TETRA WEBINAR #3
WHERE TO GET MONEY?

Investors, grants or crowdfunding
WHAT WE DO?

TRAINING
- Coaching during TETRA bootcamps
- 20 hours of mentoring after TETRA bootcamps for the most promising businesses
- Individual master plans
- Bootcamps and webinars on the topics of
  - IPR
  - Investments
  - Public funding and public tenders
  - Marketing and Sales
  - Entering new markets
  - Etc.

MENTORING
- Receive individual mentoring from experts, startup founders and investors.

BUILDING NETWORKS
- Get access to Digital Innovation Hubs, connect with investors and corporations for collaboration.

Join our bootcamps and webinars on different topics such as intellectual property, sales and new markets, leadership skills, investments and much more.
MEET OUR GUESTS

Riivo Anton
Investor, Founding partner of United Angels VC

Kadri Adrat
Team leader of enterprise financing team at CIVITTA

Ramona Dremljuga
Altfinator network
INTRODUCTION TO ANGEL INVESTMENTS
30+ investments done

Looking at 100-300 opportunities every year

<10 investments every year
Grants

Very cheap

Loans

Cheap

Equity investments

Most expensive
Business

Is it a business or a product? It needs to be a business.

Product < Business < Asset

Primary investment focus (vertical, stage)

MVP, preferably some early revenue

IP matters

Scalable business model

Positive feedback from industry experts
Team

Personal match
Multiple founders
Proven track to do extraordinary things
Sufficient founder equity
Market

B2B familiar to us
Nordic mindset
#1 position in niche achievable
Addressable market >100MEUR
Market CAGR strongly positive (>30%)
Terms & Exit

Relevant ticket size
Liquidation preference
Pro rata rights (follow-on)
Round syndication
Identified exit partners
Thanks!

riivo@unitedangels.vc
NGI

FUNDING OPPORTUNITIES TO BOOST YOUR BUSINESS

Kadri Adrat

CIVITTA

NGI TETRA
To support more radical, market-creating innovations to improve productivity and international competitiveness and generate new jobs and higher standards of living.

**AIM**

- High-risk, high-potential SMEs with a clear commercial ambition and a potential for high growth internationally. The funding can be used to develop a ground-breaking business idea further into a market-ready product, service or process.

- Ground-breaking concepts at the last stage before scale-up (TRL 6 to TRL 8 (grant) / TRL 9 (equity)).

**FOCUS**

- Breakthrough innovation projects with potential to boost the company’s growth
- With the need to demonstrate commercial potential via development, R&D and market replication
- Leading to greatly innovative products or services that are ready to conquer the market
- There are no set topics, however, the project should focus on tackling societal, technological and business challenges on a wider scale.
- With the duration of 12-24 months

**PROJECTS**

- Grant size: up to 2.5 mln €
- Equity: up to 15 mln €
- Funding rate: 70% (30% self-financing)
KEY TO SUCCESS

REMOTE EVALUATION

Trying to please everybody without knowing how to win them over.

- Problem-solution-action storyline
- Data, facts & figures
- More proof than talk
- Well designed & structured

- Strong team
- Rather hardware, than software
- State of the art solutions that disrupt the current ways of doing things
- Reasonable budget

INTERVIEWS

Prepare as if you would be going to an present to an investor.

- Presentation is everything
- Know what you are talking about

- Strong team!
- Problem-solution-action storyline
- Business case (incl. feasible market size)
- Competitive edge
- Financial stability and independence, but not over capitalised
APPLICATION PROCESS

PROPOSAL PART A

General information and administrative data on the applicant, budget, ethics issues and call-specific questions, including consent for blended finance.

