



**European Commission**  
Enterprise & Industry Directorate General

# **European Union Support Programmes for SMEs**

**An overview of the main funding opportunities  
available to European SMEs**

November 2008

# Introduction

The European Union provides **support to European small and medium-sized enterprises** (SMEs). This is available in **different forms** such as grants, loans and, in some cases, guarantees. Support is available either directly or through programmes managed at national or regional level, such as the European Union's Structural Funds. SMEs can also benefit from a series of non-financial assistance measures in the form of programmes and business support services.

This guide aims to present the European programmes available to SMEs and contains brief information as well as the main web sites for each programme. Please note that the guide is not exhaustive.

The assistance schemes have been divided into the following **four categories**:

## 1. Thematic funding opportunities

This funding is mostly thematic with specific objectives - environment, research, education - designed and implemented by various Departments of the European Commission. SMEs or other organisations can usually apply directly for the programmes, generally on condition that they present sustainable, value-added and trans-national projects. Depending on the programme, applicants can also include industrial groupings, business associations, business support providers and/or consultants.

Co-funding is the general rule: the support of the European Union usually consists of subsidies which only cover part of the costs of a project.

## 2. Structural funds

The Structural Funds (European Regional Development Fund [ERDF] and European Social Fund [ESF]) are the largest Community funding instruments benefiting SMEs, through the different thematic programmes and community initiatives implemented in the regions. The beneficiaries of structural funds receive a direct contribution to finance their projects.

Note that the programmes are managed and the projects selected at national and regional level.

## 3. Financial instruments

Most of the financial instruments are only available indirectly, via national financial intermediaries. Many of them are managed by the European Investment Fund.

## 4. Support for the internationalisation of SMEs

These generally consist of assistance to intermediary organisations and/or public authorities in the field of internationalisation, in order to help SMEs to access markets outside the EU.

## 5. Where can I get help locally?

Information on the Enterprise Europe Network, which offers business support in the Member States.

 = More information

# 1. Funding opportunities

## Environment, energy and transport

### ✓ LIFE +

This programme is divided into three strands:

- Nature and Biodiversity
- Environment Policy and Governance
- Information and Communication

The budget foreseen for LIFE+ is €2.1 billion for the period 2007-2013. SMEs may be able to access LIFE+ funds, both from the part managed centrally by the European Commission and from that managed by national agencies.

Further details: <http://ec.europa.eu/environment/life/funding/lifeplus.htm>



For other environment-related sources of funding, please refer to the web pages of the Environment Directorate-General: [http://ec.europa.eu/environment/funding/intro\\_en.htm](http://ec.europa.eu/environment/funding/intro_en.htm)

### ✓ Competitiveness and Innovation Framework Programme (CIP)

The “Competitiveness and Innovation Framework Programme” (CIP) is a coherent and integrated response to the objectives of the renewed Lisbon strategy for growth and jobs. Running from 2007 to 2013, it has a budget of approximately €3.6 billion.

As regards environment and energy concerns, the CIP comprises:

- a) an Entrepreneurship and Innovation Programme (EIP) with an eco-innovation part, to which approximately €430 million has been allocated. The aim is to tap the full potential of environmental technologies to protect the environment, while contributing to competitiveness and economic growth;
- b) an Intelligent Energy Europe Programme (IEE) to which approximately €727 million has been allocated. The Intelligent Energy-Europe Programme includes actions to increase the uptake and demand for energy efficiency, to promote renewable energy sources and energy diversification, and to stimulate the diversification of fuels and energy efficiency in transport.

Further details: [http://ec.europa.eu/cip/index\\_en.htm](http://ec.europa.eu/cip/index_en.htm)

### ✓ **Marco Polo II (2007-2013)**

The Marco Polo Programme aims to reduce road congestion, to improve the environmental performance of the freight transport system within the Community and to enhance intermodality, thereby contributing to an efficient and sustainable transport system. To achieve this objective, the Programme support actions in freight transport, logistics and other relevant markets, including motorways of the sea and traffic avoidance measures. The programme has a budget of €450 million for the period 2007-2013.

