	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

EUROPEAN COMMISSION – HORIZON 2020



Accelerating European CPS Solution to Market

Deliverable D6.15

WP6

Final report on access to finance activities


Contract Number:	761708
Project Acronym:	FED4SAE
Project Title:	Federated CPS Digital Innovation Hub for Smart Anything Everywhere

Document Identifier:	D6.15
Status:	Final

Title of Document:	Final report on access to finance activities
Dissemination Level:	Public

Author(s):	fortiss
Reviewed by:	CEA, BLUMORPHO

Created on:	06.07.2020
Last update:	08.02.2021

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

Abstract

The FED4SAE *Access to Finance* task aims to establish links to other funding sources, such as public or private investment programs, or potential customers for FED4SAE-supported businesses, to provide business development support to Third Parties. To achieve this objective, the FED4SAE DIH consortium partners has built a catalogue of available funding sources and events (matchmaking events or investors pitches) for having a good overview of these opportunities. By encouraging collaboration with investors and establishing links with them the long-term sustainability and growth of major project outcomes can be ensured.

It should be noticed that the specific support provided to SMEs engaged into FED4SAE to access to funding is described in WP5.

This deliverable reports on the final collection and analysis of available funding opportunities known to the FED4SAE ecosystem which are available at the project website. The Access to Finance webpage provides the overall Catalogue of existing funding programs to provide financial support for EU SMEs.

This work will be further exploited in FED4SAE sustainability in inviting different organizations listed in this task to further join the FED4SAE Innovation Club and related events (as described in the deliverable D6.16)



	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

Table of Contents

Abstract.....	2
1 Introduction.....	4
1.1 Task Objective	4
2 Data Gathering	4
3 Activities in Final Phase	5
3.1 Access to Finance webpage	5
3.2 Proposed Process	7
3.2.1 BME.....	8
3.2.2 CEA.....	8
3.2.3 CSEM.....	11
3.2.4 DIGICAT	12
3.2.5 FhG	14
3.2.6 fortiss.....	15
3.2.7 KTH	16
3.2.8 UNICAN	17
3.3 Access to finance in FED4SAE Sustainability	18
4 Discussion	18

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

1 Introduction

The FED4SAE *Access to Finance* task aims to provide an overview of the available funding opportunities known to the DIH project partners. Activities in this task have been dedicated to establishing links to funding sources, such as public or private investment programs. The specific support to the companies engaged in the FED4SAE application experiments is provided in WP5 through innovation management activities. Overall, these activities help to ensure the long-term sustainability and growth of major project outcomes.

The main objective of this deliverable is to provide an analysis of the available funding sources to indicate which are the most valuable to whom and *act* on this analysis by engaging with Third Parties.

1.1 Task Objective

The task objectives cover the following set of activities:


- Build a catalogue for each FED4SAE centre of existing funding programs on a regional or national level, relevant organizations that can provide financial support (incubators, accelerators, investors, etc.), and events to support match-making with potential customers.
- Define a process to match Third Parties to the right sources according to their needs, based on input from the work package on Innovation Management (see WP5 D5.3).
- Relate interested Third Parties that are not involved in AEs to relevant regional or national funding programs.

2 Data Gathering

Like the first phase for enabling access to regional and national investment opportunities, all FED4SAE partners were asked to provide an update on the funding opportunities known to them. To produce a valuable catalogue of funding sources, which can be explored usefully, key information such as the funding program level, amount and the area of investment was gathered.

Moreover, during the FED4SAE consortium meeting on January 2020 in Stockholm a discussion session was held concerning the below questions ([Fig1](#)).

1. How to relate the SMEs that are not involved in AEs to relevant regional or national funding programs?

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

2. Define a process to match Third parties to the right sources according to their needs?
Do you already have a process in your DIH for when SMEs reach you?