PROPOSAL PART B

- Proposal (up to 30 pages) describing the innovation and how it meets the criteria of the call
- Annexes 1-3, including ethics and security, CVs, other supporting documents
- Annex 4 – financial and corporate information Excel file
- Annex 5 – pitch-deck

CUT-OFF DATES

19/05/20

07/10/20
FAST TRACK TO INNOVATION
To accelerate the market uptake of ground-breaking innovations by providing funding in an open, accessible scheme that nurtures ideas from consortia of innovators of all types and sizes.

**AIM**

- For relatively mature, ground-breaking new technologies, concepts, process and business models that need final development to be able to shape a new market and achieve wider deployment.
- Company growth and development in order to strengthen Europe’s industrial leadership.

**FOCUS**

- With a fast market uptake potential
- Reaching the market with at least 3 years
- Ground-breaking innovations with strong potential to lead to company’s growth and scale-up
- Priority areas including leadership on nano-technologies, advanced materials and biotechnology, and improving lifelong health and wellbeing
- With the duration of 12-24 months

**PROJECTS**

- Grant size: up to 3 mln €
- Funding rate: 70% for private-for-profit entities, 100% for non-profit entities

**FUNDING**
### KEY SUCCESS CRITERIA

**APPLICANT**

- **Limited size consortium**: 3-5 partners from at least 3 different EU or H2020 associated countries
- **Industry-intensive**:
  - 2 out of 3/4 partners or 3 out of 5 partners must be private-for-profit
  - or 60% of the budget allocated to private-for-profit entities

**ACTIVITIES**

- Piloting
- Test-beds
- Pre-normative research and standard-setting
- Validation in real-world conditions
- Validation of business models

---

**Technology Readiness Level of at least 6 is required, the intention is to bring the innovation to TRL 8.**
APPLICATION PROCESS

PROPOSAL PART A
General information and administrative data on the applicant, budget, ethics issues and call-specific questions, including consent for blended finance.

PROPOSAL PART B
Proposal (up to 30 pages) describing the innovation and how it meets the criteria of the call and work programme:
- Section 1-3: innovation, market and work programme
- Section 4-5: applicant, consortium, ethics etc.

CUT-OFF DATES
09/06/20
27/10/20
## COMPETITIVE CALLS FOR VARIOUS INDUSTRIES

<table>
<thead>
<tr>
<th>TOPICS</th>
<th>CALLS</th>
<th>FOCUS</th>
<th>FUNDING</th>
<th>DEADLINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>NEXT GENERATION</td>
<td>NGI TRUST</td>
<td>• App implementation&lt;br&gt;• Artificial intelligence&lt;br&gt;• Trustable internet infrastructure</td>
<td>75 000 – 200 000 € depending on project type</td>
<td>04.05.20</td>
</tr>
<tr>
<td>INTERNET</td>
<td>NGI DAPSI</td>
<td>• Data and service portability</td>
<td>37 500 – 150 000 € depending on applicant type</td>
<td>22.04.20</td>
</tr>
<tr>
<td></td>
<td>NGI POINTER</td>
<td>• Privacy by design&lt;br&gt;• Internet at the Edge&lt;br&gt;• E-commerce security</td>
<td>50 000 – 200 000 € depending on applicant type</td>
<td>06.2020</td>
</tr>
<tr>
<td></td>
<td>eSSIF-LAB</td>
<td>• Identity and electronic transactions&lt;br&gt;• Self-Sovereign Identity</td>
<td>Up to 155 000 € depending on project type</td>
<td>30.06.21, 30.04.20</td>
</tr>
<tr>
<td>ROBOTICS</td>
<td>AGROBOFOOD</td>
<td>• Agricultural Robotics for Crop Production&lt;br&gt;• Food supply chain Robotics&lt;br&gt;• Livestock Robotics</td>
<td>300 000 – 500 000 €</td>
<td>31.05.20</td>
</tr>
<tr>
<td></td>
<td>DIH-HERO</td>
<td>• Technology transfer and demonstration for specific clinical healthcare problems</td>
<td>Up to 200 000 € depending on project type</td>
<td>15.06.20</td>
</tr>
<tr>
<td>EDUCATION</td>
<td>IMPACT EDTECH</td>
<td>• Inclusive education&lt;br&gt;• Personalised learning</td>
<td>Up to 195 000 €</td>
<td>12.2020</td>
</tr>
<tr>
<td>TECHNOLOGY</td>
<td>SMART EES</td>
<td>• FEW technologies</td>
<td>Up to 100 000 €</td>
<td>09.2021</td>
</tr>
<tr>
<td></td>
<td>TETRAMAX</td>
<td>• Technology transfer in various sectors</td>
<td>Up to 60 000 € per partner</td>
<td>30.04.20</td>
</tr>
<tr>
<td></td>
<td>DIGIFED</td>
<td>• Smart applications</td>
<td>Up to 55 000 €</td>
<td>09.06.20</td>
</tr>
<tr>
<td>OTHER</td>
<td>EUROPEAN DATA INCUBATOR</td>
<td>• Solving challenges in various sectors</td>
<td>Up to 100 000 €</td>
<td>17.06.20</td>
</tr>
<tr>
<td></td>
<td>3DP PAN EUROPEAN GRANT</td>
<td>• Implementation of 3D printing for prototyping</td>
<td>Up to 40 000 €</td>
<td>31.08.20</td>
</tr>
</tbody>
</table>
LIFE PROGRAMME
LIFE PROGRAMME OVERVIEW

