



Project Acronym: SMART-SPACE

Project title: ASP478

D.T2.4.3 “Guideline for SMEs to get access to private and public finance”

WP n°:	T2: The implementation of the Alpine Digital Innovation Hub to boost smart innovation in AS
Task n°:	T2.4 Alpine DIH: Toolset to strengthen the AS SMEs digitisation processes
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Type:	R - Report
Dissemination level:	RESTRICTED TO PARTNERS AND JS
Revision:	DRAFT 01
Due Date:	31.01.2018
Date of submission:	28.05.2018

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1. Deliverable History

This deliverable history should be removed from the document once it has been finalized. It can then be stored as a separate document on the server, next to the final version.

Version	Date	Status	What's new
1	14/05/2018	Draft	First release
2	28/05/2018	Final	Final version of the deliverable incl. all input

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2. Executive Summary

Within the SMART SPACE project, the activity T2.4 “Alpine DIH: Toolset to strengthen the AS SMEs digitisation processes” aims to develop certain tools to strengthen SMEs’ smart innovation processes through coaching and advice with dedicated methodologies and the assistance of experts, tests and experimentations for projects with digital providers and R&TT actors as well as pitching and matching methodologies (Alpine smart manufacturing synergic platform) and investment projects to strengthen their digitisation processes: practical guidelines to get access to private and public funds.

After developing a coaching methodology to assist SMEs in their digital innovation processes, a smart manufacturing synergic platform was set up that includes matching and pitching methods to promote digital technologies and solutions for SMEs.

The deliverable D.T2.4.3 aims to provide a guideline for SMEs to get access to private and public finance to strengthen their smart innovation processes. To reach this goal, a collection of platforms and information networks was made for each land/region to provide the SMEs with help on where to find the information about public and private finance they need.

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4. Guideline for SMEs to get access to private and public finance

Within the working package T2.4, the main goal of the deliverable D.T2.4.3 is to set up an online tool for manufacturing SMEs with guidance on private financial instruments as well as public funds to strengthen their smart innovation processes. This is part of the toolset to strengthen the Alpine Space SMEs digitisation processes.

As the environment on financial support (both public and private) is constantly changing and the programs provided for SMEs therefore change very often as well (e.g. programs are developed and cancelled in very short intervals), it was decided to provide a list of platforms for the SMEs where they can gain further information on all kinds of finance and not to put specific programs into the report, in order to keep the report up to date. Specific programs/tools might not be existing anymore after a short time, whereas the platforms themselves are thought to be updated regularly.

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5. List of platforms and networks with information on financial instruments for SMEs

The following list contains information on platforms and networks for SMEs that are looking for financial support to strengthen their smart innovation processes.

A grid was developed and filled out with the contribution of all project partners. The grid states the **platform** providing (information on) financial instruments as well as a short **description of the tools**. Furthermore, it states the **coverage** (that is land and or region) and the **language** the information is provided in. The column “**generic**” aims to make a distinction between financial solutions that fund all SME projects versus solutions for digital transformation only. In the next column, that is **financing of digital transformation**, those tools can be explained further. Furthermore, the **type of fund** (public, private, development bond, equity, fiscal subvention...) is explained as well as the **development step** (feasibility, prototype, innovation, development, commercialization...). The last column shows the **contact point or link to the website** where the information can be found.

Financial instruments to support SMEs in their digitalisation processes were identified. For the sake of completeness, instruments that support any innovation process were also included, as there are often tools that can be used for several projects including digitization, but are not explicitly dedicated to that topic. Also, the project partners identified several platforms that are very general and provide information on many different tools, including – but not only – innovation and digitization projects.

The platforms and tools are presented at a transnational level, as well as for each country to provide the best overview. Within the country, there is also information on the different regions supported.

Note: This is a collection of financial instruments collected by the SMART SPACE project partners. There is no claim for completeness for that list.

