



REINFORCING MED MICROFINANCE
NETWORK SYSTEM FOR START-UP

**BOOKLET FOR
MICROFINANCE PROVIDERS**

*Realized by Federterziario
Vs.1
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Introduction

Restart-Project overview

ReSt@rts' goal is to provide technical guidelines and tools including the set-up of an online platform - to enhance and foster the results of the MEDSt@rts and GIMED Projects and ENI initiatives in the Med countries, allowing a significant number of potential entrepreneurs from the Mediterranean area to realize long-term social returns.

ReSt@rts' objectives are:

- to promote the transfer of knowledge and best practices in the Mediterranean area, for the promotion and improvement of access to finance initiatives according to ethical principles;
- to support business development services that encourage the creation of new economic and professional opportunities;
- to strengthen the system of ethical microfinance, already started by the MEDSt@rts, in the Mediterranean area;
- to empower a transnational network, which can be the right approach to link the demand with the offer of financial and non-financial services;
- to enhance field experiences and improve peer to peer initiatives by adopting collaborative approaches;
- to promote knowledge-transfer processes among the new partners in the Mediterranean countries.

ReSt@rts will create an innovative and full-structural model of support to provide access to finance, inspired by ethical finance and solidarity principles, to be re-adjustable and easily replicable in multiple environments.

Main tangible and immediate expected change:

- new jobs necessary to the Project implementation (about 42 HRs)
- new services to subcontractors
- new stable subject devoted to act as catalyst and broker for all involved actors (O.3.2)





ReSt@rts

- new Market Place Platform targeted at Med area
- implementing new Euro-Mediterranean partnership
- active involvement of local communities' members, public authorities of both side of the Mediterranean involved areas
- new entrepreneurially minded youth and women
- new MSMEs founded or extended thanks to support received in accessing finance.

In the mid and long term:

- development of new products and non-financial services available both in domestic and foreign markets;
- new jobs created;





Cross border Impact

Following a functionalist approach to cooperation, ReSt@rts aims to build up and sustain a strong cooperation among PPs, target audience and stakeholders, in order to share methods and tools on how to access to an objective, simple and impactful financing system and to support the start-up and growth of new businesses. In this view, sharing of resources and cooperation in the economic sector would create trust and progressive integration of Med people thanks to a spillover effect in other domains. Nowadays, MSMEs can be the actors of this process of rapprochement of people coming from different countries. PPs from EUMCs and MPCs will be supported in order to be in contact as much as possible with EU programmes and policies on entrepreneurship, allowing them to create transnational ecosystems for innovation by generating ideas, supporting enterprises and their growth, internationalization and network development. On the one hand, this will allow entrepreneurs coming from MPCs to get involved in EU's entrepreneurial ecosystem. On the other hand, entrepreneurs coming from EUMCs will have the opportunity to discover new and growing markets in the neighboring countries. Increasing opportunities of exchange inside and outside the EU, ReSt@rts will enhance the competitiveness of MSMEs, will increase the possibility to detect international business opportunities in the Med region and beyond, and will develop a transnational ecosystem for supporting access to finance for MSMEs.



Target group and final beneficiaries

The main scope of ReSt@rts is to address the need of two main target groups:

- 1. usually non-bankable actors - especially women and young people between 18 and 40 years old - that are aspiring entrepreneurs, early stage and shadow businesses, or are eager to run their own enterprises.**

70% of the working-age population in the Southern Med countries is under 30 years old. Would-be entrepreneurs face difficulties in accessing traditional finance usually because they do not meet the collateral requirements, have little or no credit history, weak business proposals, and in case of early-stage businesses have limited turnover.

Compared to their parents or grandparents, the Zero Generation faces a worsening of living standards. The 47% of current jobs are at risk of automation and digitalization by 2030. In this context, the Zero Generation's new jobs paradigm goes beyond the concept of knowledge and competence, benign creativity, flexibility and social intelligence the future key skills for the digital economy. This information indicate a propensity for enterprising spirit, resourcefulness, and innovation.

The Project supports them in a full process toward their complete self-fulfillment and professional inclusion by adopting a bottom-up approach including both innovative training and peer to peer support to improve skills, capacities, and business attitude.

- 2. microfinance providers (business angels, Venture Capitalists, private and public financial institutions)**

As key actors of the microfinance environment, they often face difficulties to realize their mission because of the lack of information about programmes they manage among potential beneficiaries; not-bankability of people and poor business proposals. The core group of microfinance providers of Med area have been identified in MEDSt@rts. The Project intends to overcome these difficulties by creating a strong network and related services to improve procedures.

THE BOOKLET AND ITS STRUCTURE

The content of the booklet is one of the main outputs of the Rest@rt project realized by Federterziario. It aims to gather in a single document, through an operational slant, the main information on operational microfinance measures active in the partner countries of the project.

The work that allowed the definition of the booklet for microfinance operators was coordinated by Federterziario in collaboration with all the other partners.

To facilitate the work of reconnaissance and analysis of the main financing measures in the partner countries, Federterziario has prepared **homogeneous survey forms** to allow a rapid comparison of the different types of measure.

The survey form was agreed with the project coordination team and disseminated to the contacts of all the partners. In November all the forms were collected.

As far as Italy is concerned, it was decided to propose different types of measures with both a national and a regional focus, highlighting the national and regional measures which have been most successful or which have been identified as good practices.

The structure of the Booklet is broken down by partner country and for each partner country there is a brief description of the context and a technical focus that allows individual funding measures to be identified. **The individual measures are summarized through a specific descriptive sheet.**

Every chapter, dedicated to one country, will be introduced by an excel sheet which will function as a guideline for all the available funding, in order to provide a general picture of the projects implemented in the area. Below, you will find analytical datasheets related to each measure.



ReSt@rts

MEASURES

MEASURES





ReSt@rts

ITALY

ITALY





ITALY

In Italy, Invitalia is the national development agency that manages all the national incentives that favor the creation of new businesses and innovative startups. Together with the National Microcredit Agency, it supports initiatives aimed at promoting the development of micro-entrepreneurship and self-employment, as well as the fight against poverty and the financial inclusion of those social categories defined as "non-bankable". These two bodies manage and promote a range of national and local measures dedicated to the creation, development and investment of enterprises, with a special attention to youth, southern territories and digital and sustainable businesses. Yes I Start up, combined with SELFIEmployment, has been recognized by the European Commission as an Italian good practice to help vulnerable groups to create new businesses. Yes I Start Up was replicated as a provincial measure, Yes I Start Up Calabria, which Italy is bringing as a good practice to be shown to the partners, as it deserves a relevant highlight.





ReSt@rts



NAME	ITALY									CLUSTER SICILIA	CONNESSIONI	FAINSICILIA	RIPRESA IN SICILIA
	Nuovo SELFIEmployment	Resto al Sud	Smart&Start	Cultura Crea 2.0	Oltre Nuove Imprese a Tasso Zero	Italia Economia Sociale	Fondo Impresa Femminile	Microcredito Imprenditoriale	YES I START UP CALABRIA				
NATIONAL MEASURE	X		X	X	X								
LOCAL MEASURE		X				X	X	X	X	X	X	X	X
FINANCED ACTIVITY	Creation and strengthening of existing businesses + investments	Creation and strengthening of existing businesses + investments	Strengthening of existing businesses	Strengthening of existing businesses	Creation and strengthening of existing businesses + investments	Creation and strengthening of existing businesses + training	Creation and strengthening of existing businesses + training	Creation and strengthening of existing businesses + investments	Creation and strengthening of existing businesses + investments	supports tangible and intangible investments for the benefit of the productive fabric of the individual districts, encouraging the development of specialization hubs and supporting business aggregation processes.	Facilitate the meeting between innovation supply and demand, stimulate the adoption of advanced technologies, with particular regard to micro-entrepreneurship, promote innovative entrepreneurship, create or develop generative innovation places, production and work places, which must bring the enterprise and the young creative, start-up, possible coworking and fab lab. aggregation processes.	Support the creation of new businesses, allow the emergence of a new generation of entrepreneurs, especially young people, encourage the birth of innovative start-ups, promote forms of self-employment. The maximum investment is set at €300,000 Next	Strengthen the competitiveness of the Sicilian entrepreneurial system and stimulate the repositioning of traditional sectors through the implementation of investments aimed at supporting growth and innovation, promoting processes of technology transfer and reconversion and redevelopment of production

ITALY													
NAME	Nuovo SELFIEmployment	Resto al Sud	Smart&Start	Cultura Crea 2.0	Oltre Nuove Imprese a Tasso Zero	Italia Economia Sociale	Fondo Impresa Femminile	Microcredito Imprenditoriale	YES I START UP CALABRIA	CLUSTER SICILIA	CONNESSIONI	FAIN SICILIA	RIPRESA IN SICILIA
												publication	<p>sites</p> <p>The budget is 36 million euros</p> <p>-16 million euros from FSC 2021/2027</p> <p>-20 million euros from the POC 2014/2020</p>
TYPE OF FINANCING	microcredit and small loans with zero interest rate	Non repayable grants and interest-free loans	A zero-interest loan is provided without any guarantee for 80% of eligible expenses.	a subsidized interest-free loan up to 40% of the admitted expenditure - a non-repayable grant up to 40% of the admitted expenditure	The concessions provide for a mix of zero-interest financing and non-repayable grants for business projects with costs of up to 3 million euros, which can cover up to 90% of total eligible expenses.	subsidized loan at a rate of 0.5% per annum and with a maximum duration of 15 years, granted by the Ministry of Economic Development, drawn from the resources of Cassa Depositi e Prestiti, which must necessarily be combined with a bank loan equal to 30% of the total loan granted by the lending bank identified among those accredited;	Microloan (repayment up to 2 years, zero interest rate)	Microloan	Microloan	non-repayable grant	Non-repayable contribution of eligible expenses, up to a maximum of 50%.		<p>The spending program is facilitated to a maximum of 75% with:</p> <ul style="list-style-type: none"> - a zero-interest loan - a non-refundable grant

NAME	ITALY								YES I START UP CALABRIA	CLUSTER SICILIA	CONNESSIONI	FAINSICILIA	RIPRESA IN SICILIA
	Nuovo SELFIEmployment	Resto al Sud	Smart&Start	Cultura Crea 2.0	Oltre Nuove Imprese a Tasso Zero	Italia Economia Sociale	Fondo Impresa Femminile	Microcredito Imprenditoriale					
ATTIVAZIONE	one-stop shop	One-stop shop	One-stop shop	One-stop shop	one-stop shop	one-stop shop	One-stop shop	One-stop shop		One stop shop	One stop shop	One stop shop	One stop shop
FINANCE ABLE AMOUNT	5,000euros - 50,000euros	50,000 euros	€ 100,000.00 and € 1,500,000.00.	Create your business <ul style="list-style-type: none"> • Spending programs up to 400,000 euros Develop your business <ul style="list-style-type: none"> • Spending programs up to 500,000 euros Your non-profit enterprise <ul style="list-style-type: none"> • Spending programs up to 400,000 euros 	1,5 million euros	1,000 - 25,000e	10,000e	25,000e		The total eligible cost of the spending program must not be less than €200,000.00 and more than €1,800,000.00	Spending programs of no less than 100,000 euros and no more than 800,000 euros are eligible The spending programs concern: <ul style="list-style-type: none"> - the creation of a new initiative; - the extension, development and improvement of an existing initiative; The spending program may have a sectoral focus, as long as it is consistent with Strategy S3.	<ul style="list-style-type: none"> - property renovations (30% limit) - purchase of plant, machinery, equipment - software, know-how - specialist training (10% limit) - design costs 	Expenditure programs of no less than 500,000 euros and no more than 5 million euros are eligible for the implementation of business projects integrated with research and development projects, in support of the industrialization of research results, for new technologies or innovative solutions in processes, products/ser

ITALY													
NAME	Nuovo SELFIEmployment	Resto al Sud	Smart&Start	Cultura Crea 2.0	Oltre Nuove Imprese a Tasso Zero	Italia Economia Sociale	Fondo Impresa Femminile	Microcredito Imprenditoriale	YES I START UP CALABRIA	CLUSTER SICILIA	CONNESSIONI	FAIN SICILIA	RIPRESA IN SICILIA
													vices and organization
TYPE OF SOCIAL STRUCTURE	NEET, long-term unemployed, inactive women	Individuals aged between 18 and 55 (56 not completed) who: • are resident in Abruzzo, Basilicata, Calabria, Campania, Molise, Puglia, Sardinia, Sicily, in the 116 Municipalities included in the seismic crater area of Central Italy	The requirements that qualify a company as an "innovative startup" are indicated in art. 25 of the D.L. 179/2012.	businesses and non-profit initiatives in the tourism-cultural sector. The loans are active in the regions of Basilicata, Calabria, Campania, Puglia and Sicily.	Eligible companies must: have a social structure made up of at least 51% of young people under 35 and women of all ages.	social enterprises of which legislative decree D.Lgs. n. 112 of 03/07/2017 established in the form of a company; social cooperatives (Law no. 381 of 08/11/1991 and subsequent amendments) and related consortia; cooperative companies with the status of ONLUS (Legislative Decree No. 460 of 04/12/1997 and subsequent amendments and additions).				The consortia/consortium companies/cooperatives/business networks already established or newly established at the date of submission of the application, representing the productive district The consortium/consortium company/cooperative/enterprise network, of each district, must be participated for at least 30% by the enterprises adhering to the District Development Pact.	Small and medium enterprises, with experience and expertise in the management of places for innovation (accelerators, hubs, incubators,) The consortium/consortium company/cooperative/enterprise network, of each district, must be participated for at least 30% by the enterprises adhering to the District Development Pact.	anyone who intends to start a new business and has not yet set up the business; - companies established for less than 36 months.	Small and medium enterprises a) individually (proposing company) b) with the adhesion of other small and medium-sized enterprises (proposing enterprise with adhering enterprises) - in this case the maximum number of adhering enterprises is 3
TYPE OF SUPPORT	Financial support + accompaniment/training	Financial support	Financial support	Financial support	Financial support	Financial support + accompaniment/training	Financial support + accompaniment/training			Financial support	Financial support	Financial support	Financial support



ReSt@rts

NAME	ITALY								YES I START UP CALABRIA	CLUSTER SICILIA	CONNESSIONI	FAINSICILIA	RIPRESA IN SICILIA
	Nuovo SELFIEmployment	Resto al Sud	Smart&Start	Cultura Crea 2.0	Oltre Nuove Imprese a Tasso Zero	Italia Economia Sociale	Fondo Impresa Femminile	Microcrediti Imprenditoriale					
FINANCED INITIATIVES OVER THE LAST 3 Y						45	260	none					





ReSt@rts

Italy-National measures

ITALY -NATIONAL MEASURE



SELFEMPLOYMENT	
Objective	The New SELFIEmployment, active since February 22, 2021, finances the start-up of small business initiatives, promoted by NEET, inactive women and long-term unemployed, through zero-interest loans of up to 50,000 euros, throughout the Italian territory.
Target	<ul style="list-style-type: none"> • • NEET (Not in Education, Employment or Training) adults who at the time of submitting the application: <ul style="list-style-type: none"> - have enrolled in the Youth Guarantee program by the age of 29 - are not engaged in other work activities and in study or professional training courses. • • Inactive women adult women who at the time of submitting the application do not appear to be employed in other work activities • • Long-term unemployed adults who at the time of submitting the application: <ul style="list-style-type: none"> - do not appear to be employed in other work activities - have submitted a declaration of availability to work (DID) at least 12 months ahead Inactive women and long-term unemployed do not need to be registered with the Youth Guarantee.

SELFEMPLOYMENT	
Legal forms admitted	<ul style="list-style-type: none"> • individual enterprises / partnerships / cooperatives or social cooperatives composed of a maximum of 9 members: <ul style="list-style-type: none"> - established no more than 12 months from the date of submission of the application, provided that they are inactive; - not yet established, provided that they are established within 90 days of any admission to the facilities; • professional associations and companies between professionals <ul style="list-style-type: none"> - established no more than 12 months from the date of submission of the application, provided that they are inactive;
Composition of the corporate structure	<ul style="list-style-type: none"> • for partnerships, the legal representative must hold the absolute majority of the company shares (51%) and be NEET / inactive woman / long-term unemployed and meet the eligibility requirements set out in the Notice; • for cooperative societies or social cooperatives, the members representing the absolute numerical majority and shareholdings of the cooperative, as well as the President of the cooperative, must be NEETs / inactive women / long-term unemployed and possess the eligibility requirements; • for professional associations and for companies between professionals, all members must be NEETs / inactive women / long-term unemployed and meet the eligibility requirements.
Type of business activity allowed	<ul style="list-style-type: none"> • Production of goods • Provision of services to businesses and individuals • Tourism • Retail also in the form of franchising.

SELFEMPLOYMENT	
Business activities NOT allowed	Agriculture, fishing, aquaculture, lotteries, betting and gambling sites.
Facilitated funding	<p>The spending programs can be of an amount between 5,000 and 50,000 euros. In particular, there are 3 different types of funding:</p> <ul style="list-style-type: none"> • microcredit for spending programs between € 5,000.00 and € 25,000.00; • extended microcredit for spending programs between € 25,000.00 and € 35,000.00; • small loans, for spending programs between € 35,000.00 and € 50,000.00.
Eligible expenses	<p>The following investment costs are eligible:</p> <ol style="list-style-type: none"> a) movable assets such as new tools, equipment and machinery; b) hardware and software; c) masonry works, within the limit of ten percent (10%) of the amount of expenses referred to in the aforementioned letters a) and b). <p>N.B. The purchase of cars / vehicles strictly functional to the financed activity is also allowed, even used ones.</p> <p>The following management costs are eligible:</p> <ol style="list-style-type: none"> a) the leasing of real estate and leasing installments; b) utilities; c) IT, communication and promotion services; d) insurance premiums; e) raw materials, consumables, semi-finished and finished products; f) wages and salaries; g) non-recoverable VAT.
Facilities	The benefits cover 100% of the costs and include:

SELFEMPLOYMENT	
	<ul style="list-style-type: none"> • a subsidized loan without interest and not backed by any form of collateral and / or signature, with a duration of 7 years repayable in deferred monthly installments. <p>The concessions are provided on a flat rate scheme</p>
Managing Body	Invitalia as part of the Youth Guarantee Program under the supervision of ANPAL.
Deadline for submission	Revolving fund (until funds run out)
Modality for submission	One-stop shop. There are no calls, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	Applications can be sent exclusively online, through the Invitalia web platform. To submit the application it is necessary to have a SPID identity, a digital signature and a certified mail address (PEC). The application consists of the business plan to be completed online and the documentation to be attached, according to the forms on the site.
Evaluation process	Applications are evaluated in chronological order of arrival within 60 days of the submission date. The preliminary investigation also includes an optional evaluation interview to be held online.
Rewards and credits	Attendance at an accompanying path as referred to in measure 7.1 (Yes I Start Up on the national territory) gives an additional score in the evaluation of the application for funding.
Further info	https://www.invitalia.it/cosa-facciamo/creiamo-nuove-aziende/nuovo-selfiemployment

Resto al Sud	
Objective	The measure supports the start-up of new entrepreneurial activities in the areas of southern Italy and in other specific territories.
Target	<p>Individuals aged between 18 and 55 (56 not completed) who:</p> <ul style="list-style-type: none"> • are resident in Abruzzo, Basilicata, Calabria, Campania, Molise, Puglia, Sardinia, Sicily, in the 116 Municipalities included in the seismic crater area of Central Italy (Lazio, Marche Umbria), in the smaller islands of the Center-North, as well as in the lagoon and lake ones or transfer their residence to the aforementioned areas within 60 days (120 if resident abroad) from the positive outcome of the investigation • are not already owners of other business activities in operation as of 21 June 2017 • who are not already beneficiaries of other national concessions for self-employment in the last three years. • (for freelancers) who do not have a VAT number, in the 12 months prior to the submission of the application, for carrying out an activity similar to that for which they are requesting benefits (Ateco code not identical up to the third classification digit of economic activities). <p>The incentive is aimed at:</p> <ul style="list-style-type: none"> • companies established after 21/06/2017 • companies being established (the establishment must take place within 60 days - or 120 days in the case of residence abroad - from the positive outcome of the investigation) <p>Individuals in possession of a permanent employment relationship will have to resign in order to benefit from the loan.</p>
Business activities admitted	<ul style="list-style-type: none"> • Production of goods in the industrial, handicraft, processing of agricultural products, fishing and aquaculture sectors • the provision of services to businesses and individuals • tourism • business • freelance activities (both individually and as a company)

Resto al Sud	
Business activities not allowed	Agriculture
Maximum funding amount	<p>Each applicant can receive a maximum loan of € 50,000.00.</p> <p>In the event that the request comes from several subjects, already established or being established, the maximum funding is equal to € 200,000.00.</p> <p>In the case of a sole proprietorship, the maximum funding is 60,000.00.</p>
Eligible expenses	<p>The following investment costs are eligible:</p> <ul style="list-style-type: none"> • interventions for the restructuring or extraordinary maintenance of real estate (maximum 30% of the spending program) • new plants, equipment, machinery • computer programs and TLC services (information and telecommunication technologies) <p>The following management costs for the start-up of the activity can be financed up to a maximum of 20% of the spending program:</p> <ul style="list-style-type: none"> • raw materials and consumables. • rents; • utilities; • leasing fees; • insurance guarantees functional to the activity. <p>VAT, design and promotional costs, the costs of setting up the company (notary, consultant, chamber expenses), costs for consultancy and for employees are not eligible.</p>

Resto al Sud	
Facilities	<p>The benefits cover 100% of the costs and include:</p> <ul style="list-style-type: none"> • non-repayable grant, equal to 50% of the spending program • interest-free bank loan equal to 50% of the spending program, granted by a credit institution that has joined the agreement between Invitalia and ABI, guaranteed by the Guarantee Fund for SMEs. <p>The interest on the loan is covered by an interest subsidy. The bank loan must be repaid in 8 years, 2 of which are pre-amortization.</p> <p>Upon completion of the spending program with the request for the additional lost Fund balance equal to</p> <ul style="list-style-type: none"> • € 10,000.00 per shareholder; • € 15,000.00 in the case of a sole proprietorship. <p>The concessions are provided on a de minimis basis.</p>
Managing Body	Invitalia
Deadline for submission	There are no deadlines as the measure is at one-stop and funding can be requested until the available resources are exhausted.
Modality for submission	There are no calls, deadlines or rankings and funding can be requested until the available resources are exhausted .
Submission	<p>Applications can be sent exclusively online, through the Invitalia web platform.</p> <p>To submit the application it is necessary to have a SPID identity, a digital signature and a certified mail address (PEC).</p> <p>The application consists of the business project to be completed online and the documentation to be attached, according to the forms on the site.</p>
Evaluation process	applications are evaluated in chronological order of arrival within 60 days of the submission date.
Further Info	https://www.invitalia.it/cosa-facciamo/creiamo-nuove-aziende/resto-al-sud

SMART & START ITALIA	
Objective	Smart & Start Italia supports the birth and growth of innovative startups throughout the national territory.
Target	<ul style="list-style-type: none"> • Small-sized innovative startups established no more than 60 months ago and registered in the special section of the Business Register dedicated to innovative startups; • team of individuals who undertake to set up an innovative startup within 30 days of admission to the facilities; • foreign companies that undertake to set up at least one office in Italy for foreign citizens in possession of the "startup Visa". <ul style="list-style-type: none"> • The requirements that qualify a company as an "innovative startup" are indicated in art. 25 of the D.L. 179/2012.
Business activities admitted	<p>The business project must have at least one of the following characteristics:</p> <ul style="list-style-type: none"> • characterized by a strong technological and innovative content • oriented towards the development of products, services or solutions in the field of digital economy, artificial intelligence, blockchain and the internet of things <ul style="list-style-type: none"> • aimed at enhancing the results of public and private research and the return of researchers from abroad
Facilitated funding	Finances business plans with expenses between € 100,000.00 and € 1,500,000.00.

