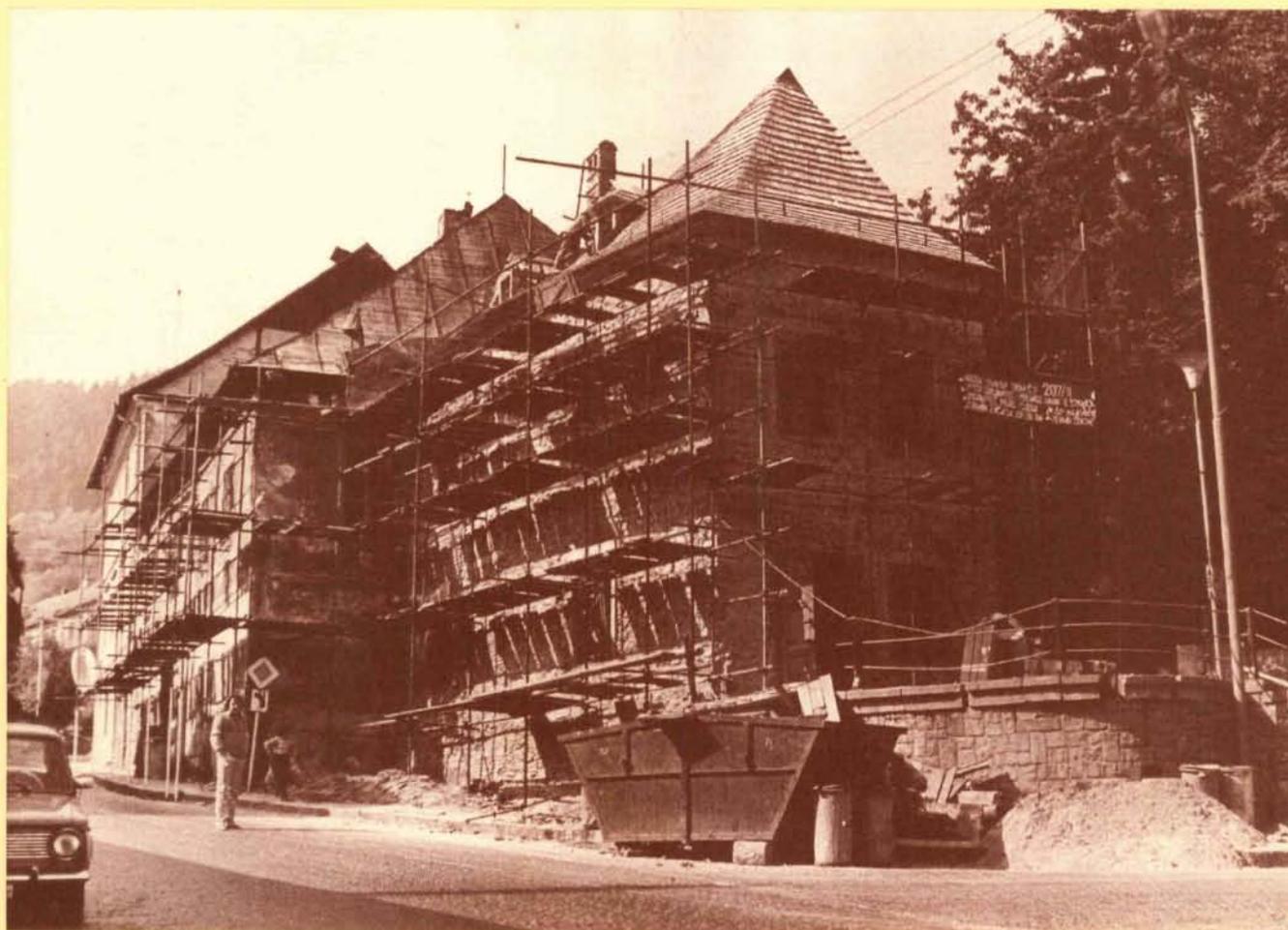


SELF HELP IN REVITALISATION OF MONUMENTS

Report of a conference held in Banská Štiavnica, June 9th 1995



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Conference about self help in revitalisation of monuments

This is a report of a conference held on June 9th 1995 in Banská Štiavnica, Slovakia. The conference was organized by the Foundation for Banská Štiavnica '91 (for the Preservation of Cultural Heritage) and Vereniging Werkgebouw Het Veem, Amsterdam, in co-operation with Academia Istropolitana Bratislava and Pamiatkový Ústav Bratislava - Regional Office Banská Štiavnica.

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Konferencia o svojpomoci pri revitalizácii pamiatok

Toto je správa z konferencie, ktorá sa konala 9. júna 1995 v Banskej Štiavnici (Slovenská republika). Konferenciu pripravili: Nadácia Banskej Štiavnice '91 (pre záchranu kultúrneho dedičstva) a združenie Vereniging Werkgebouw Het Veem, Amsterdam, v spolupráci s Academia Istropolitana Bratislava a Pamiatkovým ústavom Bratislava, pracovisko Banská Štiavnica.

Konferencia sa mohla konať vďaka grantu Holandského veľvyslanectva v Bratislave. Slovenskú verziu správy z konferencie môžete získať v kancelárii Nadácie Banskej Štiavnice '91, Dolná Ružová 22, 96900 Banská Štiavnica, tel/fax +421.859.22006.

Introduction

HET VEEM is an old warehouse built in the 19th century. It was used to store coffee. It was the first building which inside structure carried the whole building, it is very solid. Its surface is 10.000 square metres and it has 300 iron cast columns. The structure is made of American pine, so it could carry an enormous load. HET VEEM is situated in the harbour area and was left empty in the seventies or early eighties when harbour activities moved out west. At that time unemployment was on the increase, social and political unrest arose and the so-called 'krakersbeweging' grew up. In English, this is translated with 'movement of squatters'. This means that groups of people occupy a building on their own initiative, and without permission of the owner. In most cases, after the occupation, the groups try to get in touch with the owner and make a deal for temporary use of the building. A small group of squatters squatted in HET VEEM warehouse in 1981. After some time the Amsterdam local government, which by then owned the building, sold HET VEEM for one guilder, which is about twenty Slovakian crowns, to the squatters, in order to give them the opportunity to turn the building into a business-centre. A foundation called 'HET VEEM' was set up. Its main objective was to help entrepreneurs start a business.

First of all, there was this enormous warehouse which had to be reconstructed into a business-centre. Inside, the space was all empty, walls had to be build, offices created. But also electricity had to be installed, a central entrance, stairways, etc. had to be build. 'HET VEEM' had to invest 5 million guilders (2.500.000 USD) in the building. Local government partly subsidized the project and a loan was granted by the Triodos bank. The people in the building paid rent, but they could lower the amount of money they had to pay by doing something for the community, for instance building the stairs or doing the administrative work, taking into account that some people had more time than money. HET VEEM foundation owned the building, the rent therefore could be kept very low, they did not have to make a profit on it. If there would be made a profit, all profit would go back to the group itself. In the beginning entrepreneurs supported each other, they shared facilities and they tried to work together. A designer and a printer for instance could work together, as colleagues in the same building, but having their own independent enterprise. Before the reconstruction of the warehouse started, an analysis of the problems, the needs and the possibilities was made. A feasibility study was conducted. Then the preparation started and after that the actual reconstruction of the building was carried out. The reconstruction was complicated, because some eighty companies had already started business in the building. Communication and cooperation was necessary to achieve a satisfactory result and to keep the companies in business during the period of the reconstruction. One problem was the fire safety, because of the structure of iron columns, the building was in danger of collapsing in case of fire; to maintain the

iron columns and the character of the building, the wooden floors had to be replaced by concrete ones and a sprinkler installation had to be installed.