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5.1. Transnational Level

Platform	Description of the Financial Tool(s)	Coverage (Land, Region,...)	Language	Generic	Financing of Digital Transformation	Type of Fund	Development Step	Link/Contact Point
Access to finance for SMEs (European Commission)	Platform of the European Commission on access to finance for SMEs	Europe	English & various other languages	X	EU financing programmes are generally not provided as direct funding.	Aid is channelled through local, regional, or national authorities, or through financial intermediaries such as banks and venture capital organisations that provide funding through financial instruments.	All stages	http://ec.europa.eu/growth/access-to-finance_en
Horizon2020	EU framework programme for research and innovation; all companies can participate, from start up to large companies	Europe	English	X	Two year work programmes announce the specific areas that will be funded by Horizon 2020.	All calls can be found in the EU's Official Journal as well as on the Participant Portal.	From proof of concepts to pre-commercialization	https://ec.europa.eu/programmes/horizon2020/
H2020 I4MS program	Vouchers for SMES through calls to support	Europe	English		X	Vouchers for SME through	From proof of concepts to	http://i4ms.eu/

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	digital innovation and transformation					calls organized by the project consortia	pre-commercialization	
Digital single market	EU commission portal in which there is a session dedicated to the Digital Single Market Strategy where it is also possible to reaserch for and to filter funding opportunities for companies on the specific topic of digitization and more generally on innovation	Europe	English		x	public funds in the form of call for proposals/call for tenders		https://ec.europa.eu/digital-single-market/en/newsroom-agenda/funding-opportunity/shaping-digital-single-market
European Strategic Cluster Partnerships	EU platform launched to encourage clusters from Europe to intensify collaboration across regions and sector with a part specifically dedicated to Smart Specialization investments with the aim to facilitate cluster cooperation in thematic areas related to regional smart specialization strategies.	Europe	English	x		EU public funds		https://www.clustercollaboration.eu/eu-cluster-partnerships

5.2. Austria

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Platform	Description of the Financial Tool(s)	Coverage (Land, Region,...)	Language	Generic	Financing of Digital Transformation	Type of Fund	Development Step	Link/Contact Point
aws Website	website of the Austria Wirtschaftsservice with the possibility to search for different kinds of finance/funding	Austria	German/English	x		different financial instruments	financial instruments for different stages	www.aws.at
aws Industrie 4.0	subsidy for the analysing and conceptual phase, investing in training and qualification activities, industry 4.0 facilities	Austria	German		x		for SMEs as well as major enterprises in the regions	https://www.aws.at/foerderung/n/aws-industrie-40/
KMU Digital	an initiative of the ministry of digital and economic affairs and the Austrian chamber of commerce providing all kinds of services for SMEs in the field of digitization	Austria	German/English		x	financial support, consulting services, events, webinars, analysis tools and training programs		https://www.wko.at/Content.Node/kampagnen/KMU-digital/index.html
FFG	website of the FFG with the possibility to search for different kinds of finance/funding	Austria	German	x				https://www.ffg.at/foerderungen
WKÖ (Austrian Chamber of Commerce)	website of the WKÖ with the possibility to search for different kinds of finance/funding	Austria	German	X				https://www.wko.at/service/foerderungen.html
WKÖ - Promotional Instruments concerning digitization	Collection of promotional instruments for digitization (list provided by the Austrian chamber of commerce)	Austria	German	X	x			https://www.wko.at/service/k/unternehmensfuehrung-finanzierung-foerderung/Foerderungen_fuer_Digitalisierung.html
Land Salzburg	Collection of funding/financing opportunities for	Austria	German	X				https://www.salzburg.gv.at/wirts

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	digitization (list provided by the federal state of Salzburg, Austria)							chaft /Seiten/Wirtschaftsf%C3%B6rderungen.aspx
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5.3. Germany

Platform	Description of the Financial Tool(s)	Coverage (Land, Region,...)	Language	Generic	Financing of Digital Transformation	Type of Fund	Development Step	Link/Contact Point