SMART & START ITALIA

Eligible expenses	<p>The following investment costs are eligible:</p> <ul style="list-style-type: none"> a) New factory plant, machinery and equipment b) Hardware and software components c) Patents, trademarks and licenses d) Certifications, know-how and technical knowledge directly related to the production and management needs of the company; e) Licenses and rights relating to the use of industrial property rights f) Licenses relating to the use of software g) Design, development, customization, testing of IT architectural solutions and technological production systems h) Specialist technological consultancy i) Salary costs relating to employees, as well as costs relating to collaborators j) Business incubation and acceleration services k) Investments in marketing and web marketing <p>The following operating costs are eligible:</p> <ul style="list-style-type: none"> l) raw materials m) services necessary for the performance of the company's activities; n) hosting and housing; o) use of third party assets.
Facilities	<p>A zero-interest loan is provided without any guarantee for 80% of eligible expenses.</p> <p>The funding reaches 90% if the startup has a team entirely made up of people under 36 and / or women, or if among the partners there is an expert with a PhD (or equivalent) who returns from abroad.</p> <p>Startups based in the seismic crater of Central Italy and in the regions of Abruzzo, Basilicata, Calabria, Campania, Molise, Puglia, Sardinia and Sicily can enjoy a grant equal to 30% of the loan and thus return only 70% of the funding received.</p> <p>The contribution must be repaid in 10 years starting from the 12th month following the last amount of financing received.</p>
Managing Body	Invitalia



SMART & START ITALIA	
Deadline for submission	Until funds run out
Modality for submission	One-stop shop. There are no calls, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	Applications can be sent exclusively online, through the Invitalia web platform. To submit the application it is necessary to have a digital identity (SPID, CNS, CIE), a digital signature and a certified mail address (PEC). The application consists of the business project to be completed online and the documentation to be attached, according to the forms on the site.
Evaluation process	Applications are evaluated in chronological order of arrival within 60 days of the submission date. The preliminary process also includes an evaluation interview to be held online.
Tutoring	Smart & Start provides, in addition to financing, a technical-managerial tutoring for innovative startups established for less than 12 months.
Further Info	https://www.invitalia.it/cosa-facciamo/creiamo-nuove-aziende/smartstart-italia



Cultura Crea 2.0	
Objective	Cultura Crea 2.0 is the incentive that supports the birth and growth of businesses and non-profit initiatives in the tourism-cultural sector. The loans are active in the regions of Basilicata, Calabria, Campania, Puglia and Sicily.
Legal forms admitted	<ul style="list-style-type: none"> ● Startup - for the birth of new micro, small and medium-sized enterprises in the cultural, creative and tourism intermediation chain ● Consolidated companies - for the growth and integration of micro, small and medium-sized enterprises in the cultural, creative, entertainment and traditional and typical product supply chains ● Social enterprises - to support third sector subjects in activities related to the management of cultural goods, services and activities, favoring forms of integration ● Business networks - to support collaboration and partnership formulas that encourage aggregation between companies, including from different sectors, aimed at creating collaborative production ecosystems
Target	<p>Create your business</p> <p>Title II for the "Creation of new businesses in the cultural industry" finances:</p> <ul style="list-style-type: none"> ● team of individuals who want to set up a business, provided that the establishment takes place within 30 days of the notification of admission to the facilities ● companies established in corporate form no more than 36 months ago, including cooperatives <p>Develop your business</p> <p>Title III for the "Development of cultural and tourism industry enterprises" finances:</p> <ul style="list-style-type: none"> ● companies established as a company for not less than 36 months, including cooperatives <p>Your non-profit enterprise</p> <p>Title IV for the "Support to the subjects of the third sector of the cultural industry" finances:</p> <ul style="list-style-type: none"> ● onlus ● social enterprises ● voluntary organizations ● associations for social promotion (APS)

Cultura Crea 2.0

Business activities admitted

Create your business

Activities involving the creation or introduction of innovative products or services in one of the following thematic areas can be financed:

- knowledge: application of innovative technologies and key enabling technologies for the creation, organization, sharing and accessibility of cultural contents
- conservation: development and application of innovative processes for the protection and conservation of tangible and intangible cultural heritage
- fruition: Development of activities related to communication, promotion and knowledge of the cultural and tourist heritage of the area
- management: development of tools and application solutions capable of optimizing the management of cultural assets and activities.

Develop your business

Activities can be financed which provide, in the sectors of the cultural, tourism, creative, entertainment and typical local products industries and having a functional link with one or more attractors indicated in the relevant legislation, interventions in the following areas of intervention:

- services for touristic and cultural use
- promotion aimed at enhancing cultural resources
- recovery and enhancement of typical local products

Your non-profit enterprise

Activities in one or more of the following areas of intervention are eligible:

- activities related to the management of the attractions and cultural resources of the territory
- activities related to the use of the attractions and cultural resources of the territory
- animation and cultural participation activities

The investment programs presented must provide for a functional link with one or more attractors indicated in the reference legislation.

Cultura Crea 2.0

<p>Maximum funding amount</p>	<p>Create your business</p> <ul style="list-style-type: none"> • Spending programs up to 400,000 euros <p>Develop your business</p> <ul style="list-style-type: none"> • Spending programs up to 500,000 euros <p>Your non-profit enterprise</p> <ul style="list-style-type: none"> • Spending programs up to 400,000 euros
<p>Facilitated funding</p>	<p>Create your business</p> <p>The concessions jointly provide for:</p> <ul style="list-style-type: none"> - a subsidized interest-free loan up to 40% of the admitted expenditure - a non-repayable grant up to 40% of the admitted expenditure <p>In both cases, the allowance ceiling can be raised to 45% for projects presented by women-owned companies, youth companies or companies with a legality rating.</p> <p>The beneficiary companies must finance with their own resources the portion of investments not covered by the concessions.</p> <p>Develop your business</p> <p>The concessions jointly provide for:</p> <ul style="list-style-type: none"> - interest-free subsidized loan up to 60% of the admitted expenditure, which can be raised to 65% in the case of a female business, or a young business or in possession of a legality rating - non-repayable contribution up to 20% of the admitted expenditure, which can be increased to 25% in the case of a female business, or a young business or in possession of a legality rating <p>Your non-profit enterprise</p> <p>The benefits include:</p> <ul style="list-style-type: none"> - a non-repayable grant of up to 80% of the permitted expenditure, which can be raised to 90% in the case of a female business, or a youth business or in possession of a legality rating.

Cultura Crea 2.0	
	<p>For companies that request it, a tutoring service is also available, up to a maximum value of 10,000 euros. The beneficiary companies must finance with their own resources the portion of investments not covered by the concessions. The concessions are granted within the limits of the de minimis regulation.</p>
Eligible expenses	<p>The following investment costs are eligible:</p> <ul style="list-style-type: none"> a) plants, machinery, equipment, furnishings and mobile vehicles; b) intangible assets with long-term utility, limited to computer programs, patents, licenses and trademarks, as well as certifications, know-how and technical knowledge, including non-patented ones, related to the investment program to be carried out. c) masonry works, within the limit of 20% of the overall investment program deemed admissible and in any case within the limit of 10% of the overall expenditure program deemed admissible including working capital expenses. <p>The following working capital expenses are eligible, up to a limit of 50% of the eligible investment costs:</p> <ul style="list-style-type: none"> a) raw materials, consumables, semi-finished and finished products used in the characteristic production cycle of the company; b) utilities; c) rents; d) provision of services related to the subsidized production activity; e) technical appraisal and insurance policy referring and connected only to the assets of the financed project and bank / insurance guarantee required in the advance; f) notary fees related to the establishment of the company incurred for the sole start of the business; g) opening of the current account dedicated and / or linked to the investment program; h) cost of employees hired for an indefinite period.
Managing Body	Invitalia



Cultura Crea 2.0

Deadline for submission	There are no deadlines as the measure is at the counter and funding can be requested until the available resources are exhausted.
Modality for submission	One-stop shop. There are no calls, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	Applications can be sent exclusively online, through the Invitalia web platform. To submit the application it is necessary to have a digital identity (SPID, CNS, CIE), a digital signature and a certified mailing address (PEC). The application consists of the business project to be completed online and the documentation to be attached, according to the forms on the site.
Evaluation Process	Applications are evaluated in chronological order of arrival within 60 days of the submission date. The preliminary investigation also includes a mandatory assessment interview to be held online.
Further Info	https://www.invitalia.it/cosa-facciamo/creiamo-nuove-aziende/cultura-crea-2-0



NITO-ON – Oltre Nuove Imprese a tasso Zero

Objective	"ON - Beyond New Businesses at zero interest" is aimed at micro and small businesses made up mostly of young people between 18 and 35 years old or women of all ages throughout the country.
Target	<p>Eligible companies must:</p> <ul style="list-style-type: none"> have a social structure made up of at least 51% of young people under 35 and women of all ages. The majority refers both to the number of women and / or young people present in the shareholding structure and to the share capital held. are established within the previous 5 years with different rules and methods depending on whether they are companies established for no more than 3 years or companies established for at least 3 years and no more than 5. <p>Individuals can also apply for a loan, with the commitment to set up the company after any admission to the facilities.</p>
Business activities admitted	<p>Investment projects that require funding to implement new initiatives or expand, diversify or transform existing activities in the following sectors:</p> <ul style="list-style-type: none"> • Production of goods • Provision of services to businesses and individuals • Tourism • Business
Facilitated funding	<p>Coverage of eligible expenses can be up to 90% to be repaid over 10 years. No guarantees are required in the event of loans of less than 250 thousand euros; on the other hand, a guarantee in the form of a special privilege is envisaged for loans exceeding 250 thousand euros. A mortgage is always required for investment projects involving the purchase of a property.</p> <p>For companies established no more than 3 years Coverage of eligible expenses can be up to 90% to be repaid over 10 years. They can access a mix of zero-interest financing and a non-repayable grant that cannot exceed the limit of 20% of the eligible expenditure.</p>

NITO-ON – Oltre Nuove Imprese a tasso Zero

	<p>For companies established for at least 3 years and no more than 5 years The concessions consist of the mix of zero interest and non-repayable fund, which cannot exceed the limit of 15% of eligible expenditure.</p>
<p>Eligible Expenses</p>	<p>For companies established no more than 3 years, expenses of up to 1.5 million euros can be financed to carry out new initiatives or develop existing activities</p> <p>The following investment expenses are eligible:</p> <ul style="list-style-type: none"> - masonry and similar works (30% eligible investment) - machinery, plants and equipment - computer programs and services for ICT - patents, licenses and trademarks - specialist consultancy (5% eligible investment) - expenses related to the stipulation of the loan agreement - expenses for setting up the company - The following management costs can be financed (max 20% of the investment costs): - costs for raw materials - services necessary for carrying out business activities <p>For companies established between 3 and 5 years, projects involving investment costs of up to 3 million euros to implement new initiatives or expand, diversify or transform existing activities can be financed.</p> <p>The following investment expenses are eligible:</p> <ul style="list-style-type: none"> - purchase of properties only in the tourism sector (40% eligible investment) - masonry and similar works (30% eligible investment) - machinery, plants and equipment - computer programs - patents, licenses and trademarks.

NITO-ON – Oltre Nuove Imprese a tasso Zero

Facilities	<ul style="list-style-type: none"> • The concessions provide for a mix of zero-interest financing and non-repayable grants for business projects with costs of up to 3 million euros, which can cover up to 90% of total eligible expenses. • The business plans must be launched after the submission of the application and must be concluded within 24 months from the date of stipulation of the loan agreement. • The incentive is at the counter: there are no rankings or deadlines. Applications are examined on the basis of the order of arrival.
Managing body	Invitalia
Deadline for submission	The desk was closed due to the exhaustion of funds, however the measure will be refinanced with a budget of 50 million euros for the three-year period 2022-2024 on the basis of the 2022 Budget Law.
Modality for submission	Onestop shop. There are no calls, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	Applications can be sent exclusively online, through the Invitalia web platform. To submit the application it is necessary to have a digital identity (SPID, CNS, CIE), a digital signature and a certified mail address (PEC). The application for funding is submitted with the required attachments and if the first evaluation phase is passed, the economic and financial analysis must be submitted.
Evaluation Process	Applications are evaluated in chronological order of arrival and according to two preliminary stages consisting of: <ol style="list-style-type: none"> 1. first in-depth interview to verify the technical, organizational and managerial skills of the entrepreneurial team and the internal consistency of the financing project, also with respect to the potential of the market. If the interview is passed positively, the question will be integrated with the economic-financial plan of the project. 2. second interview to assess the economic and financial sustainability of the initiative in consideration of the proposed expenses and the facilities requested.
Further Info	https://www.invitalia.it/cosa-facciamo/creiamo-nuove-aziende/nuove-imprese-a-tasso-zero/cose

Italia Economia Sociale	
Objective	Italy Social Economy is a subsidy program of the Ministry of Economic Development aimed at the birth and growth of companies that operate for the pursuit of purposes of social utility and general interest. The Program is operational throughout the national territory.
Target	<p>The concessions are aimed at the following types of companies:</p> <ul style="list-style-type: none"> • social enterprises of which legislative decree D.Lgs. n. 112 of 03/07/2017 established in the form of a company; • social cooperatives (Law no. 381 of 08/11/1991 and subsequent amendments) and related consortia; • cooperative companies with the status of ONLUS (Legislative Decree No. 460 of 04/12/1997 and subsequent amendments and additions).
Business activities admitted	<p>The business project must pursue one of the following objectives:</p> <ul style="list-style-type: none"> - employment increase of disadvantaged workers - social inclusion of vulnerable people; - safeguard and enhancement of the environment, the territory and the historical - cultural heritage; - achievement of any other benefit deriving from activities of - public interest or social utility capable of meeting specific needs of the community or territory
Facilitated funding	It finances investment programs between € 200 thousand and € 10 million.

Italia Economia Sociale	
Eligible expenses	<p>The following investment costs are eligible:</p> <ul style="list-style-type: none"> • company land and its accommodations (max 10% of the total eligible investment); • buildings, building / masonry works, including renovations; • new factory machinery, plants and equipment; • computer programs commensurate with the production and management needs of the company; • patents, licenses and trademarks; • specialist training of the partners and employees of the beneficiary company, functional to the implementation of the project; • specialist consultancy, such as economic-financial feasibility studies, design and construction management, environmental impact assessment studies; • charges for building permits and legal tests; • expenses for obtaining environmental or quality certifications; • general expenses inherent in the conduct of business activities.
Facilities	<p>Funding of up to 80% of eligible expenses is envisaged, The concessions provide for the granting of de minimis aid up to 80% of eligible expenses:</p> <ul style="list-style-type: none"> - subsidized loan at a rate of 0.5% per annum and with a maximum duration of 15 years, granted by the Ministry of Economic Development, drawn from the resources of Cassa Depositi e Prestiti, which must necessarily be combined with a bank loan equal to 30% of the total loan granted by the lending bank identified among those accredited; - non-refundable contribution up to a maximum of 5% of eligible expenses for investment programs that do not exceed € 3,000,000.00.
Managing Body	Ministry of Economic Development



Italia Economia Sociale	
Deadline for submission	Until funds are exhausted
Modality for submission	One stop shop
Submission	The application and the forms provided must be sent to the Ministry of Economic Development, in the appropriate Social Enterprises section of the site, exclusively online, by certified email, to the address es.impres@pec.mise.gov.it .
Evaluation Process	Applications are evaluated in chronological order of arrival.
Further Info	https://www.invitalia.it/cosa-facciamo/rafforziamo-le-imprese/italia-economia-sociale



Fondo Impresa Femminile

Objective	<p>The measure promotes and supports the initiation and strengthening of female entrepreneurship and the dissemination of the values of entrepreneurship and work among the female population.</p>
Target	<p>The following can benefit from the line "Incentives for the birth and development of female businesses":</p> <ul style="list-style-type: none"> - female businesses established less than twelve months on the date of submission of the subsidy application, - self-employed women in possession of a VAT number open for less than twelve months on the date of submission of the application for relief - natural persons who intend to set up a new female business. <p>The following can benefit from the line "Incentives for the development and consolidation of female businesses":</p> <ul style="list-style-type: none"> - female businesses established for at least twelve months on the date of submission of the subsidy application - self-employed women in possession of an open VAT number for at least twelve months on the date of submission of the application for relief. <p>Female enterprise stands for:</p> <ul style="list-style-type: none"> - the cooperative society and the partnership in which the number of female members represents at least 60% of the members of the shareholder structure; - a joint-stock company whose shares are owned by no less than two thirds of women and whose administrative bodies are made up of at least two thirds by women; - the sole proprietorship whose owner is a woman <p>Self-employed stands for:</p> <ul style="list-style-type: none"> - the worker whose activity is included in the scope of article 1 of the law 22 May 2017, n. 81, including the free - professional registered with professional associations and the operator of one of the professions not organized in orders or colleges referred to in Article 1, paragraph 2, of the law of 14 January 2013, no. 4.

Fondo Impresa Femminile	
Business activities admitted	<p>The concessions are granted for investment programs for the establishment and start-up of a new female business or for the development and consolidation of female businesses, in the following sectors:</p> <ul style="list-style-type: none"> • production of goods in the sectors of industry, crafts and processing of agricultural products; • provision of services, in any sector; • trade and tourism.
Max funded amount	<p>For investment programs that provide for the establishment and start-up of a new female business, the eligible expenses cannot exceed € 250,000.00 net of VAT</p> <p>For investment programs aimed at the development and consolidation of female businesses, eligible expenses cannot exceed € 400,000 net of VAT</p>
Eligible Expenses	<p>The following investment expenses are eligible:</p> <ul style="list-style-type: none"> • tangible fixed assets; • intangible assets, • cloud services; • employees. <p>The following working capital expenses max 20% of the total expenses considered admissible are admissible, in the case of companies established for more than 36 months up to a limit of 25%:</p> <ul style="list-style-type: none"> • raw materials, ancillaries, consumables; • ordinary services, strictly necessary for the performance of the company's activities; • use of third party assets, including rental costs, leasing fees; • charges for the guarantee as specified in the relevant legislation.
Facilities	<p>For the "Incentives for the birth and development of female businesses", the concessions only take the form of a non-repayable grant for a maximum amount equal to:</p>

Fondo Impresa Femminile

	<ul style="list-style-type: none"> • 80% of eligible expenses and in any case up to € 50,000.00, for investment programs that provide for eligible expenses not exceeding € 100,000.00; • 50% of eligible expenses, for investment programs that provide for eligible expenses exceeding € 100,000.00 and up to € 250,000.00. <p>For unemployed women who set up a sole proprietorship or self-employment activity, the maximum percentage of coverage of eligible expenses is raised to 90%, subject to the limit on the amount of the contribution of 50,000.00 euros;</p> <p>For the "Incentives for the development and consolidation of female businesses", the concessions take the form of both a non-repayable grant and a subsidized loan and are broken down as follows:</p> <ul style="list-style-type: none"> • for female businesses established no more than 36 months on the date of submission of the subsidy application, the subsidies are granted up to the coverage of 80% of eligible expenses, in equal measure in the form of a non-repayable contribution and in the form of subsidized financing; • for female businesses established for more than 36 months on the date of submission of the subsidy application, the subsidies are granted as in the previous point in relation to investment costs, while the working capital needs constituting eligible expenses are facilitated in the form of a contribution to the fund lost.
Further facilities	Technical and management assistance services are provided, up to the maximum amount of 5,000.00 euros per company, which can be used in part through services provided by the managing body, in part in the form of vouchers for the purchase of specialist services from third parties.
Managing Body	Invitalia
Deadline for submission	The terms and procedures for submitting applications will be indicated in a forthcoming ministerial provision.
Modality for submission	One stop shop. There are no calls, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	Applications can be sent exclusively online, through the Invitalia web platform. To submit the application it is necessary to have a SPID identity, a digital signature and a certified mail address (PEC).



