

# enterprise europe network

Helping ambitious SMEs  
innovate and grow  
internationally



[een.ec.europa.eu](http://een.ec.europa.eu)



**inHouse**  
AZIENDA SPECIALE  
Camera di Commercio Genova



# THE ENTERPRISE EUROPE NETWORK APPROACH

A set of services to support the «client journey»



# HOW EEN SUPPORT CLIENTS IN GETTING ACCESS TO FINANCE



Bilateral  
meeting  
with client



Client needs'  
analysis:

- Strategy
- Investment
- Resources



Supporting activities:

- Identification of most adequate source of funding;
- Signposting to the financial providers
- Support in the preparation of the needed documents
- Participation to B2I events
- Transnational cooperation opportunities

# Thematic Group Access to Finance New Guide to enhance Network services

enterprise  
europe  
network

INTERNAL DOCUMENT

- Enhancing Network services: Supporting businesses to access finance via equity investors, loans or European grants

Infographics, tools, service methodologies and training materials

This document includes infographics, tools, service methodologies and training materials helping EU to better support local businesses to access finance from investors.

This document combines the recommendations made by the Working Group Access to Finance in 2017 as well as more recent tools created the Thematic Group Access to Finance.

Contact: Raffaele BRUZZONE (EEN Italy) - Chair of the Thematic Group Access to Finance

Don't forget to regularly visit the EEN Thematic Group Access to Finance forum on the intranet.

Important notice: this document is for internal use only and may only be circulated or distributed to European Commission services and official partner organisations of the Enterprise Europe Network.

VERSION 24/07/2015 - Document edited by Thomas STEBTEASME

[een.ec.europa.eu](http://een.ec.europa.eu)



[een.ec.europa.eu](http://een.ec.europa.eu)

## Service:

- Investment readiness assessment
- Pitching & Investors Events

## New:

- Mapping of financial instruments & investors
- Due-Diligence-checks
- Tips for preparing companies to participate in pitching events



# Thematic Group Access to Finance

## What's next?

### Ongoing collaborations to be reinforced:

- EIAH
- EBAN
- DG REGIO – MAs / FI Compass

### New collaborations to be structured:

- EBN
- EIT KICs





# Thematic Group Access to Finance

## Focus on the COVID-19 crisis

### Commission and European Investment Fund unlock €8 billion in finance for 100,000 SMEs



The European Commission has unlocked €1 billion from the European Fund for Strategic Investments (EFSI) that will serve as a guarantee to the European Investment Fund (EIF), part of the European Investment Bank (EIB) Group. This will allow the EIF to issue special guarantees to incentivise banks and other lenders to provide liquidity to at least 100,000 European SMEs and small mid-cap companies hit by the economic impact of the coronavirus pandemic, for an estimated available financing of €8 billion.

The €1 billion unlocked from the EFSI under the COSME Loan Guarantee Facility and the InnovFin SME Guarantee under Horizon 2020 allows the EIF to provide guarantees worth €2.2 billion to financial intermediaries, unlocking €8 billion in available financing. The guarantees will be offered to the market via a [call for expressions of interest](#) issued by the EIF on the 7th April to several hundred financial intermediaries, comprising banks and

alternative lenders. Key features of these guarantees will be:

- Simplified and quicker access to the EIF guarantees;
- A higher risk cover – up to 80% of potential losses on individual loans (as opposed to the standard 50%);
- Focus on working capital loans across the EU;
- Allowing for more flexible terms, including postponement, rescheduling or payment holidays.

For further information, please refer to the European Commission [website](#). © European Union, 1995-2020

Tags: [COVID-19](#)



# Thematic Group Access to Finance

## Focus on the COVID-19 crisis

### Supporting SMEs

---

The Commission has made liquidity measures available to support European small and medium-sized enterprises (SMEs). As part of this, we are mobilising financial support for SMEs through COSME, the EU programme for the competitiveness of SMEs. EU countries, national promotional and commercial banks are also putting measures in place to facilitate the provision of financing to SMEs adversely affected by the COVID-19 outbreak, as well as increase flexibility on loan repayments. In addition, we've launched the ESCALAR programme to boost financial aid for companies looking to scale-up. The [Enterprise Europe Network](#) (EEN) is also helping SMEs through innovation partnerships on areas linked to COVID-19 (such as PPE and medical equipment) and advice on accessing dedicated European and national financial support.

[Supporting SMEs affected by the coronavirus outbreak](#)

### Supporting affected industry sectors

---

The outbreak of COVID-19 has disrupted the normal operations of many EU industries and put some companies under severe financial pressure. The European Commission is working together with these industries and with national governments to help mitigate the economic consequences, applying targeted measures where necessary.

### Tourism



# Thematic Group Access to Finance

## Focus on the COVID-19 crisis

### Coronavirus response in relation to industrial clusters

The European Cluster Collaboration Platform (ECCP), managed by the Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs, launched the 'COVID-19 industrial clusters response portal' to help address the coronavirus outbreak.