When this was all done, most people thought the job was finished. But they found out that the most important part was still to come, the tough job of managing and administering the building. Some kind of structure and organisation had to be set up, tasks and responsibilities had to be defined and mandates were given on the basis of trust to small groups to decide things.

At the moment HET VEEM holds about eighty small enterprises; they vary from one person enterprises to big enterprises with thirty people. In seven years time, over 120 new jobs have been created and the enterprises have a turn-over of about 5.000.000 USD. HET VEEM became an economical power. By showing that they were creating new jobs, HET VEEM could convince the local authorities to invest a lot of money in the building. The need for new jobs 'pushed' the idea of the people in HET VEEM, who not only wanted to create jobs, but also wanted to preserve the building and to create some kind of interesting working community. They tried to lower the costs of the restoration of the building by not doing everything at once and also by doing a lot of self-work. They succeeded in 'selling' their idea and found a bank which was crazy enough to invest in the project: the Triodos bank. This bank works with private securities, everybody in the building gave security for a certain part of the total amount of the loan.

The quality of life has always been very important in HET VEEM. There is a rule that thirty percent of the tenants should be artists and seventy percent entrepreneurs, to secure a nice 'mix' of people.

HET VEEM has its own newspaper, it houses a theatre, a gallery and a cafe/restaurant.

Questions, remarks and discussion

1. The question on the requirements and the assistance from the local authorities

First of all they gave us the subsidy about 1 000 000 USD so they took about 20 per cent of the whole financing of reconstruction. That was the main thing they did for us. They put a few conditions for the money they gave us. One of the conditions was that we fulfil all the conditions the firemen put on it and the other rules about civil service had to be fulfilled. And the local government had an influence on who could get into the building. They even made a kind of contract, that made it possible that the local government had a quota in the people who newly entered the building. Although they have never used this right to have an influence on this matter. It was kind of a fake condition, they did not make use of their rights.

I would like to add something to this which deals with a common interest. Maybe people behind me represent a Post bank and I immediately started to make up things. There is somebody who needs a building, there is a local authority who has responsibility, there is a bank who has a building. And that was exactly the situation we had in Amsterdam. The interest of City Council was unemployment. Interest of HET VEEM was to have this building renovated and to start some jobs and the interest of the bank was social responsibility, too. Another interest of the City of Amsterdam was that this city council is restoring the old city. It means that if there are enterprises in it which have a low rent it is very difficult to come back because the rent is raising very much after restoration. So, the government is always looking for cheap places and that is why they wanted to have an influence in HET VEEM, that they could put people in our building, but HET VEEM was full very fast and they could not use this opportunity.

2. Question about the age structure of the community and the motivation of people to enter the community.

As far as the age is concerned it is something between 20 and 30, they are relatively young. To keep things going is one of the hardest things to do, I think it is the threat of every organisation, to put the things together and just point them into one direction. This is very difficult. We had a structure in which the problems were solved democratically which made it actually awful. You can talk about it till you weigh an ounce and still not convince other people. But I always believe in small groups with strong leaders, I use to call it 'enlightened despotism'. Something like 1, 2 or 3 people who push organisation. If they do it you better pay them, otherwise they quit the job.

I want to add something to Daan's story. I think in the first years it was very important that it was only a small group, 10 to 30 people. As Daan said the democracy took a lot of time, but I think in this first period it was necessary to have a lot of communication between all the people who were involved. This super-democratic phase was a really necessary phase of the whole process. And after these three years more people were coming into the building, so the initiative group was growing and growing and the structure of communication and management of the building needed to go to depth. The situation was growing into the enlightened despotism.

Daan: What I am trying to explain is that I am always looking for the interest. Somebody has to have an interest to deal with the situation. One of the main interest for the enterprises in HET VEEM was a low rent. That actually might have been the first reason. It is the only place in Amsterdam or in Holland, where you can start your business at say low scale and low price situation. That is one thing.

What I wanted to say with the term enlightened despotism, that if you have a big group you need somebody who can translate this to all the officials, that do not want to talk to this complete group. So you have to find some people who know how the world turns around and who can translate what has been discussed in this group in the very organised form. So you need some people who will take the initiative and want to represent the community in the way that they explain to the bigger community what is going on from inside community to outside world.

Harm Jan: I would like to add something about these leaders of the group. It is important that they are trusted both by the group and by the officials. Because if you have a person who is only trusted by the group he will not be believed by the government and banks. And if you have someone who is leader and is only trusted by the banks and government he will not be trusted by the group. So it is difficult to find the person who will be trusted by both, but this is important. If you do not find such a leader within the group you will not achieve what we achieved in HET VEEM.

Henk: Maybe I can add something to it as well. We are talking about leaders of the group who want to determine themselves how to use the building and how to work together. It does not mean that always the same people are stepping forward. I mean that everyone has his or her own qualities. And it means that if there is a big meeting, someone can speak very easily at a big meeting and one other cannot. If you have a group working together on reconstruction one is very handy to do this work and one other is not. One is good in organising things and one other is not. And in this complexity a lot of people find their own way to take some responsibility and to use their own qualities.

There must be a representative in this group. There are the artists in the building so there has to be an artist among the representatives. We have to ensure that all our different interests are being served.

And I will give you two other key words: patience and the longing to co-operate. Talk, talk and arguments, although talking sometimes turns into fighting, so fight. You must do it together.

3. Question on the kind of the bank participation and the credit repayment.

Ben: Your question was about the enthusiasm and technical aspects of the loan. It was a 30 years loan. And the guarantee was the building itself. The height of the loan was 700 or 800 thousand USD. So we tried to apply in ten banks. Nine of them said no. Why? Because they thought we are idiots who had an idea and were enthusiastic. This tenth bank was the Triodos bank, which wanted to do business in a different way. But maybe the biggest thing is that you should translate your enthusiasm into an interest of all parties. And that I already was explaining. I mean there was a

high rate of unemployment and the City Council wanted to give us some money. And we had a business plan and I always believe that everybody should work where everyone is good in. So if one asks you 'how should you react on an initiative like this' instead of this you should ask for a business plan. This is what we asked our entrepreneurs who want to enter the building, too. We ask them: What do you expect? What are you going to produce? How good is your product? What will the growth of your production be? And what you should ask of the bank? The enthusiasm is not enough. You should ask about a business plan in which you should state what will be your income in five or ten years and how would you manage this. You should show a bank that what you can do is to work not only on ideas but also financially. I know that many people are always afraid that if they have an idea and they translate it into money it is not their idea any more. But this is one of the main thing you should do. You should be smart.

I do not say that we could manage it only by saying that we had a nice idea and we make it profitable. For sure we needed the third party which was a local authority. You have to have a local authority who can direct things in the way that is needed. You will also have a third party, regardless it would be communist or capitalist society, you will always have the authority who can use its local influences.