PROGRAMME FOCUS

LIFE+ is EU the programme for the environment and climate action supports private bodies, public entities and NGOs in:

• best practice, pilot and demonstration projects, incl. technologies and solutions that are ready to be implemented in close-to-market conditions, at industrial or commercial scale
• implementation of plans, strategies or roadmaps at national or regional scales
• development and implementation of EU environmental policy and law
• awareness-raising, training and capacity building, law compliance and enforcement, knowledge development and stakeholder participation

APPLICATION PROCESS

The climate action sub-programme follows a single-stage application procedure, full project proposals submission deadline is 6th of October 2020

The environment action sub-programme follows two stage application process:
1. Submission of 10 pages concept note (deadline 14, 16 July and 6 October 2020, depending on the project type)
2. Submission of full project proposal (deadline February 2021)

FUNDING

• The current funding period 2014-2020 has budget of 3.4 BLN EUR
• LIFE programme co-financing is 55%-60%, with the exemption of 75% of projects in the field of Nature and Biodiversity
• Project size: min 0,5-5 mln EUR, up to 17 mln in case of integrated projects
• Subcontracting limit: 35% of budget allocation
LIFE+ PROGRAMME – OVERVIEW OF SUB-PROGRAMMES

ENVIRONMENT SUB-PROGRAMME

NATURE CONSERVATION AND BIODIVERSITY
- nature conservation projects in particular in the areas of biodiversity, habitats, and species

ENVIRONMENT AND RESOURCE EFFICIENCY
- air, chemicals, green and circular economy, industrial accidents, marine, and coastal management, noise, soil, waste, water, and the urban environment

ENVIRONMENTAL GOVERNANCE AND INFORMATION
- awareness-raising, training and capacity building, law compliance and enforcement, knowledge development and stakeholder participation

75% of the budget

CLIMATE SUB-PROGRAMME

CLIMATE CHANGE MITIGATION
- areas of renewable energies, energy efficiency, farming, land use, peatland management

CLIMATE CHANGE ADAPTATION
- areas of resilience to water scarcity, droughts, forest fires or floods, adaptive technologies for economic sectors, and safeguarding natural resources

CLIMATE GOVERNANCE AND INFORMATION
- awareness-raising, training and capacity building, law compliance and enforcement, knowledge development and stakeholder participation

25% of the budget
EUROPEAN FUNDING SCHEMES FOR R&D PROJECTS
## HORIZON 2020 FOCUS AREAS (WORK PROGRAMMES)