Fondo Impresa Femminile

	The application consists of the business project to be completed online and the documentation to be attached, according to the forms on the site.
Evaluation process	Applications are evaluated in chronological order of arrival within 60 days of the submission date.
Further Info	https://www.mise.gov.it/index.php/it/incentivi/impresa/fondo-a-sostegno-impresa-femminile



ENTREPRENEURIAL MICROCREDIT			
Name of responsible organization: NATIONAL MICROCREDIT BODY (Public Uthority)			
Website: www.entenazionalemicrocredito.gov.it			
NATIONAL OR LOCAL		National	
Starting year	2011	End year	open
<p>short description</p> <p>Microcredit is a financial instrument that aims to respond to the financial inclusion needs of those who have difficulty accessing traditional credit because they do not have sufficient guarantees. It is not simply a small loan, but an integrated offer of financial and non-financial services. What distinguishes microcredit from ordinary credit is the attention to the person, which translates into welcoming, listening and supporting the beneficiaries from the pre-disbursement phase to the post-disbursement phase, as well as the particular attention paid to the validity and to the sustainability of the project.</p> <p>The microcredit tool, in the form of "entrepreneurial microcredit", is aimed at all those who intend to start or develop a micro-enterprise or self-employment activity and/or who have difficulty accessing bank credit.</p>			
1. What kind of activity does this measure finance?			
Creation of new businesses		Yes	
Strengthening of existing businesses		Yes	
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)		No	
Training activities		Yes (TUTORING)	
Other (specify)		-Purchase of goods (including raw materials necessary for the production of goods or services and goods intended for sale) or services related to the business;	

ENTREPRENEURIAL MICROCREDIT	
	<ul style="list-style-type: none"> -Payment of salaries of new employee worker members; -Sustain costs for corporate training courses; -Recovery of working capital; -liquidity operations; -No debt restructuring.
2. What type of financing is it?	
Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes/No If Yes, percentage of non-repayable fund:
Tax credit	No
Other (specify)	
3. How does the activation of the measure work? One-stop means	
4. Financial entity of the measure	
Overall amount	MEASURE FINANCED BY THE BANKING SYSTEM
% facilitation for each recipient	Maximum amount €40,000.00, which can become €50,000.00 if the last 6 previous installments have been paid on time and if the development of the financed project is in line with the achievement of the expected results. Public guarantee from the Guarantee Fund for SMEs (80% of the financed amount).

ENTREPRENEURIAL MICROCREDIT						
		<p>The Bank may request further personal guarantees (not collateral) only in relation to the part not covered by the public guarantee. *</p> <p>The request for access to microcredit is totally free until the loan is disbursed.*</p> <p>Subsequently, where provided for by the agreement with the bank, the amount relating to 1% (one percent) of the disbursed sum will be retained by the bank, upon disbursement and transferred to the tutor in charge of auxiliary services.*</p>				
Minimum amount that can be financed						
Maximum amount that can be financed		50.000 euro				
Origin of financial resources (European, State, Regional authority, Municipal authority, other)		State/banks				
5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)						
	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	yes	yes	yes	yes	yes	
	Self-employed workers with a VAT number for no more than 5 years and with a maximum of five employees;					
Company	-Sole proprietorships with a VAT number for no more than 5 years and with a maximum of five employees; -Partnerships, partnerships between professionals, s.r.l. simplified and cooperative companies, VAT registered for no more than 5 years and with a maximum of 10 employees.					
6. Does the measure provide for accompaniment and training or only financial support?						
TUTORING						



ReSt@rts

ENTREPRENEURIAL MICROCREDIT

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

NO

C) How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives
10.000

Total economic amount
50 MLN



ITALY REGIONAL MEASURE SOME EXAMPLES



ReSt@rts

Italy-Apulia region

APULIA REGION



NIDI	
Objective	The measure supports the birth of new entrepreneurial and self-employed businesses in Puglia.
Target	<p>who intends to start a new business and has not yet set up the business;</p> <ul style="list-style-type: none"> • companies established for less than 6 months; • companies, even if established for more than 6 months, which are configured as: <ul style="list-style-type: none"> • generational change; • takeover of a company in crisis or a company confiscated by employees; • social cooperatives assignees of confiscated real estate; • beneficiaries of the “PIN – Pugliesi Innovativi” measure. <p>The new initiatives must fall into one of the following cases:</p> <ul style="list-style-type: none"> • Compagini Giovanili, to be set up in the form of a company, wholly owned by young people between the ages of 18 and 35 on the date of the preliminary application and made up of at least 50% of both the capital and the number of members, by persons who are not : employees of other companies with permanent contracts exceeding 20 hours per week, retirees, owners or directors of other companies; • Women's enterprises, both in the form of sole proprietorships and companies, wholly owned by women over the age of 18 and composed for at least 50%, both of the capital and of the number of partners, by subjects who are not: employees of other enterprises with an open-ended contract exceeding 20 hours per week, retirees, owners or directors of other companies; • New companies, owned for at least 50% of both the capital and the number of shareholders, by disadvantaged individuals belonging, at the date of submission of the preliminary application, to at least one of the following categories: <ol style="list-style-type: none"> a. young people between the ages of 18 and 35; b. women over 18 years of age; c. subjects who have not had employment relationships in the last month; d. people about to lose a job; And. VAT number holders not registered in the register of companies who, in the 12 months prior to submitting the preliminary online application, have issued invoices for a taxable amount of less than 15,000 Euros; <ol style="list-style-type: none"> f. worker members and directors of social cooperatives that are assignees of confiscated real estate;

NIDI	
	<p>g. the shareholders and directors of companies, incorporated in the form of a company, who have signed the deed of commitment and regulation of relations within the project financed by the public notice "PIN - Pugliesi Innovativi".</p> <ul style="list-style-type: none"> • Tourist Enterprises in possession of the same requisites envisaged for New Enterprises.
Business activities admitted	<ul style="list-style-type: none"> • manufacturing, • construction and building, • repair of motor vehicles and motorcycles, • guest houses and bed & breakfasts, • catering with and without kitchen, • information and communication services, • professional, scientific and technical activities, • travel agencies, • Support services to companies, • instruction, • health and non-residential social assistance, • artistic, sporting, entertainment and fun activities (lottery, betting and casino activities are excluded), • personal service activities, • e-commerce.
Business activities not admitted	Agriculture, aquaculture and fishing; export ; coal industry, shipbuilding; steel industry.
Maximum funding amount	<p>For new businesses and existing businesses because they are beneficiaries of the "PIN - Pugliesi Innovativi" measure, the proposed investment can have a value between €10,000 and €150,000</p> <p>For initiatives in continuity with pre-existing companies such as: generational transfer, takeover of a company in crisis, takeover of a confiscated company, social cooperatives assignee of confiscated real estate, it is possible to envisage investment programs up to € 250,000.00.</p>

NIDI

Eligible Expenses

The following investment expenses are eligible for financing:

- interventions for the restructuring or extraordinary maintenance of motionless goods;
- new systems, equipment, machinery and furnishings
- non-personalized computer programs.

For Youth Teams and Women's Enterprises only, the following are also eligible: development of B2B and B2C platforms, proprietary e-commerce systems and mobile apps, up to a maximum of €5,000.

Tourism Enterprises must make investments in at least two of the following additional types of sustainable and innovative investment:

- technological tools connected to the activity and aimed at innovating organizational processes and services for guests;
- development of platforms and mobile apps, also for the management of electronic booking systems, up to a maximum of €5,000;
- interventions to improve the accessibility of the structure to people with disabilities;
- means of sustainable locomotion intended for guests.

For Tourist Businesses, the costs for building and renovation works (which also include fixtures, electrical, thermo-hydraulic, centralized air conditioning and heating systems, telephone and telematic systems, energy production, swimming pools, prefabricated and removable structures and land development costs) are eligible overall within the limit of 20% of the amount of eligible investment in other assets.

The management costs that can be financed are:

- raw materials, semi-finished products, consumables;
- leasing of buildings or production equipment rental;
- utilities: energy, water, heating, telephone and connectivity;
- premiums for insurance policies;

NIDI	
	<ul style="list-style-type: none"> • fees and subscriptions for access to databases, for software services, "cloud" services, IT services, housing, Internet domain registration, search engine positioning services, purchase of space for Web Marketing campaigns; website customization services acquired by a company operating in the sector of software production, IT consultancy and related activities; • expenses for the purchase of personal and collective protective equipment. <p>VAT, planning and promotional expenses, costs of setting up the company (notary, consultant, chamber of commerce expenses), expenses for consultancy and for employees are not eligible.</p>
Facilitated Funding	<p>The benefit consists of:</p> <ul style="list-style-type: none"> • a grant equal to 50% of the total subsidized investments; • a repayable loan equal to 50% of the total subsidized investments (reduced to 25% for Youth Teams and Women's Enterprises); • for Youth Teams and Women's Enterprises, aid in the form of repayable assistance equal to 25% of the total investments; <p>The benefit, the sum of the grant (repayable fund) and subsidized loan, varies as the value of the investment increases.</p> <p>Discount equal to 100% for investments between 10,000 and 50,000 euros.</p> <p>Discount equal to 90% (100% only for female companies) for investments between 50,000 and 100,000 euros.</p> <p>Discount equal to 80% for investments between 100,000 and 150,000 euros.</p> <p>For all subsidized initiatives, the repayable loan is disbursed in the form of a 60-month mortgage (84 months for mortgages over €60,000.00), with a fixed rate of 0.00%.</p>



NIDI	
	<p>In addition to the investment grant, it is envisaged that management costs will be subsidized at 100% up to a maximum of 10,000 euros. This maximum amount applies to each project. An additional contribution of € 5,000.00 is foreseen for the Youth Teams and Women's Enterprises for IT service expenses.</p> <p>The concessions are provided on a flat rate scheme.</p>
Managing Body	Puglia Sviluppo
Deadline for Submission	There are no deadlines as the measure is over the counter and funding can be requested until the available resources are exhausted.
Modality for submission	There are no deadlines as the measure is over the counter and funding can be requested until the available resources are exhausted.
Submission	<p>Applications can be submitted exclusively online, via the web platform: http://www.sistema.puglia.it/.</p> <p>To submit the application, it is necessary to have a SPID identity, a digital signature and a certified mail address (PEC).</p> <p>The application consists of the entrepreneurial project to be completed online and the documentation to be attached, according to the forms on the site.</p>
Evaluation Process	Applications are evaluated in chronological order. The preliminary procedure also includes a mandatory evaluation interview.
Further Info	https://www.sistema.puglia.it/SistemaPuglia/nidi



PIA piccole imprese (SMALL ENTERPRISES)	
Objective	<p>The measure is intended for small businesses, which can make investments in local units located/to be located in the territory of the Puglia Region and concerning:</p> <ol style="list-style-type: none"> a. the creation of new production units; b. the expansion of existing production units; c. the diversification of the production of an existing plant to obtain products never previously manufactured; d. a fundamental change in the overall production process of an existing production unit.
Target	<ul style="list-style-type: none"> • a small-sized company as defined in Annex I of Regulation (EU) 651/2014 of the Commission of 17 June 2014, under ordinary accounting regime, which: <ol style="list-style-type: none"> 1. at the date of submission of the application has already approved at least three financial statements; 2. has recorded an average turnover of no less than 1.5 million euros in the three previous years and has recorded, in the 12 months preceding the submission of the application, a number of AWUs equal to at least 10. • a non-operating small enterprise controlled by a small enterprise that has: <ol style="list-style-type: none"> 1. approved at least three financial statements on the date of submission of the application; 2. recorded an average turnover of no less than 1.5 million euros in the previous three years; 3. registered, in the 12 months preceding the submission of the application, a number of AWUs equal to at least 10. • - other active small or micro-enterprises, with at least two approved financial statements, adhering to the proposing small business, provided that the adhering companies, if they do not meet the requirements of three approved financial statements, have an average turnover of no less than 1.5 million euros and of the 10 ULA, promote investments of no more than 2 million euros. •

PIA piccole imprese (SMALL ENTERPRISES)

business activities admitted	<ul style="list-style-type: none"> • Investments relating to the manufacturing activities sector referred to in section "C" of the "ATECO 2007 Classification of Economic Activities" are eligible, with the exception of the groups and classes referred to in section "C". • • Investments relating to the following services referred to in the "ATECO 2007 Classification of Economic Activities" are also eligible: "52", "58", "59", "61", "62", "63" limited to the sub-categories "63.11. 20", "63.11.30", "63.12.00" and "63.91.00", "71.2", "72", "82" limited to the class "82.20.00 call center activities", as well as the sub-categories: <ul style="list-style-type: none"> • "38.22.00 Treatment and disposal of hazardous waste" limited to asbestos waste. • "38.31.10 Demolition of carcasses"; • "38.31.20 Shipbreaking yards"; • "38.32.10 Recovery and preparation for recycling of waste and scrap metal"; • "38.32.20 Recovery and preparation for recycling of plastic material for the production of plastic raw materials, synthetic resins"; • "38.32.30 Recovery and preparation for recycling of urban and industrial solid waste and biomass". This Code is only admissible for the recycling of industrial waste and biomass".
business activities not admitted	<p>Groups and classes referred to in section "C" relating to the excluded sectors indicated below:</p> <ul style="list-style-type: none"> ✓ 12.0 "Tobacco industry"; ✓ 19 "Manufacture of coke and products deriving from petroleum refining" with the exception of 19.20.40 "Manufacture of emulsions of bitumen, tar and binders for road use"; ✓ 20.6 "Manufacture of synthetic and artificial fibers"; ✓ 24.1 "Iron and steel industry"; ✓ 24.2 "Manufacture of pipes, ducts, hollow sections and related accessories in steel (excluding those in cast steel)"; ✓ 30.11.02 "Shipyards for metallic and non-metallic constructions (excluding seats for ships)". ✓ 33.15 "Repair and maintenance of ships and boats (excluding engines)," limited to the "routine repair and maintenance of ships".
Max funding amount	Applications for access must concern integrated projects with a total amount of expenses and eligible costs between



PIA piccole imprese (SMALL ENTERPRISES)

	1 million euros and 20 million euros
Eligible Expenses and facilities	<p>By integrated project we mean the set of investment programs of each company; each investment program concerns an entrepreneurial initiative aimed at the production of goods and/or services for the realization of which investments in tangible assets are envisaged, which must be compulsorily integrated with investments in research and development pursuant to art. 8 of the Notice and/or with investments in technological innovation of processes and organization pursuant to art. 9 of the Notice. Furthermore, each investment program can be integrated with investments for the acquisition of services pursuant to art. 10 of the Notice.</p> <p>The amount of investments in Tangible Assets cannot in any case be less than 1 20% degli investimenti complessivi ammissibili per impresa.</p>
ITEMS OF EXPENDITURE	<p>Active Materials Facilitations (% of non-refundable grant) The aid in Tangible Assets cannot exceed 6 million Euros per company</p>
Preliminary feasibility studies within the limit of 1.5% of the total amount of eligible expenses and expenses for planning and construction supervision within the limit of 6% of the expenses for masonry and similar works	45% SMALL BUSINESSES
purchase of company land and its development within the limit of 5% of the amount of the investment in tangible assets	25% SMALL ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 45%)





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PIA piccole imprese (SMALL ENTERPRISES)	
masonry and similar works	25% SMALL ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 45%)
masonry and similar works referring to properties declared unusable or uninhabitable and in fact not used	35% SMALL ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), e), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 45%)
purchase of machinery, plant and various equipment, brand new, including those necessary for the representation activity, computer programs commensurate with the production and management needs of the company.	45% SMALL BUSINESSES
purchase of patents, licences, know-how and non-patented technical knowledge, new product technologies and production processes, for the part in which they are used for the activity carried out in the production unit involved in the program	45% SMALL BUSINESSES
ITEMS OF EXPENDITURE	R&S Facilities Regardless of the amount of the eligible investment, the subsidies, including any increase, for investments in research and development cannot exceed the following amounts: i. Euro 5 million for industrial research activities; ii. Euro 3.5 million for experimental development activities; iii. Euro 0.5 million for technical feasibility studies; iv. Euro 2 million for patents.



PIA piccole imprese (SMALL ENTERPRISES)	
Industrial research	70% SMALL ENTERPRISES (under specific conditions, set out in the Notice, an increase of 15% up to a maximum of 80% is permitted)
Experimental Development	45% SMALL ENTERPRISES (under specific conditions, set out in the Notice, the 15% increase is permitted)
In the context of Industrial Research and Experimental Development, investments relating to: - technical feasibility studies are also eligible	50% SMALL BUSINESSES
ITEMS OF EXPENDITURE	Technological, process and organizational innovation Facilitations (% of non-refundable grant) Aid for technological, process and organizational innovation cannot exceed 0.5 million euros. The limit of aid to the costs for making highly qualified personnel available is equal to 0.5 million Euros.
innovation advisory services; innovation consultancy and support services; services for process and organization innovation; provision of highly qualified personnel by a research organization.	50% SMALL BUSINESSES



PIA piccole imprese (SMALL ENTERPRISES)

<p>ITEMS OF EXPENDITURE</p>	<p>Consulting services Facilitations (% of non-refundable grant)</p> <p>Regardless of the amount of the eligible investment, the subsidies for investments for the acquisition of services cannot exceed the following amounts: 200 thousand euros for the acquisition of consultancy services for business innovation and to improve the competitive positioning of local production systems; 100 thousand euros for participation in trade fairs pursuant to art. 67 of the regional regulation. This threshold is increased up to 120 thousand Euros for companies that have obtained the legality rating.</p>
<p>EMAS certification from scratch ISO 14001 certification from scratch ECOLABEL certification from scratch feasibility studies aimed at evaluating the economic advantages of the company deriving from the adoption of eco-efficient technological solutions SA8000 certification from scratch Internationalization programs International Marketing Programs E-Business Participation in the fair</p>	<p>45% SMALL ENTERPRISES (50% in the case of legality rating)</p>





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PIA piccole imprese (SMALL ENTERPRISES)

	Puglia Sviluppo
	There are no deadlines as the measure is over the counter and funding can be requested until the available resources are exhausted.
Modality for submission	One stop shop. There are no tenders, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	<p>Applications can be submitted exclusively online, through the web platform: http://www.sistema.puglia.it/SistemaPuglia/piapiccoleimprese</p> <p>To submit the application it is necessary to have a SPID identity, a digital signature and a certified mail address (PEC).</p> <p>The application consists of the entrepreneurial project to be completed online and the documentation to be attached, according to the forms on the site.</p>
Evaluation Process	Applications are evaluated in chronological order.
Further Info	http://www.sistema.puglia.it/SistemaPuglia/piapiccoleimprese



PIA TURISMO (SMALL ENTERPRISE- TOURISM)	
Objective	With the PIA TOURISM it is possible to make investments in local units located/to be located in the territory of the Puglia Region concerning the tourism sector.
Target	<ul style="list-style-type: none"> • Large companies, as defined in Annex I of Regulation (EU) no. 651/2014 of the Commission of 17 June 2014, under ordinary accounting regime, who has approved at least two financial statements at the date of submission of the application. • Medium-sized enterprises, as defined in Annex I of Regulation (EU) no. 651/2014 of the Commission of 17 June 2014, under ordinary accounting regime, who has approved at least two financial statements at the date of submission of the application. • Small-sized enterprises or single micro-enterprises in ordinary accounting regime, which at the date of sending the access request have approved at least three financial statements, from which emerge an average turnover of no less than 1 million euros.
Business Activities Allowed	<p>a. new tourist-hotel activities, through the physical and/or functional recovery of unfinished structures, legitimately started, intended for tourist-hotel activities;</p> <p>b. expansion, modernization and restructuring of existing tourist-hotel structures in order to raise the quality standards and/or classification;</p> <p>c. construction of tourist-hotel structures (including related services, in compliance with current legislation) with an accommodation capacity of no less than n. 7 rooms, pursuant to letter a) of paragraph 1 of art. 7 of the Regional Law n. 11 of 02/11/1999 through the consolidation and restoration and conservative rehabilitation of properties of artistic and historical interest for which, on the date of presentation of the access application, the declaration referred to in art. 13 of Legislative Decree no. 42 of 01/22/2004;</p> <p>d. consolidation, restoration and conservative rehabilitation of rural buildings, farms, trulli, towers, fortifications for the purpose of transforming the property into hotel structures (including related services, in compliance with current legislation) with an accommodation capacity of no less than n. 7 rooms.</p> <p>And. structures, systems or interventions through which the territorial tourist offer is improved with the aim of favoring the seasonal adjustment of tourist flows, such as:</p> <p>I. golf courses of at least 18 holes;</p> <p>II. improvement, expansion and construction of marinas and flying clubs;</p> <p>III. improvement, expansion and construction of sports infrastructure suitable for hosting national and international competitive events;</p>

PIA TURISMO (SMALL ENTERPRISE- TOURISM)

	<p>IV. conference centers or auditoriums with a minimum capacity of 2,000 seats;</p> <p>V. initial installation and/or arrangement of a green area of at least 100 hectares (also through the creation of cycle paths, equipped paths, sports routes, refreshment points, etc.) also publicly owned, the use of which is shared with the eventual Owner administration and/or the manager</p> <p>VI. recovery of degraded and/or polluted urban areas to be used for the construction of accommodation, congress, sports, cultural and/or recreational facilities;</p> <p>VII. theme parks: structure conceived around a theme inspired by history, cinema, the environment and society;</p> <p>VIII. construction, improvement and expansion of buildings used permanently and continuously as a private theater where opera, drama, choreography and revue performances are presented to the public.</p>
Max funding amount	<p>Applications for access must concern integrated projects with a total amount of expenses and eligible costs as follows:</p> <p>LARGE COMPANIES between 3 million euros and 40 million euros MEDIUM ENTERPRISES between 2 million euros and 30 million euros SMALL ENTERPRISES between 1 million euro and 20 million euro</p>
Eligible expenses and extent of benefits	
ITEMS OF EXPENDITURE	<p>Active Materials Facilitations (% of non-refundable grant)</p> <p>The aid in Tangible Assets cannot exceed 10 million Euros per company</p>
preliminary feasibility studies within the limit of 1.5% of the total amount of eligible expenses and expenses for planning and construction supervision within the limit of 6% of the expenses for masonry and similar works	<p>35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES</p>

PIA TURISMO (SMALL ENTERPRISE- TOURISM)	
purchase of company land and its development within the limit of 5% of the amount of the investment in tangible assets	25% BIG COMPANIES 35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES
masonry and similar works	25% BIG COMPANIES 35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES (the company must demonstrate, through a detailed report, accompanied by probative documentation, that the absence of subsidies on these expenses, due to the technological and locational characteristics of the initiative, would affect its profitability and opportunities for innovation and development)
purchase of machinery, plant and various equipment (including furnishings and excluding easily perishable goods such as table linen, bathroom linen, bed linen, crockery and kitchen utensils), brand new	25% BIG COMPANIES 35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES
purchase of patents, licences, know-how and non-patented technical knowledge, new product technologies and production processes, for the part in which they are used for the activity carried out in the production unit involved in the programme.	25% BIG COMPANIES 35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES (For large companies, these costs also including computer programs are eligible for no more than 50% of the total eligible investment costs of the project)
ITEMS OF EXPENDITURE	Consulting services Facilitations (% of non-refundable grant)

PIA TURISMO (SMALL ENTERPRISE- TOURISM)