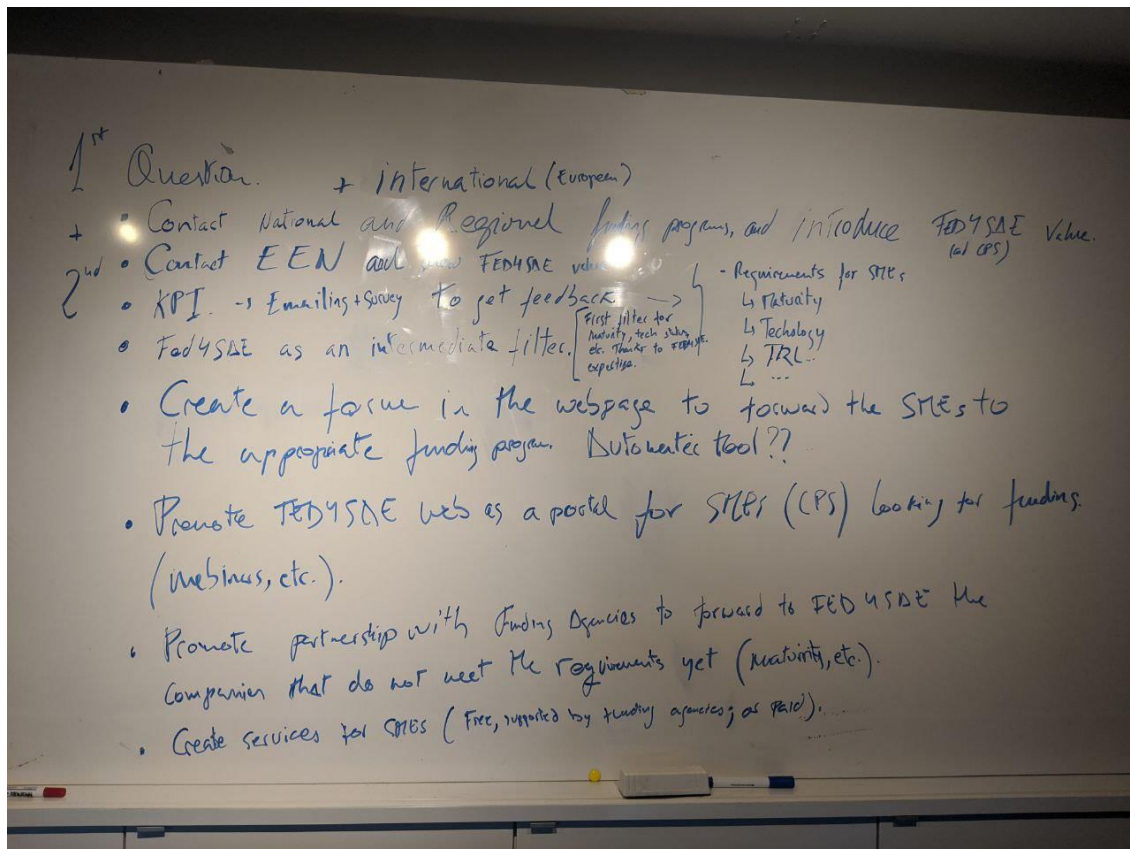


Fig1: Discussion session during consortium meeting


3 Activities in Final Phase

The last step was to summarize key accomplishments of Access to Finance services based on the gathered data and discussion for supporting Third Parties in the execution of their exploitation plans.

3.1 Access to Finance webpage

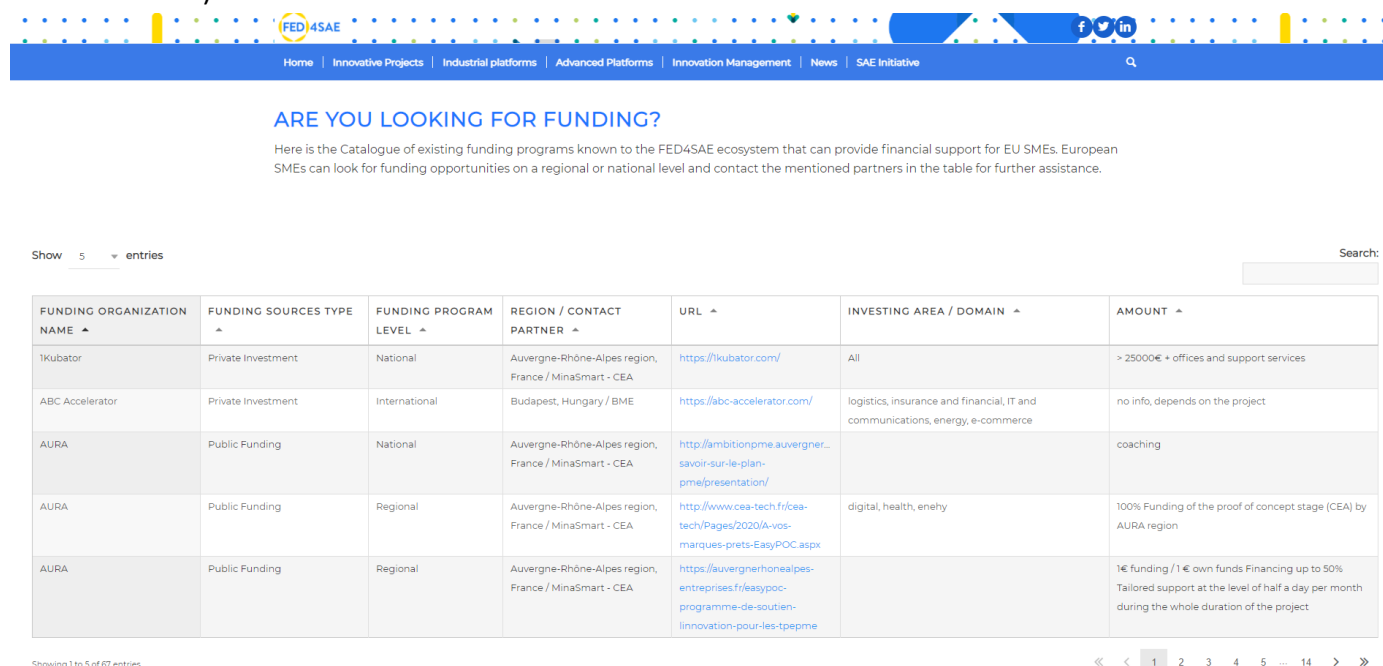
The gathered data on the existing funding programs are represented in a searchable catalog on the FED4SAE website. The "access to the finance" [webpage¹](https://fed4sae.eu/about-fed4sae/access-to-finance/) helps to provide financial support for EU SMEs. European SMEs can look for funding opportunities on a regional or national level based on the amount and the domain of investment.

¹ <https://fed4sae.eu/about-fed4sae/access-to-finance/>

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

Through the catalog, SMEs can find a FED4SAE partner as a contact point for further assistance in applying for the funding program.

