

# ecofunding

Supporting green business in Europe



FINANCIAMENTO



Projet cofinancé par le Fonds Européen de Développement Régional (FEDER)  
Projet cofinancé by the European Regional Development Fund (ERDF)

PARCERIA



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# Introduction

The European Union's Development Strategy is directed, most prominently, for the construction and promotion of a green economy, based on efficient energy and the creation of more innovative and environmentally friendly products and services. However, the current financial crisis has made emerge new concerns within the Small and Medium Enterprises (SMEs) which, responsible for 80% of employment in the EU, have difficulty access to financing. The difficult access to credit and the weak investment have limited the creation of more innovative and environmentally friendly services and products, affecting the growth of European businesses and their ability to compete with other markets internationally.

With the recognition of the need to strengthen the financing mechanisms for SMEs, especially regarding to investment in R & D, the EU aims to strengthen the funding mechanisms, legislation and also the dialogue between SMEs and banks. This is why the Green Funding Catalogue is one

of the main results of ECOFUNDING Project. Co-financed by the European MED Programme, this project's main mission is to facilitate to Small and Medium Enterprises dedicated to energy efficiency and innovative services and products, access to public and private funding.

In these pages entrepreneurs will be able to identify some of the existing financial instruments in the Med Space, such as partners and services to support the elaboration and implementation of their business projects.

# How to get financial Support?

## The Proposal

The access to any financing mechanism is made through the development of an application or business plan, especially when talking about banking or other private instruments. Both, Application or a Business Plan, are documents which show very clearly, among other things, the project or idea, the whole framework and the investment required. In other words, it supports a number of issues relevant to the authorities managing the financing funds. Although most of the incentive tools provide specific forms, the main elements being analyzed by public or private incentives mechanisms are:

- > *Executive summary*
- > *Identification and historical of the entities and/or persons linked to the project*
- > *State of the Art*
- > *Description of the product / service*
- > *Market*
- > *Commercial Strategy*
- > *Financial Projections*
- > *Investment needed and its distribution*
- > *Alignment with the international, national and regional Policies and Strategies*

# How to make an Application or a Business Plan?

In the absence of a default form from the funding program, the important elements to consider are:

## Executive summary

The executive summary is one of the most important parts of an application or business plan. It is the first thing to be read by potential investors so it must be clear and, in a nutshell, brief the entire project. In general, it is the last part of the Business Plan to be written and should answer the following questions:

- > *What is the business name and activity area?*
- > *What is the mission?*
- > *What is the scope of the business and the potential market for their*

*products and/or services?*

- > *Why is an innovative bid?*
- > *Who are the human and financial resources required?*
- > *What is the deadline for starting to be profitable?*
- > *Which are the strengths and weaknesses of the project?*

## Identification and historical of the entities and/or persons linked to the project

In this section, the entrepreneurs should introduce the company's mission, history and/or the business experience of the entrepreneur and their team. It should also mention how their experience and skills can contribute to the success of the project, as well as strengths and weaknesses of the project. Regarding to the company and its mission, the entrepreneur must define the general and specific objectives.

## State of the Art

In other words, a summary presentation of the project. The goal is to give confidence to potential investors, making them believe that they are facing a financially sustainable business. The information presented here should include a summary of the business results in the last three years.

## Description of the product / service

Short description of the product / service, including topics such as patents and / or licenses as well as the exact description of the production process. The entrepreneur should also identify all the activities and actions/tasks necessary to launch the product / project implementation.

## Market

It is essential to define the market for the new product in terms of: size, stage of development, types of clients and competitors.

## Commercial Strategy

In this section is important to demonstrate how the company wants to introduce itself to the market.

The first step in the definition of commercial strategy should be to establish the price of the product/service. If the product or service is completely new the entrepreneur has to take into account certain factors, including the value added to the consumer, the production costs, marketing, distribution of the product and the profit margin. The sales process (marketing) should start as soon as the design of the operational components is complete as the price setting.

In general, marketing is the process that identifies and quantifies customer needs and defines a clear strategy to the enterprise. After setting the marketing strategy, it should be defined and implemented the distribution circuits as the sales channels. Those are the basis of the communication process with the potential buyers.

