

# Issue Paper

2004. 12.

## 기술창업 활성화를 위한 정책제언

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□

- 2004 1~9 9.3%

- 62%

□

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- •

- GEM<sup>2)</sup> OECD

□

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2) GEM(Global Entrepreneurship Monitor): BABSON (LBS)  
(nascent  
firm) 42 (new firm)

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. 3)

## 1.

□ 2000

- 2003 2000 19.2%

□ 2000

- 2000~2003  
· , · ‘ ,

-

· G7

## 2.

□  
2001

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3)

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- . . ,

- 2003 2001 32.4%

☐ 1999~2000

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- 39.2%

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1989

### 3.

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- 2002 19.6% 2003

50.5%

- . 2001

### 4.

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- , ,

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- IMD

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1.

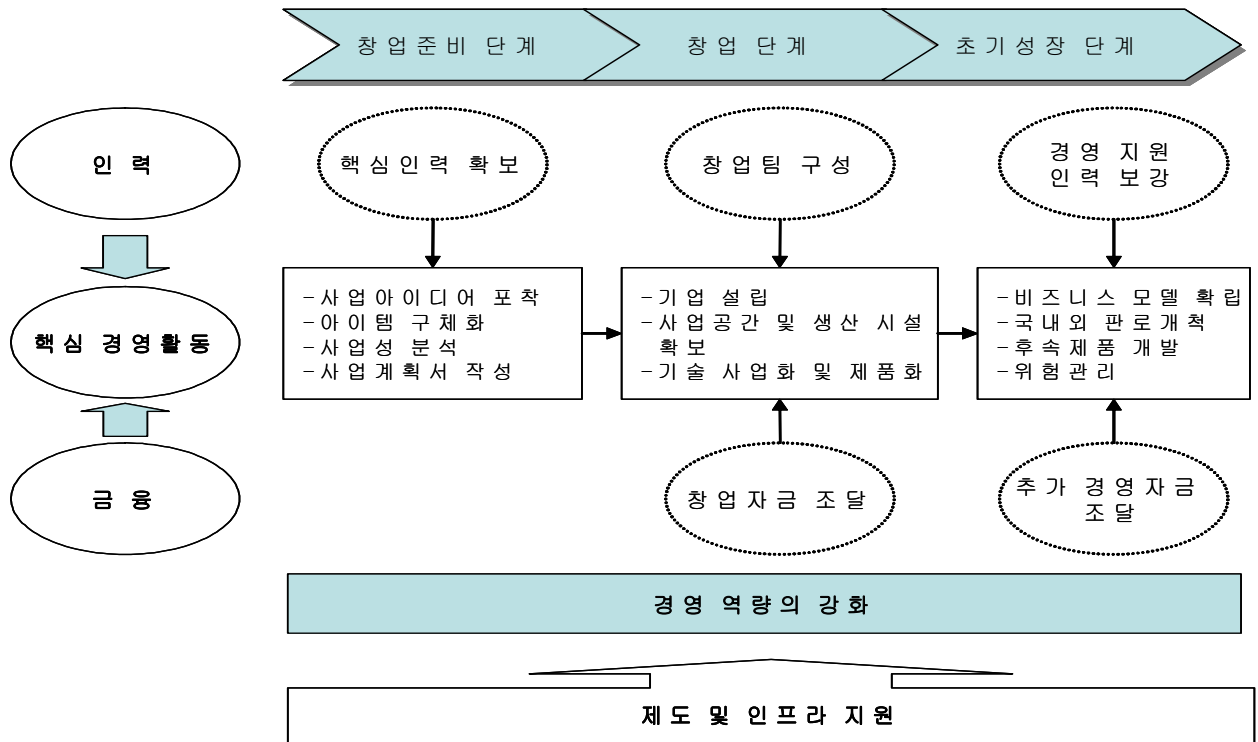
☐ 25

☐ 4 . . .

2.

☐ , ,

## 창업과정의 필요 요소



(1)

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(2)

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(3)

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- CEO , ,

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**(4)**

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**(5)**

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(SBA)

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(VC)

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SBA  
Company)

VC

(SBIC: Small Business Investment

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SBIR(Small Business Research)

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Center) ’

(SBDC: Small Business Development

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· LowDoc

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## 2.

□ 1999 , 36

- ‘ , 3

□ , . . ,

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## 3.

□

- 1993 .

□ ‘ (TBI: Technological Business Incubator) ’ .

- , . .

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|                          |         |                   |       |
|--------------------------|---------|-------------------|-------|
| <hr/>                    |         |                   |       |
| .                        |         |                   | ,     |
|                          | 2       | 30                | Green |
| House                    |         |                   |       |
| <input type="checkbox"/> |         |                   |       |
| -                        |         |                   |       |
| 4.                       |         |                   |       |
| <input type="checkbox"/> | (NSTB), | (EDB)             |       |
| -                        |         |                   |       |
| -                        |         |                   |       |
| <input type="checkbox"/> |         | Technopreneurship | 21    |
| 1999                     | ,       | ,                 | 4     |
| 4)                       |         |                   |       |
| <input type="checkbox"/> |         | ,                 | .     |
| -                        |         |                   |       |

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4) <http://www.actetsme.org/sing>

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1.

☐

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2.

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‘ ’

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☐

- (spin-off)

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☐

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### 3.

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☐

- DB

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### 4.

☐ ,

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☐ KOSBIR

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- ,  
(sunset) ’

□ , .

- ‘ ,  
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□ . .

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- ‘ , 3 1

□

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5.

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Business Link .

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- ‘ , ,

☐ . . (T-P-M)  
‘  
 ,

- ‘  
(Demand Pull Strategy) ’

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- , ,

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6.

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7.

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(BI)

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•

□ 2004 1~9 22,961 9.3%

- 9 2,103 10.0%

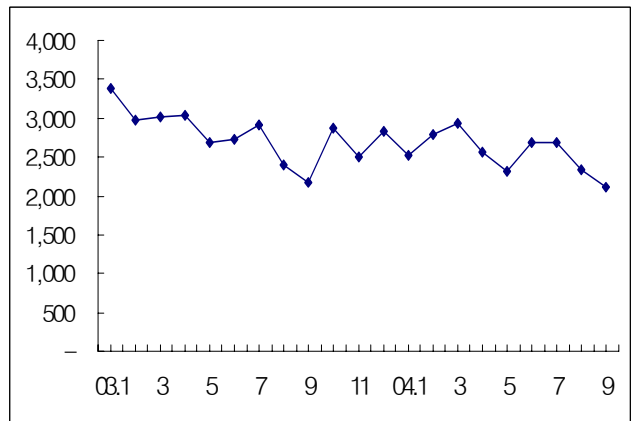
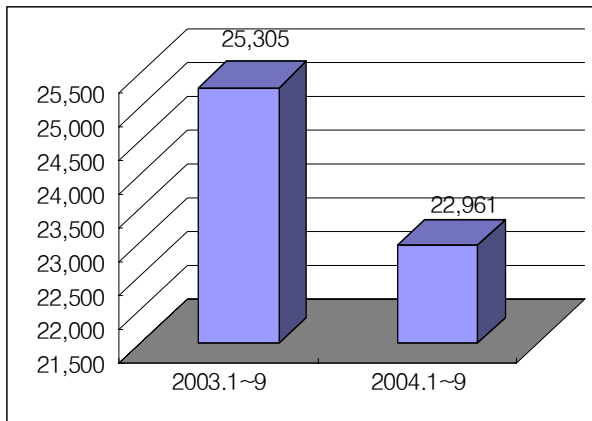
· 1999 5 2,085 5 4