Figure 2 shows the catalog of the "Access to finance" page. The overall list of the funding opportunities is presented in an attractive and easy to filter way (region, amount, domain, and level).



FUNDING ORGANIZATION NAME ▲	FUNDING SOURCES TYPE ▲	FUNDING PROGRAM LEVEL ▲	REGION / CONTACT PARTNER ▲	URL ▲	INVESTING AREA / DOMAIN ▲	AMOUNT ▲
Ikubator	Private Investment	National	Auvergne-Rhône-Alpes region, France / MinaSmart - CEA	https://ikubator.com/	All	> 25000€ + offices and support services
ABC Accelerator	Private Investment	International	Budapest, Hungary / BME	https://abc-accelerator.com/	logistics, insurance and financial, IT and communications, energy, e-commerce	no info, depends on the project
AURA	Public Funding	National	Auvergne-Rhône-Alpes region, France / MinaSmart - CEA	http://ambitionpme.auvergne-rhone-alpes.fr/savoir-sur-le-plan-pme/presentation/		coaching
AURA	Public Funding	Regional	Auvergne-Rhône-Alpes region, France / MinaSmart - CEA	http://www.cea-tech.fr/cea-tech/Pages/2020/A-vos-marques-prets-EasyPOC.aspx	digital, health, energy	100% Funding of the proof of concept stage (CEA) by AURA region
AURA	Public Funding	Regional	Auvergne-Rhône-Alpes region, France / MinaSmart - CEA	https://auvergne-rhone-alpes-entreprises.fr/easypoc-programme-de-soutien-innovation-pour-les-tsepme		1€ funding / 1€ own funds Financing up to 50% Tailored support at the level of half a day per month during the whole duration of the project

Fig2: Access to finance catalogue

Moreover, for providing an overall view of all the available opportunities we are promoting the EU Funding platform, which is available for all types of companies of any size and [sector](#)².

Are you looking for funding?

SAE funding opportunities

If you are interested in applying for new opportunities visit the Smart Anything Everywhere website here: <https://smartanythingeverywhere.eu/>

For more funding opportunities please visit <https://smartanythingeverywhere.eu/funding/>.

EU Funds


EU Funding is available for all types of companies of any size and sector including entrepreneurs, start-ups, micro companies, small and medium-sized enterprises (<https://ec.europa.eu/growth/tools-databases/SME-Wizard/smeq.do>), and larger businesses. A wide range of financing is available: business loans, microfinance, guarantees and venture capital. Every year the EU supports more than 200,000 businesses.

Funding catalogue

Here is the Catalogue of existing funding programs on a regional or national level that can provide financial support for European SMEs: [click here](#).

Fig3: EU Funding promotion on FED4SAE website

² <https://ec.europa.eu/growth/tools-databases/SME-Wizard/smeq.do>

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

There is a wide range of financing available: business loans, microfinance, guarantees, and venture capital.

Furthermore, SMEs that are looking for financial support for their innovative idea can use the **Fundraising Readiness Assessment Tool**.

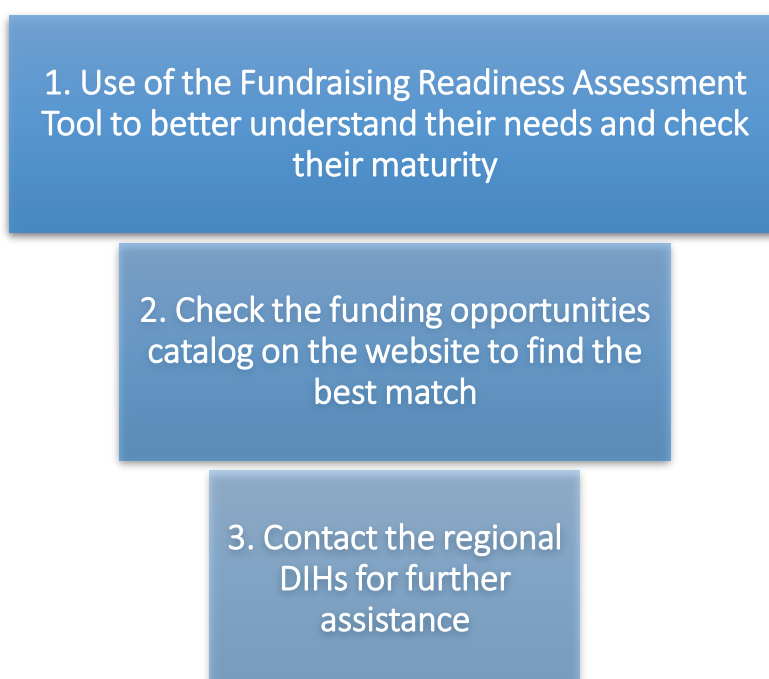
This tool has been set-up in the scope of the Smart Anything Everywhere CSA with objective to give first level advices to companies with interest in private fundraising.

Companies can take a 5-minute survey to learn more about the most appropriate fundraising strategy for their business need. They will receive an automatic answer inviting them to get in touch with BLUMORPHO for further discussion of the results.


Generally, the "Access to finance" webpage is a catalog of offerings; it serves as a helpdesk to ease the access to funding opportunities for EU SMEs.