Further details: [http://ec.europa.eu/transport/marcopolo/index\\_en.htm](http://ec.europa.eu/transport/marcopolo/index_en.htm)



For more information on European Energy and Transport policy, please consult the web site of the Energy and Transport Directorate-General:

[http://ec.europa.eu/dgs/energy\\_transport/index\\_en.html](http://ec.europa.eu/dgs/energy_transport/index_en.html)

## Innovation and Research

### ✓ The Seventh Framework Programme for Research and Technological Development (2007-2013)

The 7<sup>th</sup> Framework Programme for research and technological development (FP7) pays special attention to the SMEs through its different programmes: “Co-operation” (circa €32.3 billion), “Ideas” (circa €7.5 billion), “People” (circa €4.7 billion) and “Capacities” (circa €4 billion).

Promoting SME participation in the “Co-operation” programme	SMEs are actively encouraged to participate in all research actions. The involvement of SMEs in Joint Technology Initiatives (JTIs) is also encouraged wherever such activity is considered appropriate.
"Ideas" programme open to SMEs	Just like any other organisation, research teams from SMEs can compete on the basis of excellence.
Human potential in research and technology in the “People” programme	Greater attention is directed towards encouraging increased SME participation under “Industry-academia partnerships and pathways”.
“Research for the benefit of SMEs” in the “Capacities” programme	“Research for the benefit of SMEs” aims to strengthen the innovative capacity of European SMEs and their contribution to the development of new technology-based products and markets. The indicative budget for the SME specific actions is circa €1.3 billion.

Further details: <http://cordis.europa.eu/fp7>



For more information on European Research and Development policy, please consult the web site of the Research and Development Directorate-General:

[http://ec.europa.eu/research/index\\_en.cfm](http://ec.europa.eu/research/index_en.cfm)

Community Research and Development Information Service, **CORDIS:** <http://cordis.europa.eu>

SME Techweb is the European Commission’ research portal for SMEs , providing information and resources for technology-oriented SMEs wanting to apply for research funding through the European Union’s 7<sup>th</sup> Research Framework Programme: [http://ec.europa.eu/research/sme-techweb/index\\_en.cfm](http://ec.europa.eu/research/sme-techweb/index_en.cfm).

The Research and Development Directorate-General’s research enquiry service: <http://ec.europa.eu/research/index.cfm?pg=enquiries>



A list of **SME National Contact Points** (NCPs) for FP7 is available. The European Commission supports this network to provide practical information, assistance and training to potential participants and contractors.

Further details: [http://ec.europa.eu/research/sme-techweb/index\\_en.cfm?pg=support](http://ec.europa.eu/research/sme-techweb/index_en.cfm?pg=support)

### ✓ **Competitiveness and Innovation Framework Programme (CIP)**

The “Competitiveness and Innovation Framework Programme” (CIP) is a coherent and integrated response to the objectives of the renewed Lisbon strategy for growth and jobs. Running from 2007 to 2013, it has a budget of approximately €3.6 billion.

As regards innovation and information technologies, the CIP comprises two main strands:

a) the Entrepreneurship and Innovation Programme (EIP) aims to improve the conditions for innovation, such as exchanges of best practices between Member States and actions to improve, encourage and promote innovation in enterprises. It supports actions fostering sector-specific innovation, clusters, public-private innovation partnerships and the application of innovation management.

b) the ICT Policy Support Programme to which approximately €728 million has been allocated. The ICT programme aims to stimulate the new converging markets for electronic networks and services, media content and digital technologies. It also supports the modernisation of public sector services that will raise productivity and improve services.