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Data Base for Funding Programs in Germany and EU (Federal Ministry for Economic Affairs and Energy)	<p>Collection of public funding programs for a wide range of institutions, fields and different kind of fundings.</p> <p>Website of the German Federal Ministry for Economic Affairs and Energy.</p> <p>This is the most updated, complete and sophisticated list of public funding/financing. Other tools are usually build up on its information.</p>	Germany (national level, federal state level) + EU	German	x	x	<p>Public funding (EU level, national level, federal level).</p> <p>Credits, grants, guarantees, shares.</p>	Entrepreneurs/ SMEs/corporates and public institutions.	http://www.foerderdatenbank.de/FoerderDB/Navigation/Foerderrecherche/suche.html
Federal Funding Advisory Service	Information website about funding possibilities for SMEs, Best Database in Germany for public funding, periodically updated.	Germany (national level)	German/English		x	<p>Public funding (national level only).</p> <p>SME- and innovation-focused.</p>	For Entrepreneurs/ SMEs.	https://www.foerderinfo.bund.de/
Data Base for Funding Programs by L-Bank (State Bank of Baden-Württemberg)	Collection of funding possibilities offered by L-Bank (State Bank of Baden-Württemberg) for a wide range of institutions, fields and different kind of fundings.	Germany (Baden-Württemberg)	German	x	x	Finance possibility by the State Bank.	For different kind of stakeholders. But amongst all, there are finance programs for entrepreneurs/ SMEs/corporates.	https://www.lbank.de/lbank/inhalt/nav/foederungen-und-finanzierungen/alle-foerderangebote/uebersicht-aller-foerderangebote/uebersicht.xml?ceid=118243&dyn=true&nopresentation=true
Data Base for	Collection of funding	Germany	German	x	x	Finance	For companies	https://www.kfw.de/inlandsfoerd

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Funding Programs by KfW (German government-owned development bank)	possibilities offered by KfW (German government-owned development bank) for a wide range of institutions, fields and different kind of fundings.	(national level)					possibilities by the KfW Bank.	with ambitions to foster innovative projects.	erung/Unternehmen/Innovation/F%C3%B6rderprodukte/index-2.html
Chamber of Commerce and Industry of the Stuttgart Region	Collection of funding possibilities aggregated by the Chamber of Commerce and Industry of the Stuttgart Region.	Germany (Baden-Württemberg)	German	x	x		Public funding (grants/subsidies, loans, consultation programmes, guarantees)	For Entrepreneurs/ SMEs (future Technologies, R&D, energy saving and environmental protection, export).	https://www.stuttgart.ihk24.de/gruendung/finanzierung/Finanzierungsquellen/Foerderung/Finanzielle_Gewerbefoerderung/685320#
Equity investor search tool of Sparkassen financial group	Online Tool to search for Investors. Website of Sparkasse (German private financial institution/savings bank).	Germany	German	x			Investors form Sparkassen financial group	Entrepreneurs/ SMEs/corporates.	https://www.sparkasse.de/firmenkunden/eigenkapitalfinanzierung/kapitalgebersuchen/#
Network for Venture Capital Baden Württemberg	Overview of venture capital companies from Baden-Württemberg provided by an association.	Germany (Baden-Württemberg)	German	x			Venture Capital, Corporate Venture Capital	Entrepreneurs, 'young' SMEs. Not for established SMEs.	https://www.vc-bw.de/fuergruender/investoren-in-bw/
Business Angels Region Stuttgart (BARS)	Network for private investors	Germany (southern Germany: 250km around Stuttgart)	German/English	x			Private venture capital	Entrepreneurs (engineering sciences, biotechnology and medical technology, information and communication technology, cleantech / environment).	https://www.business-angels-region-stuttgart.de/startups/voraussetzungen/
Chamber of	Overview of innovation	Germany	German		x		Prices and	SMEs/corporat	https://www.hannover.ihk.de/ihk