3.2 Proposed Process

To summarize the findings, we defined the below process to match the SMEs to the right funding sources according to their needs.



Third Parties can use the tool to have a clear expression of their needs. Next, they can check the catalog of available funding sources for having a good overview of the available opportunities. They can contact the regional Digital Innovation Hubs (DIHs) for facilitating

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

contact with those programs most useful to them and initiate follow-up actions. The contacting partners can highlight the relevant funding opportunities for each SME.

Here are the processes that each FED4SAE DIHs follow to support the SMEs in their ecosystem.

3.2.1 BME

BME supports SMEs in access to finance with the help of its DIH partner Innomine. Innomine is an SME information and supporting service in contact with a large number of SMEs.

They are in contact with a large number of SMEs, and they provide regularly information to them in the form of webinars. SMEs can turn to Innomine also individually with special questions and requests

BME has joint to these webinars, and made it available to the Master students of BME, also in English language.

With the help of Innomine BME have organized a one day boot camp for the students of BME International Smart Systems Integration Master course about creating SMEs, pitching and getting access to Finance.

3.2.2 CEA


CEA is a public body in three main fields: Energy, information and health technologies, defence and national security. In each of these fields. It maintains a cross-disciplinary culture of engineers and researchers, building on the synergies between fundamental and technological research.

Since 2000, CEA has initiated three open labs to connect arts, sciences, technologies, design and industries: Atelier Arts Sciences (arts, sciences & technology³), Ideas Laboratory (user-oriented open lab) and Alps Design Lab (design open-lab).

Thanks to these initiatives, CEA integrated now a large range of ecosystem, means and know-how complementary to its technical expertise and platforms:

- Means/infrastructure : Technical showroom that shows CEA-Tech technologies, Creativity room, Immersive room, Fablab, MINATEC event infrastructure
- Know-how: Innovation Management, Marketing Innovation, Industrial Design, Design thinking, Innovation by uses, Design to cost, Support to industrialization, System integration, Storytelling, Script

³ <https://www.atelier-arts-sciences.eu/English-47>

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

- Ecosystem: Digital Innovation network (Minalogic, BPI, Captronic, ARDI, Region Rhône-Alpes, GateOne, etc.), Industrial partners (500 partners from start-up to large firm), Subcontractors (fast prototyping, industrialization, etc.)

Minalogic⁴ is a global innovation cluster for digital technologies serving France’s Auvergne-Rhône-Alpes region. The cluster supports the region’s leading innovators by facilitating networking, fostering collaborative R&D, and providing companies with personalized assistance throughout all phases of business growth.

MinaSmart⁵, the Digital Innovation Hub of the Auvergne-Rhône-Alpes (AURA) region was launched in 2018. Its main goal is to support and prepare companies for the digital world by leveraging the Region’s networks of excellence.

In the context of FED4SAE, CEA, Minalogic and MinaSmart have worked jointly to promote SAE initiative, FED4SAE open calls and FED4SAE projects involving either regional companies or the ecosystem skills and expertise through its research center CEA and world-class industrial ST Microelectronics. They are also actively participating in the discussion and design of a European sustainable project.

Nanoelec is one of the Technological research institutes (IRT) set by French Government since 2012 to bring together academic laboratories and industries for R&D and innovation.

IRTNanoelec proposes 2 programs to support technology transfer: PULSE program and EasyTech program


PULSE program: The Pulse collaborative innovation program addresses the development of “linking” technologies from a use perspective and provides support to businesses seeking to develop innovative products and services integrating the latest advances in microelectronics for in-home healthcare, home automation, and transportation.

EASYTECH program: Operated by Minalogic⁶ and supported by the Region, the EASYTECH program is intended for SMEs, from all sectors of activity, wishing to integrate intelligence into their products. This agile device makes it possible to support and co-finance innovative projects integrating digital technologies from organizations research of the region. The EASYTECH program leverages a market-pull approach to ensure that technology bricks are successfully transferred to small and mid-sized businesses—in other words; that they help meet real, identified customer need. The purpose of the EASYTECH program is to help small and mid-sized businesses leverage smart technologies to diversify and improve their products and/or manufacturing processes. The program matches relevant, market-ready microelectronics technologies to small and mid-sized businesses’ needs.

⁴ <https://www.minalogic.com/en/>

⁵ <https://www.minasmart-auvergnerhonealpes.com/en/>

⁶ <https://www.minalogic.com/services/le-programme-easytech/>

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

The EASYTECH program targets small and mid-sized businesses with ambitious growth strategies driven by innovation in microelectronics. It is one of the ways in which IRTNanoelec transfers new technologies to the businesses that need them.

In addition to the EASYTECH programme and following the same “philosophy” two new regional programmes to support the Innovation capabilities and market acceleration of regional companies, have been launched in 2020:

EASYPOC program: The CEA in partnership with the Auvergne-Rhône-Alpes Region (AURA) and Auvergne-Rhône-Alpes Entreprises has just launched EASYPOC, a program intended for very small SMEs, SMEs and ETIs. It makes it possible to fully fund the technological feasibility study and the development of a proof of concept (POC) by relying on CEA's expertise in the fields of digital technology, health and energy⁷.

This new program makes it possible to secure the company in the first stage of the development process of an innovation with high technological content. It finances a feasibility study and / or a proof of concept in partnership with the CEA, 100% funded by the Auvergne-Rhône-Alpes region.

