include factors such as energy efficiency and renewable energy, and the transportation that does not form part of the trans-European networks. For example; rail and sea transport, the intermodal transport systems and their interoperability maritime, air traffic and road management, clean urban transport and public transport.

Government Programmes Supporting Entrepreneurship - Spain

There are various national programmes and support systems that the Spanish national government offer. Ranging from University courses, practical training and financial advice and support.

Enterprising young entrepreneurs

This programme has the aim to contribute to the achievement of the objectives of the National Plan and Integral of tourism 2012-2015. In this sense, constitute priority objectives are:

- a) To facilitate the development of business models innovative that improve the competitiveness and profitability of the Spanish tourism sector.
- b) To encourage the incorporation into the tourist business of innovative young entrepreneurs.
- c) To support the implementation of innovative projects by young entrepreneurs.

Entrepreneur channel

This channel has a wide offer of services to help the entrepreneur that wishes to start an entrepreneurial project.

The information is organized following the usual steps to develop an entrepreneurial project.



SME channel

In this network information targeted at small and medium enterprises, clear purpose of this Directorate is offered.

Access to finance is one of the issues of concern for SMEs. One of the big problems is the dispersion of aid information and incentives. The DGIPYME has a documentary crew who daily check Gazettes and portals public bodies and feeds the information into a database. The information obtained is therefore displayed to the user through a simple search.

Other than the search engine, aid and incentives are offered inland dynamic guides. Also, a definition with additional information from the various financial instruments available today is offered.

The recruitment, policies and specific measures aimed at SMEs and European policy towards SMEs complete information.

Support programme for Innovative business groupings

Support for the creation and strengthening of "clusters", or groups of businesses forms part of the European strategy to promote the competitiveness of small and medium-sized enterprise and innovation companies.

In Spain, following EU guidelines, a series of measures have been introduced aimed at consolidating and strengthening clusters through the implementation of support mechanisms for innovative business clusters (IBC).

The IBC programme provides a number of lines of support for setting up and strengthening these types of clusters. These include:

- Grants for producing strategic plans.
- Grants for financing the co-ordination, management and administrative structures of the IBCs created.
- Grants for undertaking specific projects aimed at strengthening the innovative potential of the businesses in the cluster.
- Grants to promote the undertaking of joint ventures or collaborative projects among different Spanish IBCs or between these and groups or clusters with similar characteristics based in other European Union countries.

Programmes of agencies linked to DGIPMYE

The Directorate General of Industry and SMEs has the following instruments and programmes for helping entrepreneurs and SMEs to access other sources of financing:

1. Every year the Directorate General of Industry and SMEs awards grants that serve to directly or indirectly support entrepreneurs and SMEs.
2. The DG of Industry and SMEs provides direct financing to entrepreneurs and SMEs through the [Empresa Nacional de Innovación, SA \(ENISA\)](#).
3. Refinancing for Reciprocal Guarantee Companies through the [Compañía Española de Reafianzamiento SA \(CERSA\)](#).

European grant and incentive programmes

The government of Spain has an online database that holds the legal regulations on aid programmes in the European Union, financial tools, initiatives and other agreements. This database is available to be accessed by entrepreneurs and others interested.

There is the Dynamic Guide to Grants and Incentives for businesses introduced by the General Directorate for SMEs. The term “Dynamic” indicates that this Guide is constantly updated and only contains information about open calls for applications to grants and incentives. This is the value-add service that makes it different from guides published by other organizations.

Impulse to Business Angel Networks

Aims and Aid scheme

This scheme supports and enhances the visibility of the business angel networks that provide high-quality services in a transparent, regular manner to both entrepreneurs and investors in order to broaden and facilitate the access of small- and medium-sized companies to new sources and forms of financing.

This aid is in the form of subventions.

The 2016 call for applications is for one year, a single assessment and resolution procedure will be followed. The system used for awarding aid is competitive tendering in accordance with the principles of advertising, transparency, equality, and non-discrimination.

Online courses

The DGIPYME, through the CIRCE program allows the creation of certain types of companies online (self-employed, SRL, SLNE, SLFS and community of goods).

To create the company, the entrepreneur will have to fill in the single electronic document (DUE). This document includes a lot of forms and their completion can be difficult, so the Spanish ministry for small to medium sized companies offer a set of videos for each section of this document. They also offer services that show and teach entrepreneurs how to deal with administrative tasks.