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Commerce and Industry of Hannover	prices in Germany						competitions for	es.	-themen/forschung-innovation/innovationsprozess/aktuelle-foerderprogramme/uebersicht-innovationspreise.html
Business Angels Region Bavaria	Network for Investors	Germany, Bavaria	German	x			Private Venture Capital	Entrepreneurs, 'young' SMEs. Not for established SMEs.	http://www.baystartup.de/finanzierungs-netzwerk/service-investoren/business-angel-netzwerk/
Network for Venture Capital Byern	Overview of venture capital companies	Germany, Bavaria	German		x		Venture Capital, Corporate Venture Capital	Established Companies	http://www.baybg.de/
Digitalbonus Bayern	Investment support	Germany, Bavaria	German		x		public	Established Companies	https://www.digitalbonus.bayern.de/
Bayerische Forschungs- und Innovationsagentur	Support for companies to access funding and to supply sources	Germany, Bavaria	German		x		public	Established Companies	https://www.forschung-innovation-bayern.de/service/foerderung-von-forschung-und-innovation/

5.4. France

Platform	Description of the Financial Tool(s)	Coverage (Land, Region,...)	Language	Generic	Financing of Digital Transformation	Type of Fund	Development Step	Link/Contact Point
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Les-aides.fr	The chamber of commerce website dedicated to different kind of funding	France	French	X		financial support, consulting services, hosting services; diagnostic tools	for SMEs as well as major enterprises and all steps of development	https://les-aides.fr/
Facebook Business Boostez votre business	A facebook tool to help SMEs to create a website, to integrate digital marketing by providing success cases, training programmes and tools.	France	French		x	Private funding : Consulting services, digital tools	for SMEs at all steps of development	https://www.facebook.com/business/m/boostez-votre-business // https://www.facebook.com/blueprint
Syntec-numerique	Syntec Numérique provides its members with information designed to help them on a daily basis and improve their performance. Its experts regularly hold information meetings in Paris and in the regions. They write bi-monthly letters, newsletters, special flashes, guides, white papers and praTIC cards.	France	French		x	Private funding : Consulting services, conferences	for SMEs at all steps of development	https://syntec-numerique.fr/services-syntec/expertises
GrandEst Aides régionales	Portal on regional financing solutions	France, Grand Est	French	x		Public financial support	for SMEs as well as major enterprises and all steps of development	https://www.grandest.fr/aides
BPI France	Portal on regional-national financing solutions	France	French	x	x	financial support, consulting services, events, webinars,	for SMEs as well as major enterprises and all steps of development	http://www.bpifrance.fr/Toutes-nos-solutions

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						analysis tools and training programs		
Subventions.fr	Portal on regional-national financing solutions	France	French	x	x	financial support, consulting services, hosting services; diagnostic tools	for SMEs as well as major enterprises and all steps of development	https://subventions.fr/guide-des-aides/
La French tech	Portal on regional-national financing solutions	France	French	x		financial support, events, webinars,	for start up at all stages of development	https://www.lafrenchtech.com/
Hub Finance	Portal on financing solutions and a tool for investor relations for companies of all sizes	France, Auvergne-Rhône-Alpes	French	x	x	For SME, public and private funding solutions and advices with the organisations to contact, categorized in 9 thematics	All steps of development	http://rhone-alpes.hubfi.fr/fr/solutions-de-financement/
Auvergne-Rhône-Alpes aides régionales	Regional funding solutions	France, Auvergne-Rhône-Alpes	French	x	x	Public financial support	All steps of development	https://www.auvergnerhonealpes.fr/289-guide-des-aides-appels-a-projet.htm?thematique=6&public=3&type=&idtf=289&Find=Filter+les+r%C3%A9sultats#aideListeForm