Ben: I should add something which is quite simple but is always very important and it is that you have to do everything you can to keep the rent low. So, that the cost for people who want to rent the building are manageable. It is the best guarantee for the bank for repayment. And there are many possibilities to try to keep this rent low. In our situation we tried to keep also investments as low as possible with maintaining quality of the reconstruction and at the same time we organised very complex methods in an internal system to give people possibility to work in the building and diminish the rent. Do work in the building means discount on rent. And there are also other possibilities to manage this. For example you can organise the diversity in rents in relation with the income of the enterprises. You can take into account this diversity in the scale and the measures of the rooms you can rent.

Henk: To come back to the question. We had the building and we had enthusiasm. The building is rather easy because it represents an amount of money, that is to figure out. If we do not pay back, the bank will get the building. That is the trick. The enthusiasm we could pay to the bank back, but there is the problem. So the bank asked us to show enthusiasm by personal participation. It is rather difficult to explain this, but the idea is that the bank was talking about private security.

Ben: May I help with an explanation? What you try to say is that this bank operates in the way which is specific for the

Triodos bank. I guess it is the only bank in the Holland which works like that. What they do is that they want first of all to have a guarantee that the construction of the building is all right. The second part is that they split the amount of debt up into let us say 80 pieces and you have to sign personally for this part. So what you can do is to go to your friends, your rich mother or uncle, whoever having some money and ask: 'Do you want to guarantee this initiative?'. Well, if you not have much money you can ask other people to take the risk for you. And this is very special about this bank.

4. Question on unemployment in relation with the older generation, which seems to be the problem in Slovakia.

This is rather difficult to answer. I think in Amsterdam there was not so much contradiction in HET VEEM. It was not so much contradiction between us as young people and older people of the established communities, because the people in local government in Amsterdam were only a bit older than we were at that time and also it was a rather progressive left wing government at that time. What is an important factor in understanding relation between the people in HET VEEM and the local government, we have to go into a new lesson. In the seventies in Amsterdam there were quite hard struggles between the local government and squatters. Even there were tanks in the town to drive out the people from squatted buildings. And I think it was beginning of the eighties when we started HET VEEM and the local government of Amsterdam wanted to show a more social face and from the first moment on when we occupied HET VEEM they wanted to negotiate with us. And so they did and the whole relation between local government and the people of HET VEEM I think was a rather good one.

5. Question on the low age of people in VEEM and relation to their business experience (or lack of business experience) and whether there were any conditions to get accepted into this community.

Henk: The average age of the people was I think mid or end of twenty, thirty. Most of them had little experience in doing business, most of the people were starting their business. As Daan told you, the profit which they made last 5 years is getting higher and higher. I think that this is an important factor of success of HET VEEM, because the small companies that started in the building have been very successful and could help each other, which is another important point of the project. Daan gave you the example with the slide on which artists and companies are working together in the building.

Ben: Can I contribute with something to your second question on the entrance conditions. We want a business plan, not completely on paper, but somebody has to make clear that he can do a feasible business. And to the first

question, you have a community of eighty people and one goes better than the other one, that means that there is some sort of buffer. What I mean is that some people cannot pay rent for a while or do something on organisation, so they get some time to get stronger or try to work in a different way to check if this formula is more successful.

Second session: the story of the co-operation between working communities in warehouse buildings along the river Y in Amsterdam (presented by Harm Jan).

I have no slides but I have photos, so I will try to walk around with some tables and the rest of the photos I display as a kind of exhibition. I am going to talk about the other working communities along the river Y. The river Y is a very big river and there were no houses along the river, only warehouses and the harbour facilities. The harbour moved out to a bigger place. The warehouses were abandoned and most of them got squatted. They were groups of artists and craftsmen and usually they were judged in a positive way by a town government. So they were not kicked out by the police, but not here. If a squatting group comes into a very expensive house in the city centre they will be kicked out by the police. Three years ago the town council came with a very ambitious plan for the river Y and there was a threat to all these warehouses that they would be demolished and of course all the working communities in those buildings would have to look for another place. But it is very difficult to get a place for this kind of activity in Amsterdam. Because the rents are very high in the rest of Amsterdam and if you are an artist you cannot pay such a high rent. Besides that we liked the place very much and we liked the buildings so much that we did not want to get out. So then we realised that all those working communities had to work together and we formed a union. And this union was purposively called: guild. This is a word from the middle ages to express craftsmanship, because what we had in the building were mainly craftsmen and artists and not so many high-tech employees. I am one of the active members of that guild and therefore I know quite well all the different communities which are united in this guild and I see also differences. Most of them differ very much from HET VEEM which just has been presented to you. But first I will go around with the photos of the environment to let see you what our buildings look like from outside. You will see they are all huge buildings. Some of them have windows but other don't have any windows – those which served as the storehouses for grain or for meat. Buildings without windows are technically more difficult to adapt to a working community use but we still believe it is possible in a way. Now I will go around with some photos from the inside of these buildings. I have also got photos of all different professions and I will exhibit them, too. For example this is our office but there are also

many workshops for craftsmen. For example here an antique boat is being restored. This is an enterprise where furniture is made, but we have also a bakery. Here is a dancing studio and here you see also a painter in his studio. I must say in most buildings the situation for a working community is far more difficult than in HET VEEM. I will try to explain why. HET VEEM was one of the first buildings that was squatted and the group in this building had a very clear idea about what to do with the building. Also at that time there were more possibilities for grants and subsidies from governmental administration bodies. Nowadays it is practically impossible to get money from state or from the town government for working communities. So, there were two possibilities left for getting money. One was a bank, for example the Triodos bank, and the second possibility was the structure of the building is being bought by a Social Building Co-operative. The Building Co-operation system in Holland has a long history and in this hundred years of history they have saved huge amounts of money. So they can afford to buy the building structure. The inside of the building will be developed by the working community itself. It is very important that all members of the community work together very well, because you are responsible for the whole inside of the building. And you are responsible for paying rent for the whole building to the Building Co-operation. Two years ago there was a conference of Building Co-operations from Holland and Slovakia in Nitra, which I attended. I asked the director of the Building Co-operation which owns those buildings in the new part of Banská Štiavnica whether it would be possible that he would buy buildings in the old centre of Banská Štiavnica, but unfortunately he replied that his co-operation has many problems because of empty houses and unpaid rents. So I am afraid in the following ten or fifteen years it is not possible to count on this possibility of developing houses in Banská Štiavnica by a Building Co-operation. I think the only possibility which is left is financing by a bank. We were talking with the director of the Triodos bank last week and he was positive about financing institutions and associations who are restoring buildings in the old part of Banská Štiavnica. But he said that he was not going to finance all separate institutions. It is necessary that there will be a central financial institution for the town, the region or even on a national level for all the institutions which has in its scope developing buildings according to the self-help model of HET VEEM. We would like to discuss with the existing institutions in Banská Štiavnica, or regional and even national ones, who could be a partner for the Triodos bank.

I would like to say several words about responsibility and the organisation and involvement of groups. What I see in most buildings along the river Y is that it is difficult to get all people involved. And I think that the biggest enemy of involvement is uncertainty. The situation of most working communities is uncertain, because as long as the building is squatted there is still a possibility to kick people out and to buy buildings or to build a new building in the place of

these old warehouses. What you can see in those groups is a kind of apathy. People are not taking initiative because they think 'every nail I fix into the wall can be for nothing'. I think giving those groups more certainty is one of the most important means to get more people in the buildings involved. The second important factor for involvement is the responsibility for the finance. Opposite to a grant or subsidy, if you get a grant you are responsible for paying back. So I think the system in which you get a loan from the bank is better than getting the grant from the government, because you are obliged to pay the money back and everybody in the community realises that the success of the initiative is depending on the co-operation of everybody.