Online courses for Managers and Directors of business incubators

Business incubators have developed a lot in recent years. The quality of their services will depend on the appropriate development of companies in the future.

The Directorate General of industry and small and medium-sized enterprises, DGIPYME, in collaboration with the Association of nursery and incubators of companies (AVIE), offer the possibility of accessing the course materials for managers and directors of business incubators.

Here are some the courses offered:

- **Block 1** - Best practices in the management of incubators
- **Block 2** - Working with entrepreneurs
- **Block 3** - Foundations of business incubator management

Help platforms

They have a 'Help and Incentives' platform that is available to entrepreneurs who are looking to set up a business. Assistance in project development is offered which includes; stimulating your business project, business plan development, dealing with juridical forms of companies and knowledge of the types of business establishments.

When setting up the company:

- Process and steps involved
- Creating companies over the internet
- Listing of grants and incentives for the creation of companies
- Dynamic guide to grants and incentives for business creation/start

International and European Union programmes

European support actions aimed at small- and medium-sized companies are carried out in addition to those effected through other EU policies, and to those carried out by member States to foster a favourable environment for the creation and development of companies. Updated information regarding the European tools and measures that help facilitate SME access to markets, boosting both entrepreneurial initiative and innovation is available.

OECD - Organisation for Economic cooperation and development (OECD)

This programme was created with the aim of promoting some policies with the objective of improving the people and countries economic social welfare.

Its current work is fundamentally based on the following areas:

- Help to improving the regulation and the most effective governance in all political levels: social, economic and business.

In order to achieve this goal, governments need to restructure the trust in their marketplaces, institutions and companies which make them work and progress. Also they have to clean up and restore public finance as a way to consolidate the future of economic sustainable development.

- Simultaneously, it is important to look for new methods that encourage and support new sources of growth using the innovation, technology and sustainable strategies with the environment, for instance the “green growth”. Always taking into account the development of emerging economies.
- In order to support innovation and growth, it is necessary to be sure that the population can develop some skills to work in a productive and satisfactory way in future employment.
- Working Party on Small- and Medium-Sized Enterprises & Entrepreneurship (WPSMEE)
- The Innovation Policy Platform (IPP) is a joint initiative developed by the OECD (through the workgroup of innovation and Technological Politics) and the World Bank.
It is created as an interactive space based on the web, to provide a repository or file of storage of digital information. This repository is used to improve the analysis and the formulation of the innovation’s policies.

Business conduct

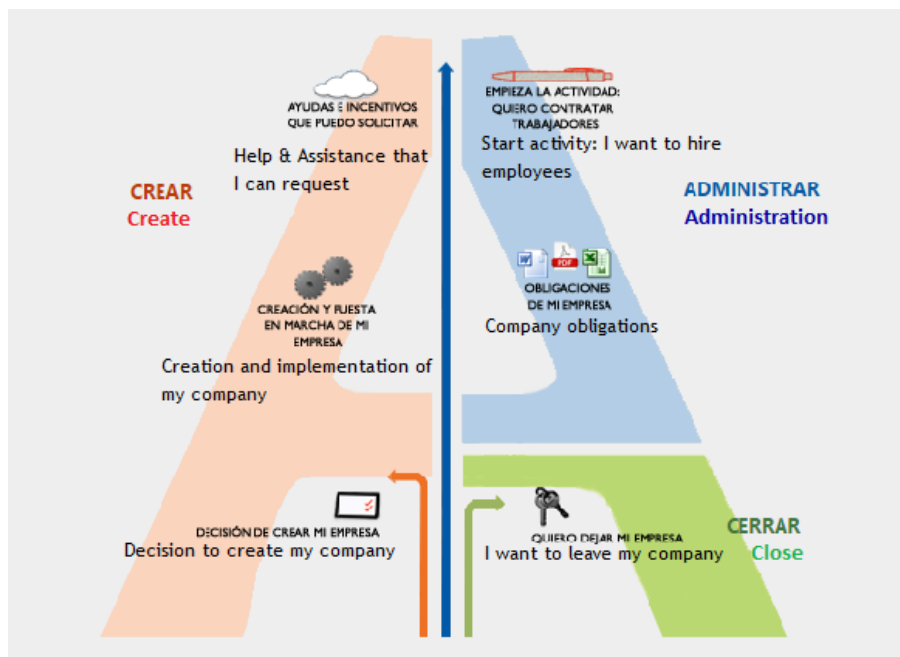
Exercise of the activity

The realization of an economic activity gives rise to the fulfilment of certain administrative formalities that, in turn, give rise to obligations which the employer must meet.