	<p><i>land subsidies for SME investments for the acquisition of Services may not exceed, regardless of the amount of the eligible investment, the following amounts:</i></p> <p><i>i. 300 thousand Euros for the medium enterprise, 200 thousand Euros for the small enterprise and 2 million Euros for the integrated program for the acquisition of consultancy services pursuant to art. 65 of the regional regulation;</i></p> <p><i>ii 100,000 euros per company for participation in trade fairs and 2 million euros for an integrated programme. These thresholds are increased by 20% for companies that associate in the form of a business network and for companies that have obtained the legality rating.</i></p>
<ul style="list-style-type: none"> • EMAS certification from scratch • ISO 1400 certification from scratch • ECOLABEL certification from scratch • feasibility studies aimed at evaluating the economic advantages of the company deriving from the adoption of eco-efficient technological solutions • SA8000 certification from scratch • Internationalization programs • Marketing Programs • International • E-Business • Participation in the fair 	<ul style="list-style-type: none"> • 45% FOR MEDIUM AND SMALL ENTERPRISES • which can be raised to 50% in the alternative case of a legality rating; • membership in the business network; • increase in employment equal to at least 1 ULA for every 300,000 euro of contribution received or maintenance of the employment level at full capacity for a period of time longer than at least one year in addition to the three following the year at full capacity; • particular attention to female employment (with the achievement of 50% of women employed in at least one of the categories of workers employed in the year when fully operational and in the three subsequent years) or to the valorisation of human capital within the third year following the year after scheme; • implementation of sustainable production systems, in line with the principles of the circular economy, with a lasting and long-term impact (to be implemented within the third year following the one when fully operational)
Managing Body	Puglia Sviluppo
Deadline for submission	There are no deadlines as the measure is over the counter and funding can be requested until the available resources are exhausted.
Modality for submission	One-stop shop
Submission	<p>Applications can be submitted exclusively online, through the web platform: http://www.sistema.puglia.it/SistemaPuglia/piaturismo</p> <p>To submit the application it is necessary to have a SPID identity, a digital signature and a certified mail address (PEC).</p>



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PIA TURISMO (SMALL ENTERPRISE- TOURISM)

	The application consists of the entrepreneurial project to be completed online and the documentation to be attached, according to the forms on the site.
Evaluation Process	Applications are evaluated in chronological order.
Further Info	http://www.sistema.puglia.it/SistemaPuglia/piaturismo



pia medie imprese (MEDIUM ENTERPRISES)	
Objective	<p>The measure is intended for medium-sized enterprises, which can make investments in local units located/to be located in the territory of the Puglia Region and concerning:</p> <ol style="list-style-type: none"> a. the creation of new production units; b. the expansion of existing production units; c. the diversification of the production of an existing plant to obtain products never previously manufactured; d. a fundamental change in the overall production process of an existing production unit.
Target	<ul style="list-style-type: none"> • a medium-sized company as defined in Annex I of Regulation (EU) 651/2014 of the Commission of 17 June 2014, in ordinary accounting regime, which at the date of submission of the application has already approved at least two financial statements. • a non-active medium-sized enterprise controlled by a medium-sized enterprise that has approved at least two financial statements at the date of submission of the application. • other small and medium-sized enterprises, under ordinary accounting regime, in adhesion to the proposing medium-sized enterprise which assumes responsibility for the sole purpose of technical and industrial coherence; in this hypothesis, at least 2/3 of the SMEs participating in the integrated project must be active and have approved at least two financial statements on the date of presentation of the access request. Furthermore, any non-active adhering SME must be owned for at least 50% by another active SME that has already approved at least two financial statements on the date of submission of the access request.
Business initiatives admitted	<ul style="list-style-type: none"> • Investments relating to the manufacturing activities sector referred to in section "C" of the "ATECO 2007 Classification of Economic Activities" are eligible, with the exception of the groups and classes referred to in section "C". • • Investments relating to the following services referred to in the "ATECO 2007 Classification of Economic Activities" are also eligible: "52", "58", "59", "61", "62", "63" limited to the sub-categories "63.11. 20", "63.11.30", "63.12.00" and "63.91.00", "71.2", "72", "82" limited to the class "82.20.00 call center activities", as well as the sub-categories:

pia medie imprese (MEDIUM ENTERPRISES)

	<ul style="list-style-type: none"> • "38.22.00 Treatment and disposal of hazardous waste" limited to asbestos waste. • "38.31.10 Demolition of carcasses"; • "38.31.20 Shipbreaking yards"; • "38.32.10 Recovery and preparation for recycling of waste and scrap metal"; • "38.32.20 Recovery and preparation for recycling of plastic material for the production of plastic raw materials, synthetic resins"; • "38.32.30 Recovery and preparation for recycling of urban and industrial solid waste and biomass". This Code is only admissible for the recycling of industrial waste and biomass".
<p>Business initiatives not admitted</p>	<p>Groups and classes referred to in section "C" relating to the excluded sectors indicated below:</p> <ul style="list-style-type: none"> ✓ 12.0 "Tobacco industry"; ✓ 19 "Manufacture of coke and products deriving from petroleum refining" with the exception of 19.20.40 "Manufacture of emulsions of bitumen, tar and binders for road use"; ✓ 20.6 "Manufacture of synthetic and artificial fibers"; ✓ 24.1 "Iron and steel industry"; ✓ 24.2 "Manufacture of pipes, ducts, hollow sections and related accessories in steel (excluding those in cast steel)"; ✓ 30.11.02 "Shipyards for metallic and non-metallic constructions (excluding seats for ships)". ✓ 33.15 "Repair and maintenance of ships and boats (excluding engines)," limited to the "routine repair and maintenance of ships".
<p>Max funding amount</p>	<p>Applications for access must concern integrated projects with a total amount of expenses and eligible costs between</p> <p style="text-align: center;">1 million euros and 40 million euros</p>



plia medie imprese (MEDIUM ENTERPRISES)

<p>Eligible Expenses and facilitations</p>	<p>By integrated project we mean the set of investment programs of each company; each investment program concerns an entrepreneurial initiative aimed at the production of goods and/or services for the realization of which investments in tangible assets are envisaged, which:</p> <ul style="list-style-type: none"> l.in the case of a program proposed by the medium-sized company (both proposing and adhering), they must be compulsorily integrated with investments in research and development or they must provide for the industrialization of results deriving from research activities previously carried out and documentable through specific certification by an organization research or deriving from the exploitation of a patent. Furthermore, the program can be integrated with investments in technological innovation of processes and organisation. l.for any small member companies, they must necessarily be integrated with investments in research and development and/or with investments in technological innovation of processes and organization. l.they may also include investments for the acquisition of services. <p>The amount of investments in Tangible Assets cannot in any case be less than 20% of the total eligible investments per company.</p>
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Intensity of benefits

<p>Items of Expenditure</p>	<p>Active Materials (% of non-refundable grant) The subsidies cannot exceed 10 million euros for the Medium enterprises and 5 million euros for small enterprises</p>
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pia medie imprese (MEDIUM ENTERPRISES)

<p>preliminary feasibility studies within the limit of 1.5% of the total amount of eligible expenses and expenses for planning and construction supervision within the limit of 6% of the expenses for masonry and similar works</p>	<p>35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES</p>
<p>purchase of company land and its development within the limit of 5% of the amount of the investment in tangible assets</p>	<p>20% MEDIUM-SIZED ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 35%) 25% SMALL ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 45%))</p>
<p>masonry and similar works</p>	<p>20% MEDIUM-SIZED ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 35%) 25% SMALL ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 45% %))</p>
<p>masonry and similar works referring to properties declared unusable or uninhabitable and in fact not used</p>	<p>30% MEDIUM-SIZED ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), e), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 35%) 35% SMALL ENTERPRISES (in the case of requesting bonuses, which can be combined with each other, referred to in letters a), b), c), d), e), f) of paragraph 3 of article 11 of the Notice, up to a maximum of 45%)</p>
<p>purchase of machinery, plants and various equipment, brand new, including those necessary for the representation activity, computer programs commensurate with production needs and management of the company.</p>	<p>35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES</p>





pia medie imprese (MEDIUM ENTERPRISES)	
purchase of patents, licences, know-how and non-patented technical knowledge, new product technologies and production processes, for the part in which they are used for the activity carried out in the production unit involved in the program	35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES
Items of Expenditure	R&D Facilitations (% of non-refundable grant) The concessions, including any increase, for investments in research and development may not exceed, regardless of the amount of the eligible investment, the following amounts: i. Euro 10 million (medium) and Euro 5 million (small) for industrial research activities; ii. Euro 7.5 million (medium) and Euro 3.5 million (small) for experimental development activities; iii. Euro 1 million (medium) and Euro 0.5 million (small) for technical feasibility studies; iv. Euro 4 million (medium) and Euro 2 million (small) for i patents.
Industrial research	60% MEDIUM-SIZED ENTERPRISES (under specific conditions, provided for in the Notice, the increase of 15% up to a maximum of 75% is permitted) 70% SMALL ENTERPRISES (under specific conditions, provided for in the Notice, the increase of 15% is permitted % up to a maximum of 80%)
Experimental Development	35% MEDIUM ENTERPRISES 45% SMALL ENTERPRISES (under specific conditions, set out in the Notice, the 15% increase is permitted)
In the context of Industrial Research and Experimental Development, investments relating to technical feasibility studies are also eligible	50% MEDIUM AND SMALL ENTERPRISES



pia medie imprese (MEDIUM ENTERPRISES)

<p>Items of Expenditure</p>	<p>Technological, process and organizational innovation Facilitations (% of non-refundable grant) Aid for technological, process and organizational innovation of SMEs cannot exceed 1 million euros per company and 7.5 million per integrated project. The limit of aid to expenses for the provision of highly qualified personnel is equal to 1 million euros per integrated project</p>
<ul style="list-style-type: none"> • innovation advisory services; • innovation consultancy and support services; • services for process and organization innovation; • provision of highly qualified personnel by a research organization. 	<p>50% FOR SMALL AND MEDIUM ENTERPRISES</p>
<p>Items of Expenditure</p>	<p>Consulting services Facilitations (% of non-refundable grant) i.Regardless of the amount of the eligible investment, the subsidies for investments for the acquisition of services cannot exceed the following amounts: i.300 thousand euros for medium-sized enterprises 200 thousand euros for small enterprises and 2 million euros for an integrated project for the acquisition of consultancy services for business innovation and to improve the competitive positioning of local production systems; i.100,000 euros per company for participation in trade fairs and 2 million euros for an integrated project. These thresholds are increased by 20% for companies that associate in the form of a business network and for companies that have obtained the legality rating.</p>
<ul style="list-style-type: none"> • EMAS certification from scratch • ISO 14001 certification from scratch • ECOLABEL certification from scratch • feasibility studies aimed at evaluating the economic advantages of the company deriving from the adoption of solutions • eco-efficient technologies • SA8000 certification from scratch • Internationalization programs 	<p>45% FOR SMALL AND MEDIUM ENTERPRISES (50% in the case of legality rating and/or membership in the business network)</p>



pia medie imprese (MEDIUM ENTERPRISES)

<ul style="list-style-type: none"> • International Marketing Programs • E-Business • Participation in the fair 	
Managing Body	Puglia Sviluppo
Deadline for submission	There are no deadlines as the measure is over the counter and funding can be requested until the available resources are exhausted.
Modality for submission	One-stop shop
Submission	<p>Applications can be submitted exclusively online, through the web platform: http://www.sistema.puglia.it/SistemaPuglia/piamedieimprese</p> <p>To submit the application it is necessary to have a SPID identity, a digital signature and a certified mail address (PEC). The application consists of the entrepreneurial project to be completed online and the documentation to be attached, according to the forms on the site.</p>
Evaluation process	Applications are evaluated in chronological order.
Further Info	http://www.sistema.puglia.it/SistemaPuglia/piamedieimprese



TECNONIDI	
Objective	The measure is intended for small businesses which, in the Puglia region, intend to launch or develop investment plans with a technological content, the introduction of new production/service solutions for the economic valorisation of the results of acquired knowledge and of the activities of the system of public and private research in the areas of innovation identified.
Target	Companies belonging to one of the following types can apply for the subsidy: - duly established and registered in the register of innovative start-ups established pursuant to Legislative Decree 18 October 2012, no. 179, converted into Law no. 221 of 12/18/2012; - they have incurred research and development costs representing at least 10% of total operating costs in at least one of the three years preceding the granting of the aid or, in the case of a start-up without previous financial data, in the review accountant of the current financial year, as certified by an external auditor, or be able to demonstrate through an evaluation performed by an external expert, that in the foreseeable future will develop new or significantly improved products, services or processes compared to the state of the art in the sector concerned and involving a risk of technological or industrial failure; - which have been awarded the Seal of excellence (Pilot initiative of the European Commission under the Horizon 2020 SME Instrument Programme).
Business activities admitted	Sustainable manufacturing <ul style="list-style-type: none"> ▪ Aerospace ▪ Capital goods ▪ Transportation ▪ Other manufacturing (Textiles and clothing, Furniture, Chemicals, etc.) Human health and the environment <ul style="list-style-type: none"> ▪ Agribusiness ▪ Environment ▪ Sustainable energy ▪ Pharmaceutical ▪ Medical and health Digital, creative and inclusive communities <ul style="list-style-type: none"> ▪ Cultural industry ▪ Social innovation



TECNONIDI	
Max funding amount	The total amount of the business project must be between €25,000 and €350,000, of which a maximum of €250,000.00 for investment costs and a maximum of €100,000.00 for operating costs
Eligible expenses	<p>The following investment expenses are eligible for financing:</p> <ul style="list-style-type: none"> • machinery, production plants and various equipment, furnishings; • expenses on intangible assets related to investments in software, technology transfer through the acquisition of exploitation licenses or patented or unpatented technical knowledge <p>The operating expenses that can be financed are:</p> <ul style="list-style-type: none"> • employees, with a bond of subordination; • leasing of properties; • utilities; • insurance policies; • fees and subscriptions for access to databases, for software services, "cloud" services, information services, housing, Internet domain registration, search engine positioning services, purchase of space for Web Marketing campaigns, Keywords Advertising , Social, Brand Awareness and Reputation; • website customization services; • innovation consultancy services; • innovation support services; • consultancy services aimed at the ex novo adoption of an environmental management system, product certification, corporate social responsibility management and ethical-social reporting, compliant with international standards; • rental and setting up of the stand on the occasion of the first participation in a specialized fair. <p>VAT, planning and promotional expenses, company establishment costs (notary, consultant, chamber of commerce expenses) are not eligible.</p>



TECNONIDI	
Facilitated Funding	<p>The benefit consists of:</p> <ul style="list-style-type: none"> - 80% of eligible investments, for an amount not exceeding € 200,000.00, divided into equal portions of grant and repayable loan; - 80% of eligible operating expenses, in the form of a grant, for an amount not exceeding €80,000.00.
Managing Body	Puglia Sviluppo
Deadline for submission	There are no deadlines as the measure is over the counter and funding can be requested until the available resources are exhausted.
Modality for submission	
Submission	<p>Applications can be submitted exclusively online, via the web platform: http://www.sistema.puglia.it/</p> <p>To submit the application, it is necessary to have a SPID identity, a digital signature and a certified mail address (PEC). The application consists of the entrepreneurial project to be completed online and the documentation to be attached, according to the forms on the site.</p>
Evaluation Process	Applications are evaluated in chronological order.
Further Info	https://www.sistema.puglia.it/SistemaPuglia/tecnonidi



ReSt@rts

| Italy-Sicily region

SICILY REGION





Cluster sicilia	
Objective	<p>CLUSTER Sicily has foreseen the strengthening of the production districts, enhancing the aggregation capacity and strengthening the actions set out in Article 10 of the D.A. no. 163 of 20.02.2020.</p> <p>The initiative supports tangible and intangible investments for the benefit of the productive fabric of the individual districts, encouraging the development of specialization hubs and supporting business aggregation processes.</p> <p>The financial envelope is equal to 38.6 million euros:</p> <ul style="list-style-type: none"> - 35 million euros from FSC 2021/2027 - 3.6 million euros from the POC 2014/2020
Target	<p>The consortia/consortium companies/cooperatives/business networks already established or newly established at the date of submission of the application, representing the productive district</p> <p>The consortium/consortium company/cooperative/enterprise network, of each district, must be participated for at least 30% by the enterprises adhering to the District Development Pact.</p>
Business activities admitted	<p>The total eligible cost of the spending program must not be less than €200,000.00 and more than €1,800,000.00</p>
Max funding amount	<p>The non-repayable grant that can be awarded is equal to 90% of the total eligible cost of the spending program, pursuant to section 3.1 of the Temporary Framework and subsequent amendments and additions and art.54 of Legislative Decree 34/2020.</p>



Eligible expenses	<p>The proposed project must be aimed at realizing at least two of the following actions:</p> <ol style="list-style-type: none"> 1. Investments for cooperation between enterprises of the district development pact (digital infrastructures, cluster business models, etc.) and cluster governance (cluster management, export manager, etc.); 2. Investments for logistic platforms and associated specialized services; 3. Marketing investments, for commercial actions (marketing plans, web portal, related specialized services) and for internationalization activities; 4. Brand creation/development; 5. Costs for quality certification; 6. Chain traceability systems using blockchain.
Facilitated Funding	<p>no. 22 manufacturing districts no. 1,805 companies involved</p> <p>The production districts with CLUSTER Sicily have planned investments for:</p> <ul style="list-style-type: none"> - the strengthening of cooperation between companies in the districts with investments in digital infrastructures and the introduction of business models that facilitate aggregation in clusters; - activation of product promotion and marketing initiatives with marketing actions also towards foreign markets; - the creation of brands and the strengthening of the supply chain logic to reduce production costs and allow product traceability in order to increase the quality level of the productions. <p>Great attention was also paid to improving skills, especially digital, necessary for growth processes.</p>
Managing Body	<p style="text-align: center;">Regione Sicilia</p>
Deadline for submission	<p style="text-align: center;">Until funds run out</p>
Modality for submission	<p>Over the counter.</p> <p>There are no tenders, deadlines or rankings and funding can be requested until the available resources are exhausted.</p>
Submission	<p>to be determined</p>

Conessioni	
Objective	Facilitate the meeting between innovation supply and demand, stimulate the adoption of advanced technologies, with particular regard to micro-entrepreneurship, promote innovative entrepreneurship, create or develop generative innovation places, production and work places, which must bring the enterprise and the young creative, start-up, possible coworking and fab lab. The budget is 2 million euros -1.6 million euros from FSC 2021/2027 -0.4 million euros for POC 2014/2020
Target	Small and medium enterprises, with experience and expertise in the management of places for innovation (accelerators, hubs, incubators,)
Business activities admitted	Spending programs of no less than 100,000 euros and no more than 800,000 euros are eligible The spending programs concern: - the creation of a new initiative; - the extension, development and improvement of an existing initiative; The spending program may have a sectoral focus, as long as it is consistent with Strategy S3.
Max funding amount	Non-repayable contribution of eligible expenses, up to a maximum of 50%.
Eligible expenses	<ul style="list-style-type: none"> - adaptation or building renovation of buildings (limit of 30%) on condition that the proposing subject owns the property for at least 5 years; - costs for design and construction management (limit of 6%); - furniture, machinery, tools, equipment and hardware; - portals, software and software user licenses, patents and know-how; - entrepreneurial animation necessary to launch the initiative; - general expenses (first year only within the limit of 7%)



ReSt@rts

Conessioni	
Facilitated Funding	
Managing Body	Regione Sicilia
Deadline for submission	Until funds run out
Modality for submission	Over the counter. There are no tenders, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	To be determined



FAINSICILIA	
Objective	Support the creation of new businesses, allow the emergence of a new generation of entrepreneurs, especially young people, encourage the birth of innovative start-ups, promote forms of self-employment. The maximum investment is set at €300,000 Next publication
Target	Fare Impresa in Sicilia is aimed at young people aged between 18 and 40 who have a credible business project, which allows them to create a new business initiative, in the form of a micro-enterprise or small business. They can apply for funding - anyone who intends to start a new business and has not yet set up the business; - companies established for less than 36 months.
Business activities admitted	New companies that operate mainly in the following sectors can be financed: <ul style="list-style-type: none"> • - production of goods in the sectors of industry, handicrafts, transformation of agricultural products; • - provision of services to businesses and individuals; - trade in goods and services, including franchising; • - activities of the cultural chain, aimed at enhancing and using the cultural, environmental and landscape heritage and products and services for social innovation.
Max funding amount	
Eligible expenses	



FAINSICILIA	
Facilitated Funding	<ul style="list-style-type: none"> - property renovations (30% limit) - purchase of plant, machinery, equipment - software, know-how - specialist training (10% limit) - design costs
Managing Body	Regione Sicilia
Deadline for submission	Until funds run out
Modality for submission	Over the counter. There are no tenders, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	
Evaluation Process	
Further Info	



Ripresa in sicilia	
Objective	Strengthen the competitiveness of the Sicilian entrepreneurial system and stimulate the repositioning of traditional sectors through the implementation of investments aimed at supporting growth and innovation, promoting processes of technology transfer and reconversion and redevelopment of production sites The budget is 36 million euros -16 million euros from FSC 2021/2027 -20 million euros from the POC 2014/2020
Target	Small and medium enterprises individually (proposing company) with the adhesion of other small and medium-sized enterprises (proposing enterprise with adhering enterprises) - in this case the maximum number of adhering enterprises is 3
Business activities admitted	Expenditure programs of no less than 500,000 euros and no more than 5 million euros are eligible for the implementation of business projects integrated with research and development projects, in support of the industrialization of research results, for new technologies or innovative solutions in processes, products/services and organization
Max funding amount	The spending program is facilitated to a maximum of 75% with: - a zero-interest loan - a non-refundable grant The co-financing of not less than 25% of the eligible expenditure program remains the responsibility of the beneficiary company.