The third factor concerning the involvement is the level of activities in the building. We see that the buildings which operate very isolated are not popular and not supported so much by the town government as buildings in which are public activities like expositions, art galleries, restaurants and theatres. I think Banská Štiavnica is very suitable for public activities. Because many tourists are coming here, I think 500 thousands per year according to some report, and all these people walk along the buildings and can take part into the activities like visiting a workshop or visiting an exhibition or visiting an art gallery.

Afternoon session

The session started with some remarks clarifying the matter.

Henk: During the break I was talking to some people and I got the impression that some people are thinking 'what are they doing here', because the problems in Slovakia are different than those we met in Holland. And for this reason I want to explain something about it. In Slovakia, the problem for many people is to start a company and rent room in the building, there is a high level of unemployment in Slovakia and that many people think that it is impossible to achieve some result. I think it is necessary to explain, that the main reason for these projects in Holland is the same problem, the problem of high degree of unemployment especially for young people. Also the base for projects we are talking about in Amsterdam. So I think, that we are mainly talking about the same situation and the same problems you have to deal with and that means that you have to look for possibilities, especially how to finance the project and how to find financial resources for your enterprise or activity. In Holland as an architect I have been working on almost ten projects that have been realised. Many of these projects are a combination of a basis to live – houses – and a basis for activities – the workshops for craftsmen. This means these are activities for people with low income. And it is also true that the houses are meant for people with low income, for young people who are unemployed or students. And there are different

possibilities how to get money from for example the government to pay housing reconstruction in Holland. And that gives the possibility to keep the rent for rooms for activities on a low level. And combining houses with other activities can reinforce the whole project. Altogether we are talking about situations in which you are dependent on banking facilities or money from the government or from friends. And in that sense I can explain another situation. I am working on a project in Nicaragua in Central America, and these are projects especially for very poor people. These are projects about providing the drinking water, housing projects and things like that. These projects are financed by money especially from European Union or European countries. To avoid the situation that people will stay dependent from money they get from rich countries we organised a strategy and method of revolving funds. It means that the investment is a gift from European countries and the European Union, but the people have to pay back these investments in the fund and they can control this fund themselves. To build new houses, to do other activities. And maybe this is also an example which can be possible here. So what I have explained is that we are talking about the same problems and lack of money to realise the activities and the necessity to initiate creative activities to find solutions.

Contribution presented by Mr. Juraj Čabák, the Senior Clerk of the District office of state administration:

At the beginning let me present several informations on the current situation of monument preservation in Slovakia and the position of our district office within the framework of national management of monument preservation. The institution I am representing here carries out the general state administration in Banská Štiavnica district and one of its duties is the management of monument care. This management in most cases consists of the decision-making proceedings which prescribe the basic duties to owners in order to ensure that the works on the monument renovation comply to norms and standards of monument preservation.

The district is made up of Banská Štiavnica town and 14 villages. Total population of district is about 27 000 inhabitants of which over 10000 live in Banská Štiavnica. As for the number of population the villages are quite small, having from 500 to 1 500 inhabitants. To understand the current situation better it might be quite useful to have a look back to 1990, when several important laws passed Parliament. The competencies were more strictly divided between local government and state administration at that time. The former system of territorial offices – national councils, having features of both today's local government and local state administration – was abandoned. The self-government became independent on local state administration. According to the law the local government can only be given a duty through the law, the juridical prescription of highest power.

That time the property delimitation was taking place. We are talking here about the ownership of historical or cultural monuments. In past everything was owned by state, which simply meant that everything belonged to everyone and none was responsible for anything. These were also the moral basis of the approach toward the ownership. That time the property was divided into following categories: state property, property in the towns or villages ownership, church property and private property.

This quite long introduction will help to understand why changes are going so slowly here. The national government carries its executive power through ministries, 38 regional offices and 121 district offices. So we are officers of the lowest rank in the whole hierarchy of state administration. Because of the importance of some objects the state declares them the National Cultural Monuments or Cultural Monuments. The difference between those two is the degree of preservation. In our district there are 14 National Cultural Monuments consisting of about 40 premises, 255 immovable Cultural Monuments and different Technically important sites, and 316 movable Cultural Monuments.

The duties of the monuments management are firstly concerned with the decision making regarding monuments renovation, during which the conditions and criteria of reconstruction are stated relatively strictly by the district office. These conditions are of binding character for owners of cultural monuments. Another activity is the inventory and keeping database of monuments. Our closest collaborators are people from the Institute of Monuments Preservation. They act as the specialized assistance at the decision making, which is usually done on the basis of their recommendations. There is very high concentration of cultural monuments in our district.

The current legal framework of monuments preservation originates in the Act of National Council from 1987. The District office is according to this law entitled to allocate some amount of money in the form of subsidies for maintenance and renovation of cultural monuments. It should be added that there are often old people among the owners of cultural objects, people of middle age, families of 5 and more people, and often people with difficulties to adjust to normal standards of life within society. In contrary there are also people who are aware of the value of the house they live in, they appreciate their property.

The following table illustrates an extent of aid which the state provide in order to help the renovation of cultural monuments:

Year / amount allocated to applicants / amount requested by applicants:

1992 / 2,170 million SK / 8,5 million SK
1993 / 0,665 million SK / 6,5 million SK
1994 / 0,198 million SK / 4,5 million SK
1995 / 0,180 million SK / 33,5 million SK

If you add the fact that the average monthly income of a citizen in Slovakia equals 5 800 SK, you can imagine how little citizens the owners of cultural monuments could actually do. The amount of money we have got at our disposal was divided among some 30 applicants and on the basis of 5 years experience we can say that at this area we can allocate 2 to 2.5 million SK annually.

Another type of financial assistance citizens can apply for is the contribution of State Cultural Fund 'PRO SLOVAKIA'. Recently about 5 applicants have received the subsidy from this fund, in the majority of the cases they were legal persons such as the local government and different private companies.

The purpose of this subsidy is mainly motivation. This subsidy should cover the costs which are derived from the fact that a renovated object is a cultural monument and requires special materials or technologies which are logically more expensive. In short, the subsidy covers the difference between cheaper and more expensive renovation, if this is in the state interest.

Another thing which should be mentioned is that the historical buildings in the town are in very bad conditions and possibilities are far behind the objective needs.

The valid legislation in the area of monuments preservation appears to be outdated and in many cases not functioning since it does not reflect the changes in the ownership. On the one hand there are a number of different constraints, so that it loads owners with too many duties. This is the heritage of the past when the majority of the objects was in state ownership.

Almost all objects returned in restitution are in very desolate conditions. Original owners today are on quite high age and are only able to carry out just inevitable reconstruction or maintenance. So the first thing which should be changed is the legislation – the preparation of a new Act on the State care for monuments. According to the relevant cultural committee the proposal of this Act should reach the Parliament by the end of year 1995.