5.5. Italy

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Name of the Platform	Description of the Financial Tool(s)	Coverage (Land, Region,...)	Language	Generic	Financing of Digital Transformation	Type of Fund	Development Step	Link/Contact Point
MESAP	Website of Regional Innovation pole, specialized in Smart product and manufacturing	Italy - Piedmont	Italian	x	x	financial support, consulting services, events, analysis tools	for SMEs as well as major enterprises in the regions	https://www.mesap.it/bandi/
Polo ICT	Website of Regional Innovation pole, specialized in Information and Communication Technologies	Italy - Piedmont	Italian	x	x	financial support, consulting services, events, analysis tools	for SMEs as well as major enterprises in the regions	https://www.poloinnovazioneict.org/bandi-e-opportunita
Polo AGRIFOOD	Website of Regional Innovation pole, specialized in Agrifood	Italy - Piedmont	Italian	x				https://www.poloagrifood.it/site/home.php?id_categoria=20
Polo CLEVER	Website of Regional Innovation pole, specialized in Clean Energies and Technologies	Italy - Piedmont	Italian	x				https://www.poloclever.it/it/bandi/
Polo TESSILE	Website of Regional Innovation pole, specialized in Textile Innovation	Italy - Piedmont	Italian	x				http://www.pointex.eu/finanziamenti
Piedmont Regional Government	Piedmont Regional government website	Italy - Piedmont	Italian	x	x			http://www.regione.piemonte.it/archivio/industria/por14_20/asse_1_az_1b12_LineaB.html

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PMI	National web portal that deals exclusively with ICT and Business information for small and medium-sized businesses	Italy	Italian	x				https://www.pmi.it/tag/bandi-regionali
Camera di Commercio	Turin Chamber of Commerce	Italy	Italian	x				https://www.to.camcom.it/finanziamenti-bandi-e-contributi
MISE	Ministry of Economic Development	Italy	Italian	x	x			http://www.sviluppoeconomico.gov.it/index.php/it/incentivi/impresa/voucher-digitalizzazione
Trova bando - ResValue	Innovative startup that helps SME to find all kind of funds (for a fee)	Italy	Italian	x				https://www.trovabando.it/come-funziona/
Intesa San Paolo Bank	Intesa San Paolo bank - support for digitalization	Italy	Italian	x	x	financial support, consulting services, events, analysis tools	for SMEs as well as major enterprises in the regions	https://www.intesasanpaolo.com/it/business/landing/info/impresa-4-0.html
Lombardy Region website	website of the Lombardy region with the possibility to search for different kinds of finance/funding	Italy	Italian	x				http://www.regione.lombardia.it/wps/portal/istituzionale/HP/Bandi
Italian Chamber of Commerce	website of the Lombardy region with the possibility to search for different kinds of finance/funding	Italy	Italian	x				http://www.camcom.gov.it/P43K2000/bandi.htm

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Industria 4.0 - Confindustria	website specific on industry 4.0 with information related to DIH, training, initiatives and incentives	Italy	Italian		x	consulting services, events, webinars, assessment tools and training programs		http://preparatialfuturo.confindustria.it/
Progetta Europa	regional databases where is possible to search for 1) calls of interest by selecting sector, program, title, objective, beneficiaries, co-funding etc. and 2) financial instruments that allow companies in Veneto to obtain incentives with public funds of European nature	Europe	Italian	x		European funds and calls; other financial instruments		http://progettaeuropa.regione.veneto.it/
Europafacile	website of Emilia Romagna region providing information and guidance on funding programs and EU policies	Europe; Italy	Italian	x	x	public funds; events; consulting		http://www.europafacile.net/
First	website of ASTER (Emilia-Romagna consortium company for innovation and technology transfer)	Europe; Italy	Italian		x	public funds		http://first.aster.it/_aster_/home
APRE	search engine providing information, support and assistance for participation in programs and initiatives both national and European	Europe; Italy	Italian/english		x	public funds; training; events; consulting		http://www.apre.it/ricerca-europea/horizon-2020/bandi/
Fondo di garanzia	website providing all information related to public loan intervention and guarantee funds for	Italy	Italian			public loan; financial guarantees		http://www.fondidigaranzia.it/