Ripresa in sicilia	
Eligible expenses	<ul style="list-style-type: none"> - costs for planning and construction supervision (limit of 6% in masonry works) - building works and renovation costs (limit of 30%) - purchase of machinery, plant and equipment - expenses for specialized staff training (limit of 20%), necessary for the introduction of innovative machinery/equipment/plants/software/technological solutions - purchase of software/patents/licenses and technological solutions - industrial research and experimental development - specialist consultancy - internationalization, marketing, e-business programs
Facilitated Funding	
Managing Body	Regione Sicilia
Deadline for submission	Until the funds run out
Modality for submission	Over the counter. There are no tenders, deadlines or rankings and funding can be requested until the available resources are exhausted.
Submission	To be determined



ReSt@rts

GREECE

GREECE





GREECE

In Greece the focus is on the birth, in 2013, of EquiFund, a new instrument with an endowment of at least 260 million euros financed mostly by the Greek government and the European Investment Fund. The new fund focused on three sectors: research and innovation, companies in the creation phase and companies in the growth phase. And for each of these areas, specific funds were created, financed in part by EquiFund and in part by private investors: BIGPI Ventures; Metavallon Vc; Velocity Partners, Uni Fund. Other financial instruments at European level are NBG EaSI and PIRAEUS EaSI, which promote the creation and strengthening of existing businesses through small loans. NBG COSME and Alpha Cosme are aimed at selected financial intermediaries for specific investments, while NBG Seeds is an annual competition for start-ups, which by winning are entitled to grants and tutoring. We also find various subsidized microfinance projects for small and medium-sized enterprises in all sectors: AFI; Microstars; The People's Trust; TMEDE Microfinance Solutions.



GREECE

NAME	NBG Cosme	Big PI Ventures	NBG Seeds	ALPHA Cosme	NBG Cosme	Piraeus Easl	NBG Easl	METAVALL ON VC	Velocity Partners	UNI.FUND	TEPICH II	AFI Microloans	Microstars	The People's Trust	TMEDE Microfinance Solutions
NATIONAL MEASURE		X	X	X	X	X	X	X	X	X	X	X			
LOCAL MEASURE													X	X	X
FINANCED ACTIVITY		Supporting visionary technology entrepreneurs in well-rounded teams building their startup or ready to scale up	It is an annual competition for innovative entrepreneurial ideas/start-ups.	guarantees and counter-guarantees , including securitisation of SME debt finance portfolios, to selected financial intermediaries	guarantees and counter-guarantees , including securitisation of SME debt finance portfolios, to selected financial intermediaries	Creation and strengthening of existing businesses + investments	Creation and strengthening of existing businesses + investments	Strengthening of existing businesses	Strengthening of existing businesses	Strengthening of existing businesses	Strengthening of existing businesses	Creation and strengthening of existing businesses + investments	Creation and strengthening of existing businesses + training	Creation and strengthening of existing businesses + training	Creation and strengthening of existing businesses + investments

GREECE

NAME	NBG Cosme	Big PI Ventures	NBG Seeds	ALPHA Cosme	NBG Cosme	Piraeus East	NBG East	METAVALL ON VC	Velocity Partners	UNI.FUND	TEPICH II	AFI Microloans	Microstars	The People's Trust	TMEDE Microfinance Solutions
TYPE OF FINANCING	Loans or Equity loans	Grants for the winners	Mandatory minimum monthly payment of 5% on each balance (including interest and principal). INTEREST RATE Floating based on BEX	IR equals the 6month average BEX rate, duration up to 5 years and payout up to 1 year after. Low collateral.	Low-interest loan IR 6,45-8,60%, duration up to 5 years and payout up to 1 year after. No collateral.	Low-interest loan IR 6,45-8,60%, duration up to 5 years and payout up to 1 year after. No collateral.	Low-interest loan IR 6,45-8,60%, duration up to 5 years and payout up to 1 year after. No collateral.	Low-interest loan or equity	Low-interest loan or equity	Low-interest loan or equity	Development loans of 10k € to 500k € with a repayment term of up to 60 months. Investment loans of EUR 25 000 to EUR 1 500 000 with a repayment term of 5 to 10 years. Interest rates: 6,5-9,0%	Microloan (repayment up to 5 years) IR 7,47-8,60%	Microloan (repayment up to 5 years, IR 6,00-8,00%)	Microloan (repayment up to 2 years, zero interest rate)	Microloan
ACTIVATION	One-stop shop	web application	One-stop shop	One-stop shop	One-stop shop	One-stop shop	One-stop shop		One-stop shop	One-stop shop	BANK	one-stop shop	one-stop shop	One-stop shop	
FINANCEABLE AMOUNT		To the 10 best companies it offers: 30.000€ to the 1st 20.000€ to the 2nd 10.000€ to the 3rd Free vouchers for services from world-known Tech providers to the rest of the winners.	10.000 to 150.000€	10.000 to 150.000€	3,000 - 25,000e	5,000 - 25,000e	30,000\$ - 500,000\$	30,000\$ - 500,000\$	30,000\$ - 1M\$		1000euros - 12,500	1,000 - 25,000e	10,000e	25,000e	

GREECE

NAME	NBG Cosme	Big PI Ventures	NBG Seeds	ALPHA Cosme	NBG Cosme	Piraeus East	NBG East	METAVALL ON VC	Velocity Partners	UNI.FUND	TEPICH II	AFI Microloans	Microstars	The People's Trust	TMEDE Microfinance Solutions
TYPE OF SOCIAL STRUCTURE		every interested company or individual.	open to all interested candidates.	Companies (legal entities) with no pending loans or taxes and with a turnover of up to € 2.5 million. No other restrictions exist.	Companies (legal entities) with no pending loans or taxes and with a turnover of up to € 2.5 million. No other restrictions exist.	only to Companies (legal entities) with no pending loans or taxes. No other restrictions exist.	only to Companies (legal entities) with no pending loans or taxes. No other restrictions exist.						is long-term unemployed, vulnerable categories, micro-entrepreneurs without access to bank lending.		
TYPE OF SUPPORT			Financial support + accompaniment/training	guarantee support	guarantee support	Only Financial Support	Only Financial Support						Financial support + accompaniment/training	Financial support + accompaniment/training	
FINANCED INITIATIVES OVER THE LAST 3 Y		35 (SINCE 2013)	30 (10 e year)					35	26	25		350	45	260	none



NBG EaSI			
Name of responsible organization: Private Bank & Financial Stability Fund (FSF) & European Investment Bank (EIF)			
Website: www.NBG.gr			
NATIONAL OR LOCAL		National	
Starting year (of measure)	2014	End year	2022
<p>The Employment and Social Innovation (EaSI) programme is a financing instrument at EU level to promote a high level of quality and sustainable employment, guaranteeing adequate and decent social protection, combating social exclusion and poverty and improving working conditions. Two systemic Banks in Greece (NBG & PIRAEUS) still provide the EaSI funding solution.</p> <ul style="list-style-type: none"> NBG provides 5.000 to 25.000€, IR 6,45-8,60%, duration up to 5 years and payout up to 1 year after. No collateral. <p>For the period 2021 – 2027 the EaSI programme will become a strand under the European Social Fund Plus (ESF+).</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes – HR costs, Space rent, Marketing, Promotion, purchase of Equipment, raw materials or goods for commerce.
Training activities	No
Other (specify)	No

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	25.000€, IR 6,45-8,60%, duration up to 5 years. No collaterals
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Non-repayable grant (indicate the percentage of non-repayable fund)	No
Tax credit	Yes/No
Other (specify)	No
3. How does the activation of the measure work?	Visit to the Bank

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	5.000€
Maximum amount that can be financed	25.000€
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European Investment Fund (EIF)

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
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Individual						
Company						

NBG EaSI is available only to Companies (legal entities) with no pending loans or taxes. No other restrictions exist.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	YES

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, therefore for the period 2021 – 2027 the EaSI programme will become a strand under the European Social Fund Plus (ESF+)
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: N/A information	Total economic amount: N/A information
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PIRAEUS EaSI			
Name of responsible organization: Private Bank & Financial Stability Fund (FSF) & European Investment Bank (EIF)			
Website: www.PIRAEUSBANK.gr			
NATIONAL OR LOCAL		National	
Starting year (of measure)	2014	End year	2022
<p>The Employment and Social Innovation (EaSI) programme is a financing instrument at EU level to promote a high level of quality and sustainable employment, guaranteeing adequate and decent social protection, combating social exclusion and poverty and improving working conditions. Two systemic Banks in Greece (PIRAEUS & NBG) still provide the EaSI funding solution.</p> <ul style="list-style-type: none"> Piraeus Bank offers 3.000€ (for farmers 1.000€) to 25.000€, IR 6,45-8,60%, duration up to 5 years and payout up to 1 year after. <p>For the period 2021 – 2027 the EaSI programme will become a strand under the European Social Fund Plus (ESF+).</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes – HR costs, Space rent, Marketing, Promotion, purchase of Equipment, raw materials or goods for commerce.
Training activities	No
Other (specify)	No





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	25.000€, IR 6,45-8,60%, duration up to 5 years. No collaterals
Non-repayable grant (indicate the percentage of non-repayable fund)	No If Yes, percentage of non-repayable fund:
Tax credit	Yes/No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	Visit to the Bank, web banking
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	3.000€ (for farmers 1.000€)
Maximum amount that can be financed	25.000€
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European Investment Fund (EIF)





5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

- Piraeus EaSI is available only to Companies (legal entities) with no pending loans or taxes. No other restrictions exist.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	YES

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, therefore for the period 2021 – 2027 the EaSI programme will become a strand under the European Social Fund Plus (ESF+)
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: N/A information	Total economic amount: N/A information
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NBG COSME			
Name of responsible organization: NBG BANK			
Website: www.nbg.gr			
NATIONAL OR LOCAL		National	
Starting year (of measure)	2014	End year	2022
<p>Through COSME, EIF offers guarantees and counter-guarantees, including securitisation of SME debt finance portfolios, to selected financial intermediaries (e.g. guarantee institutions, banks, leasing companies, etc.) to help them to provide more loans and leases to SMEs.</p> <p>Two systemic Banks in Greece (NBG & ALPHA) still provide the EaSI funding solution.</p> <ul style="list-style-type: none"> NBG provides 10.000 to 150.000€, IR equals the 6month average BEX rate, duration up to 5 years and payout up to 1 year after. Low collateral. 			

1. What kind of activity does this measure finance?

Creation of new businesses	No
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No specific investments





Training activities	No
Other (specify)	It covers recurring liquidity needs, against future sales receivables. Mandatory minimum monthly payment of 5% on each balance (including interest and principal). INTEREST RATE Floating based on BEX

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	10.000 to 150.000€, IR 6month average BEX rate, duration up to 5 years and payout up to 1 year after. Low collateral.
Non-repayable grant (indicate the percentage of non-repayable fund)	No If Yes, percentage of non-repayable fund:
Tax credit	Yes
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	Visit to the Bank
Call with closing date	No



4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	10.000€
Maximum amount that can be financed	150.000€
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European Investment Fund (EIF)

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

NBG COSME is available only to Companies (legal entities) with no pending loans or taxes and with a turnover of up to € 2.5 million. No other restrictions exist.

6. Does the measure provide for accompaniment and training or only financial support?



Financial support + accompaniment/training	NO
Only Financial support	YES (guarantee support)

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	No information for 2021-2027
NO	No information for 2021-2027

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: N/A information	Total economic amount: N/A information
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ALPHA COSME			
Name of responsible organization: ALPHA BANK			
Website: www.alpha.gr			
NATIONAL OR LOCAL		N	
Starting year (of measure)	2014	End year	2022
<p>Through COSME, EIF offers guarantees and counter-guarantees, including securitisation of SME debt finance portfolios, to selected financial intermediaries (e.g. guarantee institutions, banks, leasing companies, etc.) to help them to provide more loans and leases to SMEs.</p> <p>Two systemic Banks in Greece (NBG & ALPHA) still provide the EaSI funding solution.</p> <ul style="list-style-type: none"> ALPHA provides 10.000 to 150.000€, IR equals the 6month average BEX rate, duration up to 5 years and payout up to 1 year after. Low collateral. 			

1. What kind of activity does this measure finance?

Creation of new businesses	No
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No specific investments
Training activities	No
Other (specify)	It covers recurring liquidity needs, against future sales receivables. Mandatory minimum monthly payment of 5% on each balance (including interest and principal). INTEREST RATE Floating based on BEX





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	10.000 to 150.000€, IR 6month average BEX rate, duration up to 5 years and payout up to 1 year after. Low collateral.
Non-repayable grant (indicate the percentage of non-repayable fund)	No If Yes, percentage of non-repayable fund:
Tax credit	Yes
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	Visit to the Bank
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	10.000€
Maximum amount that can be financed	150.000€





Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European Investment Fund (EIF)
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5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

ALPHA COSME is available only to Companies (legal entities) with no pending loans or taxes and with a turnover of up to € 2.5 million. No other restrictions exist.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	YES

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	No information for 2021-2027
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NO	No information for 2021-2027
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: N/A information	Total economic amount: N/A information
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NBG Seeds			
Name of responsible organization: NBG Bank			
Website: www.NBG.gr			
NATIONAL OR LOCAL			National
Starting year (of measure)	2010	End year	-
<p>It is an annual competition for innovative entrepreneurial ideas/start-ups. It started in 2010 and now the 13th series is open and running. To the 10 best companies it offers:</p> <ul style="list-style-type: none"> • 30.000€ to the 1st • 20.000€ to the 2nd • 10.000€ to the 3rd • Free vouchers for services from world-known Tech providers to the rest of the winners. <p>Winning Companies also receive mentoring and training according to a diagnosis of their needs and when ready are introduced to Equity Funds and Venture Capitals. Runner up Ideas/companies can also participate to entrepreneurial consultation events organized in 4 Greek cities by NBG Seeds, also annually, to improve their business plans.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	All business sectors
Training activities	Yes
Other (specify)	No





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Grant amounts for 3 first winners summing to 50.000€ and free high-tech services for runner ups, through vouchers.
Non-repayable grant (indicate the percentage of non-repayable fund)	30.000€ for 1 st winner 20.000€ for 2 nd winner 10.000€ for 3 rd winner
Tax credit	N/A
Other (specify)	High tech services of 20.000€ total value

3. How does the activation of the measure work?

One-stop means	Web Visit to www.nbg.gr/en/business/business-seeds
Call with closing date	Yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A



Minimum amount that can be financed	N/A
Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	NBG Bank

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

NBG Seeds, is not a funding tool, it is an annual Business Idea Competition, open to all interested candidates.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	YES
Only Financial support	NO



7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, it is a good practice
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: 30 (10 each year)	Total economic amount: 150.000€ plus 60.000€ total value of high tech services
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BIG Pi Ventures			
Name of responsible organization: BIG Pi Ventures			
VentureWebsite: https://bigpi.vc/			
NATIONAL OR LOCAL			National
Starting year	2017	End year	-
<p>BIG Pi Ventures is one of the funds of EQUIFUND. EQUIFUND is the Greek Fund of Funds created in 2013 (https://equifund.gr/).</p> <p>Big Pi is a seed-stage and technology-transfer Fund investing in Greece. Their investments focus is twofold: Supporting visionary technology entrepreneurs in well-rounded teams building their startup or ready to scale up. Backing researchers in universities, public/private R&D centers, to bring projects from lab to market.</p> <p>Founded in 2017, supports 35 Startups, some of which have been acquired by larger companies.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	NO
Strengthening of existing businesses	YES





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Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Software, data analytics, machine learning, SaaS, electronics, robotics, optics, sensors. The fund invests, materials science, energy-related technologies and Cleantech.
Training activities	NO
Other (specify)	NO

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Loans or Equity loans
Non-repayable grant (indicate the percentage of non-repayable fund)	NO
Tax credit	N/A
Other (specify)	From 30k to 2Mil € Interest Rate negotiable, or Equity

3. How does the activation of the measure work?

One-stop means	Web Visit to https://bigpi.vc/
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)





Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	N/A
Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	Greek.gov funds + EIF + Private investors

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

OPEN to every interested company or individual.

6. Does the measure provide for accompaniment and training or only financial support?





Financial support + accompaniment/training	NO
Only Financial support	NO

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, it is a good practice
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: 35 since 2013	Total economic amount: N/A
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METAVALLON VC			
Name of responsible organization: Metavallon VC			
Venture Website: https://bigpi.vc/			
NATIONAL OR LOCAL		National	
Starting year	2018	End year	-
<p>METAVALLON VC is one of the funds of EQUIFUND. EQUIFUND is the Greek Fund of Funds created in 2013 (https://equifund.gr/).</p> <p>METAVALLON is a venture capital firm investing in early-stage technology startups. It provides financing and hands-on development support through our pre-seed and seed stage investments.</p> <p>Founded in 2018, it has a portfolio of 35 investments in total.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	NO
Strengthening of existing businesses	YES
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Agritech and food innovation, Cleantech and green energy, Deep tech and space, Healthtech and life sciences, Fintech.





Training activities	NO
Other (specify)	NO

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Loans or Equity loans
Non-repayable grant (indicate the percentage of non-repayable fund)	NO
Tax credit	N/A
Other (specify)	Loans From 30k to 500k €, or Equity

3. How does the activation of the measure work?

One-stop means	Web Visit to https://metavallon.vc/
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
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% facilitation for each recipient	N/A
Minimum amount that can be financed	N/A
Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	Greek.gov funds + EIF + Private investors

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

OPEN to every interested company/team that has a very good knowledge of their sector of activity.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	NO





7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, it is a good practice
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: 35 since 2018	Total economic amount: N/A
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VELOCITY PARTNERS			
Name of responsible organization: VELOCITY PARTNERS			
Venture Website: https://velocitypartners.vc/			
NATIONAL OR LOCAL		National	
Starting year	2018	End year	-
<p>Velocity Partners is one of the funds of EQUIFUND. EQUIFUND is the Greek Fund of Funds created in 2013 (https://equifund.gr/).</p> <p>VELOCITY.PARTNERS is an industry agnostic Venture Capital fund, investing in pre-Seed & Seed stages, typically up to EUR 500K, and follow up next rounds, helping companies build their team, prove product-market fit, gain market traction and get ready for big-league VCs along the way.</p> <p>Founded in 2017, it has a portfolio of 26 start-ups investments in total.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	NO
Strengthening of existing businesses	YES
Specific investments – specify type	ICT sector-oriented with a horizontal focus on SaaS, IoT, B2B and a sub-vertical focus on tech entrepreneurs wishing to operate in tourism/travel, fintech, logistics, retail, shipping, maritime and e-health and wellness.





(i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	
Training activities	NO
Other (specify)	NO

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Loans or Equity loans
Non-repayable grant (indicate the percentage of non-repayable fund)	NO
Tax credit	N/A
Other (specify)	Loans From 30k to 500k €, or Equity

3. How does the activation of the measure work?

One-stop means	Web Visit to https://metavallon.vc/
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A





Minimum amount that can be financed	N/A
Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	Greek.gov funds + EIF + Private investors

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

OPEN to every interested Team or Company that has a solid team of experts in various roles.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	NO





7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, it is a good practice
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: 26 since 2017	Total economic amount: N/A
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UNI.FUND			
Name of responsible organization: UNI.FUND			
Venture Website: www.uni.fund			
NATIONAL OR LOCAL			National
Starting year	2019	End year	-
<p>Uni.fund is one of the funds of EQUIFUND. EQUIFUND is the Greek Fund of Funds created in 2013 (https://equifund.gr/).</p> <p>Uni.fund targets pre-seed and seed investments in the broad technology sector, aiming to leverage the hidden potential that exists in the Greek universities, R&D and the technological space.</p> <p>Founded on 2019, UNI.FUND has portfolio of 25 start-up investments</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	NO
Strengthening of existing businesses	YES
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Broad technology sector with focus on ICT, e-business, robotics, maritime, supply chain, IoT, energy informatics, fintech and insurance technology.
Training activities	NO





Other (specify)	NO
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2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Loans or Equity loans
Non-repayable grant (indicate the percentage of non-repayable fund)	NO
Tax credit	N/A
Other (specify)	Loans From 30k to 1Mil. €, or Equity

3. How does the activation of the measure work?

One-stop means	Web Visit to www.uni.fund
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	N/A



Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	Greek.gov funds + EIF + Private investors

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

OPEN to every interested Team/Company with a proven idea/product & a Scientific team that needs a “go-to-market” strategy.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	NO

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?



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YES	Yes, it is a good practice
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: 25 since 2019	Total economic amount: N/A
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TEPICH II			
Name of responsible organization: Greek government			
Venture Website: https://tinyurl.com/45h2ckir			
NATIONAL OR LOCAL		National	
Starting year	2021	End year	-
<p>TEPICH II aims at promoting entrepreneurship, facilitating access to financing mechanisms for micro, small and medium-sized enterprises, and strengthening the country's investment activity.</p> <p>Greek commercial banks can offer loans on favourable terms, given that 40% of the capital of each loan is interest-free, as it is financed by the TEPICH II.</p> <p>Two categories of loans are being offered:</p> <ul style="list-style-type: none"> • Special purpose (working capital) business development loans of 10k € to 500k € with a repayment term of up to 60 months and a potential grace period of up to 6 months. • Investment loans of 25k € to 1.5Mil € with a repayment term of 5 to 10 years and a potential grace period of up to 2 years. 			

1. What kind of activity does this measure finance?

Creation of new businesses	NO
Strengthening of existing businesses	YES
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	All sectors
Training activities	NO
Other (specify)	NO





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Development loans of 10k € to 500k € with a repayment term of up to 60 months. Investment loans of EUR 25 000 to EUR 1 500 000 with a repayment term of 5 to 10 years. Interest rates: 6,5-9,0%
Non-repayable grant (indicate the percentage of non-repayable fund)	NO
Tax credit	N/A
Other (specify)	N/A

3. How does the activation of the measure work?

One-stop means	No Visit the Bank
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	N/A





Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	TEPICH II is financed by the Hellenic Fund for Entrepreneurship & Development S.A.

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

Eligible enterprises are micro, small and medium-sized enterprises in the eligible economic sectors that are in the process of being established, newly established or already existing, and that are developing sustainable business activity in Greece.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	NO

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?





ReSt@rts

YES	Yes, it is a good practice
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: N/A	Total economic amount: N/A
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AFI Microloans			
Name of responsible organization: AFI Greece			
Venture Website: www.afi.org.gr			
NATIONAL OR LOCAL		National	
Starting year	2014	End year	-
NPO established in Greece at 2014 by Action Aid Greece and French ADIE.			