The essential elements of such strategies include:

- > *Identification of the potential customers*
- > *Choosing the channels to be explored, whether direct (salesmen, telephone channel or stores) or indirect (alliances with distribution partners, for example)*
- > *Development of enterprise image and communication*
- > *Development of an effective sales strategy, anticipating arguments against resistance and objections*
- > *Installation and training of sales forces*
- > *Identification of relevant marketing actions*

## Financial Projections

The basic financial projections are a vital element to determine the viability and attractiveness of the idea to potential partners and investors. At this level it is important to have in mind three basic types of projection: sales projections, cash flow projections, and break-even projections.

Sales projections (sales forecast) have to be based on the size of the market, customer needs, customer segmentation, stage of development of the market, strengths and weaknesses of the project

and competitors.

Regarding to cash flow projections (cash flow forecast), these consist of an estimate of the net position of the company's treasury on a monthly basis, allowing crossing between sales (income) and projected costs (fixed costs as rents, wages, loan interest, or raw materials).

Finally, the break-even projections are given by the demonstration of the "break-even point", which occurs when the amount of revenue is the sum of fixed costs and variable costs, in other words, when it begins to have positive operating results.

## Investment needed and its distribution

The points above, usually, give sufficient information to support potential investor's decision. However, it is important to know the funding structures. Overall, the main options available are the shareholdings in the company (promoters or third parties, such as venture capital entities) or debt capital, which may take various forms of debt: bond issues, loans short or long term commercial paper, etc.

While the entrepreneur chooses the better funding structure, it is important to specify the need for capital base and the necessary funds to purchase facilities, equipment and all kinds of initial investment required. It should also specify the funding period and if this is phased or not, as well as the funded component guaranteed by the promoters.

## Alignment with the international, national and regional Policies and Strategies

This point is related with the preparation of an application for public incentive systems. The aim is to determine how the project / product / service is aligned with the Policies and Strategies at a regional, national and / or international level.

Before the elaboration of an application there are some elements to take into account:

- > *Types of eligible / priority investments*
- > *Eligible expenditure and ineligible expenditure*
- > *Minimum and maximum eligible investment*
- > *Financing rates*
- > *Limitations associated with the management of a funded project, namely: timings, bureaucracy, and treasury, amongst others*
- > *Liabilities during and after the conclusion of the investment, such as supporting documentation, maintenance of investments, jobs, among others*

# ecofunding

Supporting green business in Europe

- ▣ Stakeholders
- ▣ Supporting Services
- ▣ Instruments



# Portugal Algarve

## Stakeholders

Regional Energy and Environment Agency of the Algarve

Portuguese Association of Environmental Technology Companies

Portuguese Association of Energy Service Companies

## Supporting Services

Coordination and Development Commission of the Algarve

Enterprise Business Network (EBN) Algarve

Division of Entrepreneurship and Technology  
Transfer- University of Algarve

## Instruments

Incentive system for RTTD in companies – Individual projects

Incentive system for RTTD in companies – TR&D units

Incentive system for Qualification or  
internationalisation of SMEs – Joint projects