It provides access to information concerning the different proceedings, following the typical pattern of traffic business and the formalities that arise during business performance. That is to say, transversally to the legal form to be taken by the employer or the legal scope of each procedure, explains the procedures to be performed on the basis of the events or economic facts that can usually occur over the life-time of the company.

- Fiscal obligations
- Accounting obligations

The self-employment portal



The DGIPYME created this website to help entrepreneurs with their business plans and business operations.

The information has been organised into 3 general blocks that correspond to what we might call the life cycle of the company, in this way they offer a practical guide consisting of 3 main parts: creation of the company, management of the company or exercise of the activities and closing or ceasing operations of the company.

Obstacles to Entrepreneurship - Andalusia

Comparative analysis data of the entrepreneurship index shows Andalusia to be above the national average for Spain.

The GEM (Global Entrepreneurship Monitor) indicates that Andalusia is a land of entrepreneurs where many good ideas are created and successful projects are undertaken. Fostering a spirit of innovation and business enterprise is a key element in public sector entrepreneurship policies, as is knowledge of the importance that such policies have for the social and economic development of regions, and as a fundamental element for fostering innovation, the basis for competitiveness.

Potential solutions:

- Reducing the bureaucracy of administrative procedures and the timeframes necessary to set up a business
- Lack of coordination between administrations, the need for new, tailor-made public and private financial instruments to set up new businesses, the lack of financial education and the insufficient appreciation in society of the figure of the entrepreneur and the values that attempting a business venture represent.
- Strategies should be established to improve the achievement of objectives. This should be based on simplifying administrative procedures to set up a business; improving regulations in the areas of tax and social security during the initial years of a business, in keeping with other European countries; and the formal implementation of fostering enterprise culture at all stages within the educational system as a cross-cutting subject.
- Provide technical support for validation of business ideas and to prepare business plans in an attempt to reduce risk; make public and private tailor-made financial instruments available, with a reduction in guarantees like risk capital, crowd funding, and microcredits. The creation entrepreneurship support networks among institutions, promoting events for encounters.

Statistics - Andalusia

MONITORING REPORT FROM ANDALUCÍA EMPRENDE 2014

The information presented in this section has been extracted from the monitoring report elaborated from Andalucía Emprene in 2014 and that provides information related to the companies hosted by the incubator and that have benefit from Andalucía Emprene services.

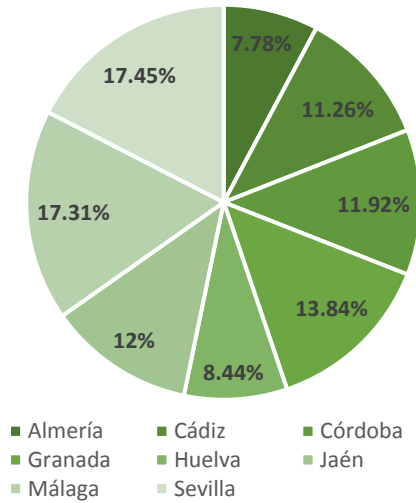
Companies and jobs created

In 2014 Andalucía Emprene has contributed to the creation of 14,620 new companies that have generating 17,964 new jobs with an initial investment of around 156 million of euro.

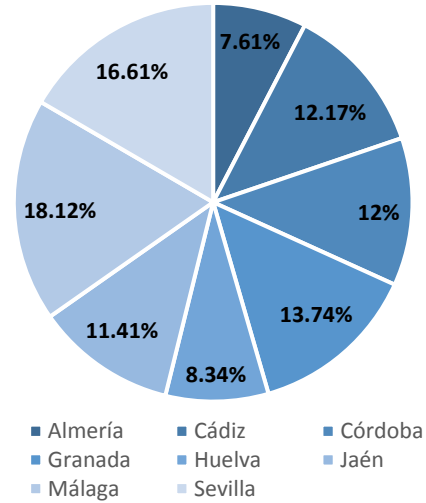
As depicted in the table below Malaga and Seville are the province with the greater number of companies created and employment generated in 2014.