1. What kind of activity does this measure finance?

Creation of new businesses	YES
Strengthening of existing businesses	YES
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	All sectors. Have supported 350 new mSMEs or Personal Companies.
Training activities	NO
Other (specify)	NO

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Micro-loans from 1.000€ up to 12.500€, IR 7,47-8,60%, duration up to 5 years and payout up to 2 years after.
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5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

Target group is long-term unemployed, vulnerable categories, micro-entrepreneurs without access to bank lending.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	NO

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, it is a good practice
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: 350 new businesses	Total economic amount: N/A
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MicroSTARS Microloans			
Name of responsible organization: Business and Cultural Development Center (KEPA)			
Venture Website: www.microstars.gr			
NATIONAL OR LOCAL			Local
Starting year	2017	End year	-
NPO that provides Microloans as well as Entrepreneurial One-to-One Consulting and online Seminars. Specifically, it provides microloans to micro/small companies (in collaboration with Cooperative Bank of Karditsa & Pancretan Cooperative Bank), as well as Individualized Counselling Support (4-5h per client) plus E-Learning, free of charge. MicroSTARS has supported 45 new mSMEs or Personal Companies.			

1. What kind of activity does this measure finance?

Creation of new businesses	YES
Strengthening of existing businesses	YES
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	All sectors.
Training activities	YES
Other (specify)	CONSULTATION

2. What type of financing is it?



Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Micro-loans from 1.000 up to 25.000€, IR 6,00-8,00%, duration up to 5 years and payout up to 1 year after
Non-repayable grant (indicate the percentage of non-repayable fund)	NO
Tax credit	N/A
Other (specify)	N/A

3. How does the activation of the measure work?

One-stop means	Through www.microstars.gr
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	1.000€
Maximum amount that can be financed	25.000€
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	EaSI Loans + Cooperative Banks



5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

Target group is long-term unemployed, vulnerable categories, micro-entrepreneurs without access to bank lending.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	YES
Only Financial support	NO

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, it is a good practice
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NO	
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: 45 new businesses	Total economic amount: N/A
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The People's Trust			
Name of responsible organization: Public Benefit Foundation Ath. K. LASKARIDIS			
Venture Website: www.thepeoplestrust.org			
NATIONAL OR LOCAL		Local	
Starting year	2016	End year	-
The People's Trust is a private NPO that provides microfinance to new and existing businesses. It has more than 5 years' experience in funding, training and entrepreneurial growth. It provides Loans & Grants.			

1. What kind of activity does this measure finance?

Creation of new businesses	YES
Strengthening of existing businesses	YES
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	All sectors.
Training activities	YES
Other (specify)	CONSULTATION

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Loans up to 10K IR 0%, payback up to 2 years, Grants up to 10K.
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Non-repayable grant (indicate the percentage of non-repayable fund)	Grants up to 10K.
Tax credit	N/A
Other (specify)	N/A

3. How does the activation of the measure work?

One-stop means	Through www.thepeoplestrust.org
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	N/A
Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	Public Benefit Foundation Ath. K. LASKARIDIS + EaSI Loans + Cooperative Banks

5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)



TMEDE Microfinance Solutions			
Name of responsible organization: TMEDE - Fund of engineering contractors of public works			
Venture Website: www.thepeoplestrust.org			
NATIONAL OR LOCAL			National
Starting year	2023	End year	-
<p>TMEDE Microfinance Solutions is a new solution - a tool that effectively responds to the need for seamless access to liquidity solutions, especially for those who are just starting their professional career.</p> <p>TMEDE MF Solutions will start its operation in 2023. It has already acquired its microfinancing license.</p> <p>More details at https://tinyurl.com/bd9vn2ux</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	YES
Strengthening of existing businesses	YES
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Construction & manufacture sector
Training activities	NO
Other (specify)	NO

2. What type of financing is it?



Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Loans up to 25K. IR details and repayment period not published yet.
Non-repayable grant (indicate the percentage of non-repayable fund)	N/A
Tax credit	N/A
Other (specify)	N/A

3. How does the activation of the measure work?

One-stop means	No
Call with closing date	No

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	N/A
% facilitation for each recipient	N/A
Minimum amount that can be financed	N/A
Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	Own resources and ATTICA BANK.





5. Type of funded social structure (indicate if belonging to a specific category is required in order, to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

Beneficiaries must be Engineers Public Works Contractors. From beginners to experienced engineers.

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	NO
Only Financial support	YES

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Yes, it is expected to be.
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: Zero till now	Total economic amount: N/A
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LEBANON

LEBANON





LEBANON

Lebanon offers a mix of projects involving financing and loans for the creation and strengthening of businesses, with the goal of supporting self-employment. Among these measures we find the South Bic, mainly aimed at young entrepreneurs, the Microcredit Program and the DPNA, both microfinance measures; the Lee Experience, for digital acceleration and EDF, which includes grants and mentoring destined to promising business plans. Then the B5FUND, a local measure including a fund dedicated to small and medium enterprises, which aims to give support to the restart of businesses in the Beirut area hit by the explosion of 2020.



LEBANON															
NAME	AEP-Microloans : business loans	AEP-Microloans : personal loans	AEP-Microloans : Subsidized loans for farmers	AEP-Microloans : Subsidized loans for women entrepreneurs	3RF – Worldbank B5 Fund	LINKED	BASATINE	Support to MSMEs	Business Incubation Association in Tripoli - BIAT	Lebanese Development Cooperative	Development for People and Nature Association (DPNA)	EDF	LEE	MicroCredit Program	South BIC
NATIONAL MEASURE						X			X	X		X	X	X	
LOCAL MEASURE	X	X	X	X	X		X	X			X				X

LEBANON															
NAME	AEP-Microloans : business loans	AEP-Microloans : personal loans	AEP-Microloans : Subsidized loans for farmers	AEP-Microloans : Subsidized loans for women entrepreneurs	3RF – Worldbank B5 Fund	LINKED	BASATINE	Support to MSMEs	Business Incubation Association in Tripoli - BIAT	Lebanese Development Cooperative	Development for People and Nature Association (DPNA)	EDF	LEE	MicroCredit Program	South BIC
FINANCED ACTIVITY	Creation and strengthening of new/existing businesses	Personal loan not conditioned but the purpose should be mentioned in the loan application along with a supporting document(Pay rental fees, schooling, buy new car etc.)	All kind of investment in agribusiness	Creation and strengthening of new/existing businesses	Strengthening of existing businesses	Creation and strengthening of new/existing businesses	Strengthening of existing businesses (agri-industries and green farming)	Strengthening of existing businesses	Creation and strengthening of new/existing businesses	Creation and strengthening of new/existing businesses		"Creation of new businesses+Strengthening of existing businesses+Training activities "	"Creation of new businesses+Strengthening of existing businesses+Training activities "	Creation of new businesses+Strengthening of existing businesses+Training activities	"Creation of new businesses+Strengthening of existing businesses+Training activities "

LEBANON															
NAME	AEP-Microloans : business loans	AEP-Microloans : personal loans	AEP-Microloans : Subsidized loans for farmers	AEP-Microloans : Subsidized loans for women entrepreneurs	3RF – Worldbank B5 Fund	LINKED	BASATINE	Support to MSMEs	Business Incubation Association in Tripoli - BIAT	Lebanese Development Cooperative	Development for People and Nature Association (DPNA)	EDF	LEE	MicroCredit Program	South BIC
TYPE OF FINANCING	Low-interest loan (with collaterals + repayment up to 3 years)	Low-interest loan (with collaterals + repayment up to 2 years)	Low-interest loan (with collaterals + repayment up to 2 years)	Low-interest loan (with collaterals + repayment up to 2 years)	Non-repayable grant	Low-interest loan (with collaterals + repayment up to 2 years) + Non-repayable grant	Low-interest loan (with collaterals + repayment up to 2 years) + Non-repayable grant	Low-interest loan + Non-repayable grant	Non-repayable grant	Low-interest loan (with collaterals + repayment up to 6 years)		Non-repayable grant	Non-repayable grant	Low-interest loan (with collaterals + repayment up to 3 years)	Non-repayable grant
ACTIVATION	on-going	on-going	call with deadline	call with deadline	call with deadline	call with deadline	call with deadline	call with deadline	call with deadline	One-stop shop			call with deadline		call with deadline
FINANCIBLE AMOUNT	1.867.000.000 LBP (1.919.068 USD)	15.000.000 LBP	20.000.000 LBP	20.000.000 LBP	100 - 10,000\$	500 - 800\$	5,000 - 50,000 LBP	2000 - 15000\$	Depends on the project, beneficiaries receive different support and different financing based on the project we are implementing	1,000 - 20,000\$			200- 50000\$	2 MILLION LBP to 120 MILLION LBP	
TYPE OF SOCIAL STRUCTURE	all	all	all	all	Individual entrepreneurs/MSME's					ALL					

LEBANON															
NAME	AEP-Microloans : business loans	AEP-Microloans : personal loans	AEP-Microloans : Subsidized loans for farmers	AEP-Microloans : Subsidized loans for women entrepreneurs	3RF – Worldbank B5 Fund	LINKED	BASATINE	Support to MSMEs	Business Incubation Association in Tripoli - BIAT	Lebanese Development Cooperative	Development for People and Nature Association (DPNA)	EDF	LEE	MicroCredit Program	South BIC
TYPE OF SUPPORT	Financial support + accompaniment/training	Only Financial support	Only Financial support	Only Financial support	Only Financial support	Financial support + accompaniment/training	Financial support + accompaniment/training	Financial support + accompaniment/training	Financial support + accompaniment/training	Only Financial support		Financial support + accompaniment/training	Financial support + accompaniment/training	Only Financial support	Financial support + accompaniment/training
FINANCED INITIATIVES OVER THE LAST 3 Y	809	28	35	40	437	300	not started	87	10	336 (2017-2019)	89	390	6000	981	



Microloans: Business Loans			
Name of responsible organization: AEP			
Website: www.aep.org.lb			
NATIONAL OR LOCAL		LOCAL	
Starting year	1984	End year	
<p>Short description</p> <p>The AEP program had been created to assure secularism and democracy, which are the only guarantees of harmony between private and public sector.</p> <p>Providing microloans is the core activity of AEP since its foundation and till date. AEP is active all over the country with nine branches operating in different governorates.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Business development, hiring, purchase of raw material or goods, rehabilitation of the field for agribusiness, investment in the business, purchase of improved equipment.
Training activities	No
Other (specify)	n/a

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes If Yes, repayment time (years): up to 3 years
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	If Yes, requirement for collateral: salary or property
Non-repayable grant (indicate the percentage of non-repayable fund)	No If Yes, percentage of non-repayable fund:
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	Providing microloans is the main activity of the organization with no closing date
Call with closing date	

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	
% Facilitation for each recipient	
Minimum amount that can be financed	N/A
Maximum amount that can be financed	20.000.000 LBP
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	AEP own fund

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)





	Female	Over 50	Unemployed (Specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	√	√	Beneficiaries are small entrepreneurs holding a small business	Any person with a physical disability is eligible	18 - 30	
Company	X	X	X	X	X	X

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	YES
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
809	1.919.068 USD & 1.867.000.000 LBP



Microloans: Personal Loans			
Name of responsible organization: AEP			
Website: www.aep.org.lb			
NATIONAL OR LOCAL		LOCAL	
Starting year	2021	End year	
Short description The Personal loans product was created as a result of the multifaceted crisis that the country is passing through and the high increase in the demand for personal loans among the entrepreneurs.			

1. What kind of activity does this measure finance?

Creation of new businesses	No
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e., innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Personal loan not conditioned but the purpose should be mentioned in the loan application along with a supporting document(Pay rental fees, schooling, buy new car etc.)
Training activities	No
Other (specify)	n/a

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes If Yes, repayment time (years): up to 2 years If Yes, requirement for collateral: salary or property
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Non-repayable grant (indicate the percentage of non-repayable fund)	No If Yes, percentage of non-repayable fund:
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	There is no closing date, this product is open for all small entrepreneurs requiring a personal loan
Call with closing date	

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	
% Facilitation for each recipient	
Minimum amount that can be financed	N/A
Maximum amount that can be financed	15.000.000 LBP
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	AEP own fund





5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (Specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	√	√	Beneficiaries are small entrepreneurs holding a small business	Any person with a physical disability is eligible	18 - 30	
Company	X	X	X	X	X	X

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	Yes

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	YES
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 28	Total economic amount 248.160.000 LBP
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Microloans: Subsidized loans for farmers			
Name of responsible organization: AEP			
Website: www.aep.org.lb			
NATIONAL OR LOCAL		LOCAL	
Starting year	May 2022	End year	September 2022
Short description This product consisted of offering interest-free microloans to farmers from different Lebanese areas, to rehabilitate their field for agribusiness, install a drip irrigation system, buy fertilizers and pesticides, expand agricultural lands with new greenhouses etc.			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e., innovation, research, environmental transition, hiring, internationalization, purchase of goods)	All kind of investment in agribusiness
Training activities	No
Other (specify)	n/a

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes If Yes, repayment time (years): up to 2 years If Yes, requirement for collateral: salary or property
---	--





Non-repayable grant (indicate the percentage of non-repayable fund)	No If Yes, percentage of non-repayable fund:
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	
Call with closing date	Yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	
% Facilitation for each recipient	
Minimum amount that can be financed	N/A
Maximum amount that can be financed	20.000.000 LBP
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	AEP own fund

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)





	Female	Over 50	Unemployed (Specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	√	√	Beneficiaries are small entrepreneurs holding a small business	Any person with a physical disability is eligible	18 - 30	
Company	X	X	X	X	X	X

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	Yes

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	YES
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 35	Total economic amount 450.000.000 LBP
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Microloans: Subsidized loans for women entrepreneurs			
Name of responsible organization: AEP			
Website: www.aep.org.lb			
NATIONAL OR LOCAL		LOCAL	
Starting year	May 2021	End year	September 2021
Short description This product consisted of offering interest-free microloans to women entrepreneurs from different Lebanese areas, to either establish a new business or strengthen their existing one.			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e., innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Purchase of new products, equipment, machines, raw material etc.
Training activities	No
Other (specify)	n/a

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes If Yes, repayment time (years): up to 2 years If Yes, requirement for collateral: salary or property
---	--



Non-repayable grant (indicate the percentage of non-repayable fund)	No If Yes, percentage of non-repayable fund:
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	
Call with closing date	Yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	
% Facilitation for each recipient	
Minimum amount that can be financed	N/A
Maximum amount that can be financed	20.000.000 LBP
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	AEP own fund

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)





	Female	Over 50	Unemployed (Specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	√	√	Beneficiaries are small entrepreneurs holding a small business	Any person with a physical disability is eligible	18 - 30	
Company	X	X	X	X	X	X

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	Yes

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	YES
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 40	Total economic amount 316.000.000 LBP
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B5 Fund			
Name of responsible organization: 3RF - Worldbank			
Website:			
NATIONAL OR LOCAL		Local	
Starting year	2021	End year	2024
<p>B5 or (bring Beirut businesses back and better) is a 3 years' project funded by the World bank under the 3RF to help small and medium businesses affected by Beirut blast to sustain their work.</p> <p>Kafalat and 4 MFI's including Al Majmoua are responsible for project implementation.</p> <p>Any small or medium business located in area of 2.5KM from the blast can benefit from a cash money USD grant to ensure continuity and improvement of work.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	No
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes The grant could be used for purchasing goods, machines and equipment, environmental transition (green energy) rehabilitation or paying operational costs like rent or debts related to operational costs
Training activities	No
Other (specify)	No





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes 100%
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	<input type="checkbox"/>
Call with closing date	<input checked="" type="checkbox"/>

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	18.5 million \$ for Kafalat and the 4 MFI's
% facilitation for each recipient	
Minimum amount that can be financed	USD 100
Maximum amount that can be financed	USD 10,000
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	World bank





5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual/MSME's	Yes	Yes	No	No	Yes +18	
Company /SAL-SARL	No	No	No	No	No	

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	Yes

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	It's a good practice that supports the MSME eco-system
NO	It is only designed for Beirut blast zone

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 437	Total economic amount USD 1,170,897
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LINKED			
Name of responsible organization: EU-MADAD			
Website:			
NATIONAL OR LOCAL		N/L	
Starting year	2020	End year	2023
<p>short description</p> <p>Overall objective To contribute to sustainable economic development in Lebanon Specific objective 1 (SO1) Employment opportunities for vulnerable job seekers and their households are improved Specific objective 2 (SO2) To strengthen the capacities of selected local economic actors to provide income generation opportunities and access to finance</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No
Training activities	Yes
Other (specify)	Cash for work and grants





Minimum amount that can be financed	USD 500
Maximum amount that can be financed	USD 800
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European Union – MADAD Fund

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes – Financial literacy trainings and entrepreneurship trainings
Only Financial support	

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	The project has good impact for MSMEs
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ReSt@rts

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 300	Total economic amount USD 210,000
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BASATINE			
Name of responsible organization: AFD			
Website:			
NATIONAL OR LOCAL		National	
Starting year	2021	End year	2025
<p>short description</p> <p>The four-year project supports farmers and other value chain and associated sector actors in areas of Beqaa and Akkar focused on the production of wheat, cereals, and vegetables, seeking a territorial approach, and promotes linkages with other value chains. Through complementary interventions designed in alignment with the humanitarian-development-peace nexus, the project addresses:</p> <ul style="list-style-type: none"> o Food insecurity and provides needed income and technical support to farmers to survive this tumultuous time along with access to finance. o Improving the capacity of food systems to maintain employment and growth in the longer term via stronger domestic production and system linkages 			

1. What kind of activity does this measure finance?

Creation of new businesses	No
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes: Agri-financing and green farming
Training activities	Yes
Other (specify)	Grants





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes If Yes, repayment time (years): 24 months If Yes, requirement for collateral: personal guarantee
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes If Yes, percentage of non-repayable fund: 100%
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	<input type="checkbox"/>
Call with closing date	<input checked="" type="checkbox"/>

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	USD 14,000,000
% facilitation for each recipient	USD 1,500,000 for access to finance
Minimum amount that can be financed	LBP 5,000,000
Maximum amount that can be financed	LBP 50,000,000
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	AFD





5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Good practice for farmers
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives Not started yet	Total economic amount Not started yet
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Support to MSMEs

Name of responsible organization: UNDP and financing from KFW

Website:

NATIONAL OR LOCAL	Bekaa
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Starting year	2022	End year	2022
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short description
 The purpose of this project is to support the stabilization and development of businesses in key sectors in Lebanon affected by the crisis and the pandemic to foster job retention, help reduce unemployment and socio-economic vulnerabilities and promote economic growth in the longer term.
 This Call for Proposal covers the Bekaa and Baalbeck El Hermel governorate and 4 keys sectors chosen due to their (1) potential for employment especially women and youth in both urban and rural areas, (2) import substitution potential (3) vulnerability in light of the expected removal of subsidies and (4) prospect for innovation and growth:

- Agriculture/Fishery
- Agro-food
- Light manufacturing (including hygiene products, sewing and crafts and other light production)
- Rural tourism

The intervention will target 87 Micro, Small and medium enterprises and start-ups including cooperative/associations, farmers, and fishermen and cover all Lebanon.

1. What kind of activity does this measure finance?

Creation of new businesses	No
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes
Training activities	Yes



Other (specify)	Yes/No
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2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No If Yes, repayment time (years): If Yes, requirement for collateral:
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes If Yes, percentage of non-repayable fund: 100%
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	
Call with closing date	X

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	USD 665,000
% facilitation for each recipient	
Minimum amount that can be financed	USD 2,000
Maximum amount that can be financed	USD 15,000
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	KFW





5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	Good practice to support MSMEs
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 87 MSMEs for now	Total economic amount USD 174,000
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One-stop means	Yes
Call with closing date	Yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	
% facilitation for each recipient	
Minimum amount that can be financed	Depends on the project, beneficiaries receive different support and different financing based on the project we are implementing
Maximum amount that can be financed	Depends on the project, beneficiaries receive different support and different financing based on the project we are implementing
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	GIZ, UNDP, US GRANTS GOV., USAID, RMF

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						



6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	X
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
10 INITIATIVES in total (10 projects funded by 2 GIZ, 3 UNDP, 1 US GRANTS GOV., 3 USAID 1 RMF)	Approx. 3,000,000 USD.



Financing small or medium projects in the rural areas exclusively.

Name of responsible organization:
Lebanese Development Cooperative

Website: coopclld.org

NATIONAL OR LOCAL		N/L	
Starting year	1992	End year	Still on

short description

LDC aims to help the original inhabitants victim of the civil war to stay in their villages and not to migrate to cities by providing them with necessary funds to start up or sustain their business.

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Agriculture – Livestock – Dairy products – Carpentry – Small Industry – Bees Keeping – Cottage – Fisheries and any work that could be made from home among others.
Training activities	No
Other (specify)	/





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes If Yes, repayment time (years): from one to six years If Yes, requirement for collateral: mortgage
Non-repayable grant (indicate the percentage of non-repayable fund)	No If Yes, percentage of non-repayable fund:
Tax credit	No
Other (specify)	/

3. How does the activation of the measure work?

One-stop means	x
Call with closing date	

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	
% facilitation for each recipient	





Minimum amount that can be financed	1,000.-USD
Maximum amount that can be financed	20,000.-USD
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	All funds originate from personal contribution of the members of the Boards and the General Assembly Members.

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	16%	54%	/	/	18 to 35	
Company	/	/	/	/	/	/

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	yes

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	yes
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
<p>We have stopped granting loans since the end of 2019 following the complex economic crises aggravated by several unfavorable factors. Therefore we provide you with the figures for the last 3 operational years 2017-2018 and 2019.</p> <p>For info: Initiative 336</p> <p>Total amount: USD 5,449,969.-</p>	





Hiba Antoun/ Programs Manager			
Name of responsible organization: Development for People and Nature Association (DPNA)			
Website: www.dpna-lb.org			
NATIONAL OR LOCAL		Local	
Starting year	2003	End year	Until date
<p>DPNA's main pillar are: Socio-economic development, Providing Service for Human Dignity, Environemnt, and Good Governance. Under the “socio-conomic development” pillar, DPNA and since its establishment do design, implement, and evaluate projects related to the topic. The existing microfinance depend on the available funding at the time-period. In general, the microfinance measures we offer are:</p> <ul style="list-style-type: none"> • Capacity building: this depends on the needs identified. Examples can be trainings on accounting, finance, etc. • Guidance and Follow-up: following up on the capacity building and ideation, experts can follow-up with the beneficiaries and guide to establish/develop their businesses. • In-kind grant (if stated in the project itself) 			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes/No
Strengthening of existing businesses	Yes/No
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes/No
Training activities	Yes/No
Other (specify)	Yes/No

2. What type of financing is it? N/A

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes/No If Yes, repayment time (years): If Yes, requirement for collateral:
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes/No





	If Yes, percentage of non-repayable fund:
Tax credit	Yes/No
Other (specify)	Yes/No

3. How does the activation of the measure work?

Depending on the project.

