



Project on “Empowering SME Development Agencies with Innovative Financing Solutions under the OIC-SMENET Framework”

Workshop on “Designing Implementation Strategies for Innovative SME Financing Support Mechanisms”

16-17 September 2026

Ankara, Türkiye

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Content



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What is the **KOBİA (one-stop shop model)?**

International recognition

International initiatives

Way forward

Q&A





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What is the KOBIA?

KOBIA is a public legal entity that supports the development of SMEs, provides them with a number of services, and coordinates the services of state authorities in this area.

Number of active SME's: 401 149

Share in the economy: 99,7%

Number of employees: 390 800

Share in employment: 44%

**Value added: 20,1 Bln AZN
(11.824 billion USD)**

Share in added value: 18%

Feedback channels

- Field meetings
- Individual visits to businesses
- Public Council
- Surveys
- Entrepreneurial applications.

Main areas of activity

- Access to finance
- Access to markets
- Access to knowledge and innovation
- Access to G2B and B2B services
- SME green transition
- SME digitalization

Service infrastructure

- SME Friend Network
- SME Houses
- SME Development Centers
- Model Factory

Support mechanisms

- "Startup" certificate
- Grant Program
- Internal market research
- Access to large retail chains
- Participation in exhibitions

Enabling business environment

- Coordination Group
- New SME criteria
- Law "On the Development of Micro, Small and Medium Entrepreneurship"
- SME cluster

Access to Finance



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Financing Grant Projects



Up to 20000 AZN
(11,764.71 USD)

Domestic Market Research



Up to 20000 AZN
(11,764.71 USD)

SME Investment Platform



The portal contains information on investment projects, assets, natural resources, investment opportunities developed by entrepreneurs
link: <https://invest.smb.gov.az/en>

Access to markets



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Participation in Exhibition



Access to retail networks



www.kobmarket.az



Participation of an SME entity in a local and international exhibition

2000
exh

Support has been provided for the sale of products manufactured by SME entities through major retail trade networks

140

Support for Woman
Entrepreneurs

70

Access to Knowledge and Skills



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Model Enterprise



SME Development Center (SMDC)



Video Training Platform



Grant-Startup



Ministry of Economy and Sustainable Development
National Agency of Entrepreneurship