Further details: [http://ec.europa.eu/cip/index\\_en.htm](http://ec.europa.eu/cip/index_en.htm)



For information on other programmes and initiatives contributing to the development of the Information Society, please consult the web site of the Directorate-General for the Information Society: [http://europa.eu.int/information\\_society/index\\_en.htm](http://europa.eu.int/information_society/index_en.htm)



### **EUREKA – A Network for market oriented R&D**

Eureka is a pan-European network for market-oriented, industrial R&D organisations, which supports the competitiveness of European companies by creating links and networks of innovation throughout 36 countries. EUREKA offers project partners rapid access to a wealth of knowledge, skills and expertise across Europe and facilitates access to national public and private funding schemes.

Further details: <http://www.eureka.be>

## Education and training

### ✓ Integrated Action Programme in Lifelong Learning

The Integrated Action Programme in Lifelong Learning for the 2007-2013 period covers four specific programmes: COMENIUS for general education activities concerning schools up to the end of the upper secondary level; ERASMUS for education and advanced training activities at a higher education level; LEONARDO DA VINCI for all other aspects of vocational education and training; and GRUNDTVIG for adult education. The LEONARDO DA VINCI programme is of most direct relevance to enterprises, since it supports innovative trans-national initiatives for promoting the knowledge, aptitudes and skills necessary for successful integration into working life and the full exercise of citizenship.

Further details: [http://ec.europa.eu/education/lifelong-learning-programme/doc78\\_en.htm](http://ec.europa.eu/education/lifelong-learning-programme/doc78_en.htm)

## Culture and media

### ✓ CULTURE 2007-2013

The programme CULTURE 2007-2013 provides grants to cultural co-operation projects in all artistic and cultural fields (performing arts, plastic and visual arts, literature, heritage, cultural history, etc.). It has a budget of €400 million for projects and initiatives to celebrate Europe's cultural diversity and shared cultural heritage through the development of cross-border co-operation between cultural operators and institutions. It has three main objectives: to promote cross-border mobility of those working in the cultural sector; encourage the transnational circulation of cultural and artistic output; and foster intercultural dialogue.

Further details: [http://ec.europa.eu/culture/our-programmes-and-actions/doc411\\_en.htm](http://ec.europa.eu/culture/our-programmes-and-actions/doc411_en.htm)



The "Funding Programmes" page on the website of the Directorate-General for Education and Culture's offers an overview of all current calls for proposals:

[http://ec.europa.eu/education/programmes/calls/callg\\_en.html](http://ec.europa.eu/education/programmes/calls/callg_en.html)

### ✓ MEDIA 2007-2013

This programme has a budget of €755 million over the period 2007-2013 and deals with the training of media professionals; the development of production projects and companies; the distribution and promotion of cinematographic works and audiovisual programmes and the support for cinematographic festivals. It provides grants to SMEs which are active in these areas.

Further details: [http://ec.europa.eu/information\\_society/media/index\\_en.htm](http://ec.europa.eu/information_society/media/index_en.htm)

## Employment issues

### ✓ Information, consultation and social dialogue

A specific budget heading is foreseen for the co-funding of measures that promote European works councils, employee involvement in both the European Company and European Cooperative Society, informing and consulting employees in the European Community, and cross-border mergers of limited liability companies.

Further details: [http://ec.europa.eu/employment\\_social/labour\\_law/budget\\_en.htm](http://ec.europa.eu/employment_social/labour_law/budget_en.htm) and [http://ec.europa.eu/employment\\_social/social\\_dialogue/grants\\_en.htm](http://ec.europa.eu/employment_social/social_dialogue/grants_en.htm)

### ✓ Health and safety at work

The **European Agency for Safety and Health at Work** supports actions to help SMEs raise their health and safety standards.

Further details: <http://sme.osha.eu.int/>

## 2. Structural Funds

Structural Funds are designed to help reduce disparities in the development of regions, and to promote economic and social cohesion within the European Union. The European Commission therefore co-finances regional projects in the Member States. Nevertheless, it is important to stress the fact that direct aid to SMEs to co-finance their investments is only possible in the economically less developed regions (the co-called “convergence” regions). In other regions, priority has been given to actions having a high leverage effect (e.g. entrepreneurship training, support services, business incubators, technology transfer mechanisms, networking, etc.), as opposed to direct aid to individual SMEs.