<table>
<thead>
<tr>
<th>Focus Area</th>
<th>Allocation (B €)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Excellent Science</strong></td>
<td>24.4</td>
</tr>
<tr>
<td>European Research Council</td>
<td>13.1</td>
</tr>
<tr>
<td>Future and Emerging Technologies</td>
<td>2.7</td>
</tr>
<tr>
<td>Marie Skłodowska-Curie Actions</td>
<td>6.1</td>
</tr>
<tr>
<td>Research Infrastructures</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Industrial leadership</strong></td>
<td>17</td>
</tr>
<tr>
<td>LEIT = Leadership in enabling and industrial technologies</td>
<td>13.5</td>
</tr>
<tr>
<td>• ICT</td>
<td></td>
</tr>
<tr>
<td>• Nano, new materials</td>
<td></td>
</tr>
<tr>
<td>• Biotechnology</td>
<td></td>
</tr>
<tr>
<td>• Space</td>
<td></td>
</tr>
<tr>
<td><strong>Societal Challenges</strong></td>
<td>29.7</td>
</tr>
<tr>
<td>Health</td>
<td>7.5</td>
</tr>
<tr>
<td>Food</td>
<td>3.9</td>
</tr>
<tr>
<td>Energy</td>
<td>6.8</td>
</tr>
<tr>
<td>Transport</td>
<td>6.3</td>
</tr>
<tr>
<td>Climate</td>
<td>3</td>
</tr>
<tr>
<td>Inclusive Societies</td>
<td>1.3</td>
</tr>
<tr>
<td>Security</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Spreading Excellence</strong></td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Science for Society</strong></td>
<td>0.5</td>
</tr>
<tr>
<td><strong>EIT</strong></td>
<td>2.7</td>
</tr>
<tr>
<td><strong>JRC</strong></td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Euratom</strong></td>
<td>1.6</td>
</tr>
</tbody>
</table>
## TYPES OF PROJECTS

<table>
<thead>
<tr>
<th></th>
<th>Research and innovation (RIA)</th>
<th>Innovation actions (IA)</th>
<th>Coordination and support actions (CSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Funding rate</strong></td>
<td>100%</td>
<td>70% (except non-profit organisations:100%)</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Min participants</strong></td>
<td>3</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td><strong>Technology Readiness Level</strong></td>
<td>Up to 5</td>
<td>6 and beyond</td>
<td>-</td>
</tr>
<tr>
<td><strong>Main activity type</strong></td>
<td>Research and Development - activities aiming to establish new knowledge and/or to explore the feasibility of a new or improved technology, product, process, service or solution.</td>
<td>Innovation – activities close to the market, directly aiming at producing plans and arrangements or designs for new, altered or improved products, processes or services.</td>
<td>Support and coordination activities</td>
</tr>
<tr>
<td><strong>Activities</strong></td>
<td>• Basic and applied research</td>
<td>• Limited research and development activities</td>
<td>• Standardisation</td>
</tr>
<tr>
<td></td>
<td>• Technology development and integration</td>
<td>• Prototyping</td>
<td>• Dissemination</td>
</tr>
<tr>
<td></td>
<td>• Testing and validation on a small-scale prototype in a laboratory or simulated environment</td>
<td>• Testing</td>
<td>• Awareness-raising and communication</td>
</tr>
<tr>
<td></td>
<td>• Limited demonstration or pilot activities aiming to show technical feasibility in a near to operational environment</td>
<td>• Demonstrating</td>
<td>• Networking</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Piloting</td>
<td>• Coordination or support services</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Large-scale product validation</td>
<td>• Policy dialogues and mutual learning exercises</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Market replication</td>
<td>• Studies and strategic planning</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Networking and coordination between programmes in different countries</td>
</tr>
</tbody>
</table>
## WORK PROGRAMMES WITH OPEN TOPICS