- ( ) 13.0

· 17.9

### 월별 신설법인 수 현황 (2003.1~2004.9)

( : )



: , , ( 8 )

□ 5)

- 2003 991 1,715

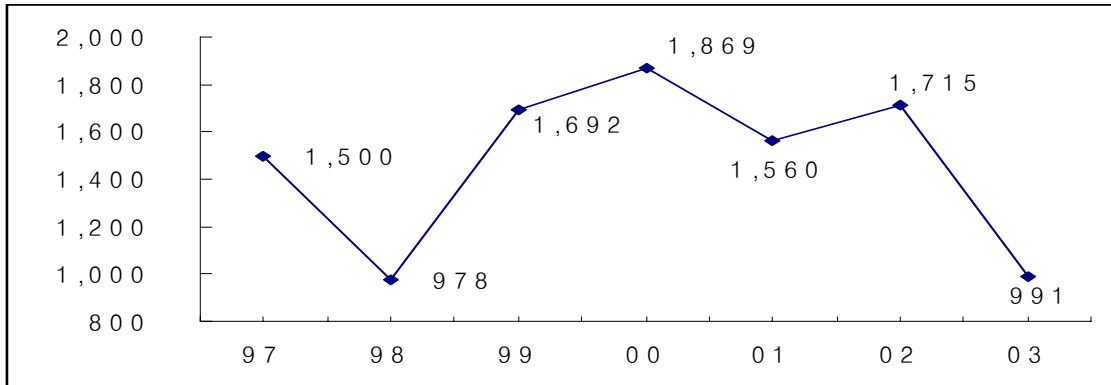
42.2%

- 5 (98 ~02 ) 1,562 36.5%

5)

## 창업사업계획승인 건수

(      :      )



：

☐

-

6

62%

6)

·                    (17%),                    (45%),                    (22%),                    (14%),                    (2%)

☐

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☐

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10

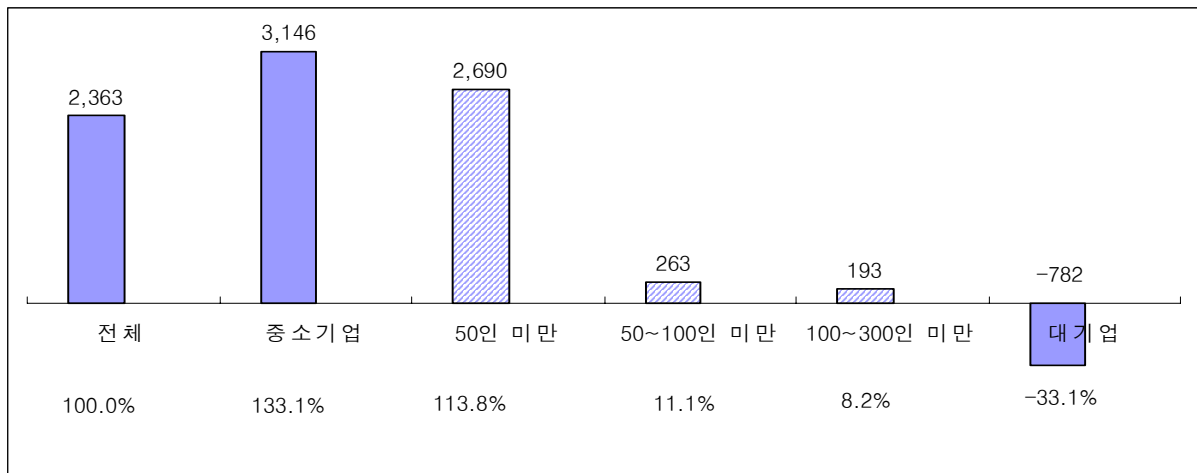
6)                    , “                    ” ,                    , 2004.6

· 1993 ~2002 236  
314

78

### 중소기업의 고용창출 기여도(전산업, 1993~2002년)

( : )



: 1~299  
:

- 50 1993 60.7% 2002 69.3%  
8.6%p
- 1,000 1993 12.4% 2002 5.3%  
7.1%p

□ 7)

- 1999 19 5 2002 32 9  
68.7% 8)  
· 2.8%

7)

8) , ,

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□

- GEM<sup>9)</sup> G7 0.76

. 0.53,  
0.69

- OECD<sup>10)</sup> ,

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□

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□

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9) GEM(Global Entrepreneurship Monitor): BABSON (LBS)  
(nascent

firm) 42 (new firm)

10) OECD, "The Sources of Economic Growth In The OECD Countries", 2003

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· 90

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- 11)

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□

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11) ‘ . , ‘  
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( , " ", 2004.7)

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12)

1.

□

2000

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2000

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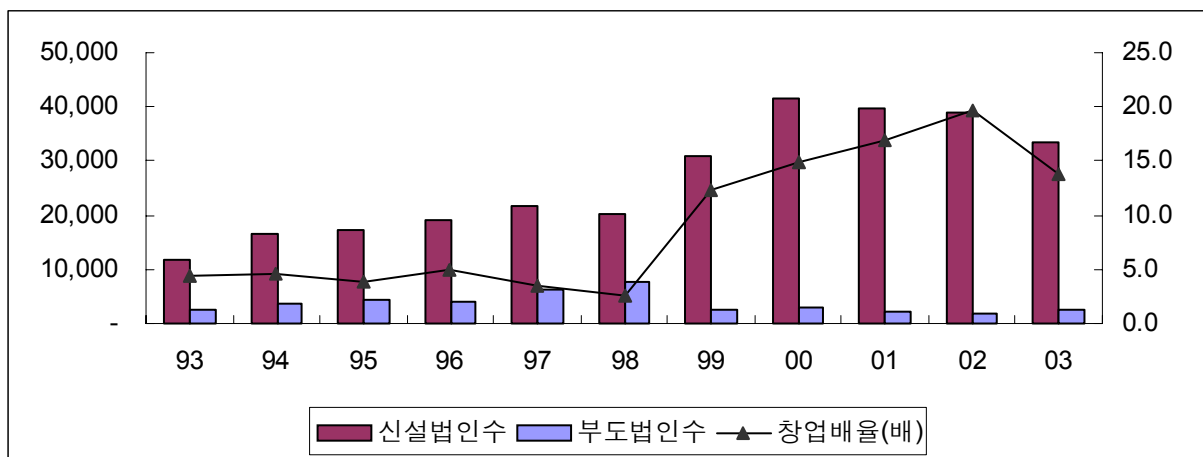
: 41,460(2000 ) → 33,497(2003 ) : 19.2%