***Please note that the programmes are managed and the projects selected at national and/or regional level.***

### ✓ European Regional Development Fund

For the period 2007-2013 the strategy and resources of cohesion policy (European Regional Development Fund [ERDF], European Social Fund [ESF] and European Cohesion Fund) are grouped into three priority objectives, with a total allocation of € 308 billion:

- Convergence: speed up the economic convergence of the less developed regions (81.54% of the budget);
- Regional competitiveness and employment: strengthen regional competitiveness and attractiveness and help workers and companies to adapt themselves to economic changes (15.94% of the budget);
- European territorial co-operation: strengthen cross-border, transnational and interregional co-operation (2.52% of the budget).

The ERDF is the largest Community financial instrument benefiting SMEs. Its aim is to reduce disparities in the development of regions and to support social and economic cohesion within the European Union. In order to strengthen the creation and competitiveness of SMEs, the ERDF co-finances activities in a broad range of areas:

1. entrepreneurship, innovation and competitiveness of SME (for example entrepreneurial mentoring, innovative technologies and management systems in SMEs, eco-innovation, better use of ICT);
2. improving the regional and local environment for SMEs (for example access to capital for SMEs in the start-up and growth phase, business infrastructure and support services for SMEs, regional and local RTD and innovation capacities, business co-operation and innovation capacities);
3. interregional and cross-border co-operation of SMEs;
4. investment in human resources (along with funding from the European Social Fund).

Unlike many other EU funding sources, ERDF programmes are not directly managed by the Commission but by national and regional authorities. These are also contact points for funding applications and project selection.

Further details: [http://ec.europa.eu/regional\\_policy/funds/feder/index\\_en.htm](http://ec.europa.eu/regional_policy/funds/feder/index_en.htm)



The web site of the Directorate-General for Regional Policy provides information on the European Union's action in support of regional development:

[http://ec.europa.eu/regional\\_policy/index\\_en.htm](http://ec.europa.eu/regional_policy/index_en.htm)

This includes:

- a list of the managing authorities of structural funds in every region:

[http://ec.europa.eu/regional\\_policy/manage/authority/authority\\_en.cfm](http://ec.europa.eu/regional_policy/manage/authority/authority_en.cfm)

- a summary of the programmes available in every region:

[http://ec.europa.eu/regional\\_policy/country/prordn/index\\_en.cfm](http://ec.europa.eu/regional_policy/country/prordn/index_en.cfm)

### ✓ **European Social Fund**

For the period 2007-2013, the European Social Fund provides support for anticipating and managing economic and social change, with a number of opportunities for supporting SMEs. The four key areas for action under the “Regional competitiveness and employment” objective are:

1. increasing adaptability of workers and enterprises;
2. enhancing access to employment and participation in the labour market;
3. reinforcing social inclusion by combating discrimination and facilitating access to the labour market for disadvantaged people;
4. promoting partnership for reform in the fields of employment and inclusion.

In the least prosperous regions, the Fund concentrates on promoting structural adjustment, growth and job creation. To this end, under the “Convergence” objective, the ESF also supports:

1. efforts to expand and improve investment in human capital, in particular by improving education and training systems;
2. actions aimed at developing institutional capacity and the efficiency of public administrations, at national, regional and local level.

Further details: [http://ec.europa.eu/employment\\_social/esf](http://ec.europa.eu/employment_social/esf)

## ✓ Rural Development Fund

The Rural Development Fund for the period 2007-2013 focuses on three thematic axes: improving competitiveness for farming and forestry; environment and countryside; improving quality of life and diversification of the rural economy. A fourth axis also introduces possibilities for locally based bottom-up approaches to rural development.

For each set of priorities, Member States prepare national rural development strategies on the basis of the following six community strategic guidelines:

1. improving the competitiveness of the agricultural and forestry sectors;
2. improving the environment and the countryside;
3. improving the quality of life in rural areas and encouraging diversification;
4. building Local Capacity for Employment and Diversification;
5. translating priorities into programmes;
6. complementarity between Community Instruments.