EASYINDUS is a program for SMEs, from all sectors of activity, to offer advice and support to reduce risk during the industrialization phase for SMEs by financing 50% of the invoice of an office study (max € 15k grant). The program is managed by Minalogic.


In the event of a lawsuit, other support devices can take over such as the EASYTECH programs, IRTNanoelec program, and EASYINDUS, both managed by Minalogic.

All these programmes as well as FED4SAE with its technological, financial and innovation management supports are integrated into the local Minasmart eDIH offer.

CEA and Minalogic are co-leaders of Minasmart. During Minasmart construction FED4SAE was a source of inspiration and FED4SAE best practices were used to construct a solid support offer that combine the regional and European support mechanisms available for companies through the Minasmart founders and partners.

In practical, when a regional company (and even French company in some cases) expresses its interest in CPS, AI, HPC and cybersecurity topics, the entry point can be one Minalogic or one other MinaSmart partner that offers to the company the best support mechanism available in the region. This was FED4SAE in the past, DIGIFED now together with additional cascade funding sources and regional support to ensure complementarity and subsidiarity in some cases. This allows also giving more visibility to EU cascade funding grants in a regional context.

⁷ <https://auvergnerhonealpes-entreprises.fr/blog/nos-opportunites-2/post/easypoc-programme-de-soutien-a-l-innovation-pour-les-tpe-pme-728>.

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

Program for enterprise creation:

MAGELLAN program is operated by the CEA in order to create more than 100 start-ups with CEA technology until 2030. The program was launched in 2020 as a follow-up of existing programs. Overall, the program represents between three and six million euros per year without counting the cost of the platforms and CEA internal expertise that are made available. About fifteen people from the development team will be allocated to project monitoring, daily support and training. A marketing team will also be called upon.

The MAGELLAN program is open to all CEA employees and external promoters whose project promotes technology developed within the CEA. It offers a support process at all stages of the business creation project: training in entrepreneurship, maturation of the idea and then incubation of the project.

3.2.3 CSEM

CSEM is a private non-profit Swiss organization for research and innovation. Supported by the Swiss Confederation, our mission is to enhance the competitiveness of industry by developing new technology platforms and transferring it to the industrial sector.

Additionally, going forward, CSEM has established itself as a Swiss DIH (The Swiss Micro DIH: available technologies, Application Experiments, Engaging SMEs, Innovation Management, Access to Funding and leading the WP6.2). As a Swiss DIH⁸, and in accordance with our mission, CSEM seek to support start-ups and SMEs in their digitalization processes based on our FED4SAE focus areas: Microsystems, surface engineering and ultra-low power integrated systems technology platforms.

As a not-for-profit organization, CSEM mission is to be an orchestrator and accelerator of Swiss digital innovation. We aim to support start-ups, small-to-medium enterprises (SMEs) and the public sector whose focus is on the digitalization of Microtechnologies and Precision Manufacturing.


CSEM goal is to help Swiss and European companies in their innovation roadmap—acting as a regional one-stop-shop for digital innovation management:

R&D and innovation management

- Coaching
- Testing
- Prototyping
- Access to funding
- First series production
- Connecting the ecosystem

Through our extensive network of regional, national and European DIHs, CSEM aim to assist the organizations we support gain access to projects from the European Commission, and

⁸ <https://s3platform.jrc.ec.europa.eu/digital-innovation-hubs-tool/-/dih/12554/view>

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

facilitate their access to H2020 and FP9 projects through our links to EPOSS, the HTA alliance and EARTO.

Link to national or regional initiatives for digitising industry

MicroHub.Swiss is playing a major role in accelerating the adoption of digital technologies by Swiss and European companies especially SMEs.

Microhub.swiss through its members is have a leading role in The regional Micro-Manufacturing Science and Engineering Center (M2C) alliance which aims at addressing and anticipating the future needs of industry in term of innovation and implementation of new advanced manufacturing processes.

Microhub.swiss has also active role in the Swiss National AM-TTC alliance that is an association of different Swiss technology transfer centers that aims to accelerate the path towards digital transformation in manufacturing

Microhub.swiss is also playing a key role in connecting Swiss SMEs with EC-funded bodies, European DIHs and RTOs partners across the continent:

Smart Anything Everywhere

Microhub.swiss is an active partner in the Smart Anything Everywhere initiative through its participation in Gateone project, Smarter-SI and FED4SAE projects that aim to accelerate the adoption of digital technologies by European SMEs.

Digital Journey CSEM

Additionally, CSEM recently created the Digital Journey CSEM challenge offering 100k CHF worth of support to the winning idea in a digital challenge to Swiss SME's⁹.


3.2.4 DIGICAT

Digital Catapult is a young DIH as it was founded in 2013. Its activities revolve around the following core domains: Artificial Intelligence, Immersive Technologies (AR/VR), Future Networks (IoT and 5G) and distributed systems (Distributed Ledger Technologies).

With respect to access to finance, Digital Catapult engage in different ways:

- Regularly organize showcases to enable interested investors to scout the most promising startups, as well as meet the other investors focused on the same technologies
- Help investors to increase understanding of the investment and scaling potential of the digital technologies we work with.