Province	Companies created	Employment generated	Initial investment
Almería	1,137	1,367	11,728,336 €
Cádiz	1,646	2,186	19,699,086 €
Córdoba	1,742	2,157	20,383,188 €
Granada	2,023	2,468	26,133,589 €
Huelva	1,234	1,499	12,609,815 €
Jaén	1,756	2,049	21,918,173 €
Málaga	2,531	3,255	24,274,076 €
Sevilla	2,551	2,983	18,970,355 €
Total	14,620	17,964	155,716,618 €

% of companies created in 2014 by province



% of employment generated in 2014 by province

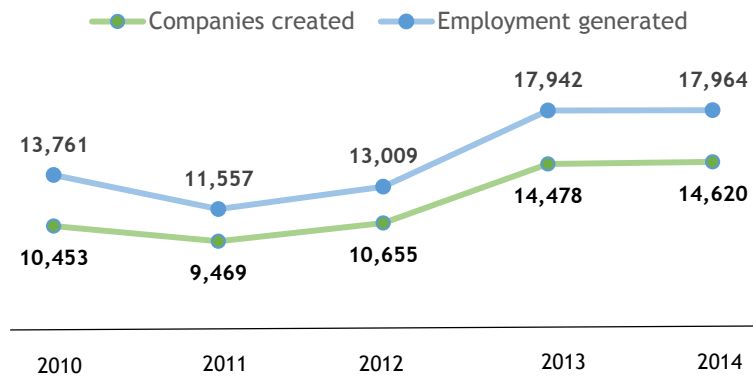


The table below shows the evolution of the companies created between 2010 and 2014.

Provincia	2014		2013		2012		2011		2010	
	Companies created	%	Companies created	%	Companies created	%	Companies created	%	Companies created	%
Almería	1,137	7.78%	1,204	8.32%	949	8.91%	869	9.18%	906	8.67%
Cádiz	1,646	11.26%	1,665	11.50%	1,215	11.40%	1,066	11.26%	1,249	11.95%
Córdoba	1,742	11.92%	1,628	11.24%	1,026	9.63%	945	9.98%	1,033	9.88%
Granada	2,023	13.84%	1,824	12.60%	1,337	12.55%	1,108	11.70%	1,419	13.58%
Huelva	1,234	8.44%	1,308	9.03%	1,018	9.55%	949	10.02%	983	9.40%
Jaén	1,756	12.01%	1,716	11.85%	1,334	12.52%	1,163	12.28%	1,252	11.98%
Málaga	2,531	17.31%	2,458	16.98%	1,918	18.00%	1,612	17.02%	1,695	16.22%
Sevilla	2,551	17.45%	2,675	18.48%	1,858	17.44%	1,757	18.56%	1,916	18.33%
Total	14,620	100%	14,478	100%	10,655	100%	9,469	100%	10,453	100%

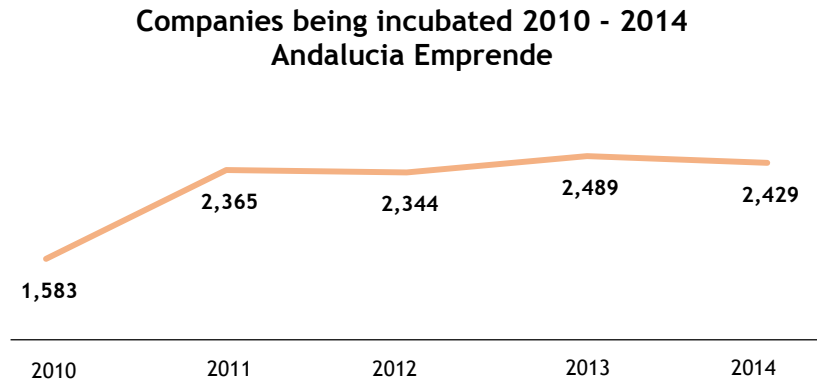
Overall, the evolution of companies created and employment generated has increased apart from 2011 when there was a slight decrease.

