

## Digital Single Market

# Q&A for entrepreneurs - capital

Team responsible

[DG CONNECT](#) [1]

The EU provides funding to help innovative web and ICT businesses develop in Europe.

[.collapse">"I haven't applied for EU funding before, where should I start?"](#)

There are various resources available to help you understand what EU support may be available to help your business. The [European Small Business Portal](#) [2] is a hub for information on EU support for small businesses, offering a large amount of information on capital, loans, and bank guarantees for growing companies.

Details of all EU-supported finance available in your country and region can be found on the dedicated [Access to Finance](#) [3] site.

It is also worth contacting your local [Enterprise Europe Network partner](#) [4], who will be able to advise you on what EU-funded support you may be eligible for.

[.collapse">"What kind of funding is available for ICT and web entrepreneurs?"](#)

EU support for entrepreneurs and businesses comes in different forms – funds to help firms gain access to risk finance, targeted funding and grant programs for research and innovation. The European Commission will allocate funds mainly via the [European Investment Bank](#) [5] and the [European Investment Fund](#) [6]. These in turn fund financial intermediaries in the relevant countries, such as banks or venture capital funds, who then provide the finance to the innovative businesses. The majority of funds are dedicated to helping firms access loans, guarantees, or some form of equity investment.

[.collapse">"How can I access EU-supported loans, guarantees, or equity investments?"](#)

Details of all EU-supported finance available in your country and region can be found on the [Access to Finance](#) [3] site.

The majority of EU support is dedicated to helping firms gain access to risk finance through local financial intermediaries such as banks, venture capital funds etc. Although these funds are supported by the EU, the final decision on whether to grant the loan or financing will be made by these financial

intermediaries, as will the exact financing conditions.

[.collapse">"How can I access funds for research or innovation?"](#)

[Horizon 2020](#) [7] is the EU's dedicated programme for research and innovation. All applications for funding through the programme should be made through the [Horizon 2020 Participant Portal](#) [8]. The programme will run from 2014 until 2020.

[.collapse">"Are there specific grants available for ICT businesses?"](#)

Yes. As part of Horizon 2020, the [SME Instrument](#) [9] will provide at least 2.8 billion Euros over the period 2014-2020, to support innovative Small and Medium-sized Enterprises (SMEs). The [Open Disruptive Innovation \(ODI\)](#) [10] scheme represents the most significant part of this, focusing on innovative ICT SMEs that have the ability to disrupt existing markets. Applications for the scheme should be made through the [Horizon 2020 Participant Portal](#) [8].

[.collapse">"What other schemes are available to help me access finance?"](#)

The EU supports various schemes to help improve the chances of innovative ICT and web companies to access private investments. [EuroQuity](#) [11] is a web service designed to match innovative companies with potential partners and investors. With support from the European Commission the service is now available to companies from across Europe.

Information on more projects designed to help EU firms to access private investment can be found on the [EUHUB](#) [12]. EUHUB is a common platform with services from different EU-funded projects for ICT and web entrepreneurs.

[.collapse">"What type of projects are eligible for EU funding?"](#)

Within the [WP2014-15 Web Entrepreneurs Challenge](#) [13] - the type of projects as described in the objective calls are meant to create an environment in Europe that encourages more web entrepreneurs to start a business in Europe and scale it up. The eligible projects will gather entrepreneurs who use web and mobile technologies as main components in their innovation with a positive impact across the continuum of actors for entrepreneurship.

[.collapse">"How can I access EU finance in my country?"](#)

EU finance offers are accessible via the [Your Europe](#) [14] web site. Click on your country to locate banks or venture capital funds that provide finance supported by the EU.

[.collapse">" How can I find out about opportunities in new markets?"](#)

The [Enterprise Europe Network](#) [15] can help you to make the most of the European marketplace. Working through local business organisations, they can help develop business in new markets, source or license new technologies, and access EU finance and EU funding.

For more information you can be in touch with your [local contact point](#) [4].

## [.collapse">" How can I meet partners in other European countries?"](#)

There are various different EU funded projects to help you meet partners, investors, and clients from other EU countries.

[ACE](#) [16] can help your business to grow in another EU country with its targeted acceleration programme. They provide a [Social Platform](#) [17] where you can connect directly with investors, mentors, and other ICT start-ups from across Europe. They are also offering [targeted acceleration programmes](#) [18] to some of the top ICT start-ups in Europe.

[ATALANTA](#) [19] supports groups of leading accelerators to help them deliver cross border services to innovative entrepreneurs. The project can help link you with mentors, investors, and clients from across Europe.

## [.collapse">" How can the EU help me reach new investors from across Europe?"](#)

[OpenAxel](#) [20] and its Open Acceleration Community Portal can help put your start-up in contact with investors from other European countries. It is a way of finding new sources of funding as well as a way of promoting your start-up and your products.

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[2] [http://ec.europa.eu/small-business/index\\_en.htm](http://ec.europa.eu/small-business/index_en.htm)

[3] <http://europa.eu/youreurope/business/funding-grants/access-to-finance/>

[4] <http://een.ec.europa.eu/about/branches>

[5] <http://www.eib.org/>

[6] <http://www.eif.org/>

[7] <http://ec.europa.eu/programmes/horizon2020/en/what-horizon-2020>

[8] <http://ec.europa.eu/research/participants/portal/desktop/en/home.html>

[9] <http://ec.europa.eu/digital-single-market/en/sme-instrument-0>

[10] <https://ec.europa.eu/digital-single-market/en/open-disruptive-innovation-0>

[11] <https://www.euroquity.com/eu>

[12] <http://www.euhub.eu/>

[13] <https://ec.europa.eu/digital-single-market/en/news/wp2014-15-web-entrepreneurs-challenge>

[14] [http://europa.eu/youreurope/business/funding-grants/access-to-finance/index\\_en.htm](http://europa.eu/youreurope/business/funding-grants/access-to-finance/index_en.htm)

[15] <http://een.ec.europa.eu/>

[16] <http://www.europeanace.eu/>

[17] <http://www.europeanace.eu/index.php/about-us/services/social-platform>

[18] <http://www.europeanace.eu/index.php/competition>

[19] <http://www.atalantaproject.eu/>

[20] <http://www.openaxel.com/>