Our experience shows that the financial securing of activities which are not interesting from the viewpoint of private owners is very desirable. One of these is to pay for the facade and precious details research. The reconstruction of this is often very expensive and the only way how to get money for it is credit. However it is a real difficulty to get credit in Slovakia and moreover the interest rate here is over 18 %. This makes people to seek for cheaper ways avoiding the standards of reconstruction which is exactly prescribed. Without a proper historical research the level of knowledge is unsatisfactory and preservation of objects cannot be safeguarded.

The record of Banská Štiavnica into the UNESCO List of World Cultural and Natural Heritage means a higher degree of protection within the proposal of new preservation regime.

To conclude, there is another very important thing actually underpinning everything I have said so far – raising awareness of the owners of historical objects about the value and the importance of their property.

The education can show people the value of the place they live and to point out that it is something one can be proud of. This is the first step to systematic monument preservation. This is the longest and the most difficult way and it is quite sure that we have to start with the youngest generation of inhabitants.

Thank you for your attention. Are there any questions?

Remark from the Dutch side to Mr. Čabák contribution:

From what you have said, several things among them mean that you cannot earn money in historical buildings. Sometimes it is a contradiction to renovate these buildings and make some profit out of it. We have maybe the same situation; let me give some examples. We have a famous coffee factory in Rotterdam called Van Nelle and it is of such historical value that the government gave the company some money to renovate the building, but they had to keep it intact. But after a couple of years the company had to leave the building because they could not produce there any more to the standard they wanted, because they could not change anything on the building. So that is an example in which you can not make a historical building profitable. But I have also another example in which the case is opposite. There are churches in Holland which are changed to business centres. What I am trying to say is that you cannot define on before hand those things which are of incredible value and not to make profitable on the one side and those things that you can give some economic value on the other side. You have to make a separate judgment for this question for every building you investigate.

Contribution presented by Mr. Dušan Kavický – the chief of the Housing development and territorial planning department of the local government:

Ladies and gentlemen, let me thank for the detailed information on region, the local government activities and State administration presented by Mr. Čabák. Therefore I better come to another problem which is connected to the town revitalization and the conditions of technical infrastructure.

The uncompleted sewage treatment plant is one of the most urgent problems of the town. According to the current standards of pollution the degree of Štiavnica brook is so high that the connection of other working premises cannot be permitted. The quality of the sewage network in the town varies from place to place very much mostly depending on the age, where the oldest parts are as old as 200 years. The technical state of the oldest parts is very bad so that the whole system is slowly getting not functioning. Another problem is drinking water supply. The difficulty is again with the technical state of the pipes causing losses of almost 30 %. As for the gas network, there is not all territory covered by the gas supply.

All these issues were analyzed as the basic conditions of the town revitalization and the conclusion is that within the amount of money we get from the state budget, the solution of above stated problems is not in our power. In addition there should be realized that the Gas Company, the Sewage and Water Supply Company are independent subjects and the communication with them is sometimes very difficult. The local government as the executive body has formulated the document 'The Proposal for Preservation of the Historical Town Banská Štiavnica and its Historical Sites'. The reasons of the current state were analyzed and the necessary financial sources were figured out, there were defined the ministries for particular problem solutions. This material was prepared for the session of the national government. We hope that the government will make a decision on the percentage of the taxes which will be left for local governments. While in 1993 the taxes were 70 % in 1994 it was only 28.8 % and in 1995 this amount dropped to 22 %. This trend has not helped very much the infrastructure and the situation of historical monuments in the town.

As for the property of the town and our idea of its control, the town is owner of a number of cultural monuments. For example, if you take only the Trinity Square there are 5 objects in the ownership of town. The objects had been under reconstruction up to 1991. Then the financial sources were exhausted and since that time the state of the objects has been deteriorating. The goal of local government is to attract investors for the reconstruction of those buildings and there are several strategies for this. The local government can establish a joint-venture company with a potential investor, in which the town will participate by the value of the estate and the object itself and the investor will participate by financial stock which will be used for the object reconstruction. Another possibility is the free long-term rent of the object, where the duty of the tenant will be the reconstruction of the hired object. The third possibility is direct sale. If I was asked to evaluate this process, I would not say it has been very successful so far.

The local government was discussing and passed the program on final renovation of Town Monument Reserve according to which the works on definite renovation of Trinity Square will start in 1998.

Let me add another information on infrastructure of the town property. Here the issue is a renovation of the local communications. Implementation of the projects on the communication adaptation and other problems will not be possible without the subsidies from state or participation of various funds. So far we have applied for money from the state budget but fund raising from other sources is also taking place. Another short term goal of town is connection to information systems to ensure communication of domestic and foreign subjects, marketing and the modern way of the region promotion.

Thanks for your attention.

Third discussion block

Question of participant: What are the exact plans for the buildings on Trinity square, considering their urgent need for restauration?

Answer of Mr. Kavický:

We have not learnt the exact plans for the use of premises on Trinity Square. These objects are supposed to be used for housing purposes, different activities connected to tourism and its infrastructure development. We want to avoid the situation that the Trinity Square will be as deserted as it is today. Therefore, I want to stress we are seeking for investors willing to participate according to one of the above mentioned schemes.

Question of participant: What is the potential of town and region?

Answer of Mr. Kavický:

The economic potential of town if seen through disposable capital is very low. There is not the real possibility to get money from local sources. Mines as the main industry of region have been closed and the production of the textile industry, as another important source of income, and agriculture is sharply decreasing.

As for the entrepreneurs in the town, the costs of 15-30 million crowns which the reconstruction of just one object would require are by far too high for their real possibilities. If compared with the situation in 1989 over 3500 job opportunities were lost. And the rate of unemployment is about 14% which represents about 980 people in town. I also would like to come back to what has already been said in the morning. In spite of the fact that there is a high rate of unemployment and that there are empty objects which could be transformed to business centres, the citizen associations or movements normally working in civil societies exist only in a very limited extent in Slovakia. And if some were found they would not find sufficient hinterland as one you had in the Netherlands. I have never met an example of sale for a symbolical prize so far. There is lack of financial sources in the region, so that you have to get the credit for the building renovation and you might easily run out of money even before start your business.

The only stock the town has at its disposal were estates and premises, however after decrease of the amount the town receives as the share taxes, the only way how the town can get the cash are direct sales.

There is another question whether the premises has been sold to the best bids.

Contribution by Mr. Roman Rezníček, entrepreneur, the Chairman of the Board of Directors of the Foundation for Banská Štiavnica '91:

I represent here the business circles, so that I will predominantly talk about the issues of making business here. I

have to say that it would be fantastic if the small or middle entrepreneurs could buy or rent the objects including historical buildings to renovate it and thus create new places for making business, providing services and other facilities for citizens and visitors. Why the situation is not alike? The small and middle sized business here have got only a very short tradition starting in broader extent in 1990 within the small privatization process. Although at the beginning the number of new businesses started, their development is going quite slowly. It is difficult to predict when the situation will improve.

Let me present several statistic data on situation of small and middle sized businesses. For the best illustration I have chosen the year 1993, when the boom of small business activities practically ceased. Since that time the development of small business is in stagnation. Taking into account the fact that in 1993 the total financial income of the town was 1 million USD, without the credits, the income from the taxes of natural persons has achieved 380 thousand USD. This amount represented the highest item of financial income in the whole town budget. The interest from the town property was 55 thousand USD and the state contribution for the town was 80 thousand USD. The local government invested some 100 thousand USD being only some 10% of whole budget. The running costs and administration expenses of the town management were 180 thousand USD exceeding 18% of the budget. At that time the credits of the town were 280 thousand USD.