Grant – in the areas of education, science, research, and support for SME's

129 Project

2.2 Mln. AZN
(USD 1.294 million)



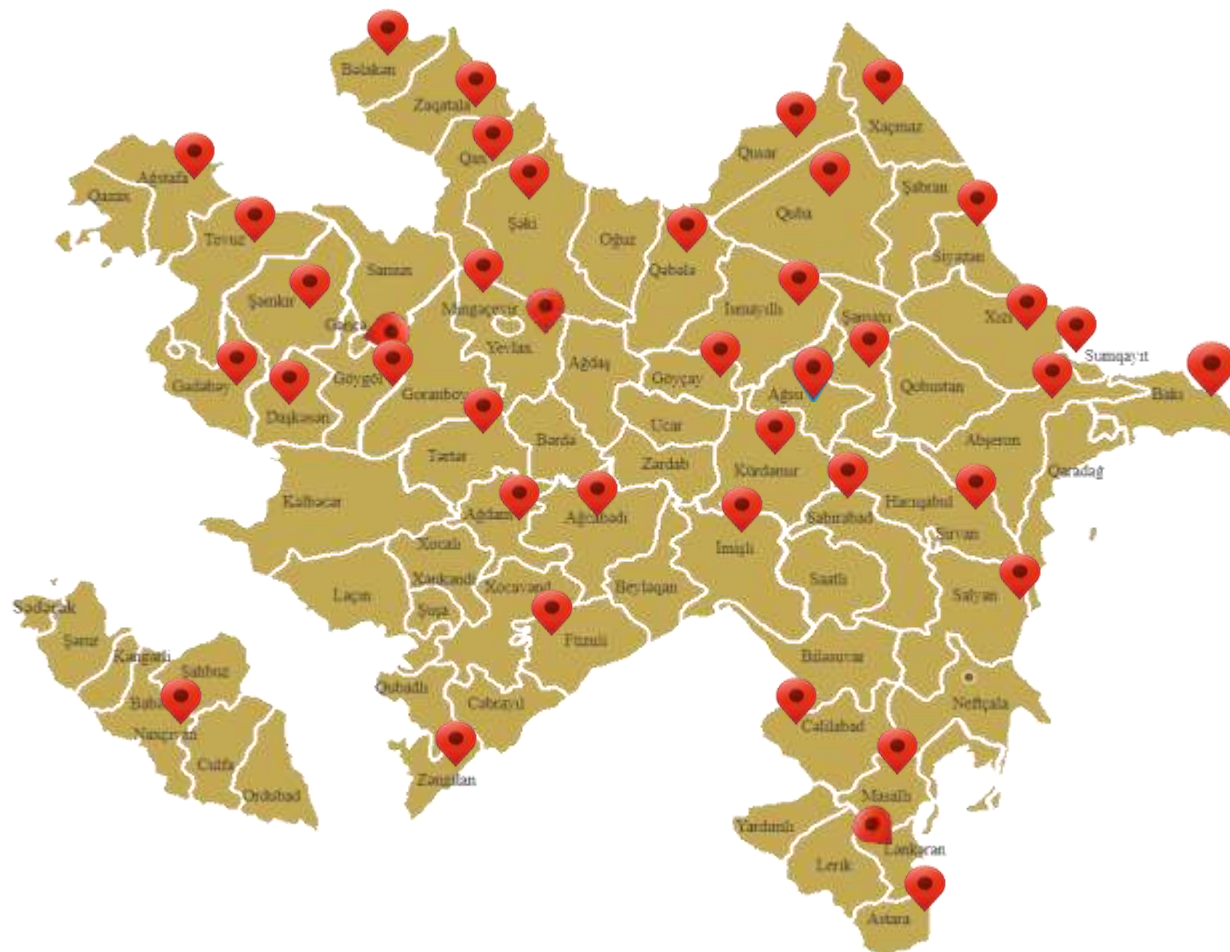
“Startup” Certificate – for SME entities engaged in innovative activities

Up to 240



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54 SME Friend



SME Houses



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- ✓ **Khachmaz SME House:** 07.02.2020 “Khachmaz SME House” commenced operations.
- ✓ **Yevlakh SME House:** 08.04.2021 “Yevlakh SME House” commenced operations.
- ✓ **Baku SME House:** 06.01.2023 “Baku SME House” commenced operations.
- ✓ **Shusha SME House:** 03.02.2025 “Shusha SME House” commenced operations.
- ✓ **Ganja SME House:** 19.05.2026 “Ganja SME House” commenced operations

International Relations and Recognition



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- More than 100 MoUs between international organizations and partners;
- 4 Joint business councils (Azerbaijan-Qatar, Azerbaijan-Saudi Arabia, Azerbaijan-Ukraine, Azerbaijan-Iraq);
- Business trips to more than 50 different countries



International Relations and Recognition



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MEMBERSHIP

**International Council
for Small Business
(ICSB)**

SME Finance Forum

**International
Network for SMEs
(INSME)**



International Relations and Recognition



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Recognition

EU Business Environment Report 2021: KOBIA ranked among the top five organizations in Azerbaijan for the effectiveness of its reforms.

SME Policy Index 2024: Azerbaijan's position improved by three places compared with the 2020 assessment report.

OECD: SME Houses have been recognized as a leading innovative initiative in the field of SME support

International Initiatives



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Azerbaijan Halal Business (AZHAB) Forum

1st AZHAB Forum inaugurated in 2024

- First halal forum in the region;
- 16 countries and more than 300 foreign guests;
- 6 panels;
- Students and volunteers;
- Forming OIC halal agenda (halal-green);
- Exhibition

2nd AZHAB Forum was held in 2025

- **35** countries (OIC and non-OIC countries involvement);
- New approaches to the global halal discourse
- More than **1000** foreign representatives and guests;
- International cooperation and recognition;
- Universities and academia;

Special edition of the AZHAB Forum was held in collaboration with Halal Economy Leadership Forum (HELFL)