-

·

(= / ) : 19.8(2002 ) → 13.8(2003 )

연도별 신설법인 수 (8대 도시 기준)



: , , ' <http://stat.smba.go.kr> '

□

12)

· · ·



- 2003 25,249 75.4%  
 · (22,448 ) (3,108 ), (2,079 ), (1,629 )

- 2000~2003 22.0% ,  
 9.5%  
 · (-22.8%), (-19.7%)  
 (2.2%)

### 지역별 신설법인 수 비교(8대 도시 기준)

( : , %)

| 2000     | 29,059 | 2,589 | 703 | 3,251 | 1,967 | 1,555 | 1,595 | 741  | 41,460 |
|----------|--------|-------|-----|-------|-------|-------|-------|------|--------|
| 2003     | 22,448 | 2,079 | 722 | 3,108 | 1,629 | 1,299 | 1,537 | 675  | 33,497 |
| (2003 )  | 67.0   | 6.2   | 2.2 | 9.3   | 4.9   | 3.9   | 4.6   | 2.0  | 100    |
| (00~03 ) | -22.8  | -19.7 | 2.7 | -4.4  | -17.2 | -16.5 | -3.6  | -8.9 | -19.2  |

: , , ' http://stat.smba.go.kr '

□ 2000

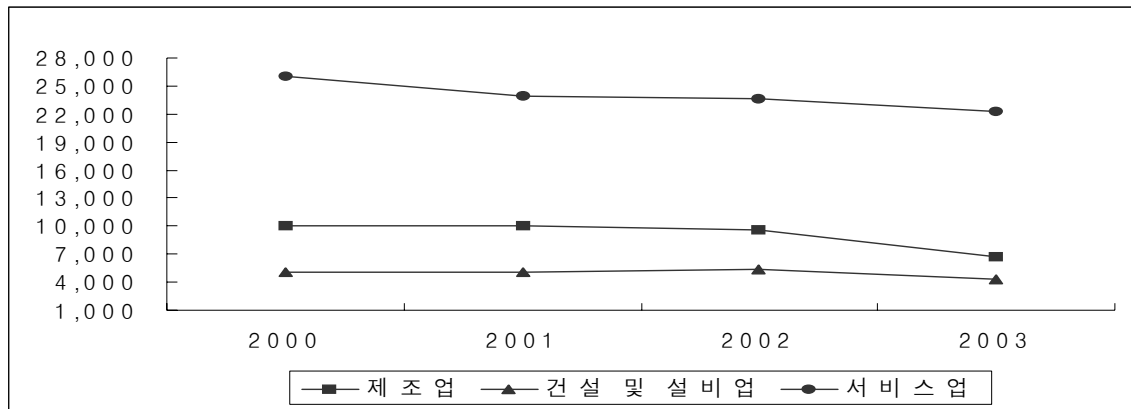
- 2003 66.5%  
 · (66.5%), (20.2%), (12.8%),  
 (0.2%), (0.3%)

- 2000~2003

· : 9,999(2000 ) → 6,768(2003 ) : 32.3%  
 · : 26,022(2000 ) → 22,262(2003 ) : 15.6%  
 · : 5,087(2000 ) → 4,293(2003 ) : 14.4%

## 업종별 신설법인 수 현황

(단위: 천명)



출처: 삼성경제연구소, 'http://stat.smba.go.kr'

- 서비스업의 신설법인 수는 2000년 26,000개에서 2003년 22,000개로 감소하였다.

· 제조업의 신설법인 수는 5,756(2000년) → 8,753(2003년): 52.1% 증가하였다.

· 건설 및 설비업의 신설법인 수는 244(2000년) → 248(2003년): 1.6% 증가하였다.

□ GEM 13) 2002

- ,

- 2003

13) TEA(Total Entrepreneurial Activity): 18~64

42

### 총창업활동지수 순위

|  | 2000      | 2001      | 2002      | 2003      |
|--|-----------|-----------|-----------|-----------|
|  | 2         | 4         | 4         | n.a       |
|  | n.a       | 2         | 6         | 5         |
|  | 3         | 7         | 11        | 7         |
|  | 4         | 3         | 15        | 8         |
|  | 19        | 27        | 21        | 21        |
|  | 20        | 28        | 37        | 29        |
|  | <b>21</b> | <b>29</b> | <b>37</b> | <b>31</b> |

: 1) 2003

2) 'Doing Business 2004'

: GEM, Global Entrepreneurship Monitor: Executive Report ,

□

G7

14)

- G7

-

2.

□

- . . ,

14) . . , “

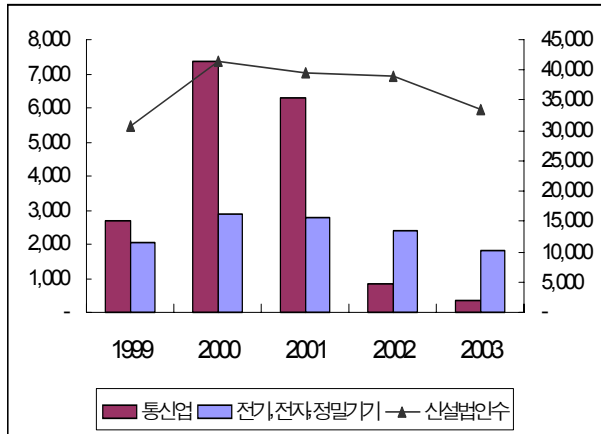
-GEM

”, , 2001.9

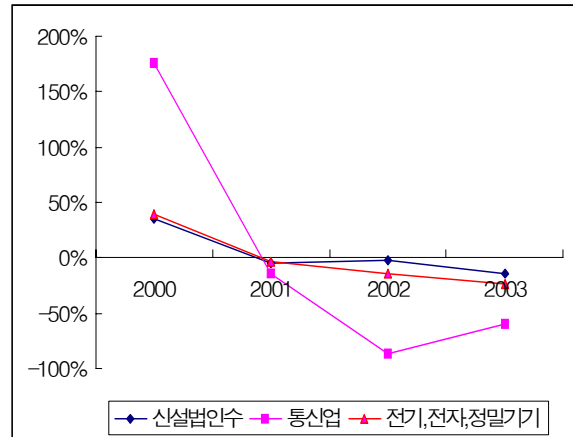
・ ・ ・ : 2,876(2000 年)→1,825(2003 年): 36.5%