| 1 | Information and communication technologies (17.06) |
|   | • Robotics applications  |
|   | • Photonics technologies  |
|   | • Big Data technologies  |
|   | • Cloud Computing  |

| 2 | Health, demographic change and well-being (04.06 & 18.06) |
|   | • Personalized medicine  |
|   | • Innovative health and care Infectious diseases  |
|   | • Integration of care  |

| 3 | Secure societies – protecting freedom and security of Europe and its citizens (27.08) |
|   | • Protecting infrastructure and people  |
|   | • Disaster-Resilient Societies  |
|   | • Fight against Crime and Terrorism  |

| 4 | Secure, clean and efficient energy (28.04 & 10.09) |
|   | • Buildings in energy transition  |
|   | • International cooperation in renewables  |
|   | Smart and clean energy for consumers  |

| 5 | Bio-based Industries Joint Undertaking - BBI JU (03.09) |
|   | • Supply of sustainable biomass feedstock  |
|   | • Optimize efficient processing for integrated biorefineries  |
|   | • Bio-based products for identified market applications  |
|   | • 5G  |
|   | • Next Generation internet:  |
|   | • Digital Platforms  |

|   | • Improving urban health and wellbeing  |
|   | • Digital transformation in health and care  |
|   | • Digitizing and transforming European industry and service  |

|   | • Border and External Security  |
|   | • Cybersecurity, Digital Privacy and data protection  |

|   | • Buildings in energy transition  |
|   | • International cooperation in renewables  |
|   | Smart and clean energy for consumers  |

|   | • Supply of sustainable biomass feedstock  |
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|   | • Bio-based products for identified market applications  |

|   | • 5G  |
|   | • Next Generation internet:  |
|   | • Digital Platforms  |

|   | • Improving urban health and wellbeing  |
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|   | • Digitizing and transforming European industry and service  |

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|   | • Optimize efficient processing for integrated biorefineries  |
|   | • Bio-based products for identified market applications  |
WE LOOK FORWARD TO WORKING WITH YOU

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ALTERNATIVE FINANCE

Ramona Dremljuga
Ramona.Dremljuga@civitta.com
SMES’ ACCESS TO FINANCE

and the ambition of altfinator.eu
ALTERNATIVE FINANCING IN THE EU – the Financial Gap

Small and medium-sized enterprises (SMEs) represent over 99% of businesses in the European Union. The competitiveness and growth of the European economy depends on the success of these companies.

One of the most important issues that SMEs are facing is their difficulty in accessing financing.
UNEQUAL ACCESS TO FINANCE ACROSS EUROPE

- Southern, Central and Eastern European countries face most difficulties
- Northern and Western European financial markets more matured
- Main problem lies with lack of awareness, which cause trust issues
- Non-supportive and rigid regulatory frameworks hinder transformation
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- Non-supportive and rigid regulatory frameworks hinder transformation
Peter
a finance provider

Sophia
a small business owner
ALTFINATOR.EU – A PLATFORM, A NETWORK, AN INDEPENDENT INTERMEDIARY
ALTERNATIVE FINANCE

a solution to SMEs’ limited access to finance
TRADITIONAL VS „ALTERNATIVE“

**TRADITIONAL FINANCE**
large amounts from one or a few sources

**ALTERNATIVE FINANCE**
many small sums from a group of individuals
TRADITIONAL VS „ALTERNATIVE“

TRADITIONAL FINANCE
large amounts from one or a few sources

- Long paper work process
- Strict qualification requirements
- Limited loan options
- Uncertain chances of approval
- Comparatively longer time of approval
- Credit score highly prioritised
- High minimum lending amount
- Strictly time bound repayment terms
TRADITIONAL VS „ALTERNATIVE“

- Minimal paper work process
- Less strict requirements for application
- Several loan options
- High approval rate
- Quick approval (a matter of hours or days)
- Ideas and products more relevant than credit availability
- Flexibility in setting lending amounts
- Flexible repayment terms