⁹ <https://innovators-guide.ch/2019/06/start-your-digital-journey-with-csem-neuchatel/>

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

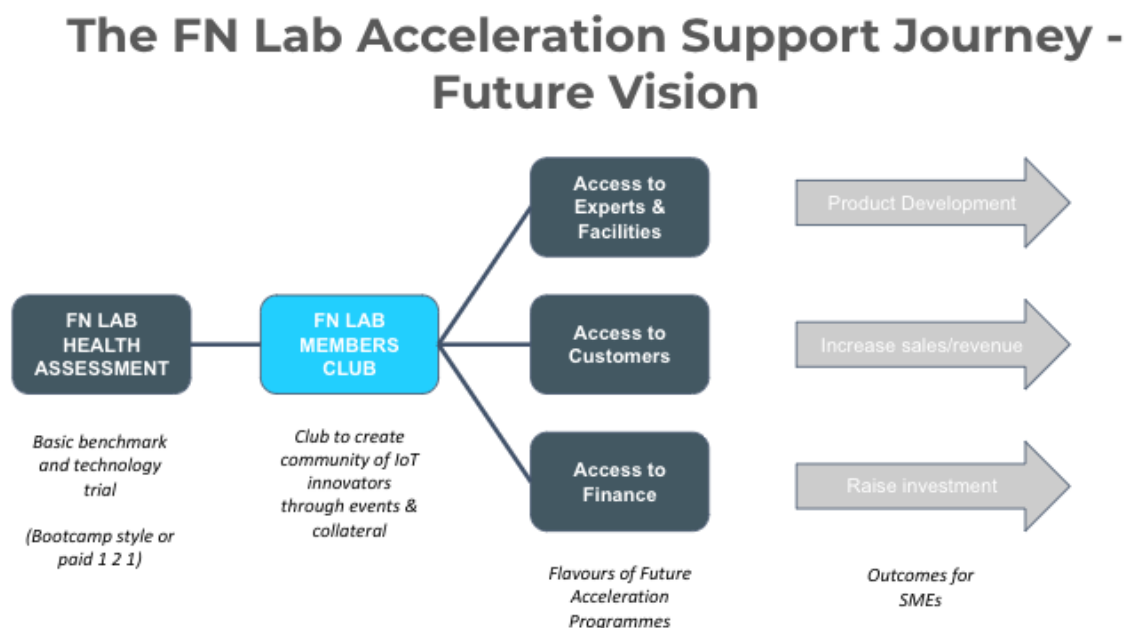
The investors Digital Catapult work with appreciate:

- the technical due diligence we provide to pre-qualify all potential opportunities before introducing them to the investment community
- our insight reports summarise and analyse the activities of the businesses participating in our programmes, and provide valuable contextual information on the investment landscape and market and technology trends
- our knowledge of UK, EU and international collaborative R&D to de-risk innovation for our investor partners

Acceleration programs run by Digital Catapult:


To date, we have welcomed over 200 startups to participate and, as a result, more than 140 of them have raised over £320 million total investment after engaging with Digital Catapult.

This shows the goals and benefits of our Future Networks Acceleration program:



Originally created to focus on their core technology areas, these acceleration programmes have expanded as they have grown, often in direct response to the needs of the start-ups taking part, and now increasingly look at how technologies can be combined to complement each other.

The most recent CreativeXR cohort includes 5G and AI streams, Machine Intelligence Garage has had an IoT focused cohort fusing AI with IoT, and the 5G Testbed Accelerator programme is increasingly looking for companies in the creative industries to blend their ideas with the most advanced future networks technology on offer.

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

Events organized by Digital Catapult:

Our Innovation team organizes several types of events for SMEs to access finance:

- Showcases: Pitching events with investor panels and often followed by one-on-one meetings with private equity.
- Meetings with large companies looking for innovative start-ups to address a specific challenge.

Adaptation to Covid-19: events which would normally have taken place in our facilities have been conducted online since the end of March 2020. This has actually boosted the potential audience; for example, over 600 companies attended the 2 events organized by Digital Catapult about UK's Future Fund.

National programs:

The UK investment community benefits from the SEIS (Seed Enterprise Investment Scheme) /EIS mechanisms. The SEIS scheme dramatically reduces risks for investors as they can receive initial income tax relief of 50% on investments up to £100,000 per tax year in qualifying shares of companies they invest in.

Partnerships:

KTN: We work with the Knowledge Transfer Network¹⁰ and can help guide SMEs towards programmes such as Fast Forward Pre-Accelerator Program, Accelerator Academy or Scale-up Accelerator.

The KTN also provides resources directly to SMEs such as:

- The good application guide, to support SMEs in applying for the Innovate UK grant funding¹¹
- tips for pitching¹²

3.2.5 FhG


Fraunhofer IISB is primarily focusing on collaboration projects with interested third parties. This includes bilateral agreements with "customers", where Fraunhofer IISB offers its technical capabilities, R&D services and coaching in the field of its expertise. These agreements include small services, e.g. in the field of analytics and characterization, up to a cooperation of a complete technology or product development. The underlying contract is based on the general working conditions as a non-profit organisation.

Another way of collaboration is to set up and collaborate on publicly funded projects. Here, Fraunhofer IISB offers interested parties the opportunity to get in touch with large R&D consortia at European, national and even state level if the know-how or technology of the

¹⁰ <https://ktn-uk.org/>

¹¹ https://ktn-uk.org/wp-content/uploads/2020/08/MASTER_Good_Application_Guide_Jul_2020.pdf

¹² <https://www.innovationcanvas.ktn-uk.org/resources/ktn-access-to-funding-and-finance-pitching>

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

third parties meets the requirements of such projects. The access to finance in such cases is the financial support by the corresponding public authorities.