### 기술관련 업종 창업 추이 (8대 도시 기준)

신설법인수\_



전년대비 증감율



: , , ' <http://stat.smba.go.kr> '

□ 15) 2001

|   |      |        |      |       |       |
|---|------|--------|------|-------|-------|
| - | 2001 | 11,392 | 2003 | 7,702 | 32.4% |
|---|------|--------|------|-------|-------|

16)

· : (74.2%), (18.9%), (6.8%)

• : GDP 3%, 4%, 2% 17)

## 벤처확인 기업수 연도별 현황

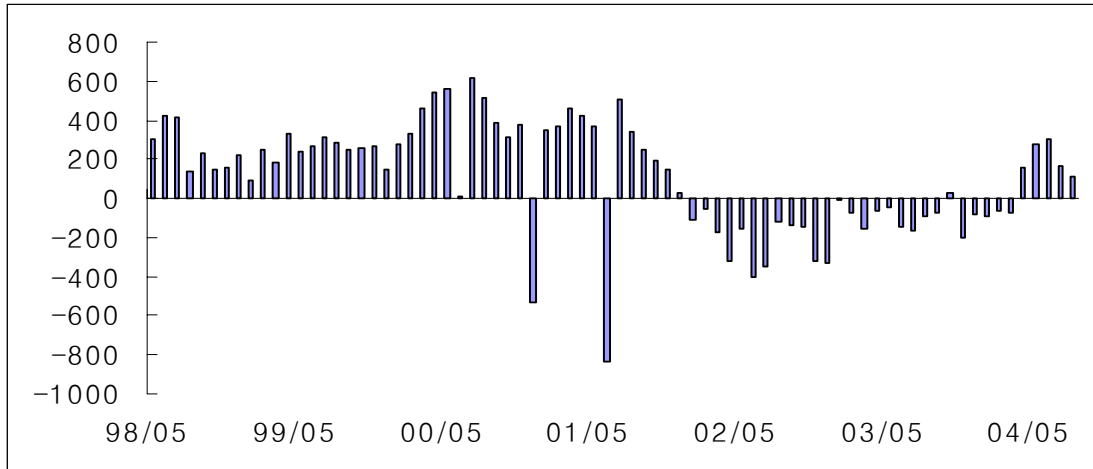
|  |       |       |       |               |       |              |
|--|-------|-------|-------|---------------|-------|--------------|
|  | 1998  | 1999  | 2000  | 2001          | 2002  | 2003         |
|  | 2,042 | 4,934 | 8,798 | <b>11,392</b> | 8,778 | <b>7,702</b> |

15) ‘ $\frac{1}{2}$ ’ is not a number, but a symbol for a number.

16)

17) , " , 2004.7

### 벤처확인 기업수 월별 증감현황 (1998.5~2004.8)



: 2000 12 2001 6

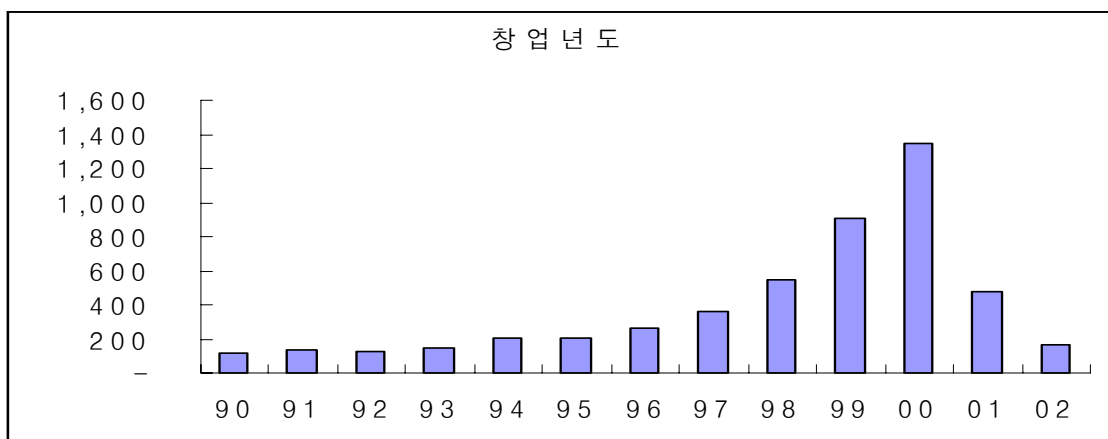
: , ,

□

- 1999 2000 2,259  
39.2% 8 18)

### 창업년도별 벤처기업 분포

( )



: 1989 726

: , 2003. 9

18)

2003

### 창업시기별 벤처기업 분포

| 89             | 90 ~98          | 99 ~00          | 01~03         |                  |
|----------------|-----------------|-----------------|---------------|------------------|
| 73.1<br>(12.7) | 2,108<br>(36.6) | 2,259<br>(39.2) | 658<br>(11.4) | 5,756<br>(100.0) |

: , , 2003. 9

□ 30

- . 36.6% 1989 20.5%

· 1999 . ,

### 벤처기업 창업자 특성

| 20           | 30                            | 40              | 50            |                               |              |              |              |             |              |
|--------------|-------------------------------|-----------------|---------------|-------------------------------|--------------|--------------|--------------|-------------|--------------|
| 228<br>(4.0) | <b>2,552</b><br><b>(44.5)</b> | 2,266<br>(39.5) | 691<br>(12.1) | <b>4,145</b><br><b>(72.3)</b> | 543<br>(9.4) | 190<br>(3.3) | 339<br>(5.9) | 95<br>(1.7) | 425<br>(7.4) |

| 831<br>(14.5) | 1,269<br>(22.1) | <b>2,793</b><br><b>(48.7)</b> | 847<br>(14.8) | <b>3,059</b><br><b>(53.3)</b> | 501<br>(8.7) | 1,048<br>(18.3) | 462<br>(8.1) | 667<br>(11.6) | 5,737<br>(100.0) |
|---------------|-----------------|-------------------------------|---------------|-------------------------------|--------------|-----------------|--------------|---------------|------------------|