One-stop means	
Call with closing date	

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	<i>No specific amount. Depending on the submitted project.</i>
% facilitation for each recipient	<i>No specific amount. Depending on the submitted project.</i>
Minimum amount that can be financed	<i>No specific amount. Depending on the submitted project.</i>
Maximum amount that can be financed	<i>No specific amount. Depending on the submitted project.</i>
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	<i>Depending on the open call for application.</i>

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
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Individual	X	X	X	X	X	
Company	X	X	X	X	X	

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	<i>Depending on the project granted activities.</i>
Only Financial support	<i>Depending on the project granted activities.</i>

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	X
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How many initiatives have been financed in the last 3 years and for what economic amount? Below details are related to a project we implemented with Palladium in Saida.

Number of initiatives	Total economic amount
89 NMSMEs	Between \$500 - \$3000 – depending on the size of the NMSME





Training and in kind grants			
Name of responsible organization: Afaf Mikhael Nehme			
Website: www.edf-lebanon.org			
NATIONAL OR LOCAL		N/L	
Starting year	2019	End year	2021
short description			
Edf Trained 1,100 MSMEs and provided in kind grants to 390 of them			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No
Training activities	Yes
Coaching	Yes





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	/No If Yes, repayment time (years): If Yes, requirement for collateral:
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes 100%
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	<input type="checkbox"/>
Call with closing date	<input type="checkbox"/>

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	<input type="text"/>
% facilitation for each recipient	<input type="text"/>
Minimum amount that can be financed	<input type="text"/>
Maximum amount that can be financed	<input type="text"/>





Origin of financial resources (European, State, Regional authority, Municipal authority, other)	
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5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	67%				18-35	
Company	100%				18-35	

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	yes
Only Financial support	

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 390	Total economic amount USD 427,800
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Assem Kamel			
Name of responsible organization: The LEE Experience			
Website: www.theleeexperience.com			
NATIONAL OR LOCAL			National
Starting year	2020	End year	
<p>short description "THE LEE EXPERIENCE" stands for Leadership, Entrepreneurship, and Employment Development. Our organization operates with a strong belief in the "POWER OF EMPOWERMENT." Established in 2020, THE LEE EXPERIENCE is a life and business transformation entity through attitude changes for individuals, organizations, and corporates in the MENA region, focusing on post-conflict countries. THE LEE EXPERIENCE's unique business model offers comprehensive services through two arms for profit a digital accelerator through zowada mobile Apps and a digital media hub and a non-profit NGO as Incubator and Training academy that have intersection for sustainable growth.</p>			
1. What kind of activity does this measure finance?			
Creation of new businesses	Yes		
Strengthening of existing businesses	Yes		
Specific investments – specify the type (i.e., innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes		
Training activities	Yes		
Other (specify)	Business Incubation from ideation, BDS training, VT training, feasibility studies, access to market, seed funding, advertising, coaching, apprenticeship, and job creation Digital accelerator as zowada mobile Apps from job seeking, e-learning, e-commerce, e-mentoring, crowdfunding. Digital media hub for communication and advertising and digital marketing		
2. What type of financing is it?			
Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No If yes, repayment time (years): If yes, the requirement for collateral:		
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes		





	If yes, percentage of non-repayable fund: 100%
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	NO
Call with closing date	YES

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	1.5 million USD
% Facilitation for each recipient	36%
The minimum amount that can be financed	200 USD
The maximum amount that can be financed	50000 USD
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	UN agencies, World Bank Group agencies, USAID projects, private sector, and Crowdfunding.

5. Type of funded social structure (indicate if belonging to a specific category is required to access the measure)

	Female	Over 50	Unemployed (Specify any type)	Disadvantaged groups (specify type)	Youth (Specify age range)	Other (specify)
Individual	84%		60%	Refugees\ disables\ LGBT	18-55	
Company				Refugees\ disables\ LGBT	18-55	

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	<input checked="" type="checkbox"/>
Only Financial support	<input type="checkbox"/>

7. Is the measure considered a good practice and as such replicable in other national and/or international contexts?

YES	<input checked="" type="checkbox"/>
NO	<input type="checkbox"/>

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives: 6000	Total economic amount: 1.5 million USD
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MicroCredit Program			
Name of responsible organization: Makhzoumi Foundation			
Website: https://makhzoumi-foundation.org/en/			
NATIONAL OR LOCAL		National	
Starting year	1997	End year	Ongoing
<p>Makhzoumi Foundation is a National, private, not-for-profit Non-Governmental Organization (NGO). Established in Lebanon in 1997, upon the vision and conviction of its Founder, HE. Deputy Fouad Makhzoumi and chaired by Mrs. May Naamani Makhzoumi, out of a strong desire to help empower the community in Lebanon to achieve self-sufficient independence via improved prospects. We are empowering individuals for a better community.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No
Training activities	Yes, occasionally
Other (specify)	Yes <input checked="" type="checkbox"/> Personal





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes If Yes, repayment time (years): from 6 to 36 months If Yes, requirement for collateral: personal guaranty (1 or 2 persons with fixed income guaranteeing the borrower) but we have started accepting real estate and cars as collateral too
Non-repayable grant (indicate the percentage of non-repayable fund)	No, unless within a specific Project, in that case the grants should be funded
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	
Call with closing date	

4. Financial entity of the measure (indicate the resources allocated)





Overall amount	1,177,607,745.00 LBP During 2021
% facilitation for each recipient	5,280,772.50 LBP During 2021
Minimum amount that can be financed	2 Million LBP
Maximum amount that can be financed	120 million LBP
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	Our Funder, and USAID based grants

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	48%		0%		13%	
Company	0%					

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
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Only Financial support

Mostly, our financial support is not conditioned by our offerings of non-financial support

7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	yes
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 981	Total economic amount 3,379,560,232.50 LBP
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Overall amount	10000K EUR
% facilitation for each recipient	70% prefinancing
Minimum amount that can be financed	10000
Maximum amount that can be financed	10000
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	EU

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual			Literate	All type	24- 35	
Company						

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	√
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Only Financial support	
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7. Is the measure considered a good practice and as such replicable in other national and / or international contexts?

YES	<input checked="" type="checkbox"/>
NO	<input type="checkbox"/>

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives:	Total economic amount:





ACAD Forsa			
Name of responsible organization: ACAD			
Website: https://www.acad.ps/acad-finance/			
NATIONAL OR LOCAL		Local	
Starting year	2022	End year	2023 (Extendable)
A program to finance small and micro enterprises, targeting new and existing enterprises, youth and women, at preferential interest rates.			

1. What kind of activity does this Project finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods),	Entrepreneurial projects and financing of fixed assets and working capital
Training activities	No

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes, Can be up to 60 months the requirement for collateral: Bank guarantee, checks, bills of exchange, notary deed
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Non-repayable grant (indicate the percentage of the non-repayable fund)	No
Other	No

3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	Yes
Call with closing date	

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	\$ 1,900,000
% facilitation for each beneficiary	Up to 100%
Minimum amount that can be financed	\$5,000
Maximum amount that can be financed	\$30,000





Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	State Authority
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5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)

	Female (MUST)	Over 50	Unemployed	Disadvantaged groups	Youth (18-36)	Other (specify)
New Ideas	50%				60%	Startup 30%
SME/ Existing Businesses						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	Yes

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 142 Beneficiaries	Total economic amount \$1,436,800
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Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes, low interest loans for 6 years repayment time. No collateral
Non-repayable grant (indicate the percentage of the non-repayable fund)	No
Other	No

3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	Yes
Call with closing date	

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	\$3,281,500
% facilitation for each beneficiary	Up to 100%
Minimum amount that can be financed	\$4,000





Maximum amount that can be financed	\$40,000
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	Italian

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)

	Female (MUST)	Over 50	Unemployed	Disadvantaged groups	Youth (18-24)	Other (specify)
New Ideas	Yes	Yes	Yes	Yes	Yes	
SME/ Existing Businesses						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	Yes





How many initiatives have been financed in the last 3 years and for what economic amount?

<p>Number of initiatives Total granted loans through the project reached 294 loans, 16 of which are start-ups</p>	<p>Total economic amount The total amount granted through the project reached \$3,281,500, which \$162,000 for start-ups</p>
<p>During the last three years Asala granted 2475 loans, 126 of which are for start-ups</p>	<p>During the last three years, Asala granted \$17,732,160 in total, \$611,813 for start-ups</p>





Creative cluster campus			
Name of responsible organization: Techno Park			
Website: https://www.technopark.ps/			
NATIONAL OR LOCAL		Local	
Starting year	2017	End year	2018
<p>short description</p> <p>The Creative Cluster Campus (CCC) was an 18-month initiative whose objectives were to support Palestinian youth in launching new businesses with innovative ideas and technical competency and to assist with the matchmaking of supply and demand of skills in the labor markets. The project offered both capacity-building activities and an incubation program. 85 participants joined the program and six start-ups were selected to be incubated.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No
Training activities	Yes
Other (specify)	Yes/No





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes, the percentage of non-repayable fund is 100%
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	
Call with closing date	yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	150k\$
% facilitation for each recipient	Depending on the needs, up to 20k to 6 projects
Minimum amount that can be financed	6k
Maximum amount that can be financed	20k
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	UNDP, IDB





5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	More than 50%		All		(20-29)	
Company					1 company	

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	yes
Only Financial support	

7. Is the measure considered a good practice and as such replicable in other national and/or international contexts?

YES	yes
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
6 initiatives	Approximately 100k\$





Ejada			
Name of responsible organization: PPU			
Website: ppu.edu\ejada https://www.facebook.com/ppu.Incubator/			
NATIONAL OR LOCAL		Local	
Starting year	2018	End year	2020
short description			
The Ejada Program is an integrated program to empower young people through specialized and intensive practical training and business, finance, counseling and networking services.			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes
Training activities	Yes



2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes non-repayable fund percentage is 100%
Tax credit	No
Other (specify)	

3. How does the activation of the measure work?

One-stop means	No
Call with closing date	yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	100,000 Seed fund + 30,000 Business service
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% facilitation for each recipient	8.3%
Minimum amount that can be financed	8000
Maximum amount that can be financed	1000
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	GIZ+ISDB

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	65%		200	Existent	200 (18-35)	
Company						

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	yes
Only Financial support	





7. Is the measure considered a good practice and as such replicable in other national and/or international contexts?

YES	Yes, it is
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 12	Total economic amount 100k+30k
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Grow - Cowater group (Generating revenue opportunities for Women and Youth)

Name of responsible organization: Asala (Palestinian Businesswomen’s association)

Website: <https://www.grow.ps/aboutus.php>

<https://asala-pal.org/>

NATIONAL OR LOCAL

Local

Starting year

2019

End year

2022

Short description of the program

Grow project responds to the development needs and challenges faced by female entrepreneurs in the West Bank, to move beyond their essential but largely unrecognized roles, ultimately contributing to their increased voice and agency in both social and economic spheres, while enhancing the overall productivity and competitiveness of the target value chains within the agribusiness subsector.

70 women-led ventures get training on financial literacy, and 20 get financial support in marketing and branding

1. What kind of activity does this Project finance?

Creation of new businesses	Provide only technical support
Strengthening of existing businesses	Yes, 20 Labeling, Branding, and Packaging of their products
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods),	Yes, Women-led SMEs
Training activities	Yes
Other (specify)	Yes/No



2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes
Tax credit	No
Other (specify)	Yes/No

3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	No
Call with closing date	Yes



4. Financial entity of the Project (indicate the resources allocated)

Overall amount	\$320,813
% facilitation for each beneficiary	
Minimum amount that can be financed	
Maximum amount that can be financed	
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	Canadian Government

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)

	Female (MUST)	Over 50	Unemployed	Disadvantaged groups	Youth (18-24)	Other (specify)
New Ideas	616	178	538		122	
SME/ Existing Businesses	398	41	63		49	





6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 4	Total economic amount \$700,000
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Women's economic and entrepreneurship empowerment Hub

Name of responsible organization: BWF

Website: www.bwf.ps

NATIONAL OR LOCAL	Local
Starting year	2009
End year	Still running

short description

BWF has developed a holistic business development approach based on the cumulative experience of BWF over the 12 years working in support of women-owned businesses in different sectors and from different backgrounds. The holistic demand-driven business development approach includes a capacity building & skill development program, one-on-one coaching and mentoring on-the-job of training, developing competitive products, branding and creation of creative designs, providing seed funding, access to information, access to finance, and marketing (identification of local marketing channels, developing marketing strategies, creating and participating at local, regional and international networking platforms and enhancing access to export chains). In addition, BWF introduces role models, women's champions, and advocates for women's issues at all levels. This holistic approach contributed to enhancing the sustainability of businesses and access to economic opportunities through job creation and income generation, thus promoting women's potential leaders and agents of change.

1. What kind of activity does this measure finance?

Creation of new businesses	Provide technical support not financial
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes, Women only
Training activities	Yes
Other (specify)	Yes/No





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	yes 100%
Tax credit	No
Other (specify)	Part as a Middleman with financing institutions

3. How does the activation of the measure work?

One-stop means	Yes
Call with closing date	Yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	850k\$
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% facilitation for each recipient	2,000-6,000 depending on the business's needs, according to a given criteria.
Minimum amount that can be financed	2000
Maximum amount that can be financed	6000
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	Donors such as the Government of Canada, UN Women ... a lot of donors, Spanish cooperation, Italian cooperation- AICS

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (18-29)	Other (specify)
Individual businesses	80%	20-30%	Wasalni program supports unemployed women	2%	20%	
Growing businesses	20%					

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes, start with capacity building and technical support before providing access to finance
Only Financial support	No



7. Is the measure considered a good practice and as such replicable in other national and/or international contexts?

YES	Yes
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
6 Initiatives with financing	Approximately 700k\$ (not only for grants but access to finance is also a component)





Ebtaker			
Name of responsible organization: PCMA			
Website: www.Ebtaker.ps			
NATIONAL OR LOCAL		Local	
Starting year	3/2021	End year	N/A
Short description of the program			
A platform that supports fintech initiatives			

1. What kind of activity does this Project finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes sometimes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes, Fintech is more on the website
Training activities	No
Other (specify)	





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	No
Other (specify)	Registration only or a letter of recommendation to Authorities

3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	Yes
Call with closing date	

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	N/A
% facilitation for each beneficiary	N/A





Minimum amount that can be financed	N/A
Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	N/A

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	N/A
Only Financial support	N/A





How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 10-15	Total economic amount Non



SMEs			
Name of responsible organization: Palestine for Credit and Development (FATEN)			
Website: www.faten.org			
NATIONAL OR LOCAL		Local	
Starting year	2015	End year	-
Short description of the program Productive initiatives, projects, businesses, and organizations linked to many economic sectors looking to expand their current initiatives. The product addresses both the new polarized segments and current Faten customers.			

1. What kind of activity does this Project finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods),	We provide funding for all industries that provide products that include (Agriculture, Industry, Trading, Services, Tourism, and ITC). The funding could cover operating costs, fixed assets, working capital, new line productions, and operational expenses.
Training activities	Yes. We can finance training activities. According to the type of loan and its intended use.

2. What type of financing is it?



<p>Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)</p>	<p>Yes repayment time (years): Up to 5 years (The repayment time depends on the purpose of the loan). the requirement for collateral: It is necessary to have two distinct types of guarantees, but only if the coverage rate is at least 100% of the financing value, including interest and insurance costs. The capacity of the project's anticipated cash flows to meet all of the borrower's operating requirements and the capacity to service the debt.</p>
<p>Non-repayable grant (indicate the percentage of the non-repayable fund)</p>	<p>Yes, 0%</p>

3. How does the activation of the project work?

<p>One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.</p>	<p>The beneficiary has three options for making payments: in person at one of our branches, online (through e-wallets, PayPal, Internet banking), or by transferring money from another bank account into one of our bank accounts.</p>
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	Our 35 local branches serve more than 500 Palestinian cities, villages, and camps.
Call with closing date	-

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	40,321,360
% facilitation for each beneficiary	
Minimum amount that can be financed	25,001 USD
Maximum amount that can be financed	75,000 USD
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	Local and foreign funders. Funds from Europe, Middle East, local banks or from the portfolio.

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)





	Female (MUST)	Over 50	Unemployed	Disadvantaged groups	Youth (18-24)	Other (specify)
New Ideas	Yes	Yes			18-35	
SME/ Existing Businesses						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 1,117	Total economic amount 52,126,845 USD
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Metaverse			
Name of responsible organization: ITIQ			
Website: https://itiq.ps/			
NATIONAL OR LOCAL		N, Iraq and Lebanon	
Starting year	1/2022	End year	9/2022 first phase
<p>Short description of the program</p> <p>TIQ is concerned with technology and entrepreneurship youth training. Through activities, projects and training courses. Within the framework of this program, different workshops and training were provided to 90 participants and they went through a selection process to provide 3 ventures with a fund.</p>			

1. What kind of activity does this Project finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	
Training activities	Yes, From them and META
Other (specify)	Yes/No





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes
Other (specify)	--

3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	
Call with the closing date	Yes

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	35K\$
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% facilitation for each beneficiary	
The minimum amount that can be financed	20K
The maximum amount that can be financed	5K
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	European Company

5. Type of funded social structure (indicate if belonging to a specific category is required to access the Project)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	





How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
3	Capacity building for them, Funding from donors of approximately > 50,000





ReSt@rts

PALESTINE

PALESTINE





PALESTINE

The Palestinian pool of business projects also presents an interesting mix of microfinance solutions, in the form of loans at low interest rates and non-repayable grants. The main national measure is Start Up Palestine, which by financing the creation and development of businesses through microcredit, has managed, during the last three years, to grant 2475 loans, 126 of which are for start-ups. We also find local measures that combine economic support with tutoring and training: SMEs, Ejada, Creative Cluster Campus are just some of them. Metaverse was an interesting experiment where different workshops and training were provided to 90 participants going through a selection process to provide 3 ventures with a fund.





	PALESTINE								
NAME	Startup Palestine	ACAD Forsa	Creative cluster campus	Ejada	Grow	“Women’s economic and entrepreneurship empowerment Hub”	Ebtaker	SMEs	Metaverse
NATIONAL MEASURE	X								
LOCAL MEASURE		X	X	X	X	X	X	X	X
FINANCED ACTIVITY	Creation and strengthening of existing businesses	Creation and strengthening of new/existing businesses	Creation of new businesses + training activities (incubation program)	Creation of new businesses+Strengthening of existing businesses+Specific investments +Training activities	Strengthening of existing businesses + investments + training	capacity building & skill development program	A platform that supports fintech initiatives	We provide funding for all industries that provide products that include (Agriculture, Industry, Trading, Services, Tourism, and ITC).The funding cover operating costs, fixed assets, working capital, new line productions, and operational expenses.	Within the framework of this program, different workshops and training were provided to 90 participants and they went through a selection process to provide 3 ventures with a fund.
TYPE OF FINANCING	Low-interest loan (no collaterals + repayment up to 6 years)	Low-interest loan (with collaterals + repayment up to 60 months)	Non-repayable grant	Non-repayable grant	Non-repayable grant	Non-repayable grant		Low-interest loan (with collaterals + repayment up to 5 years)	Non-repayable grant
ACTIVATION	One-stop shop	One-stop shop	call with deadline	call with deadline	call with deadline	call with deadline		One-stop shop	call with deadline
FINANCEABLE AMOUNT	4,000 - 40,000\$	5,000 - 30,000\$	20.000\$	8,000 - 10,000\$		2,000 - 6,000\$		25,000 - 75,000\$	5,000 - 20,000\$
TYPE OF SOCIAL STRUCTURE	Female, Over 50, Unemployed, Disadvantaged groups, Youth (18-24)	Female, Youth, Start-ups	all	individual youth	femal			companies	
TYPE OF SUPPORT	only financial	only financial	Financial support + accompaniment/training	Financial support + accompaniment/training	Financial support + accompaniment/training	Financial support + accompaniment/training		Financial support + accompaniment/training	Financial support + accompaniment/training





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	PALESTINE								
NAME	Startup Palestine	ACAD Forsa	Creative cluster campus	Ejada	Grow	“Women’s economic and entrepreneurship empowerment Hub”	Ebtaker	SMEs	Metaverse
FINANCED INITIATIVES OVER THE LAST 3 Y	296	142	6	12	4	6		1117	3





ACAD Forsa			
ACAD			
Website: https://www.acad.ps/acad-finance/			
NATIONAL OR LOCAL		Local	
Starting year	2022	End year	2023 (Extendable)
A program to finance small and micro enterprises, targeting new and existing enterprises, youth and women, at preferential interest rates.			