Fraunhofer is offering the aforementioned possibilities to existing partners (e.g. also third parties out of FED4SAE) or to new business contacts as well. For Fraunhofer IISB, the focus of collaboration with third parties, especially start-ups and SMEs, is more on technical activities, e.g. providing test infrastructures and technical know-how, and less on seeking and providing financial support for partners in the early stages of collaboration. If the results of this type of cooperation are promising, either subsequent projects can be initiated or a joint exploitation, e.g. in the form of a joint patent application, can take place.

In order to find and promote collaboration activities Fraunhofer is actively participating in exhibitions, in conferences and workshops, and in other events, e.g. Brokerage Events organized by the European Commission.

3.2.6 fortiss

For over ten years now, fortiss has been a recognised and important research partner for the Bavarian economy and public administration when it comes to pioneering technologies of software and systems engineering as part of the BAYERN DIGITAL initiative.

The **fortiss AI Center** explores the potential of AI technologies and develops new methods for their safe usage. On this basis, companies can develop innovative, AI-based products, services, value chains and areas of business.

fortiss Mittelstand for SMEs gives medium-sized partners easier access to the latest technologies and provides support from the implementation phase right through to marketable prototypes.

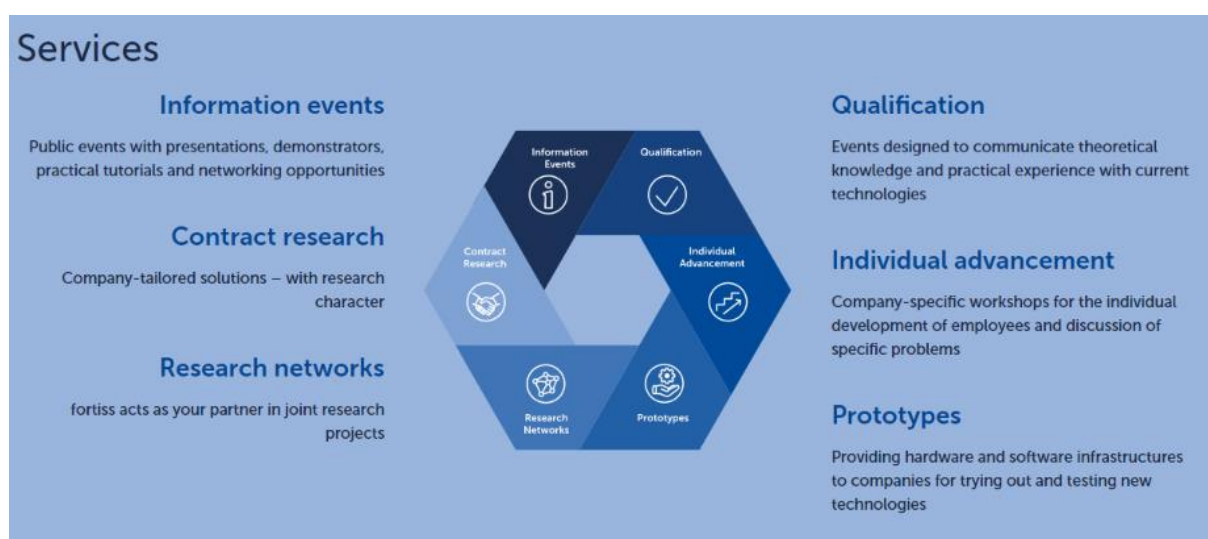



Fig4: Offered services for SMEs

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

SMEs can find information and an overview of government funding programmes in the [funding database¹³](#) of the Federal Ministry of Economics and Energy. The Bavarian State Ministry of Economic Affairs, Regional Development and Energy also offers extensive [funding opportunities¹⁴](#) for different target groups and sectors. The European Union also offers numerous funding opportunities, which can be found via the [EURAXESS¹⁵](#) search portal. Calls for proposals sorted by topic can be found via the [funding platform¹⁶](#). A current overview of active Open Calls in the framework of Horizon 2020 is provided by the [Funding & Tender Opportunities¹⁷](#).

fortiss supports to publicise Bavarian/national/European funding initiatives and to point out funding opportunities and calls, especially to SME associations. If one SME wants to apply for a call with a concrete research project, fortiss can assist with the application process. If the project is in line with fortiss' research activities, fortiss may join the consortium as a research partner.

Another aspect is the good contact to the German Private Equity and Venture Capital Association¹⁸ to support SMEs that have a need to contact private investors.

3.2.7 KTH

An SME contacting the DIHID, regarding Access to Finance, is supported along a couple of steps;

Step 1. Access to finance analyses

The first step is to understand the maturity of the SME; its technology, market awareness and business plan in combination with their specific need. Different funding target different needs, like; develop/enhance technology, production capacity, daily operation or go to market activities.

Step 2. Investment Readiness

Depending of the maturity level, the DIHID could support the SME in getting prepared for applying for funding or an investment. It could be both technical support in terms of improving products or getting business plans and budgets in place before pitching in front of a VC.

Step 3. Picking the right funding opportunities

When the SME is ready, the DIHID will guide the SME among the different funding and investment alternatives that exists in the Funding Map.