: , , 2003. 9

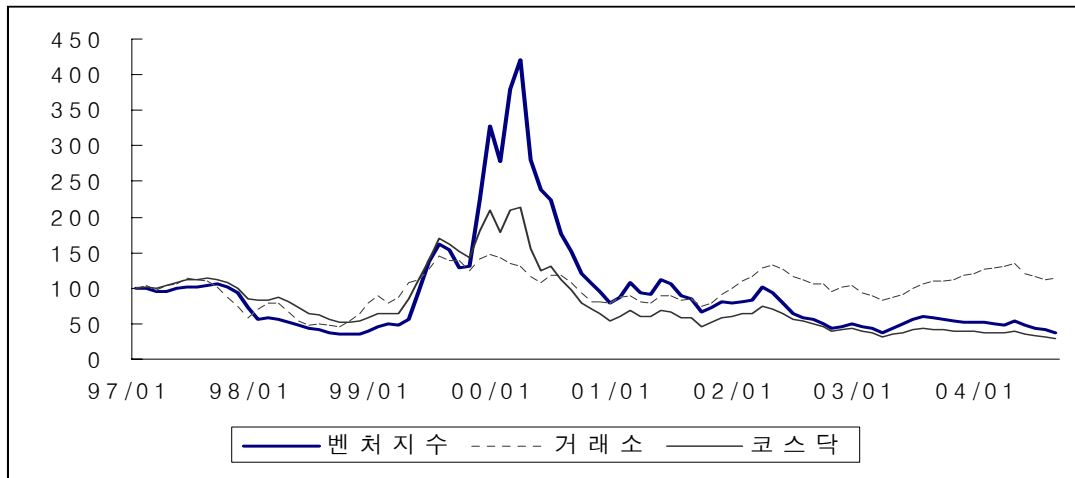
## 3.

□

- . : 6,751.83(2000 3 ) → 590.34(2004 8 ): 91.3%

-

### 지수별 추이(1997.1 ~ 2004.8)



: <http://www.kosdaq.com>( ), <http://www.kse.or.kr>( )  
: 1997.1=100

- ,

□ ,

- 2002 19.6% 2003  
50.5%

### 벤처기업의 자금사정

( : , %)

|          |           |             |             |             |            |
|----------|-----------|-------------|-------------|-------------|------------|
|          |           |             |             |             |            |
| 406(7.2) | 843(14.9) | 1,563(27.5) | 1,820(32.1) | 1,042(18.4) | 5,674(100) |

: , , 2003. 9

□ 2001

- 2000 194 2002 78 59.8% ,  
1 4,341 8,084 43.6%

#### 연도별 창업투자조합 결성실적

|     | 1998  | 1999  | 2000   | 2001  | 2002  |
|-----|-------|-------|--------|-------|-------|
| ( ) | 15    | 82    | 194    | 106   | 78    |
| ( ) | 1,055 | 4,885 | 14,341 | 9,993 | 8,084 |

: 2001 2002

: , , 2003. 9

- 2000 1,901 2 75  
2002 1,460 5,652

#### 연도별 창투자 신규 투자실적 추이

|     | 1999  | 2000   | 2001  | 2002 * |
|-----|-------|--------|-------|--------|
| ( ) | 9,502 | 20,075 | 8,893 | 5,652  |
| ( ) | 1,457 | 1,901  | 1,117 | 1,460  |

: 2002 12

: , , 2003. 9

4.

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### 창업관련 지원정책 현황

|  |  |               |
|--|--|---------------|
|  |  |               |
|  |  | ·<br>·<br>·   |
|  |  | ·<br>·<br>·   |
|  |  | ·<br>·        |
|  |  | · ( )         |
|  |  | · , ( )       |
|  |  | · ·           |
|  |  | ·<br>· ( , )  |
|  |  | · ·<br>·<br>· |

:

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□

- 1999

-

· 2000

□

-

1999

· 1999 546 2003 216

-

(2003 15 , )

### 창업지원사업의 추이

(단위: 억 원)

|   | 1999 | 2000 | 2001 | 2002 | 2003 |
|---|------|------|------|------|------|
|   | 17   | 24   | 26   | 29   | 29   |
|   | 446  | 828  | 755  | 285  | 302  |
| · | 556  | 507  | 305  | 304  | 231  |

:

□

- 1999 0.75 2003 0.82

- 
- / : 1.67 (1999 ) → 2.32 (2003 )
- / : 2.94 (1999 ) → 5.08 (2003 )

- 
- 2,849 2003
- 72.6%
- ( : 1,886 , : 181 , · : 782 )

### 창업보육센터 현황

( : , , ,%)

|     | 2000  | 2001   | 2002   | 2003   |
|-----|-------|--------|--------|--------|
|     | 220   | 261    | 275    | 289    |
|     | 2,917 | 4,339  | 4,628  | 4,884  |
|     | 2,188 | 3,297  | 3,717  | 4,020  |
| /   | 75.0  | 76.0   | 80.3   | 82.3   |
|     | 3,645 | 6,475  | 8,295  | 9,315  |
|     | 6,442 | 15,531 | 19,762 | 20,409 |
|     | -     | 1,921  | 2,443  | 3,909  |
| ( ) | 195   | 995    | 1,577  | 2,849  |

:

□

- 1999 7,620 2000 2,115
- 2001

- 2003
- 14.3%

## 창업지원 자금 규모

(단위 : 천원)

|  | 1999  | 2000  | 2001  | 2002  | 2003  |
|--|-------|-------|-------|-------|-------|
|  | 7,500 | 2,115 | 2,600 | 2,500 | 3,200 |
|  | 7,620 | 2,115 | 2,660 | 2,700 | 3,200 |
|  | 2,442 | 1,032 | 1,274 | 1,126 | 1,447 |
|  | 38    | 108   | 59    | 180   | 456   |
|  | 27    | 73    | 41    | 135   | 363   |

：

□ 19) ,

- 12 145 104

· : 22

· : 1 20)(GNI) 17.7%,  
· : 1 332.0%

- , , , ,

· ,

· OECD

19) World Bank, Doing Business in 2005 , 2004

20) 2003 1 (GNI) 12,020

### 국별 창업 및 폐업 환경 비교

|      | ( ) | ( ) | (% 1 GNI) | ( ) | (% ) |
|------|-----|-----|-----------|-----|------|
|      | 12  | 22  | 17.7      | 1.5 | 4    |
| OECD | 6   | 25  | 8.0       | 1.6 | 6.8  |
|      | 2   | 12  | 0.2       | 2.0 | 4    |
|      | 5   | 5   | 0.6       | 3.0 | 8    |
|      | 7   | 8   | 1.2       | 0.8 | 1    |
|      | 5   | 11  | 3.4       | 1.1 | 8    |
|      | 2   | 2   | 2.1       | 1.0 | 8    |
|      | 11  | 31  | 10.6      | 0.5 | 4    |