ALTERNATIVE FINANCE
many small sums from a group of individuals
ALTERNATIVE FINANCE MARKET GROWING CONSISTENTLY

- €10 billion market in Europe (2017)
- €18 billion transactions across Europe (2018)
- 60% of transactions in the UK (2018)
- Funding highest per capita in the UK, followed by Latvia and Estonia (2018)
- Mature markets well-known for self-regulation and close connections held between ecosystem players
- China leads the sector, their alternative finance market is 3.5 times larger than in the UK (2018)

Source: Statista, 2020
ALTERNATIVE FINANCING IN THE EU
– The Financial Gap

Crowd funding  Peer-to-peer lending  Invoice trading  Balance sheet lending

Finance leasing  Trade finance

Angel networks  Venture Capital funds  Venture debt  Family offices  Convertible loans  Mezzanine financing
CROWDFUNDING – COMMUNITY FUNDING OR INVESTING

• An entrepreneurial idea in need of funding
• Potential investors prepared to fund the idea which needs funding
• Platform connecting the two

Community crowdfunding – donations and rewards from/to investors

• Donation-based crowdfunding
• Reward-based crowdfunding

Crowdinvesting – monetary return to investors

• Equity-based crowdfunding
• Lending-based crowdfunding
### DOES IT SUIT TO YOUR BUSINESS?

<table>
<thead>
<tr>
<th>Company status</th>
<th>Equity crowdfunding</th>
<th>Reward crowdfunding</th>
<th>Peer-to-peer lending</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-trading</td>
<td>NO</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Pre-profit</td>
<td>YES</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Profitable and growing</td>
<td>YES</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Established, steadily growing</td>
<td>YES</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Established, stable</td>
<td>YES</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Launching</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Making acquisitions</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Expanding</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Investing in new facilities</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Looking to refinance</td>
<td>YES</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>In need of capital restructuring</td>
<td>YES</td>
<td>NO</td>
<td>YES</td>
</tr>
</tbody>
</table>
Altfinator Webinar
Invoice Trading / Invoice Crowdlending

Federico Travella
CEO and co-founder of NoviCap
ALTFINATOR PLATFORM

a free-access information hub
ALTFINATOR INFORMATION HUB

- Crowdfunding webinars
- Explanatory videos and event recordings
- Matchmaking database with a glossary of instruments
- Credit data providers overview
- Country briefs – SWOT analysis on alternative financing
- Regulatory framework overview
- Investor manual
- Factsheets on fintech and alternative finance types
- Finance providers’ best practice report from benchmark countries
- SMEs’ success stories
- Platform for promoting community events and news across Europe
ALTFINATOR INFORMATION HUB

- Crowdfunding webinars
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FACILITATING ACCESS TO ALTERNATIVE FINANCING

Capacity building of the financial ecosystem and its participants to improve innovative SMEs access to alternative forms of financing in Europe.

LEARN MORE
FACILITATING ACCESS TO ALTERNATIVE FINANCING

Capacity building of the financial ecosystem and its participants to improve innovative SMEs access to alternative forms of financing in Europe.

LEARN MORE
DISCOVER THE MOST SUITABLE ALTERNATIVE FINANCE TYPE AND PROVIDER FOR YOUR SME

Type of finance that you are interested in
Please select the type of funding below:
- Angel networks
- Balance sheet Business
- Debt crowdfunding
- Equity-based crowdfunding
- Family offices
- Finance leasing

How much funding are you looking for?
Please select the range of funding below.
- Less than € 50 000
- € 50 000 - € 250 000
- € 250 000 - € 1 000 000
- € 1 000 000 - € 2 500 000
- More than € 2 500 000

Suitable locations
Please select all the countries you are operating below.
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France

Development stage
Please select your enterprise's development.
- Idea
- Startup
- Early
- Later
- Growth
- Mature

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