The portal supports the efforts of industrial clusters by facilitating interaction within the industrial cluster community (companies, research organisations, makers, authorities). This enables fast and direct responses between industrial cluster actors. The portal serves as a hub that provides

- reliable information for industry (especially industrial clusters) on actions and decisions of the European Commission and EU countries that impact the internal market
- an open discussion forum where actors can share their experiences, solutions, requests and questions

[COVID-19 industrial clusters response portal](#)

### What is on the portal?

- [The European observatory for clusters and industrial change](#) – providing guidance through information, mapping tools and analysis of EU clusters and cluster policy to facilitate evidence-based policy-making
- [Cluster excellence](#) – supporting partnerships and ClusterXchange benchmarking, training and capacity-building for cluster organisations
- [Cluster internationalisation](#) – reinforcing cross-border collaboration between European clusters for joint internationalisation and improved SME access to third markets
- [Clusters and industrial value chains](#) – supporting cross-sectoral and cross-regional collaboration and innovation to develop new industrial value chains

These EU cluster initiatives were launched under the COSME and Horizon2020 programmes to support SME innovation and growth.


The expert group on clusters is developing recommendations for the next generation for joint cluster initiatives under the single market programme 2021-2027.





# Thematic Group Access to Finance



## Focus on the COVID-19 crisis



**EUROPEAN  
CLUSTER COLLABORATION  
PLATFORM**  
.eu

Login

Search...



HOME ▾ ORGANISATIONS ▾ STRATEGIC PARTNERSHIPS ▾ EVENTS ▾ INTERNATIONAL COOPERATION ▾ PARTNER SEARCH EU INITIATIVES ▾ NETWORKS ▾ ACHIEVEMENTS ▾

Home > Forums > COVID-19 Response Forum

## COVID-19 Response Forum

COVID-19  
INDUSTRIAL CLUSTERS RESPONSE PORTAL

**CONNECT! SOLVE! SAVE!**



EUROPEAN  
CLUSTER COLLABORATION  
PLATFORM  
.eu

Join the Community or  
Subscribe for Newsletter

een.ec.europa.eu



**inHouse**  
AZIENDA SPECIALE  
Camera di Commercio Genova



# Thematic Group Access to Finance

## Focus on the COVID-19 crisis



[European Commission](#) > [EASME](#) > [LIFE](#) > [Calls for proposals](#)

## Calls for proposals

### PAGE CONTENT

**New features relating to the COVID-19 pandemic**

**2020 LIFE calls for proposals**

**Environment sub-programme**

**Climate action sub-**

**2020 CALL FOR PROPOSALS:  
NEW FEATURES RELATING TO THE COVID-19 PANDEMIC**

#CORONAVIRUS



### New features relating to the COVID-19 pandemic

[een.ec.europa.eu](http://een.ec.europa.eu)



**inHouse**  
AZIENDA SPECIALE  
Camera di Commercio Genova



# Thematic Group Access to Finance Focus on the COVID-19 crisis

[https://ec.europa.eu/info/sites/info/files/research\\_and\\_innovation/research\\_by\\_area/documents/ec\\_rtd\\_era-vs-corona\\_0.pdf](https://ec.europa.eu/info/sites/info/files/research_and_innovation/research_by_area/documents/ec_rtd_era-vs-corona_0.pdf)

The screenshot shows the homepage of the #EUvsVirus Pan-European Hackathon. The header features the hashtag #EUvsVirus and the text 'Pan-European Hackathon' on the left, and navigation links for Hackathon, Challenges, Agenda, Resources, Press, Team, and FAQ on the right. Social media icons for Twitter, Facebook, and LinkedIn are also present. The main banner has a blue background with a white virus-like graphic and the text 'challenge' and 'can you hack it?'. The European Commission logo is on the right. Below the banner, a text block describes the hackathon: 'The European Commission, in close collaboration with EU member states, will host a pan-European hackathon to connect civil society, innovators, partners and buyers across Europe to develop innovative solutions to overcome coronavirus-related challenges.' It includes the call to action 'Now is your chance to help tackle coronavirus!' and the dates 'When? 24, 25 and 26 April'. A countdown timer shows '00 Days 01 Hours 18 Minutes 36 Seconds until registration opens'. A note states 'Challenges to be hacked, and the opening of registration to hack the challenges, will be announced soon. Watch this space!'. A yellow button at the bottom says 'Register soon'. On the right, there is a photo of a building with a large European Union flag flying from a balcony, with the hashtag #EUvsVirus and 'Pan-European Hackathon' overlaid.

#EUvsVirus  
Pan-European Hackathon

Hackathon Challenges Agenda Resources Press Team FAQ

challenge

can you hack it?

European Commission

#EUvsVirus  
Pan-European Hackathon

The European Commission, in close collaboration with EU member states, will host a pan-European hackathon to connect civil society, innovators, partners and buyers across Europe to develop innovative solutions to overcome coronavirus-related challenges.

Now is your chance to help tackle coronavirus!

**When? 24, 25 and 26 April**

00 Days 01 Hours 18 Minutes 36 Seconds until registration opens

Challenges to be hacked, and the opening of registration to hack the challenges, will be announced soon. Watch this space!

Register soon

een.ec.europa.eu

# Contact

Raffaella BRUZZONE

CCI Genova, InHouse Agency

Tel.: + 39 010 24852207

E-mail: [raffaella.bruzzo@ge.camcom.it](mailto:raffaella.bruzzo@ge.camcom.it)

Follow us at

Visit [een.ec.europa.eu](http://een.ec.europa.eu)  
to find the Network near you

[een.ec.europa.eu](http://een.ec.europa.eu)