Further details: [http://ec.europa.eu/agriculture/rurdev/index\\_en.htm](http://ec.europa.eu/agriculture/rurdev/index_en.htm)

## ✓ Joint European Resources for Micro and Medium Enterprises (JEREMIE)

JEREMIE is a joint initiative of the European Commission and the European Investment Fund with the European Investment Bank. It aims improve access to finance for micro to medium-sized enterprises and in particular the supply of micro-credit, venture capital finance or guarantees and other forms of innovative financing. Special emphasis will be given to supporting start-ups, technology transfer, technology and innovation funds and micro-credit. JEREMIE will be managed as an integral part of European Regional Development Fund programmes, and projects will be selected at the relevant national and regional level.

Further details: <http://www.eif.org/jeremie/> and [http://ec.europa.eu/regional\\_policy/funds/2007/jjj/jeremie\\_en.htm](http://ec.europa.eu/regional_policy/funds/2007/jjj/jeremie_en.htm)

## ✓ Joint Action to Support Micro-finance Institutions in Europe - JASMINE

JASMINE is a joint initiative of the European Commission and the European Investment Fund together with the European Investment Bank, and complements the JEREMIE initiative. It aims to develop the supply of micro-credit in Europe by means of two main actions: by providing technical assistance to micro-finance institutions in order to help them to be credible financial intermediaries and to obtain capital more easily; and by financing the activities of non-bank financial institutions to enable them to make a higher number of loans. The aim of the programme is to improve the access to finance of small businesses, unemployed people, or people not currently in employment who would like to become self-employed but who are unable to access traditional banking services. This programme will begin in 2009 with a three-year pilot phase, with an initial capital of €50 million.

Further details: [http://ec.europa.eu/regional\\_policy/funds/2007/jjj/micro\\_en.htm](http://ec.europa.eu/regional_policy/funds/2007/jjj/micro_en.htm)

### 3. Financial instruments



*Note that these schemes do not provide direct funding to SMEs, but are usually processed through financial intermediaries such as banks, credit institutions or investment funds. They are intended to increase the volume of credit available to SMEs and to encourage these intermediaries to develop their SME lending capacity.*

#### ✓ Competitiveness and Innovation Framework Programme (CIP)

Under the Competitiveness and Innovation Framework Programme (CIP), €1130 million has been allocated for **financial instruments** for the period 2007-2013. These are organised under three schemes, which are managed on behalf of the European Commission by the European Investment Fund (EIF):

1. The High Growth and Innovative SME Facility (GIF) aims to increase the supply of equity for innovative SMEs both in their early stages (GIF1) and in the expansion phase (GIF2). GIF shares risk and reward with private equity investors, providing important leverage for the supply of equity to innovative companies.
2. The SME Guarantee Facility provides additional guarantees to guarantee schemes, in order to increase the supply of debt finance to SMEs. It concentrates on addressing market failures in four areas:
  - (i) access to loans (or loan substitutes such as leasing) by SMEs with growth potential;
  - (ii) provision of microcredit;
  - (iii) access to equity or quasi-equity;
  - (iv) securitisation.
3. A Capacity Building Scheme supports the capacity of financial intermediaries in some Member States.

Further details: [http://ec.europa.eu/cip/index\\_en.htm](http://ec.europa.eu/cip/index_en.htm) and <http://www.eif.org/>

#### ✓ European Investment Fund (EIF) own investments

The EIF's activity is based on two instruments:

- EIF's **venture capital instruments** consist of capital investments in venture capital funds and business incubators that support SMEs, particularly those that are newly created and technology-oriented.
- EIF's **guarantee instruments** consist of providing guarantees to financial institutions that cover credits to SMEs.

Further details: <http://www.eif.org/>

### ✓ **European Investment Bank (EIB) loans**

For the period of 2008-2009, the EIB has reserved €15 billion for loans to SMEs, as part of an overall package of €30 billion for the period 2008-2011.