Companies and employment generated in 2010-2014 - Andalucia Emprende

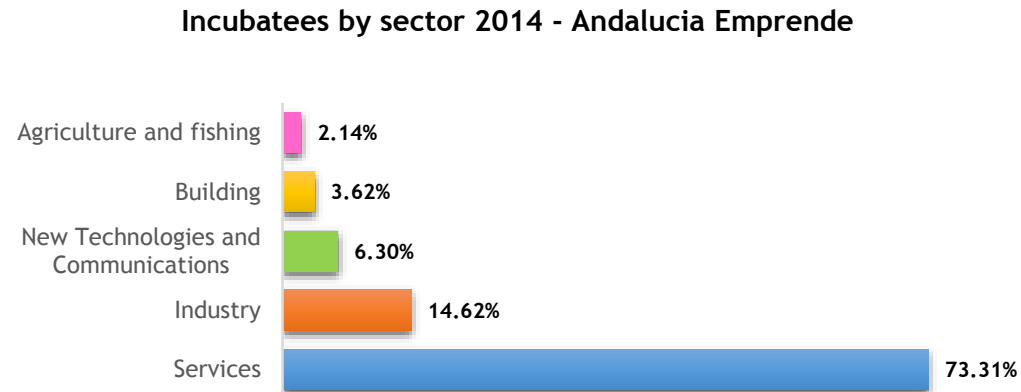


Incubatees companies

In 2014 there were 2,429 projects being incubated and benefiting from the personalized assistance of Andalucía Emprende.



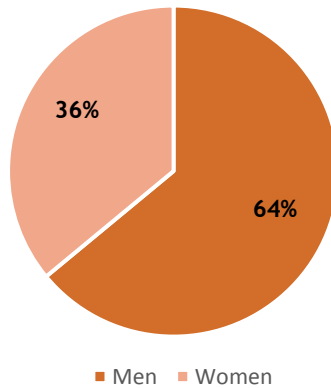
The companies incubated in 2014 belong mainly to the following sectors: Services (1,780 companies representing 73.31%), Industry (355 companies) and New technologies (153 companies).



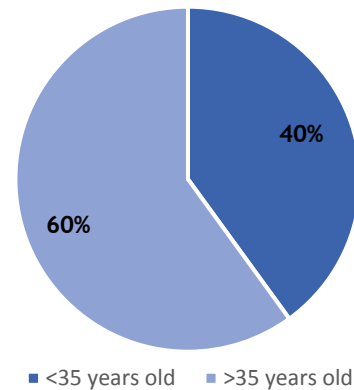
The table below reflects the distribution of entrepreneurs by gender and age in 2014. Most of entrepreneurs are men older than 35 years old. It can be seen that the province with the smallest percentage of female entrepreneurs is Jaen (28.79%). While Almería is the province with the greatest percentage of young entrepreneurs (48.5%).

Province	GENDER			AGE		
	Men	Woman	Total	< 35 years old	>35 years old	Total
Almería	61.86%	38.14%	333	48.50%	51.50%	334
Cádiz	66.77%	33.23%	313	40.38%	59.62%	312
Córdoba	66.30%	33.70%	454	38.99%	61.01%	454
Granada	54.29%	45.71%	606	38.94%	61.06%	606
Huelva	67.46%	32.54%	421	33.02%	66.98%	421
Jaén	71.21%	28.79%	521	39.16%	60.84%	521
Málaga	65.63%	34.37%	611	37.81%	62.19%	611
Sevilla	63.59%	36.41%	780	43.21%	56.79%	780
Total	64.30%	35.70%	4,039	39.91%	60.09%	4,039