From this analysis is made clear that the decisive income for the town was formed by the taxes of natural persons, which however have sharply decreased in recent years as it was already mentioned here.

As for unemployment it has already been said that more than 3000 jobs were lost and the current number of unemployed is about 900 people. The division of employment in individual sectors is as following:

Agriculture and forestry	350
Industry	1700
housing construction	220
other industries	280
trade and services	400
Other small businesses and other non profit making sectors	1300

Another interesting information is development of entrepreneurial subjects. For example in 1993 153 new businesses started operation and at the same time 102 businesses were closed mostly due to insolvency. This fact found its reflection in decreased income to the town treasury. The last information is about increasing trend in criminality, the number of criminal acts ascended from 257 in 1992 to 327 in 1993.

This were brief statistics and now let us go back to the real conditions of running business here. To start business you need a space, business plan and conditions which will allow you to effectuate your plan. Now I will focus on the

first condition – the space – you can buy it or rent it. The small privatization in the course of 1990-1991 years was mainly about the rent of space. People got the space so that they bought goods and machines and could start their business. That time the interest of credit were very accessible because the state designated the institution the responsibility of which was providing credits within small privatization. So that the entrepreneurs could do their business but they did not become the actual owners of the space. However, after 2-3 years their rent contracts expired and they were facing the alternatives of buying the space, building new space or close business. As for buying the space they were making business in, the new rent contracts were usually the worst solution.

As for opportunities of gaining credit. The situation has already been explained in quite detail. Further sources like for example the Town Warranty Fund are limited by the property the town is willing to provide as the guarantee equivalent. As for the state subsidies we can consider them as a rather symbolic support since they represent about 10% of real needs.

Another problem of slow development of private sector in the town is slow return on investments, which is caused by some specific features of the town. Very often the entrepreneurs make their business in the historical buildings which are very often protected cultural monuments. This makes adaptation of the spaces for making business very expensive comparing to the standard spaces. Another negative aspect is low purchase potential among the inhabitants and slow development of tourism industry due to the unsuitable infrastructure of the town.

Thank you for attention.

***Contribution presented by Mr. Juraj Paučula,
Strom Života – NGO dealing with environmental
education:***

First of all I would like to express my pleasure for having chance to participate at this conference. I believe that this will help us to get a wider perspective on the issue of revitalization and the implementation of the particular projects.

Being representative of the non-governmental sector I would like to inform you about the situation in this area. After the 1989 changes, the development of this sector has also started in Slovakia. While in Great Britain there are about 275 thousand NGO's, in Slovakia the total number is about 9800, the third of which has been found only last year. Their interests cover almost all areas of social life.

The conditions for the operation of NGO's in Slovakia from the point of their support from the side of state are very different if compared with developed democracies. While in western countries the non-profit sector is effectively supported by the state and by entrepreneurs in Slovakia there have not been exactly defined legislative conditions of the NGO's existence, which complicates specially the tax area.

On the other hand the state has not formulated any

scheme for the support of these organizations. The living prove of this is for example the PRO SLOVAKIA Fund which does not have clear conditions for application and the grants allocation procedure.

For you better information I will give some information on the situation in Banská Štiavnica. There is about 8 Foundations in the town and only two of them produce some visible activities. About the Foundation for Banská Štiavnica '91 we will hear later from its vice-chairman Mr. Fabian. I will give you more details on the Strom Života. This NGO was founded in 1985 and at the beginning it mostly was involved in the reconstruction of water-management system in the Banská Štiavnica surroundings. Since 1990 we have started all-year programs in the area of environmental education. Therefore we needed to prepare conditions for this activity. Immediately after the change of regime, we have realized that it will be necessary to build our own material basis. We bought an older object which was supposed to be demolished. The reconstruction works started in 1992 and as for money we concentrated our effort on getting different grants and subsidies from abroad. This was one of the reasons that the reconstruction has taken quite a long time, however we believe that the object will be completed and open for public this year. Crucial for all project of reconstruction was volunteers help. To keep expenses low we have been very sensitive and economical in the use of money and existing material. On the photographs you can see the different stages of the Strom Života reconstruction.

To conclude I can say that the situation of NGO's in Slovakia is not the best, mostly because the financial problems.

Thank you for your attention.

***Contribution by Mr. Pavel Fabian, the vice-chairman
of the Board of Directors of the Foundation
for Banská Štiavnica '91:***

The Foundation for Banská Štiavnica '91 as it is understandable from its name was established in 1991. Its registration gave the rise of formal framework of spontaneous collaboration of a group of people which was going on anyway. The idea uniting these people was the interest in cultural heritage, its appreciation and preservation. Therefore the aim of the foundation is to form a new approach of the public to the cultural heritage preservation, to raise the interest of the public in the environment they live in and to educate people for the responsibility for the state and appearance of the town. Another immediate goal is saving particular endangered cultural sites and creation of conditions for their meaningful use. To achieve these our foundation formulated its program. Within this program there has been several projects:

- The photographs exhibition
- Preparation of conceptional materials in collaboration with the Slovak Ministry of Culture
- Preparation of Cultural-historical topography of the town

- Publication of a informational brochure when such material was missing
- Saving of the house at Remeselnícka 5, Banská Štiavnica
- The project of the children playground at Drieňová housing estate
- Organizing of amateurish performances for children known as the Fairy Tale Forest
- Revival of the old tradition of the Passion Play.

For the presentation of the project for saving the house at Remeselnícka 5 I would like to ask my colleagues Elizabeth Facinelli and Radovan Grollmus.

Beth Yenchko: The project Remeselnícka 5 began in May 1992, when the World Monuments Fund held its conference here. At that time the idea was set forth to create a international studio in Banská Štiavnica for the restoration of buildings. The leaders of this conference were from what is now a Czech Republic. We had an excellent co-operation with them, they gave us some ideas about the use of this building. The following month we noticed that our colleagues from the Monument Institute were documenting this building because it was scheduled for demolition. We immediately went to a local foundation headed by Dr. Múdry, the J.F. Turček foundation, and asked whether there is a way that we could save this building from demolition. The building was owned by the Slovak Gas Company and they had intended to demolish it in order to build a new building for their own purposes. Through intense negotiations we saved the building about two weeks before it was scheduled to be demolished. And I think it is sort of little known fact, but according to our best information it was the first building saved from demolition on the territory of former Czecho-Slovakia. However that was only the beginning of the long path on which we are still hiking. In November of 1992 we assembled a meeting of about 50 people from all over Slovakia in regard to this project and asked for their support. And of course in November and December of 1992 we had some emergency work done on the building when the building was about to collapse. Then the building was bought. The Czechoslovak Civic Forum Foundation granted 280 thousands SK to purchase the building from the Gas Company. That money was transferred to the account of the Slovak Gas Company and we thought the building is ours. However, the Slovak Gas Company was a state enterprise which means for that the building, to be properly transferred, had to go through privatization. Then on January the 1st 1993 Slovakia and the Czech Republic became two separate countries. A new privatization law was going to affect all this process starting everything again just for Slovakia. The state splitting understandably led as well to a sort of weakening of support from our Czech colleagues. So, we were kind of left on the drift of the ocean and we had to decide how we are going to take care of this project. In late

1993 the foundation of Banská Štiavnica '91 made an agreement with the Turček Foundation, who was the proposed new owner of the building, that they would take over the ownership. So to this day the property is still in hands of the Slovak Gas Company because the privatization, as you can imagine has been very slow. Now I would like to ask my colleague Rado Grollmus to inform you about the latest news of this project. He has been discussing with the gas company and managed to squeeze out of them the money on the necessary repairs, because it is still their property and we are supposed to pay this money back when the property become ours. But I will let Rado tell you about it.