These loans will be delivered via intermediaries such as commercial banks. They are targeted at tangible or intangible investments by SMEs as well as increasing their working capital. The duration of the loans will be between 2 and 12 years, with a maximum amount of €12.5 million per loan.

Further details: [www.eib.org](http://www.eib.org) and <http://www.eib.org/about/news/eib-loan-for-smes.htm>.

For a list of the financial intermediaries in each country:

<http://www.eib.org/about/news/the-intermediary-banks-and-financing-institutions-for-credit-lines.htm>

## 4. Support for the internationalisation of SMEs



*Note that a number of these schemes do not provide direct funding to SMEs, but are directed at intermediaries and/or public authorities. Support is therefore often indirect.*

### ✓ AL-Invest IV

<b>DURATION</b>	<b>2009-2012</b>
<b>Countries</b>	<b>Latin America</b>
<b>Objectives</b>	A network of operators from Europe and Latin America co-operate on organising meetings between companies active in the same sector on both sides of the Atlantic. Participants receive a programme of face-to-face meetings specially arranged for them according to their profiles and products.
<b>Type of support</b>	Funding is for non-profit organisations such as chambers of commerce to hold matching events to facilitate co-operation. Companies may benefit from participating directly in events. Organisation costs are covered by the Commission.
<b>Website</b>	<a href="http://ec.europa.eu/europeaid/where/latin-america/regional-cooperation/al-invest/index_en.htm">http://ec.europa.eu/europeaid/where/latin-america/regional-cooperation/al-invest/index_en.htm</a>

### ✓ PROINVEST

<b>DURATION</b>	<b>2002-2008</b>
<b>Countries</b>	<b>Africa, Caribbean and Pacific</b>
<b>Objectives</b>	PROINVEST facilitates investment and technology transfer in enterprises from key economic growth sectors in ACP countries. This programme aims to support intermediary organisations and professional associations and to develop North-South and South-South partnerships between enterprises.
<b>Type of support</b>	This programme provides both direct and indirect funding to SMEs: indirect support by organising matching-events to facilitate co-operation between enterprises as well as direct grants and technical assistance to ACP/EU companies.
<b>Website</b>	<a href="http://www.proinvest-eu.org/page.asp?id=378">http://www.proinvest-eu.org/page.asp?id=378</a>

### ✓ EU Gateway Programme

<b>DURATION</b>	<b>2008-2015</b>
<b>Countries</b>	<b>Japan and Korea</b>
<b>Objectives</b>	Introduction of European products onto the Japanese and Korean markets, complementing and adding value to export promotion activities undertaken by individual EU Member States in the EU industrial sectors that are considered to have high potential in Japan and/or Korea (healthcare & medical technologies, construction & building technologies, information and communication technologies, environmental and energy-related technologies, interior design, fashion design).
<b>Type of support</b>	Indirect support is given through the organisation of trade missions in order to facilitate co-operation, accompanied by specific logistic assistance to participating SMEs.
<b>Website</b>	<a href="http://www.eu-gateway.eu">http://www.eu-gateway.eu</a>

### ✓ EU-Japan Industrial Cooperation Programmes

<b>DURATION</b>	<b>Annual programmes – ongoing</b>
<b>Countries</b>	<b>Japan</b>
<b>Objectives</b>	The H RTP programme aims to help managers of European SMEs closely involved in their companies' relations with Japan to approach the Japanese market. The five-week period spent in Japan includes a study of Japanese language and culture, targeted lectures and seminars, and company visits. The DBP (Distribution & Business Practices) programme is a 5/8-day mission in Japan helping European companies to gain a practical understanding of the Japanese distribution system. The FDI (Foreign Direct Investment) programme is a 5-day mission in Japan providing EU participants with a hands-on understanding of how EU firms can benefit from Japan's FDI policy for starting or growing business in Japan by acquiring local assets. All programmes are open to companies of all sizes, including SMEs.
<b>Type of support</b>	Indirect support is given through the organisation of the training programmes, which is free and includes a scholarship for participants from SMEs.
<b>Website</b>	<a href="http://www.eu-japan.eu/global/business-training.html">http://www.eu-japan.eu/global/business-training.html</a>

