



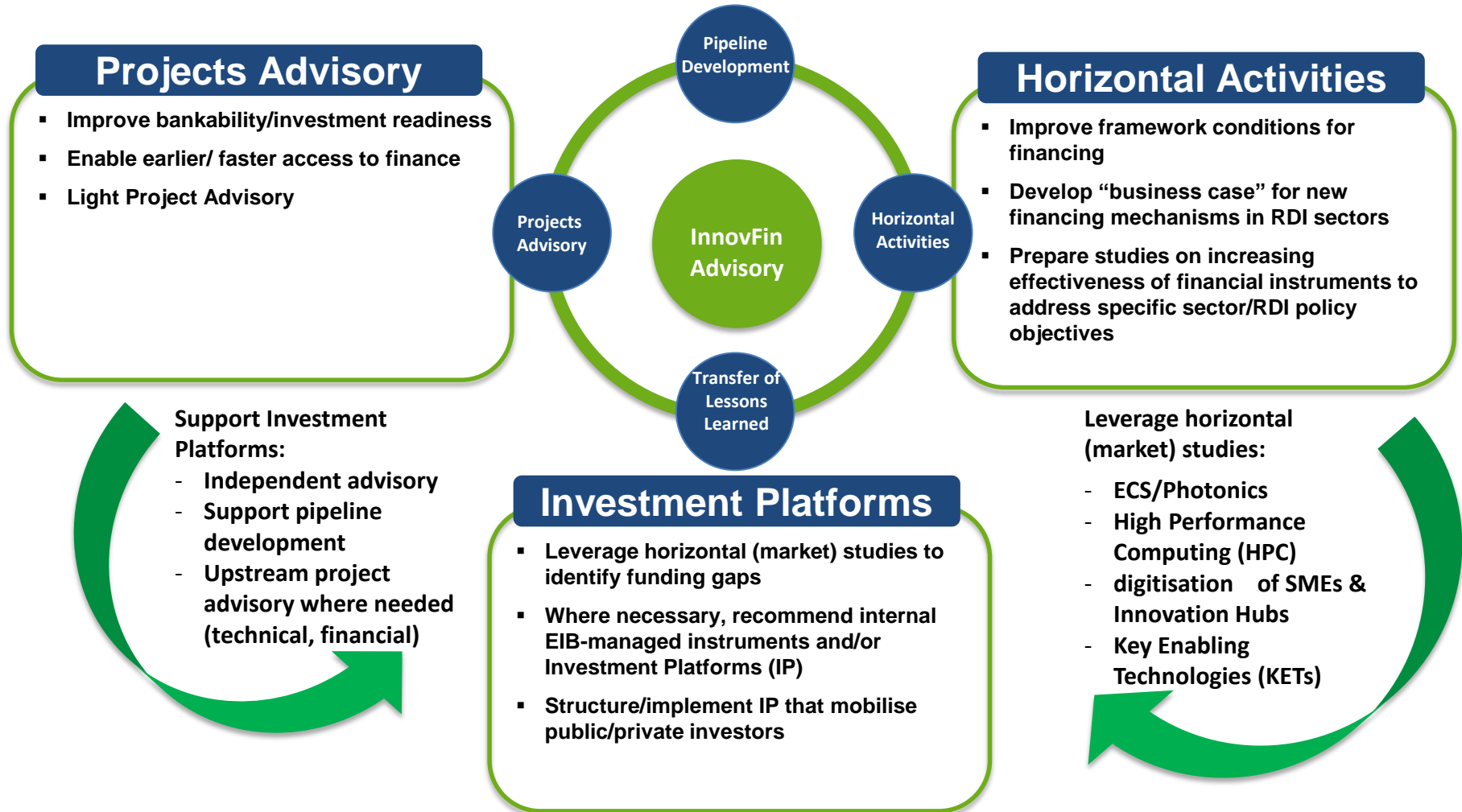
Digital Innovation Hubs – 1st Working Group Meeting

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IFA – What do we do?