Rado Grollmus: It was already mentioned that this house is still legally in the ownership of The Slovak Gas Company. They do not want it but we want it. This situation has lasted for two years thanks to the political and economic instability of this state. We are able to get the financial resources which will in fact be a contribution from the state budget, but unfortunately, since we are not the legal owners of the object, the money is waiting on the border of the country and cannot be brought in. It is both funny and sad at the same time. During our negotiations on Wednesday we have completed the final material for the negotiation of the Slovak Ministry of Economy, which is the actual owner of the Slovak Gas Company, and which has to approve the transfer of the building. This specific example shows how the situation in transition can complicate the life of people.

Now I would like to get back to the former discussions. It might be only my impression that we are all the time complaining that it is not possible to do anything. But this is not the case, the examples of the Foundation for Banská Štiavnica '91 and the project Remeselnícka 5 show that the state administration can be very cooperative and we can say that every time we visited local authorities with any proposal which was clear and properly financially appraised we always got their support. Therefore I want to conclude with the statement that there are people in Banská Štiavnica who want to work and are able to work in the situation as it is here at the moment. Although we are not able to influence the legislation in Slovakia but still we can help Banská Štiavnica by renovating the object Remeselnícka 5. I think that there is a potential for real co-operation with the Dutch side at this project and this collaboration is very desirable for the future.

Thank you.

Discussion

Ben: I have a question or remark as the start for the discussion. We have heard a lot of problems, actually, and you can bring all of them to one point. You all have a financial problem, I think and then the preservation of historical sights is a luxury. That is a second conclusion. If we in Holland see this as a luxury it must be a luxury in Slovakia for sure. So the only solution for it is to combine them both, if it is possible, I do not know, but we have to discuss that. You have to combine this need to preserve historical buildings on the one hand with economic function in it, on the other. Let me tell you something about the discussion we had with our bank a couple weeks ago in the Netherlands. We asked whether they do something in Eastern Europe and they said 'Yes'. And when we asked how, they said 'Well, we do not want to bring big bags of money to the projects. One way or another the money has to come from either financial structure in Slovakia itself. So that I think is already something, and now I react on a question of my former speakers, in a way that we could do something together. I also talked to the director of Post Bank this morning, because there is a big fund in Holland and they have a lot of money to invest in Eastern Europe and the way they want to do it is to make possible long-term loans. I constantly hear the same problem: 'There are only short term loans and the interest is very expensive, there are no long-term loans for a long period, like a mortgage'. What you could do, is trying to put all projects in one list, apply for a common loan at a Slovak financial institute, which can give you the loan at normal, western level interest rate. For this reason, it is necessary that there is a contact between a Western European bank and this Slovak financial institute. If there is a project in Slovakia which is interesting for a Western European bank, it should have a wider economic prospective. And to be honest, cultural monument is not enough.

Harm Jan: I want to ask something about the house of the Technical University which we visited last year. I am curious about the progress of the internal restoration since that moment. And what are the plans for it. Will it be a restoration centre or some course centre or something like that? Perhaps I should direct this question to Mrs. Paučulová.

Mrs. Ľuba Paučulová: The recent progress with that building has been as following. Fortunately the new management of the Faculty keeps a positive approach to the ownership of the building. However there is a small problem here, the building was transferred from the predecessor of today Town council to ownership of the Slovak Technical University, not directly to the Faculty of Architecture. So, still the further process on legal ownership is going on with the aim to get the property into hands of the Faculty of Architecture. As for the current activities and future prospective we are at the stage that we could perform teaching in the building. Already today some courses for students of archi-

ture focused on the cultural movement preservation are organized here. As for the finance, generally in the school sector money for investments are kept very low. Another idea is to find someone who would hire the room at the ground-floor and start some activities which would be in harmony with the upper part of the building which is meant for educational and cheap student accommodation purposes. Personally I have addressed three potential investors who might be interested in hiring the ground-floor and I am waiting for their reply. So far it is not bad although it is not good either.

Harm Jan: I perhaps want to add something. I think it is a very good solution to sell or rent the ground floor to more commercial functions. I think that in order to attract investors or enterprises from outside Banská Štiavnica, it is necessary to have a very attractive plan, something that gives people a good taste and get them believe into the thing. For this purpose the house of the Technical University is exactly appropriate, because there are many students who are good architects and can draw attractive plans and I think it would be very useful to get those students in the work and draw plans that can help the restoration of Banská Štiavnica.

Ben: I would like to direct my question to the Director of the Foundation for Banská Štiavnica '91. It is about the possibilities of Triodos bank in Holland we learnt two weeks ago. I think there is the opportunity that your Foundation will get together with Post bank in Bratislava and work out the plan for one of the buildings here in this place and will send a proposal to the Triodos bank in Holland. That is the suggestion we could do for you. We can arrange contacts with the Triodos bank for you. But I think you will have to do a bit of work on the plan for one of the buildings. I would like to hear your reaction on this proposal.

Roman Rezníček (director): Of course each such project is very interesting and welcomed. We have already entered negotiations with the Post Bank and we have partly prepared the project of one object saving. We have mentioned the connection to your Foundation and the Triodos Bank. I suppose the project will require a certain amount of time because the Post Bank de jure is not yet a real owner of the object. It is only executor of the mortgage law. In the past this bank provided a credit to an entrepreneur for the purchase of this object and the credit has not been repaid. So that the problem has to be first solved in the question of ownership so that the Post Bank can really deal with the object. There are two alternatives in play. One is transfer of ownership to our Foundation for Banská Štiavnica '91 and another one considers the long term rent of the object. The task of our Foundation would be to find the sponsors and donors for the object renovation and here all your assistance will be very welcomed. In addition we would prepare a proposal for the object utilization with the emphasis on the commercial side of the project. As soon as we advance a little bit we will contact you in order to get the maximum from mutual collaboration.

Ben: I would like to add something to this. Maybe the suggestion to work with money from the Triodos bank via the Post bank is a practical suggestion but there is still the same problem that there are no enterprises which would be able to use it. So I think it is not a solution to the problem. And one of the biggest problems is how to develop and how to organise a good enterprise in the economic situation of this moment here in Slovakia. Maybe it could be a suggestion to make a business plan, which is realistic, and that tells what kind of interest you have to start a business or an enterprise. And then to start contacts with the Triodos bank. Maybe it is allowed and can be helpful to start the project within the fund of the Post bank, where is a lower interest. I think this is more necessary than restoring more houses, there are already houses which are restored and renovated and they are empty. I think we should start and restore the economy and business.