¹³ <https://www.foerderdatenbank.de/FDB/DE/Home/home.html>


¹⁴ <https://www.stmwi.bayern.de/service/foerderprogramme/>

¹⁵ <https://euraxess.ec.europa.eu/funding/search>

¹⁶ https://ec.europa.eu/info/funding-tenders/funding-opportunities/find-calls-funding-topic_en

¹⁷ <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/opportunities/competitive-calls>

¹⁸ <https://www.bvkap.de/en>

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

The DIHID are in close contact with both public and private, local and international, funding alternatives of different kind.

Funding opportunities are divided among 4 different categories:

Local/National Public Funding - There are a number of different opportunities when it comes to public funding. Moreover, new initiatives are added all the time. The DIHID could guide among the relevant ones.

Private Investors (VCs) - The DIHID are working closely with incubators and accelerators that have their own network of Investors. They are also in contact with larger networks, like the EIT KICs around Europe.

Business Partners - The DIHID have good network of companies that could be of interest as potential business partners. The DIHID will support the SME to find the right contacts within these organisations.

Research Project / Open Calls - The DIHID could scout and help an SME to find relevant calls or project consortia that could be an good opportunity for both funding and partnerships.

3.2.8 UNICAN

Internet of Things-SmartSantander aims at fostering the digital transformation of the primary, secondary and tertiary sectors leveraging on the experiences and success of the Internet of Things initiatives in which University of Cantabria and Santander Municipality have been leading in the past. As such, this DIH aims at offering technical support and guidance as well access to a plethora of enablers, tools, APIs, and data for implementing and assessing concrete solutions fitting the corresponding requirements.

Aiming at supporting companies to access to proper funding opportunities, the IoT-SmartSantander DIH follows a defined process composed of a three-step approach, as described below:

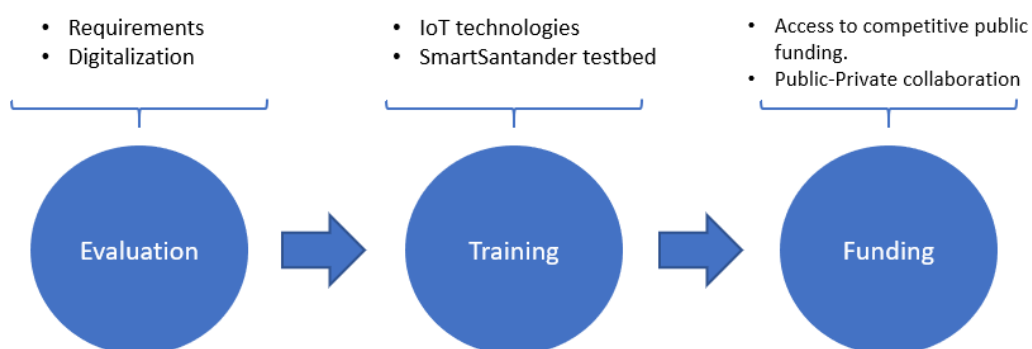



Fig5: IoT-SmartSantander supporting process

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

1. Evaluation of company needs

As a first step, through a set of 1-to-1 meetings, the University of Cantabria, along with the municipality of Santander, evaluate the needs of the company in their digitalization process through the Internet of Things related technologies. The evaluation has two main goals:

- Identifying the company requirements about existing issues in the digitization of its processes and products.
- Identifying the technological gaps where Internet of Things technologies can fit as a solution for such requirements.

2. Training and technical guidance on IoT and the SmartSantander infrastructure assets

Once the evaluation has been performed, a set of trainings are given to the company, including the overview of existing IoT technologies and the SmartSantander infrastructure tools. Such training aim at planning the actions to be taken to implement and assess concrete IoT-based solutions fitting the company requirements.

3. Funding access


Finally, once the requirements of the company have been established, different funding access possibilities are explored, including access to European and National level funding programs or private collaboration along with third companies interested. In this regard, the IoT-SmartSantander DIH can also collaborate and be an active participant in the projects so as to provide support with the development phase throughout all the process (e.g. providing access to the SmartSantander testbed). The IoT-SmartSantander DIH offers support in the proposal writing and orientation, as well as guidance in selecting the most appropriate funding calls for the company requirements.

3.3 Access to finance in FED4SAE Sustainability

The catalog and actions undertaken in this scope of this task are further used in FED4SAE sustainability. The FED4SAE Innovation Club has been launched on the 21st of January 2021 under a community App dedicated to give visibility to companies active or interested in CPS so they can network and discuss collaboration. The App is also especially dedicated to facilitate their access to finance both public and private. All FED4SAE DIHs event will be promote to the community through the App and events will be organized frequently as described in D6.16.

4 Discussion

The gathered information in this deliverable (D6.15 Final Report on Access to Finance) is for having a clear idea of the available funding opportunities and processes in the FED4SAE ecosystem.

	FED4SAE	FED4SAE Deliverable D6.15
	761708	Work package WP6

The updated version of the FED4SAE website will be available after this document submission however, as a follow-up step we want to reach the SMEs who had applied to the FED4SAE program and could not get support from us with the link to our developed “Access to Finance” page.

They all have been invited to join the FED4SAE Innovation Club launch event. They will be further encouraged to join the App and get access to news of funding opportunities as illustrated on the website.