

Who is eligible for EU funding?

Funding is available for start-ups, entrepreneurs and companies of any size or sector.

**What type of financing is available?**

A wide range of financing is available: Loans, guarantees, equity funding and other.

**What are the benefits of EU co-financing?**

Easier access to financing with extra advantages such as reduced interest rates or less collateral requirements.



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www.access2finance.eu

The **Access to finance webportal** helps you to finance your projects with EU funds. It is easy, complete and up-to-date.

One website with access to over €100 billion of finance from various EU programmes:

COSME Programme

- Guarantees to *small and medium-sized enterprises* for loans mainly up to €150,000
- Equity (*growth and expansion stage*)

InnovFin Programme (Horizon 2020)

- Loans and guarantees to *innovative businesses*
- Financing of *research & development* projects
- Equity (*early and start-up phase*)

Programme for Employment and Social Innovation (EaSI)

- *Microloans* up to €25,000 to micro-enterprises and to vulnerable persons who wish to set up or develop a micro-company
- Equity up to €500,000 to *social enterprises*

European Structural and Investment Funds (ESI funds)

- *Loans, guarantees, equity* financing or grants to businesses. Support is provided from multi-annual programmes co-financed by the EU.

**Do you need further advice free of charge?**

You can also **contact** one of our 600 **Enterprise Europe Network** offices where experts can help you find international business partners, give advice on EU law and guidance on how to access EU funding. Find your local branch here: <http://een.ec.europa.eu/>



Business Support on Your Doorstep



How to get EU Finance

Finance your projects with
Funds from the European Union



Simple access to EU Finance

The European Union supports entrepreneurs and businesses with a wide range of EU programmes providing financing through local financial institutions. Every year the EU supports more than 200.000 businesses. It is **simple to find EU finance** for your projects.



Learn more about how to access EU finance by scanning this code

Apply for EU Finance in 3 easy steps



How it works

The **decision** to provide EU financing will be **made by the local financial institution** such as banks, guarantee societies or equity investors. Thanks to the EU support the local financial institutions can provide additional financing to businesses.

The exact financing conditions – the amount, duration, interest rates and fees – are determined by these financial institutions. **Contact one of over 1000 financial institutions** to find out more.

Your right for credit feedback

You have a right to get feedback from credit institutions on their credit decision. This can help you understand your financial position and improve your chances to obtain financing in the future. Use your right and refer to Article 431 of the EU Capital Requirements Regulation 2013.*

How can I get direct EU grants?

EU provides also grants aimed at specific policy objectives like research or education. Some of these can be relevant for businesses. All grants are accessed through **calls for proposals** at specified times. More information: www.access2finance.eu

*The regulation prescribes that credit institutions shall "explain their rating decisions to SMEs and other corporate applicants for loans, providing an explanation in writing when asked."