



EUROMED Invest Academy Barcelona

“Barcelona Declaration+20, Trade and Investment for a Mediterranean of shared prosperity”

Business Development Support for Women Entrepreneurs: case study PAEM

Barcelona, 24th November



PROGRAMA **A**POYO **E**MPRESARIAL **M**UJERES

Business support program for women



What is PAEM?

A program that delivers **comprehensive attention** for women entrepreneurs in start-up stages:

- **Individual counseling** to develop a business plan and analyze the **economic feasibility** of the project
- **Workshops** to develop skills and attitudes that foster entrepreneurship
- Access to a **microcredits** program



How
can you
contact
a PAEM
office?

- **In person**, at the Chambers of Commerce from all over Spain
- **Or on-line** <http://www.camara.es/es/creacion-de-empresas/apoyo-empresarial-las-mujeres-paem>

Apoyo empresarial a las mujeres.

Para solicitar esta ayuda, acude a tu Cámara de Comercio o ponte en contacto con nosotros cumplimentando este formulario.

Nombre *	Apellidos *	Comentarios *
<input type="text"/>	<input type="text"/>	
Empresa	Email *	
<input type="text"/>	<input type="text"/>	
Teléfono *	Provincia *	Código postal *
<input type="text"/>	<input type="text"/>	<input type="text"/>

☐ He leído y acepto la [Política de acceso y privacidad](#)

Enviar



Where
does the
funding
come
from?

ESF - European Social Fund

Ministry of Health, Social Services and
Equality (Spain)

Spanish Chambers of Commerce



What is
the
objective
of the
program?

Help women to set up their own
businesses... If they're ready to do it!





What problems do women entrepreneurs face in Barcelona?

Starting a business demands a lot of **time, effort and polyvalence**... often incompatible with family obligations

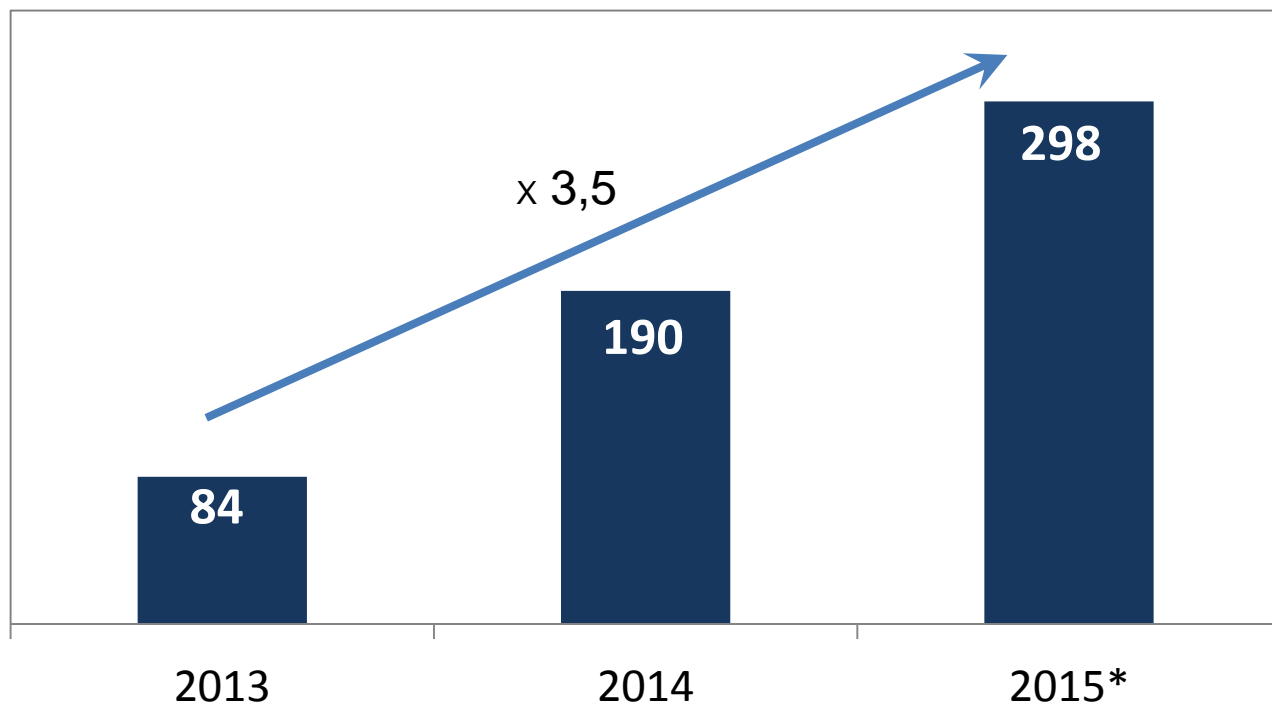
Tax scheme not adapted to early stage business / self employed