## ✓ Executive Training Program (ETP): Japan and Korea

<b>DURATION</b>	<b>On-going</b>
<b>Countries</b>	<b>Japan and Korea</b>
<b>Objectives</b>	The aim of the ETP is to help European company managers to approach the Japanese and Korean markets. The training programme, which takes place in the country, is a combination of language courses, seminars on the business environment and first-hand experience of working in local companies. Any EU company active in or exporting to Japan/Korea, or with a clear and demonstrable export or investment strategy towards those countries, can sponsor a candidate.
<b>Type of support</b>	Indirect support is given through the organisation of the training programme, which is free and includes a scholarship for participants.
<b>Website</b>	<a href="http://www.etp.org/">http://www.etp.org/</a>



For information on opportunities in other geographical areas and countries, see the website of EuropeAid, the co-operation Office of the European Union:

[http://ec.europa.eu/europeaid/index\\_en.htm](http://ec.europa.eu/europeaid/index_en.htm)



### **Calls for proposals**

**EuropeAid**, the Co-operation Office of the European Union, publishes **tender and calls for proposals** on its web site for external relations programmes (PHARE, ISPA, SAPARD, MEDA, ALA...), for some of which SMEs may apply.

Further details: <https://webgate.ec.europa.eu/europeaid/online-services/index.cfm?do=publi.welcome>

## 5. Where to find help locally



### Enterprise Europe Network

The Enterprise Europe Network is the largest European business support and innovation network providing integrated high quality services for the benefit of SMEs. The network's mission is to provide integrated information, business co-operation, innovation and technology transfer services in support of small businesses and innovative SMEs.

One of the network's core activities is informing enterprises about EU matters and providing feedback from SMEs to the Commission to ensure that future legislation responds to SME needs. Network members have expertise in areas of specific interest to companies such as: public procurement, business co-operation, financing, innovation, technology transfer, market research and European legislation. Network members also help companies to apply for Commission projects and fulfil administrative formalities. They have direct access to the European Commission and are supported by dedicated staff in the Executive Agency for Competitiveness and Innovation in Brussels, assisting them in answering the most complex questions.

Information is also provided to companies through awareness-raising activities (participation in fairs, organisation of seminars, lectures, workshops...) and a range of publications offered in local languages (guides, newsletters, websites...).

The Enterprise Europe Network also supports innovation by providing brokerage services for technology and knowledge transfer. It also supports partnership-building activities between all kinds of innovation actors and it is engaged in disseminating information related to innovation issues and in exploiting research-based technologies.

Regardless of what stage of a business cycle a company is in or what level of familiarity it has with European affairs, the Enterprise Europe Network can help. It helps companies to take advantage of business opportunities and can expose them to European and international markets through its partners in more than 40 countries. The Enterprise Europe network has over 500 offices spread across Europe and in Third Countries. These include all EU Member States, Candidate Countries, Associated Countries to the Competitiveness and Innovation Programme, members of the European Economic Area, and European Neighbourhood Policy countries. etc

Further details: <http://ec.europa.eu/enterprise-europe-network>



## Other sources of information

**Directorate-General Enterprise and Industry** – European Commission:

[http://ec.europa.eu/enterprise/index\\_en.htm](http://ec.europa.eu/enterprise/index_en.htm)

**SME portal:** <http://ec.europa.eu/enterprise/sme>

The “**grants and loans**” database on the “*Europa*” website gives an overview of all EU programs and instruments: [http://ec.europa.eu/grants/index\\_en.htm](http://ec.europa.eu/grants/index_en.htm)

**TED, tenders electronic daily:** database of public tenders published in the Official Journal of the European Union: <http://ted.europa.eu/>

**Your Europe:** this portal gives individuals and businesses practical information on their rights and opportunities in the EU as a whole and in the individual Member States: <http://ec.europa.eu/youreurope>

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