% of entrepreneurs in 2014 by gender

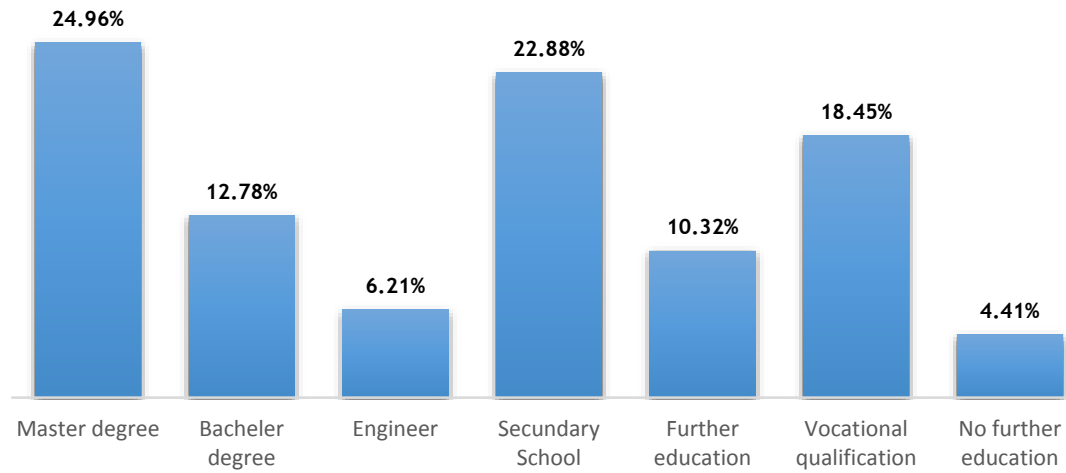


% of entrepreneurs in 2014 by age



24.96% of entrepreneurs hold a master degree, while 22.8% has finished secondary school and 18.45% have carried out vocational training.

% entrepreneurs by educational level 2014



ANDALUSIA BASIC DATA 2013 - INNOVATION AND TECHNOLOGY DEVELOPMENT

The data presented in this section have been extracted from the economic report 2013 elaborated by the Andalusia Statistical Institute.

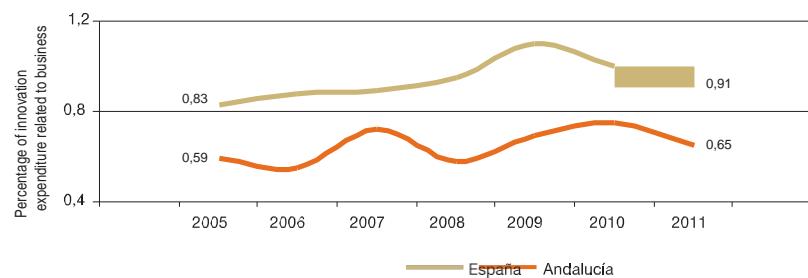
Innovative companies 2009-2011

	Andalusia		Spain	
	Total	% ^a	Total	% ^a
Companies with technological innovations (<i>product or process</i>)	2,909	12.3	27,203	16.6
Companies with non-technological innovations (<i>organisational or commercialisation</i>)	5,115	21.7	40,191	24.5
Total of innovation based companies	6,365	27.0	50,982	31.1

Main technology indicators in companies 2011

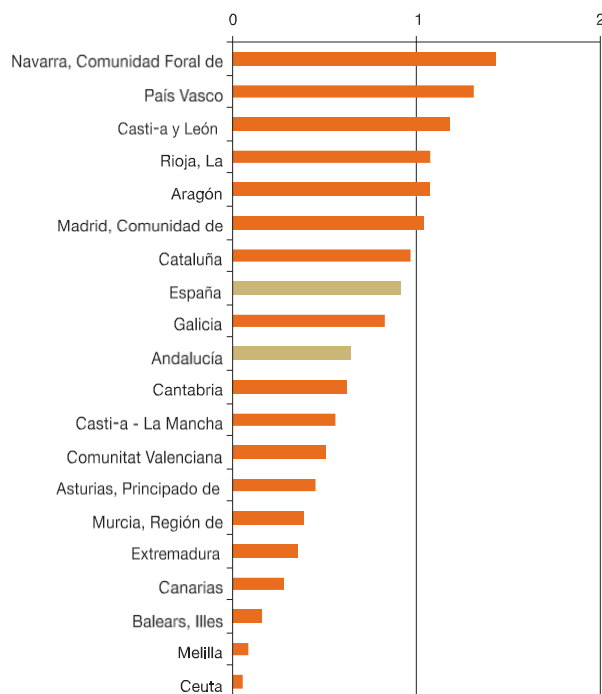
	Andalusia	Spain
Companies with technological innovations	2,118	20,487
Total expenditures in technological innovations (millions of euro)	933	14,756
Innovation intensity (%)	0.65	0.91