- First joint international halal forum;
- IsDB and OIC commitments;
- Active participation of the OIC member states;
- Academia and universities
- Volunteers;

Detailed information is available at www.azhabforum.az

International Initiatives



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Joint Declaration on Baku Climate Coalition for SMEs Green Transition

Main Features of the Initiative

Reasoning

- SME - 50% of global emissions
- No global green SME initiative

Strategic Goals

- Build up both local and global coalition of stakeholders
- Facilitate access to Climate Financing

Uniqueness

- Business model approach
- Global Network of Green SME Centers

Partners

www.greensme.org

No	Countries	National authorities	No	International organizations (geographical location)
1.	Azerbaijan	1.The Small and Medium Business Development Agency (KOBIA)	1.	Asian Development Bank (Philippines)
2.	Belarus	2. National Agency of the Investment and Privatization 3.Chamber of Commerce and Industry	2.	International Trade Center (Switzerland)
3.	Brazil	4. Brazilian Micro and Small Business Support Service (SEBRAE)	3.	World Climate Foundation (Denmark)
4.	Kazakhstan	5. "Damu" Entrepreneurship Development Fund	4.	Statistical, Economic and Social Research and Training Center for Islamic Countries (SESRIC) (Türkiye)
5.	Guatemala	6. Government	5.	Standarts and Metrology Institute for Islamic Countries (SMIIC) (Türkiye)
6.	Moldova	7. Organization for Entrepreneurship Development (ODA)	6.	Islamic Cooperation Youth Forum (ICFY) (Türkiye)
7.	Türkiye	8. Confederation of Turkish Tradesmen and Craftsmen (TESK) 9.The Union of Chambers and Commodity Exchanges (TOBB)	7.	The International Network for Small and Medium Enterprises (INSME) (Italy)
8.	Vietnam	10. National Association of Entrepreneurship	8.	UN Climate Change High-Level Champion, COP29 (USA)
11 Countries		15 National authorities	8 International organizations	

Joint Declaration: main features, main solutions

Broad coalition

representatives of governments and states, parliamentarians, international organizations, chambers of commerce, private sector, non-governmental organizations, science and academia, private investors, financial institutions, and innovation clusters

Soft solutions

Establishing specialized training programs, Supporting research initiatives and academic endeavors on SMEs' roles in green transitions and their adaptation strategies;
facilitate technology adoption, and encourage innovation and supply chain solutions; Enhancing climate risk management knowledge for SMEs in key sectors, including agriculture, manufacturing, and industry;
Facilitating the measurement of SMEs' environmental footprints and integration of climate risks into business models;
Encouraging larger companies to support SMEs' green transitions and integrate them into supply chains;
Stimulate SMEs' demand for green finance and investment, by
Mapping the SME financing ecosystem and enhance coordination through capacity building, policymaking measures, and requisite infrastructure

Institutional solutions

Setting up of Green SME Resource Centers



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Green entrepreneurship

1. Shift to renewable sources of energy
2. Control and reduction of energy consumption and work materials.
3. Optimization of road journeys.
4. Use of recyclable materials.
5. Implementation of technologies for an optimal use of natural resources.
6. Responsible control and treatment of waste.





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Joint Declaration: implementation

An official website (www.greensme.org) has been launched.

September 09, 2024 -

On November 16, 2024, within the framework of COP29, a panel discussion titled “The Role of SMEs in the Green Economy” was held.

On November 19, 2024, within the COP29 "Green Zone", conference “The Role of SMEs in the Sustainable Use of Water”

On March 10, 2025, a side event titled “Baku Climate Coalition for the Green Transition of SMEs: Enhancing the Role of Women” was held in New York within the framework of the 69th Session of the UN Commission on the Status of Women, initiated by the Statistical, Economic and Social Research and Training Centre for Islamic Countries (SESRIC) and supported by KOBIA.

During Baku Energy Week (June 2–4, 2025), at the 30th Anniversary Caspian International Oil and Gas Exhibition, KOBIA's stand was dedicated to promoting the “Joint Declaration on the Baku Climate Coalition for the Green Transition of SMEs.”



THANK YOU!

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