1. What kind of activity does this Project finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods),	Entrepreneurial projects and financing of fixed assets and working capital
Training activities	No

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes, Can be up to 60 months the requirement for collateral: Bank guarantee, checks, bills of exchange, notary deed
Non-repayable grant (indicate the percentage of the non-repayable fund)	No





Other	No
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3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	Yes
Call with closing date	

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	\$ 1,900,000
% facilitation for each beneficiary	Up to 100%
Minimum amount that can be financed	\$5,000
Maximum amount that can be financed	\$30,000
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	State Authority





5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)

	Female (MUST)	Over 50	Unemployed	Disadvantaged groups	Youth (18-36)	Other (specify)
New Ideas	50%				60%	Startup 30%
SME/ Existing Businesses						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	Yes

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 142 Beneficiaries	Total economic amount \$1,436,800
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Minimum amount that can be financed	\$4,000
Maximum amount that can be financed	\$40,000
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	Italian

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)

	Female (MUST)	Over 50	Unemployed	Disadvantaged groups	Youth (18-24)	Other (specify)
New Ideas	Yes	Yes	Yes	Yes	Yes	
SME/ Existing Businesses						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
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Only Financial support	Yes
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How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
Total granted loans through the project reached 294 loans, 16 of which are start-ups	The total amount granted through the project reached \$3,281,500, which \$162,000 for start-ups
During the last three years Asala granted 2475 loans, 126 of which are for start-ups	During the last three years, Asala granted \$17,732,160 in total, \$611,813 for start-ups





Creative cluster campus			
Name of responsible organization: Techno Park			
Website: https://www.technopark.ps/			
NATIONAL OR LOCAL		Local	
Starting year	2017	End year	2018
<p>short description</p> <p>The Creative Cluster Campus (CCC) was an 18-month initiative whose objectives were to support Palestinian youth in launching new businesses with innovative ideas and technical competency and to assist with the matchmaking of supply and demand of skills in the labor markets. The project offered both capacity-building activities and an incubation program. 85 participants joined the program and six start-ups were selected to be incubated.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No
Training activities	Yes
Other (specify)	Yes/No





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes, the percentage of non-repayable fund is 100%
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	
Call with closing date	yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	150k\$
% facilitation for each recipient	Depending on the needs, up to 20k to 6 projects





Minimum amount that can be financed	6k
Maximum amount that can be financed	20k
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	UNDP, IDB

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	More than 50%		All		(20-29)	
Company					1 company	

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	yes
Only Financial support	





7. Is the measure considered a good practice and as such replicable in other national and/or international contexts?

YES	yes
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
6 initiatives	Approximately 100k\$





Ejada			
Name of responsible organization: PPU			
Website: ppu.edu\ejada https://www.facebook.com/ppu.Incubator/			
NATIONAL OR LOCAL		Local	
Starting year	2018	End year	2020
short description			
The Ejada Program is an integrated program to empower young people through specialized and intensive practical training and business, finance, counseling and networking services.			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes
Training activities	Yes

2. What type of financing is it?





Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes non-repayable fund percentage is 100%
Tax credit	No
Other (specify)	

3. How does the activation of the measure work?

One-stop means	No
Call with closing date	yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	100,000 Seed fund + 30,000 Business service
% facilitation for each recipient	8.3%
Minimum amount that can be financed	8000





Maximum amount that can be financed	1000
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	GIZ+ISDB

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	65%		200	Existent	200 (18-35)	
Company						

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	yes
Only Financial support	

7. Is the measure considered a good practice and as such replicable in other national and/or international contexts?





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YES	Yes, it is
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 12	Total economic amount 100k+30k
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Grow - Cowater group (Generating revenue opportunities for Women and Youth)

Name of responsible organization: Asala (Palestinian Businesswomen’s association)

**Website: <https://www.grow.ps/aboutus.php>
<https://asala-pal.org/>**

NATIONAL OR LOCAL Local

Starting year 2019 End year 2022

Short description of the program
Grow project responds to the development needs and challenges faced by female entrepreneurs in the West Bank, to move beyond their essential but largely unrecognized roles, ultimately contributing to their increased voice and agency in both social and economic spheres, while enhancing the overall productivity and competitiveness of the target value chains within the agribusiness subsector.

70 women-led ventures get training on financial literacy, and 20 get financial support in marketing and branding

1. What kind of activity does this Project finance?

Creation of new businesses	Provide only technical support
Strengthening of existing businesses	Yes, 20 Labeling, Branding, and Packaging of their products
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods),	Yes, Women-led SMEs
Training activities	Yes
Other (specify)	Yes/No



2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes
Tax credit	No
Other (specify)	Yes/No

3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	No
Call with closing date	Yes

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	\$320,813
% facilitation for each beneficiary	
Minimum amount that can be financed	
Maximum amount that can be financed	
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	Canadian Government

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)

	Female (MUST)	Over 50	Unemployed	Disadvantaged groups	Youth (18-24)	Other (specify)
New Ideas	616	178	538		122	
SME/ Existing Businesses	398	41	63		49	



6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 4	Total economic amount \$700,000
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Women's economic and entrepreneurship empowerment Hub

Name of responsible organization: BWF

Website: www.bwf.ps

NATIONAL OR LOCAL	Local
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Starting year	2009	End year	Still running
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short description

BWF has developed a holistic business development approach based on the cumulative experience of BWF over the 12 years working in support of women-owned businesses in different sectors and from different backgrounds. The holistic demand-driven business development approach includes a capacity building & skill development program, one-on-one coaching and mentoring on-the-job of training, developing competitive products, branding and creation of creative designs, providing seed funding, access to information, access to finance, and marketing (identification of local marketing channels, developing marketing strategies, creating and participating at local, regional and international networking platforms and enhancing access to export chains). In addition, BWF introduces role models, women's champions, and advocates for women's issues at all levels. This holistic approach contributed to enhancing the sustainability of businesses and access to economic opportunities through job creation and income generation, thus promoting women's potential leaders and agents of change.

1. What kind of activity does this measure finance?

Creation of new businesses	Provide technical support not financial
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes, Women only
Training activities	Yes





Other (specify)	Yes/No
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2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	yes 100%
Tax credit	No
Other (specify)	Part as a Middleman with financing institutions

3. How does the activation of the measure work?

One-stop means	Yes
Call with closing date	Yes

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	850k\$
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% facilitation for each recipient	2,000-6,000 depending on the business's needs, according to a given criteria.
Minimum amount that can be financed	2000
Maximum amount that can be financed	6000
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	Donors such as the Government of Canada, UN Women ... a lot of donors, Spanish cooperation, Italian cooperation- AICS

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (18-29)	Other (specify)
Individual businesses	80%	20-30%	Wasalni program supports unemployed women	2%	20%	
Growing businesses	20%					

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes, start with capacity building and technical support before providing access to finance
Only Financial support	No





7. Is the measure considered a good practice and as such replicable in other national and/or international contexts?

YES	Yes
NO	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
6 Initiatives with financing	Approximately 700k\$ (not only for grants but access to finance is also a component)





Ebtaker			
Name of responsible organization: PCMA			
Website: <u>www.Ebtaker.ps</u>			
NATIONAL OR LOCAL		Local	
Starting year	3/2021	End year	N/A
Short description of the program			
A platform that supports fintech initiatives			

1. What kind of activity does this Project finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes sometimes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes, Fintech is more on the website
Training activities	No
Other (specify)	

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
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Non-repayable grant (indicate the percentage of the non-repayable fund)	No
Other (specify)	Registration only or a letter of recommendation to Authorities

3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	Yes
Call with closing date	

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	N/A
% facilitation for each beneficiary	N/A
Minimum amount that can be financed	N/A
Maximum amount that can be financed	N/A
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	N/A





5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	N/A
Only Financial support	N/A

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 10-15	Total economic amount Non



SMEs			
Name of responsible organization: Palestine for Credit and Development (FATEN)			
Website: www.faten.org			
NATIONAL OR LOCAL		Local	
Starting year	2015	End year	-
Short description of the program Productive initiatives, projects, businesses, and organizations linked to many economic sectors looking to expand their current initiatives. The product addresses both the new polarized segments and current Faten customers.			

1. What kind of activity does this Project finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods),	We provide funding for all industries that provide products that include (Agriculture, Industry, Trading, Services, Tourism, and ITC). The funding could cover operating costs, fixed assets, working capital, new line productions, and operational expenses.
Training activities	Yes. We can finance training activities. According to the type of loan and its intended use.

2. What type of financing is it?

<p>Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)</p>	<p>Yes repayment time (years): Up to 5 years (The repayment time depends on the purpose of the loan). the requirement for collateral: It is necessary to have two distinct types of guarantees, but only if the coverage rate is at least 100% of the financing value, including interest and insurance costs. The capacity of the project's anticipated cash flows to meet all of the borrower's operating requirements and the capacity to service the debt.</p>
<p>Non-repayable grant (indicate the percentage of the non-repayable fund)</p>	<p>Yes, 0%</p>

3. How does the activation of the project work?



One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	The beneficiary has three options for making payments: in person at one of our branches, online (through e-wallets, PayPal, Internet banking), or by transferring money from another bank account into one of our bank accounts. Our 35 local branches serve more than 500 Palestinian cities, villages, and camps.
Call with closing date	-

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	40,321,360
% facilitation for each beneficiary	
Minimum amount that can be financed	25,001 USD
Maximum amount that can be financed	75,000 USD
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	Local and foreign funders. Funds from Europe, Middle East, local banks or from the portfolio.

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the Project)





	Female (MUST)	Over 50	Unemployed	Disadvantaged groups	Youth (18-24)	Other (specify)
New Ideas	Yes	Yes			18-35	
SME/ Existing Businesses						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives 1,117	Total economic amount 52,126,845 USD
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Metaverse			
Name of responsible organization: ITIQ			
Website: https://itiq.ps/			
NATIONAL OR LOCAL		N, Iraq and Lebanon	
Starting year	1/2022	End year	9/2022 first phase
<p>Short description of the program</p> <p>TIQ is concerned with technology and entrepreneurship youth training. Through activities, projects and training courses. Within the framework of this program, different workshops and training were provided to 90 participants and they went through a selection process to provide 3 ventures with a fund.</p>			

1. What kind of activity does this Project finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify the type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	
Training activities	Yes, From them and META
Other (specify)	Yes/No





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of the non-repayable fund)	Yes
Other (specify)	--

3. How does the activation of the project work?

One-stop-shop (physical or virtual), where the potential beneficiary can go whenever he/she wants.	
Call with the closing date	Yes

4. Financial entity of the Project (indicate the resources allocated)

Overall amount	35K\$
% facilitation for each beneficiary	





The minimum amount that can be financed	20K
The maximum amount that can be financed	5K
Origin of financial resources (European, State, Regional Authority, Municipal authority, other)	European Company

5. Type of funded social structure (indicate if belonging to a specific category is required to access the Project)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual						
Company						

6. Does the Project provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	Yes
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
3	Capacity building for them, Funding from donors of approximately > 50,000





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| TUNISIA

TUNISIA





TUNISIA

In Tunisia multiple initiatives supporting entrepreneurship have been undertaken, in line with the needs of the different sectors, in order to contribute to the fight against unemployment and to support dynamism in entrepreneurship. The main measures include non-repayable grants for both early stage companies and for those already established. TRACE JENDOUBA and CEED TUNISIE are respectively aimed at rural and agritech companies; FAST and AFKAR are mainly working on start-ups; ADAPT represents an innovative project aimed at providing additional support to investment loan beneficiaries.



	TUNISIA				
NAME	TRACE Jendouba	FAST	CEED Tunisie	AFKAR	AICS
NATIONAL MEASURE	X	X	X	X	X
LOCAL MEASURE					
FINANCED ACTIVITY	Strengthening of existing businesses + training	Creation and strengthening of existing businesses	Strengthening of existing businesses + training	incubation programme, could propose an early stage financing for start-ups, NGOs and SMEs in the form of service pack. It's a free grant but assigned after the presentation of a full dossier and final pitch in front of an external jury	fosters transition towards sustainable production systems in agriculture, fisheries and aquaculture sectors
TYPE OF FINANCING	Non repayable grants (the fund is looking for a leverage effect project contribution + bank/MFI/Leasing credit + own funds)	Non repayable grants	low-interest loans, grants and loans of honour	service pack (covering working capital, equipment and services)	a grant as support of equity on the economic operators matching a loan in order to have a leverage effect in terms of investment
ACTIVATION	open procedure	call with deadline	call with deadline	call with deadline	rolling call
FINANCEABLE AMOUNT	Overall amount: 1.2M \$ (Contribution up to a maximum of 30% focuses on 14%(investment) 16% immaterial services (non material services - training, authorizations, regularization of decent work, other)	up to 10,000 euros	up to 110.000 TND	up to 30.000 TND	up to 70.000 EUR
TYPE OF SOCIAL STRUCTURE	rural enterprises	women	established enterprises	start-ups	established enterprises
TYPE OF SUPPORT	Financial support	Financial support + training	Financial support + training	Financial support + training	Financial support
FINANCED INITIATIVES OVER THE LAST 3 Y	15	18	5	54	0 (pilot phase)



ADAPT – Appui au Développement durable dans le secteur de l’Agriculture et de la Pêche artisanale en Tunisie

Name of responsible organization: AICS – Italian Agency for Cooperation and Development

Website: <https://tunisi.aics.gov.it/fr/adapt-appui-au-developpement-durable-dans-le-secteur-de-lagriculture-et-de-la-peche-artisanale-en-tunisie/>

NATIONAL OR LOCAL

N

Starting year

2020

End year

2028

ADAPT is a programme financed by the European Union and implemented by AICS (Italian Agency for Cooperation and Development) in partnership with the WFP (World Food Programme) for an overall amount of 44.4 Million Euros. ADAPT fosters transition towards sustainable production systems in agriculture, fisheries and aquaculture sectors by supporting the improvement of economic, social and environmental performances of value chains operators. The main focus is support to private sector (Family Agriculture Farms, SME/SMI, SMSA/SMSP) in agriculture sector through a 25 million worth support fund. ADAPT’s contribution is a grant as support of equity on the economic operators matching a loan (bank, client, supplier, leasing or other) in order to have a leverage effect in terms of investment, and to ensure the engagement of the operation and to contribute to his/her financial inclusion

1. What kind of activity does this measure finance?

Creation of new businesses	YES
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No specific sector, but the investment must support the environmental sustainability of the activity
Training activities	yes
Other (specify)	





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes <ul style="list-style-type: none"> • 14% grant as top up to a grant obtained by the beneficiary
Tax credit	No
Other (specify)	Yes/No

3. How does the activation of the measure work?

One-stop means	Rolling call. People apply at any time as soon as they have received a loan and they respect the criteria of social , economic and environmental sustainability
Call with closing date	

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	25 million EUR
% facilitation for each recipient	14%
Minimum amount that can be financed	
Maximum amount that can be financed	70.000 EUR





Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European
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5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	Yes	Yes	No	No	Yes	No
Company	Yes	Yes	No	No	Yes	Yes

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	X

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
0 (initiative in pilot phase)	





PRASOC -			
Programme d'appui au secteur privé et à l'inclusion financière dans les domaines de l'agriculture et de l'économie sociale et solidaire			
Name of responsible organization: AICS – Italian Agency for Cooperation and Development			
Website: https://tunisi.aics.gov.it/fr/home-fra/pays/initiatives-de-cooperation/prasoc/			
NATIONAL OR LOCAL		N/L	
Starting year	2020	End year	2025
<p>PRASOC Programme, with an envelope of 57 Million Euros, focuses on creating instruments to foster financial inclusion of economic operators that are excluded or find it difficult to have access to formal financial system, while having a potential to develop sustainable economic activities in leading sectors. The programma consists in two credit lines for private sector – one is dedicated to agricultural loans and the other to Social and Solidarity Economy (ESS – Economie Scoiale et Solidaire) – for an overall amount of 50 million Euros – and a Fund to support financial inclusion, 7 million Euros, to mobilized resources, as grant, focusing agricultural loans and ESS. The Programme aims at financing at least 100 operators in the agricultural sector and 300 in social and solidarity economy sector.</p>			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes <ul style="list-style-type: none"> • Goods, new and used equipment, related services (engineering, transport, insurance, installation, training, technical assistance) • Services





	<ul style="list-style-type: none"> • Maintenance and renovation • Raw materials and livestock • Working capital
Training activities	yes
Other (specify)	It offer a grant for technical assistance and, in the case of agriculture, to pay for insurance

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	<p>Yes</p> <p>For agriculture and fisheries:</p> <ul style="list-style-type: none"> • Interest rate: max 8% for banks; • Duration: max 12 years; • Grace period: max 5 years; • Max amount: 2 mln TDN (no more than 80% of overall investment). <p>For social and solidarity economy:</p> <ul style="list-style-type: none"> • Interest rate: max 8% for banks and 12% for MFIs; • Duration: max 7 years; • Grace period: max 2 years; • Max amount: 300.000 mln TDN;
Non-repayable grant (indicate the percentage of non-repayable fund)	<p>Yes</p> <p>People eligible for loans can have an additional 14% grant.</p> <p>For agriculture and fisheries:</p> <ul style="list-style-type: none"> • 10% Increase personal capital (equity) • 2% Voucher for technical assistance • 2% Insurance on agricultural loans. <p>For social and solidarity economy:</p>





Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European
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5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	Yes	Yes	No	No	Yes	No
Company	Yes	Yes	No	No	Yes	No

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
64 (only for agriculture)	21.532.127 TND (20.701.106 TND credit and 831.021 TND grant).



Service pack financing by Afkar

Name of responsible organization: Afkar

Website: afkar.co

NATIONAL OR LOCAL

N/L

Starting year

2019

End year

2022

In partnership with AFD, Expertise France and CDC, Afkar, in the more than three years on its incubation programme, could propose an early stage financing for start-ups, NGOs and SMEs in the form of service pack. It's a free grant but assigned after the presentation of a full dossier and final pitch in front of an external jury

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes
Training activities	yes
Other (specify)	It offer a grant for technical assistance and, in the case of agriculture, to pay for insurance

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of non-repayable fund)	NO
Tax credit	No
Other (specify)	Yes – service pack (covering working capital, equipment and services)

3. How does the activation of the measure work?

One-stop means	<input type="checkbox"/>
Call with closing date	<input checked="" type="checkbox"/>

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	1 million
% facilitation for each recipient	100% of the request for fund, no specific limit of the % on the overall investment
Minimum amount that can be financed	1.000 TND
Maximum amount that can be financed	30.000 TND
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	Yes	No	No	No	No	No



Company	Yes	Yes	Yes	Yes	Yes	No
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6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	X
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
54, and 30 more have been facilitated or have access to programme with diaspora	Data not available yet





Agritech innovation			
Name of responsible organization: CEED Tunisie			
Website: https://ceed-tunisia.tn/			
NATIONAL OR LOCAL		N/L	
Starting year	2021	End year	2022
An Open Innovation programme dedicated to Agritech in Tunisia creating synergies between different actors of the entrepreneurial ecosystem (MSMEs, Start-ups, financial institutions, investment funds, accelerators)			

1. What kind of activity does this measure finance?

Creation of new businesses	No
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes •
Training activities	yes
Other (specify)	Access to talents

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	Yes •
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes •
Tax credit	No
Other (specify)	Yes Loans of honour



3. How does the activation of the measure work?

One-stop means	
Call with closing date	X

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	136.000 EUR
% facilitation for each recipient	
Minimum amount that can be financed	110.000 TND
Maximum amount that can be financed	110.000 TND
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	Yes	No	No	No	Yes	Yes
Company	No	No	No	No	Yes	Yes



Appui aux entrepreneurs et promoteurs migrants et tunisiens			
Name of responsible organization: CEED Tunisie			
Website: https://ceed-tunisia.tn/programmes			
NATIONAL OR LOCAL		N/L	
Starting year	2021	End year	2022
This project fosters socio-economic inclusion of young migrants and Tunisians running an project through entrepreneurship support			

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	No
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	Yes
Training activities	yes
Other (specify)	NO

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	No
Non-repayable grant (indicate the percentage of non-repayable fund)	NO
Tax credit	No
Other (specify)	Yes Equipment



3. How does the activation of the measure work?

One-stop means	
Call with closing date	X

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	115.000 EUR
% facilitation for each recipient	13%
Minimum amount that can be financed	2.000 EUR
Maximum amount that can be financed	2.000 EUR
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	European

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	Yes	No	Yes	Yes	Yes	NO
Company	No	No	No	Yes	Yes	No



6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	X
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
8	16.000 EUR





FAST - Femme accélération pour les Startups et TPE

Name of responsible organization: The Deposit and Consignment Fund with technical assistance of Expertise France

Website: <https://projet-fast.tn/>

NATIONAL OR LOCAL

N/L

Starting year

2021

End year

2024

FAST project is implemented within the framework of JET initiative (Youth, Entrepreneurship, and digital in Tunisia) and targets initiatives supporting entrepreneurship, in line with the need of the sectors in order to contribute to fight against unemployment and in order to inject dynamism in women entrepreneurship.

1. What kind of activity does this measure finance?

Creation of new businesses	Yes
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	NO •
Training activities	yes
Other (specify)	

2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	•
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Non-repayable grant (indicate the percentage of non-repayable fund)	Yes
Tax credit	No
Other (specify)	No

3. How does the activation of the measure work?

One-stop means	
Call with closing date	X

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	5.5 million EUR
% facilitation for each recipient	No standard %
Minimum amount that can be financed	n/a
Maximum amount that can be financed	10.000 EUR
Origin of financial resources (European, State, Regional authority, Municipal authority, other)	AFD (French Development Agency)

5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)



	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	Yes	Yes	Yes	Yes	Yes	Yes
Company	Yes	Yes	Yes	Yes	Yes	Yes

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	X
Only Financial support	

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
18	4,8 Million EUR



TRACE Jendouba

Name of responsible organization: Microfinanza Srl - ACK International - AGER

Website: <https://www.microfinanza.com/trace-project/>

NATIONAL OR LOCAL		N/L	
Starting year	2021	End year	2024

The project manages a 1.2M fund to provide a contribution to rural enterprises (the fund is looking for a leverage effect project contribution + bank/MFI/Leasing credit + own funds)

1. What kind of activity does this measure finance?

Creation of new businesses	No
Strengthening of existing businesses	Yes
Specific investments – specify type (i.e. innovation, research, environmental transition, hiring, internationalization, purchase of goods)	No
Training activities	yes
Other (specify)	YES: immaterial services (non material services - training, authorizations, regularization of decent work, other)





2. What type of financing is it?

Low-interest loan (indicate the repayment time and, if present, the requirement for collateral)	<ul style="list-style-type: none"> • NO
Non-repayable grant (indicate the percentage of non-repayable fund)	Yes Contribution up to a maximum of 30% focuses on <ul style="list-style-type: none"> • 14%(investment) • 16% immaterial services (non material services - training, authorizations, regularization of decent work, other)
Tax credit	No
Other (specify)	Yes/No

3. How does the activation of the measure work?

One-stop means	<input type="checkbox"/>
Call with closing date	<input type="checkbox"/>
Open procedure – guichet ouvert	<input type="checkbox"/>

4. Financial entity of the measure (indicate the resources allocated)

Overall amount	1.2 mln USD
% facilitation for each recipient	30% (14+16)
Minimum amount that can be financed	14% of the investment, no minimum threshold
Maximum amount that can be financed	30% of the investment, no maximum threshold (by the moment)





Origin of financial resources (European, State, Regional authority, Municipal authority, other)	World Bank
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5. Type of funded social structure (indicate if belonging to a specific category is required in order to access the measure)

	Female	Over 50	Unemployed (specify any type)	Disadvantaged groups (specify type)	Youth (specify age range)	Other (specify)
Individual	Yes	Yes	No	Yes	Yes	Yes
Company	Yes	Yes	No	Yes	Yes	Yes

6. Does the measure provide for accompaniment and training or only financial support?

Financial support + accompaniment/training	
Only Financial support	X

How many initiatives have been financed in the last 3 years and for what economic amount?

Number of initiatives	Total economic amount
15	100.000 USD