: World Bank, Doing Business in 2005 , 2004

□ IMD 2004

5.46 (10 ) 39

- 2002 7.19 18

·

## 1.

□ 25

### 조사 개요

|   |   |      |   |   |   |    |       |
|---|---|------|---|---|---|----|-------|
| · | : | 2004 | 8 | 1 | ~ | 9  | 15    |
| · | : |      |   |   |   | 25 |       |
|   |   |      |   |   |   | 6  |       |
|   |   |      |   |   |   | 14 | ( )   |
|   |   |      |   |   |   | 2  | , . 3 |
| · | : |      |   |   |   |    |       |
| · | : |      |   |   |   |    |       |
|   |   |      |   |   |   |    |       |

- 21) , , , ,

· : (15 ), (10 )

- 4 12 , 4 13

· (3 ), (9 ), (13 )

- 16

10

· 22): (16 ), (5 ), (4 )

21) , , , 4 .  
, IT, NT, BT, ET , , .  
, IT , ,

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· ( · ): (18), (3)

□ · · ·

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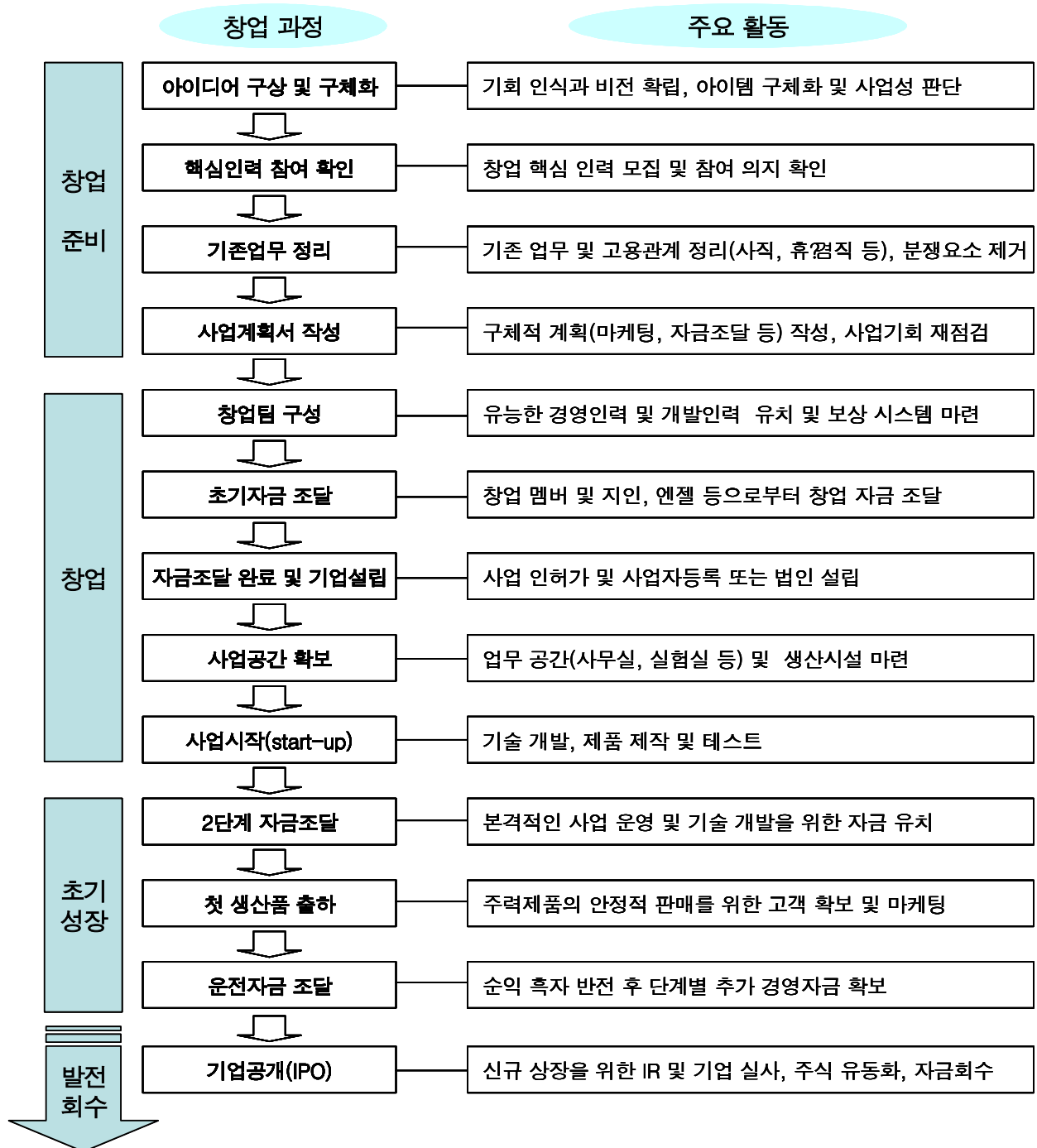
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## 창업 단계별 주요 활동