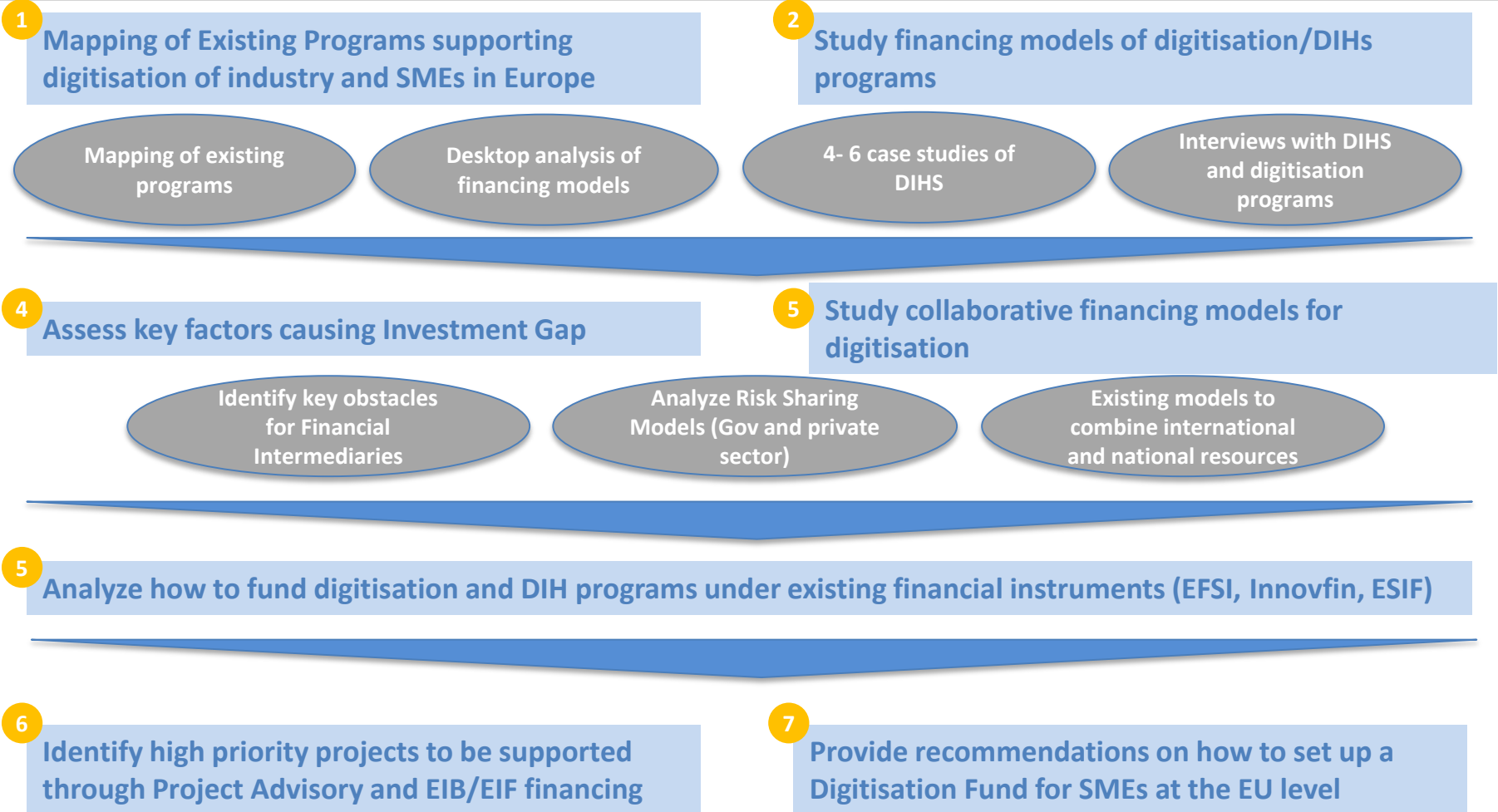


Access-to-Finance for digitisation of SMEs Study

The objective of the Study:

- Provide an overview about the current access-to-finance conditions, trends and challenges related to the financing of programs supporting the Digitisation of SMEs in key sectors of the European economy
 - Analyse access-to finance conditions for the financing of Digitisation programs, in particular for SMEs and the development of Digital Innovation Hubs
 - Identify principle national and European programs that support the Digitisation of SMEs in Europe and provide recommendations on how European programs can complement and strengthen existing national programs
 - Provide a set of policy relevant inputs and recommendations on how to set up financial instruments (such as digitisation fund) at EU level with possible co-financing with national or regional schemes/contributors (the concept of EFSI platforms)
 - Explore if there are collaborative funding models (involving public and private investors) that can improve financing conditions of DIHs
- Close collaboration with EC (DG Connect and DGRTD)

Digital Economy 3: Scope of work



 Proposed Activities

Next meeting - Food for thoughts

1. Can DIHs develop a revenue generating business model to attract repayable capital and reduce dependence from grants?
2. What is the potential role of DIHs in supporting SME to improve the access to finance of SMEs?
3. How to better integrate the DIHs services with financial products (beyond public grants)?
Partnership with lenders/banks? Direct lending from DIHs?
4. Where is the funding gap? Is in the adoption of digital technologies (such as ERP, e-commerce website, digital marketing, robot technologies, etc) by SMEs in traditional sectors (such as construction, agriculture, etc) or is in the development of new and innovative digital business models, digital products, digital services or digital processes by SMEs?

EIB Team

Shiva Dustdar

Head of Innovation Finance Advisory
Advisory Services Department



Phone: (+352) 4379 87316
eMail: s.dustdar@eib.org

European Investment Bank
100, boulevard Konrad Adenauer
L-2950 Luxembourg

Bjorn-Soren Gigler

Senior Advisor, Innovation Finance Advisory
Advisory Services



Phone: (+352) 4379 82275
eMail: b.gigler@eib.org

European Investment Bank
100, boulevard Konrad Adenauer
L-2950 Luxembourg

Alberto Casorati

Advisor, Innovation Finance Advisory
Advisory Services



Phone: (+352) 4379 83111
eMail: a.casorati@eib.org

European Investment Bank
100, boulevard Konrad Adenauer
L-2950 Luxembourg

Arnold Verbeek

Senior Advisor, Innovation Finance Advisory
Advisory Services



Phone: (+352) 4379 82029
eMail: a.verbeek@eib.org

European Investment Bank
100, boulevard Konrad Adenauer
L-2950 Luxembourg