Evolution of the technology/innovation intensity in companies



Technological innovation intensity in companies by region 2011

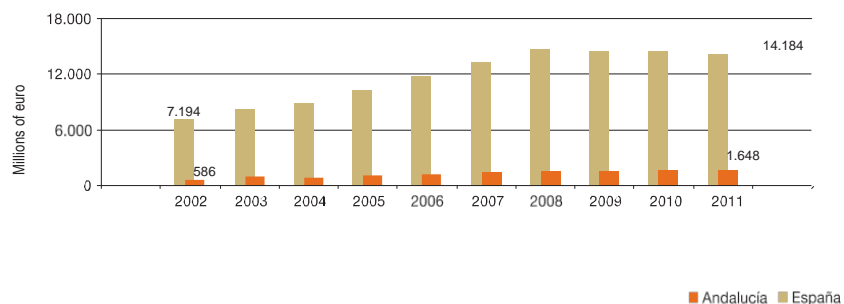
Percentage of innovation expenditure related to business turnover



Main R&D indicators 2011

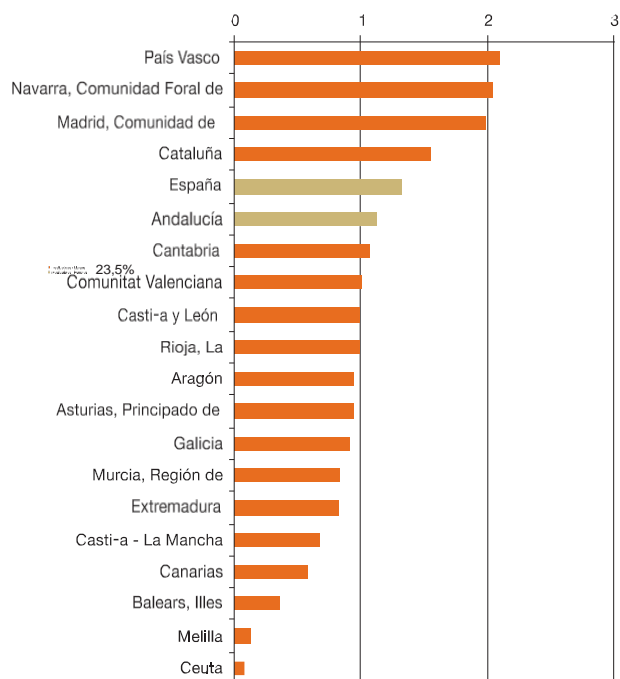
	Andalusia	Spain	% Andalusia rel. Spain
Total expenditure in R&D (thousand euro)	1,648,471	14,184,295	11.6
Companies	598,228	7,396,369	8.1
Public administration	340,204	2,762,385	12.3
Higher education	708.973	4,002,024	17.7
Non profit Private institutions	1.066	23,517	4.5
Total full time staff	25,433.8	215,078.8	11.8
Researches	14,609	130,235	11.2

Evolution of the internal expenditure in R&D

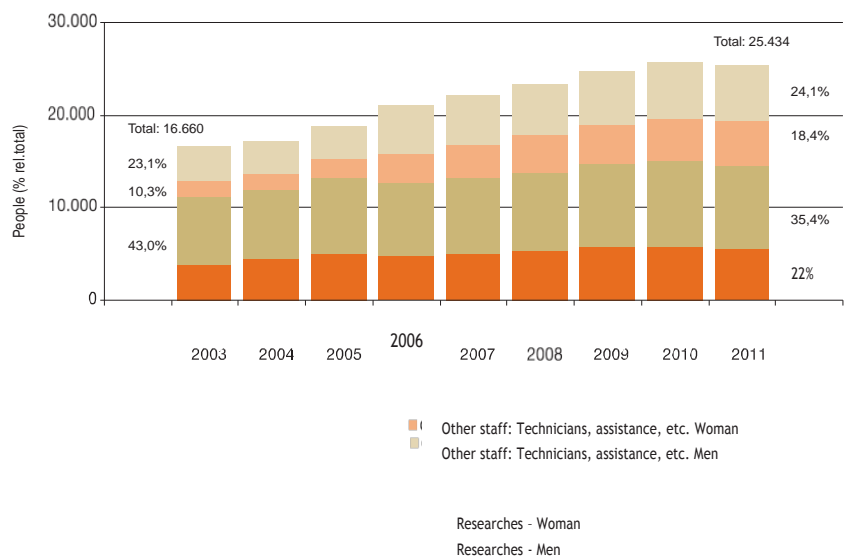


R&D activity by region 2011

Percentage of R&D expenditure related to GDP



Evolution of personnel in R&D by position and sex



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