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	Italian SMEs							
Sviluppo economico	website of the Italian ministry of economic development providing information and guidance on incentive and support measures for companies (ex. Digitization voucher)	Italy	Italian	x	x	public funds, tax incentives, voucher, support measures, tax credits, etc.		http://www.sviluppoeconomico.gov.it/index.php/it/incentivi
Veneto Region website	Specific section of VR website where it is possible to find all open calls of different financing programs and using different filters (ex. ERDF, ROP)	Veneto Region	Italian	x	x	public funds		https://bandi.regione.veneto.it/Public/Elenco?Tipo=1
Veneto cluster	webiste addressed to regional cluster with a specific section dedicated to open call and opportunities for cluster and companies	Veneto Region	Italian			public funds		https://www.venetoclusters.it/content/bandi
Progetta Europa	regional databases where is possible to search for 1) calls of interest by selecting sector, program, title, objective, beneficiaries,co-funding etc. and 2) financial instruments that allow companies in Veneto to obtain incentives with public funds of European nature	Europe	Italian	x		European funds and calls; other financial instruments		http://progettaeuropa.regione.veneto.it/
Europafacile	webiste of Emilia Romagna region providing information and guidance on funding programs and EU policies	Europe; Italy	Italian	x	x	public funds; events; consulting		http://www.europafacile.net/

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5.6. Slovenia

Platform	Description of the Financial Tool(s)	Coverage (Land, Region,...)	Language	Generic	Financing of Digital Transformation	Type of Fund	Development Step	Link/Contact Point
Spirit Slovenija public agency	Public call for stimulation in process improvement on the path towards Industry 4.0	Slovenia	Slovenian	x	x	public		http://www.spiritslovenia.si/razpisi/2017-10-27-Javni-razpis-za-spodbujanje-procesnih-izboljsav-podjetij-v-letu-2017---2018-Processne-izboljsave-2017-2018-PRIZ-17-18
Spirit Slovenija public agency	Public call for set up or improvement in e-bussiness	Slovenia	Slovenian	x		public		http://www.spiritslovenia.si/razpisi/2017-09-01-Javni-razpis-za-vzpostavitev-ali-nadgradnjo-elektronskega-poslovanja-v-MSP-v-obdobju-2017-2018-E-POSLOVANJE-2017-2018
The Slovene Enterprise Fund	Microcredits for SMEs 5+	Slovenia	Slovenian	x		public		http://www.podjetniskisklad.si/en/sef-s-products/programme-sme5/microcredits
Ministry of economic development and technology	Public call "stimulating research development projects (TRL 6-9)	Slovenia	Slovenian	X	X	public		http://www.mgrt.gov.si/si/kako-do-sredstev/aktualni-razpisi/
Ministry of economic development and technology	Public call stimulation for start of innovative companies - P2	Slovenia	Slovenian	X		public		http://www.mgrt.gov.si/si/kako-do-sredstev/aktualni-razpisi/

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6. Summary of the Outcomes and Conclusions

The goal of the deliverable D.T2.4.3 is to set up an online tool for manufacturing SMEs with guidance on private financial instruments as well as public funds to strengthen their smart innovation processes as part of the toolset to strengthen the Alpine Space SMEs digitisation processes.

It was decided to complete this task by providing a list of platforms for SMEs where they can gain information on all kinds of financial instruments instead of collecting specific tools and/or programs. This was seen as the most useful approach as the environment on financial support is constantly changing and specific programs might not be existing anymore after some time, whereas the platforms themselves remain.

Within the deliverable T2.4.3 financial instruments to support SMEs in their digitalisation processes were identified. For the sake of completeness, instruments that support any innovation process were also included as well as several platforms that provide information on many different tools, including financial support for digitization project.