: L. , A to Z ( : PC , 2000), pp26~28



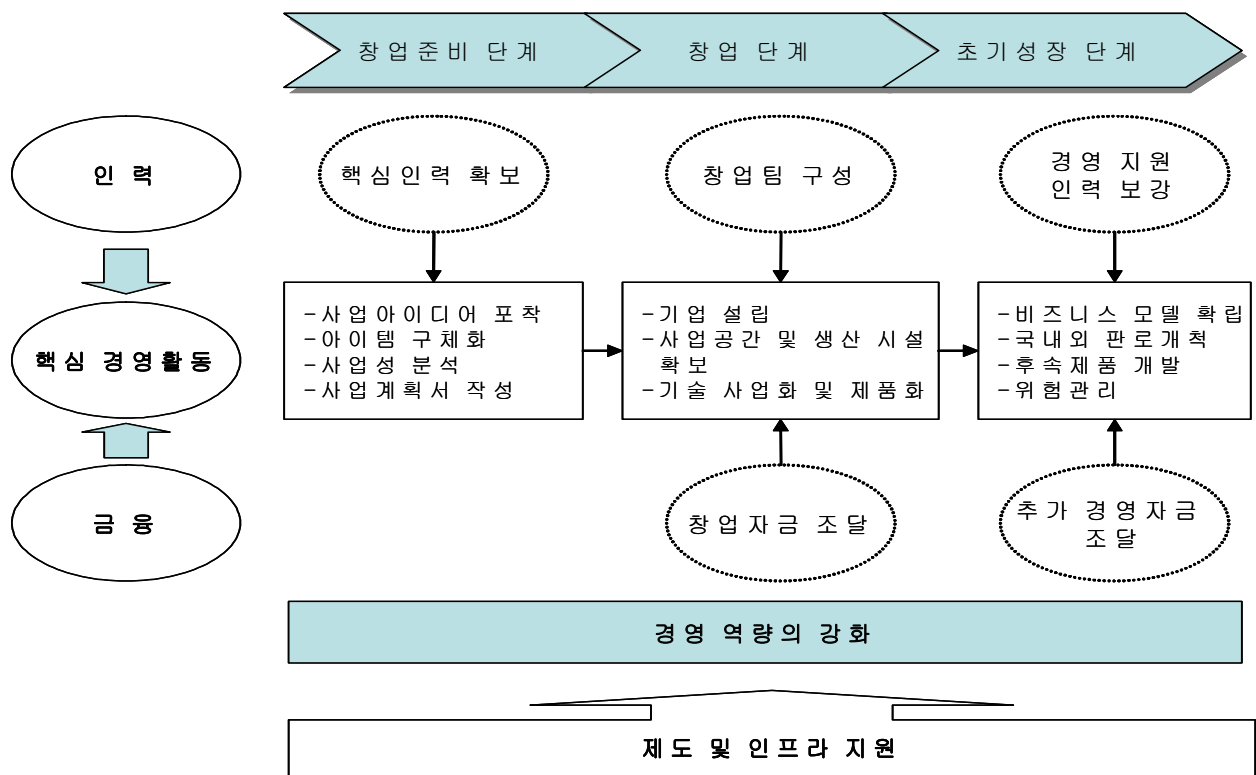
### 면담업체 개별 특성

|    |         |  |                                |  |    |   |
|----|---------|--|--------------------------------|--|----|---|
|    |         |  |                                |  | BI |   |
| 1  | 2004.4  |  | 94 GHz MIMIC                   |  |    |   |
| 2  | 2003.12 |  |                                |  |    |   |
| 3  | 2003.12 |  |                                |  |    |   |
| 4  | 2003.7  |  | Low SAR Antenna                |  |    |   |
| 5  | 2003.5  |  |                                |  |    |   |
| 6  | 2003.2  |  |                                |  |    |   |
| 7  | 2003.2  |  | SW                             |  |    |   |
| 8  | 2003.1  |  |                                |  |    |   |
| 9  | 2002.12 |  |                                |  |    |   |
| 10 | 2002.1  |  |                                |  |    |   |
| 11 | 2001.7  |  |                                |  |    |   |
| 12 | 2000.12 |  | TFT-array                      |  |    |   |
| 13 | 2000.7  |  |                                |  |    |   |
| 14 | 2000.7  |  | ,                              |  | -  | - |
| 15 | 2000.7  |  | SW                             |  |    |   |
| 16 | 2000.3  |  |                                |  |    |   |
| 17 | 2000.2  |  |                                |  |    |   |
| 18 | 1999.12 |  | BSS(Billing Service System)    |  |    |   |
| 19 | 1999.1  |  | MP3                            |  | -  |   |
| 20 | 1998.5  |  |                                |  | -  | - |
| 21 | 1998.4  |  | CAP( )                         |  | -  | - |
| 22 | 1998.1  |  |                                |  |    |   |
| 23 | 1997.8  |  | NMS(Network Management System) |  |    |   |
| 24 | 1996.1  |  | ,                              |  |    |   |
| 25 | 1988.7  |  | TMS( )                         |  | -  | - |

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□

### 창업과정의 필요 요소



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(pool)

기업 면담 사례: 해외인력의 활용

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기업 면담 사례: 실험실 창업 질적 활성화 필요

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### 스톡옵션 관련 규제 강화

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40%

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5,000

3,000

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(2)

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### 기업 면담 사례: 판로 확대 어려움

|     |   |     |
|-----|---|-----|
| -   | C |     |
| - C |   | 15% |
| -   |   |     |
| -   |   |     |

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기업 면담 사례: 해외 진출 필요자원 부족

|   |   |
|---|---|
| - | D |
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CEO ,

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### 기업 면담 사례: 기술평가 시스템 미비

|     |   |
|-----|---|
| -   | E |
| - E |   |
| -   |   |
| ·   |   |
| -   |   |
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| -   |   |
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| ·   |   |

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### 기업 성장단계별 금융시장 존재 여부

|  |  |  |  |  |
|--|--|--|--|--|
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

: , “ ” , 2004.7

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기업 면담 사례: 미래 성장성과 전략적 필요 과소평가

- 
- F
- .
- F
- .

F



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기업 면담 사례: 업종 특성 반영한 자금지원 필요

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#### 기업 면담 사례: 벤처 버블 붕괴가 창업의 기회

- 2003

H

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□

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- (spin-off) ,

기업 면담 사례: 분사형 창업 활성화 필요

|   |            |            |
|---|------------|------------|
| - | I          | (spin-off) |
| - |            |            |
| - | (spin-off) |            |
| . |            |            |
| . |            |            |

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### 기업 면담 사례: 창업보육센터 입주 유인 감소

- J

- J

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### 기업 면담 사례: 공동 생산시설 확충 절실

- K 2~3

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(5)

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### 창업관련 절차 및 규제 현황

|   |      |      |                    |
|---|------|------|--------------------|
| - | 2004 | 3~4  |                    |
|   |      | 1    |                    |
| . | .    |      | : 1 5 ( 1 )        |
| . |      |      | : 180              |
| . |      | : 68 | ( 30 , 21 , . 13 , |
|   |      | 4 )  |                    |
| - |      |      | ‘ ,                |
| . |      | 30   | 20                 |
| . | .    | 48   | 65                 |
| . |      |      |                    |

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□

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## 1.

☐ (SBA) , ,

- Angel, VC

- framework , ,  
,

☐ ‘ (SBDC: Small Business Development Center) ’

- SBA , , , ,  
SBDC

- SBDC

- SBDC (SCORE: Service Corps of Retired Executives)

• ,

• , , • ,

☐ (VC)

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- VC

· VC 80% ,

- VC

- VC

VC

· VC  
M&A

□ VC SBA  
(SBIC: Small Business Investment Company)

- 1958 SBIC SBIC 1/2  
SBA

- SBA , ,  
SBIC

· SBIC 1 1 SBA  
SBA 23)

- SBIC VC ,

· VC SBIC

- SBIC 3

---

23) , “ ” , , 1998, p.487.

SBA

, Angel

ACE-NET(Angel Capital

Electronic Network)

□

SBIR(Small Business Research)

- SBIR 1982

- 1

- SBIR

- 1990 ,

### 미국의 중소기업 기술혁신촉진 프로그램(SBIR)

|           |                          |             |  |
|-----------|--------------------------|-------------|--|
|           | -<br><br>· 1<br><br>2.5% |             |  |
| screening | 1                        | - 6 10      |  |
|           | 2                        | - 1<br>2 75 |  |
|           | 3                        | - , SBIR    |  |

:

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□

- LowDoc

· (SBA) 15 (10  
) ‘ 1 ’  
· ,

2.