Lack of **business/management skills**

Red tape, especially for brick-and-mortar businesses



How
many
women
have
benefited
from
PAEM?



**Until 18th November*

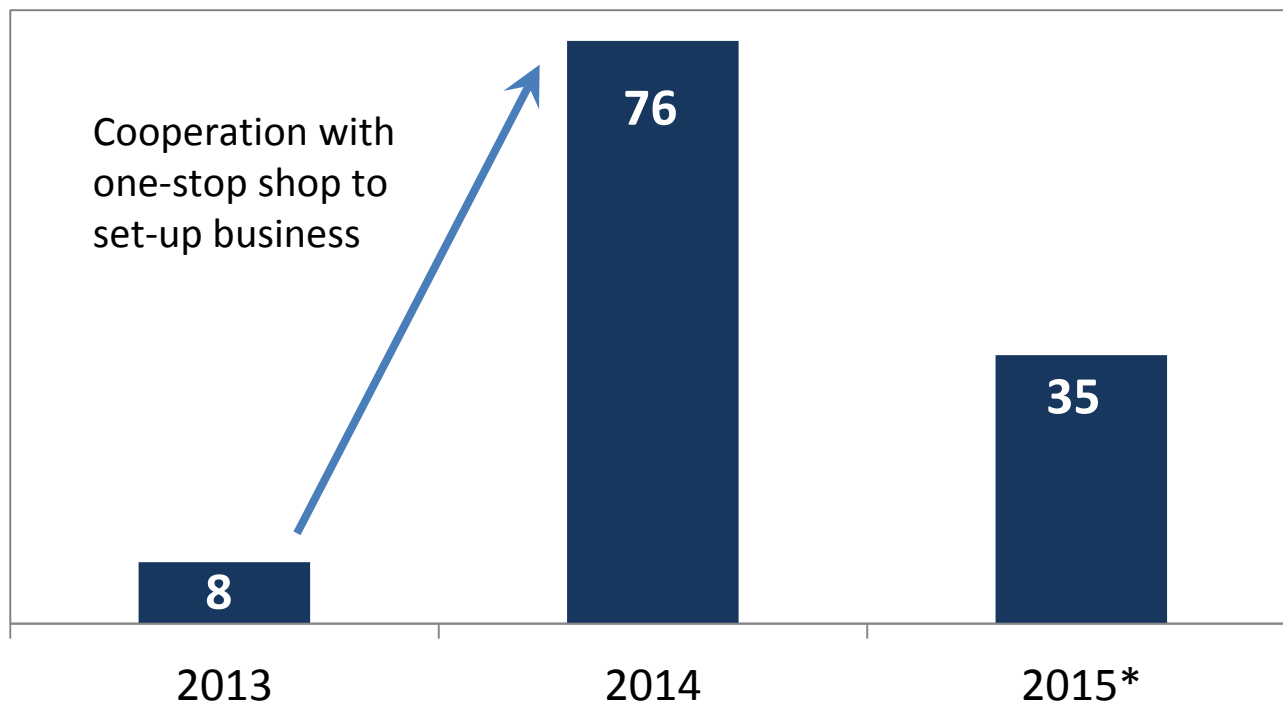
EUROMED INVEST

What's
beneath
the
increase?





How many businesses have been set up by “PAEM women”?



**Until 18th November*



Microcredit program

Main features

Pros

No financial guarantee
(property, payroll) is
required

Approval based on
confidence, and a business
plan endorsed by the
Chamber

Fixed interest rate (better
prediction of cash flows)

Cons

Limited to 25,000 €

The loan must be used for
fixed investment (facilities,
equipment)

High interest rate (6.25%)



Thank you for your attention!

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More [info](#) on PAEM (in Spanish)