Answer: In this direction it would be interesting to know what is the advantageous project, because this may be the motivating part in looking for potential tenants-entrepreneurs who would like to perform their business in the building. We are aware that there are some objects after reconstruction and they are empty but this is caused by the costs of reconstruction. These are very high which is something we would like to avoid by very alternative form of reconstruction. We want to use labour of volunteers at maximum and to work with existing construction material, plus we hope that the local entrepreneurs will take part as sponsors and would offer their services for a symbolical price. I believe that as the result we will get an object where the rent could be kept really low which would improve competitiveness of the building.

Henk: I think we have already discussed this expected low rents, which can be very positive in many ways to achieve this aim. But I think that the low rent is not the only solution. At one hand you can try to achieve a new situation with a low rent to stimulate entrepreneurs to develop their business. On the other hand here in Banská Štiavnica, where the economic situation is deteriorating, community development is very important. The community development means that you have to strengthen the community development or to maintain the level of community development that still exists. And it does not mean only social activities but also economic activities. So I think it is necessary in one way or another to stimulate economic activities. It may not be able only by offering the rooms with a low rent, you need also other facilities like for example a credit facility programme with a low interest-rate.

Answer: In spite of my effort not mixing politics into discussion I have to touch it in this sense that the question of political participation at the power in Slovakia seems to be much more important than the real stability and development of economy. But I am an optimist and I believe it will not take long and we take a right course which would help the third sector so that the enthusiasm and energy of people could be used for public benefit.

Ben: I think that is very good what you are saying. If you are talking about the people who get rich very quickly in Russia and other Eastern European countries, this is something what we have been seeing in western countries as well. So I think it is something that Western European countries can do for Eastern European countries, to help reconstruct the financial market. That is already one thing I wanted to say, so I agree entirely with what you are saying.

Secondly I want to react on another thing. If you work with a pilot project, however small it is, it will have an effect. That is something what we have seen with our building in Amsterdam, we had a wide area of degenerated economic problems and the building we managed to put there was an example how you could handle these problems. And this example had a spin off to other areas. Maybe if you want to start with something small, and try to combine it with finding entrepreneurs who have a common interest and can help each other, strengthen their economies and are willing to deliver their knowledge and to put effort into this building. So what I am trying to say is that there is a big problem but maybe you should solve it on a small scale.

Harm Jan: I want to add something to what Ben said: if you are solving this problem on the small scale you do not have to bother with national politics. I think the policy of your government is not influencing the possibilities we see for the development of houses in Banská Štiavnica.

Answer: I would like to have something clear. Do you expect projects proposals from Slovakia? I would also like to know whether you have knowledge of some people in Holland having interest in making their business here in Slovakia or in Banská Štiavnica? If yes, it would be very interesting to know which business area they would like to focus on. Our Foundation could act in this respect as the coordinating agency and look for the entrepreneurs in Slovakia interested in co-operation.

Ben: I constantly want to make something clear. You can find money for everything and also what we can do is to try find some money in Holland. But if you are talking about big money then what the Dutch investor always says is that they do not want invest in private enterprises or NGO's, they want to invest in banking so what I do and what I already did, I will make a contact between the man of the Slovak Post Bank and the chief of the Triodos bank to see if they can do something together. There will be created a fund or another way to improve credit facilities. I believe hopefully in the idea that the problem is not solved with giving you a sum of money, the problem is solved with giving you the possibility to find money in your own economy. If you want to do something on a large scale you have to invest in the economy, that is one thing, and the other thing is, here I react on NGO's, I am also here in Slovakia to visit and interview health service organisations in Bratislava, and they have asked me to look for possibilities of getting European money to do a project in

Eastern Europe. In fact I will have a meeting on Monday at the Ministry of Health to talk about that. What I would like to do is to give you some information on this NGO and see if you can make a contact with it. Probably we can discuss this after the meeting.

I think it will be good to stress that we do not have all the possibilities to find a fund for projects like restoring buildings alone here in Banská Štiavnica. We have already informed ourselves about possibilities and one clear possibility that we can mention is co-operation between a bank in Holland and a bank in Slovakia to support projects all over the country or region, so also here in this town. Working on a national or regional level is not something we are inventing, but it is one of the conditions we are looking at.

Harm Jan: I want to add something and perhaps I can give a more direct answer to the question of Radovan Grollmus. There are already small enterprises who are interested in cooperation with Slovak enterprises. I have been investigating this question over the last year and I am sure of interested enterprises in the construction business. I have contacts with small and medium enterprises which are fabricating dwellings for recreation purpose, and they want to develop this dwellings in Slovakia and sell them for example to camp and bungalow sites. But these companies are also very cautious because of all the problems they constantly hear from Slovakia, political, economic and legislative problems. So I would be glad if we could change the situation from where we see only problems to a situation where we see only possibilities. And if we could put this on paper it would be the greatest result of this conference. So my suggestion is to work out a piece of paper which will show that there are more possibilities than problems.

Rado Grollmus' answer and question – suggestion on mapping or survey of the region in the interested area – this is important because of the grant conditions – and this survey should serve as the standpoint for the investors.

Harm Jan: I thought that what you ask for was already done, here I have it in front of me. The title is 'Technical assistance to the city of Banská Štiavnica'.

Rado Grollmus: Such material should be done on local level because, I know this material very well, you can not get the detail information from this.

Bram: I just want to make some remark. I think it is not necessary to have a plan for a whole, to make clear what the potential of this whole region is. I think it is better to have a few concrete projects from this town and then work those out and to come together with the Post bank and go to the Triodos bank. I think this is the way to do it, so do a small scale project first and then put it further after that.

Rado Grollmus: We are interested to meet some people doing business in the tourism area in Holland. It might be interesting to prepare a joint project for the Dutch tourists, coming to Banská Štiavnica. It might be interesting for both the Post bank and the Triodos bank, while our Foundation could act as the co-ordinator of the project preparation. I would like to add that the risks of which foreign investors are afraid, are mostly in the so called Big Privatisation and in the economic area which is under the state influence through the Fund of National Property. But in this small projects I think the risk is fairly small.

End of the discussion and ceremony.

Harm Jan: I think we have had a wonderful conference today and I am happy that the organisation of the day was very smooth, everything was very flexible and this has made me specially happy because the distance was 1400 km between the organisation points. But those kilometres did not impede our communication. I must say that 80 per cent of work was done by the Institute for the Care of Monuments in Banská Štiavnica and only 20 per cent by us. So let me thank you and give you some small presents. Since I do not know how to divide them let me give all of them to Palo, with whom I am constantly in touch and probably he can divide this to the others who contributed to the success of the conference.

Well, I first start with the small things. These are two examples of photos, you saw them also on the slide, they are all members of HET VEEM association in front of the building. Then here we have the calendar printed by Daan Mok's printing factory and the special thing about this calendar is that it is printed on twenty one different species of paper. They have all in common that they are friendly to the environment. Perhaps this is the most appropriate present for the Strom Života, because they are concerned with environmental problems. As third present there is a booklet, I know Palo already has it, but it is only an example for the whole office, so we brought a second one. They are becoming rare now, collectors items. So we could not spare more than one for you and instead you will have all this booklet 'Ten Years of Self-management in HET VEEM'.

OK, this is a last present and perhaps you can unpack it now in front of the public.

(unpacking of the present by the chairman of the conference)

Harm Jan: It is a book about Amsterdam and the water. The special thing about Amsterdam is water and your special thing are mountains.

THE END.