□ 1999 , 36

- 1963 , ‘ ,  
, ‘ ,

- , , ‘ ,

· 1960-70 7% 1990 3%

- 1999

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·

- , ‘ ,





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□

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- 2001 10 , 5 18 36

- , ‘ , 2002 10 ‘ , 2003 1

□

- , ,

- , Angel, VC

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- , ‘ ’ , OB .

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□

- , VC  
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- 1999 ,

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### 3.

□

- IT, , , ,

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- 1993 .

## 요즈마 펀드(YOZMA Fund)

|      |                     |
|------|---------------------|
| -    | .                   |
| 1993 | 1                   |
| .    | ' ' ' (initiative)' |
| -    |                     |
| -    | 1997                |
| -    | 50                  |
| .    |                     |

□ ' (TBI: Technological Business Incubator) ' .

- 1991 , TBI  
 . 1990

- TBI R&D  
 , R&D  
 . TBI

- TBI 2 15 (US\$)  
 85%  
 . 3% ,

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- , . .

Incubator for Technological Entrepreneurship Kiryat Weizmann Ltd.  
TBI , Weizmann Institute of Science

□ ,

- 1984

-

#### 마그넷(Magnet) 프로그램

|   |     |
|---|-----|
| - |     |
| . |     |
| - | 65% |

: ( “ ” , 2000. 9)

- Green House , 2 30

□

- 
- .
  - , funding
  - : 1 ( ), 2 ( ), 3 ( )
  - 40% Gilat Satellite Network, Check Point
  - 
  - “Microsoft R&D ” ( )
  - ,
  - Red Herring “ ‘ (Land of milk and honey) ’ ‘ (money) , ”

#### 4.

□ (NSTB), (EDB)

- Technopreneurship 21 , ‘
- ,

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-

□ Technopreneurship 21  
1999 , , , , 4  
24)

- , ‘ , ,  
, , concept  
.

- , Singapore  
One 99.9%

· , , , VC

· (Science Park , ) ‘ , ‘  
, .

- , 1999 ‘ Technopreneur Investment  
Incentive Scheme ’

· ‘ (Bankruptcy  
procedures and laws) ’

· THO(Technopreneur Home  
Office), (   
2 )

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24) <http://www.actetsme.org/sing>

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- ‘ TIF(Technopreneurship Investment Fund) ’

· , 2001 VC 100 (S\$)

□ , ·

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6:4



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□

- (spin-off)

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### 마쓰시타 전기의 분사 창업 육성제도

|          |      |   |
|----------|------|---|
| -        | 2000 | ‘ |
| (PSUF) ’ |      |   |
|          | 100  |   |
| ‘        | ,    | , |

□

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□ ,

-

### 영국 셸(Shell)사의 LiveWIRE(영국)

|         |          |     |
|---------|----------|-----|
| -       | LiveWIRE |     |
| - 16~30 |          | ,   |
| ,       | /        | 100 |
| - 1982  | 50       |     |
|         | 2        |     |

: , , 2003.11

☐ \_\_\_\_\_, \_\_\_\_\_,

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(debtor-in-possession system) ’

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- DB  
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- ,  
- R&D  
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- ‘ (sunset) ’

□ KOSBIR

- ‘ , ‘ ,

□ , .

- ‘ ,

- ‘ ,  
 ,

.  
(Co-financer)

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\* 실제로 프랑스에서 지난 2002년 중 보증회사가 보증한 기업 가운데 52%(약 2만 6,300여개)가 창업기업으로 조사

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 - , Relationship Manager  
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- . 30%

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Business Link .

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(Demand Pull Strategy) ’  
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reference  
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- mentoring

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☐ R&D

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‘ 1 ’ ( LowDoc  
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· 1999

‘ THO(Technopreneur Home Office)’

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7.

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-

(BI)

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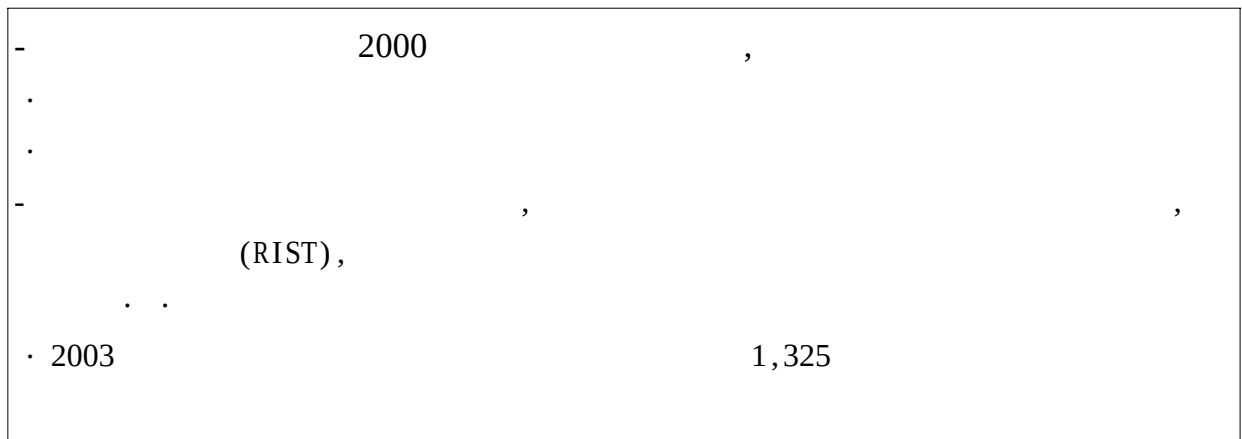
· BI , BI

□

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### 포항 테크노 파크



: “ ”, , 2004.9.9

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, “ ”, , 2004.6

. , “ 2003 IT : OECD ”, KISDI, 2003

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. . , “ -GEM ”, , 2001.9

, “ ”, 13

4 , 2000

, “ ”, KAIST, 2004

, “ : ”, , 2001

, “ ”, 20 1 , 1998

, “ ”, , 1998

, “ - ”, 1997

, “ ”, , 1993

L. , A to Z ( : PC , 2000),

, “ ”, 2004.7

, “ ”, 2004.7

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, “ ”, 2000. 9

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<http://stat.smba.go.kr/> ( , )  
<http://www.kosdaq.com/> ( )  
<http://www.kse.or.kr/> ( )  
<http://www.digitalsme.com/> ( )  
<http://www.venturenet.or.kr/> ( )  
<http://www.venturenet.or.kr/> ( )  
<http://www.sbc.or.kr/> ( )  
<http://www.changupnet.go.kr/> ( )  
<http://www.kova.or.kr/> ( )  
<http://www.kvca.or.kr/> ( )  
<http://www.actetsme.org/> (APEC Center for Technology Exchange and Training for Small and Medium Enterprises)  
 GEM, Global Entrepreneurship Monitor: Executive Report ,  
 OECD, "The Sources of Economic Growth In The OECD Countries", 2003  
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