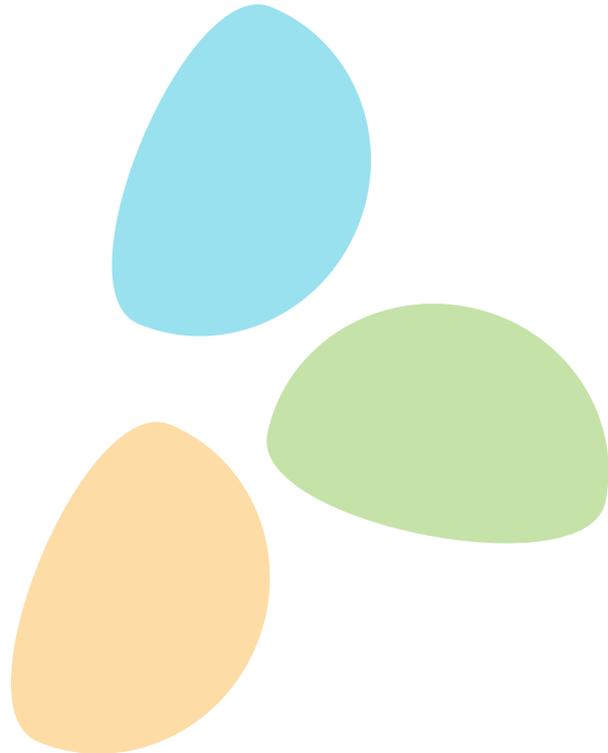


# > Regional Energy and Environment Agency of the Algarve

PHONE	(+351) 289 310 880
ADDRESS	Edifício do Centro de Estudos da Natureza Estrada de Albufeira, Apart.1317 8125-507 Vilamoura Portugal
WEBSITE	<a href="http://www.arenal-energia.pt">www.arenal-energia.pt</a>

AREAL is a nonprofit association whose aim is to encourage energy efficiency and the use of renewable energies for the sustainable development of the Algarve.

The Agency provides energy audits and certification services. The Agency also promotes innovation by developing regional energy projects aimed at increasing the use of renewable energy sources; increase energy efficiency and certification through the introduction of the latest technologies.



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# > Portuguese Association of Environmental Technology Companies (APEMETA)

E-MAIL	apemeta@mail.telepac.pt
PHONE	(+351) 21 750 6000
ADDRESS	Campo Grande, 294- 2º Dto e 2º Esq. 1700-097 Lisboa Portugal
WEBSITE	<b>www.apemeta.pt</b>

APEMETA is a private and non-profit business association of the environmental sector, currently representing 130 member companies. APEMETA to promote the development of member companies, providing consulting services, specialized technical information, training and dissemination of the availability and skills of members both at national and European levels.

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# > Portuguese Association of Energy Service Companies

E-MAIL	<b>geral@apese.pt</b>
PHONE	(+351) 227 377 461
ADDRESS	Rua da Constituição, 2105 2º Andar, Fração BU 4200-194 Porto Portugal
WEBSITE	<b>www.apese.pt</b>

The Portuguese Association of Energy Service Companies promote the development of ESC industry in Portugal, with respect of technological aspects, regulations and best practices, helping to increase the competitiveness of Portugal for the efficient use of energy.



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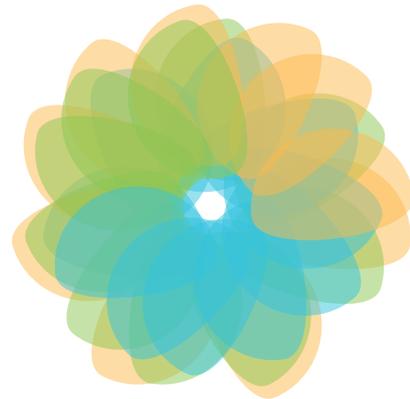
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## > Coordination and Development Commission of the Algarve (CCDR Algarve)

Contribute to define the policy for regional development under the policy of economic and social development of the country;  
 Execute, evaluate and inspect, at the regional level, environmental and planning policies;  
 Ensure the development, monitoring and evaluation of land management instruments;  
 Coordinate the decentralized services of regional scope;  
 Ensure compliance with the management responsibilities within the cohesion policy and other EU policies;  
 Boost inter-regional and cross-border cooperation;  
 Provide technical support to local authorities and their associations.

Inserted in the NSRF- National Strategic Reference Framework for 2007-2013, the ROP Algarve 21 has an ERDF allocation of 175 million and directs investment to three Priority Axes:  
 Competitiveness, innovation and knowledge;  
 Environmental protection and qualification;  
 Territorial improvement and urban development.

RESPONSIBLE ENTITY	Coordination and Development Commission of the Algarve
E-MAIL	<b>geral@ccdr-alg.pt</b>
PHONE	(+351) 289 895 200
ADDRESS	Praça da Liberdade, 2 8000-164 Faro Portugal



# > Enterprise Business Network (EBN) Algarve

The network offers support and advice to businesses across Europe and helps them make the most of the opportunities in the European Union. Our services are specifically designed for small and medium enterprises (SMEs) but are also available to all businesses, research centres and Universities across Europe.

The Enterprise Europe Network is made up of close to 600 partner organizations in more than 40 countries, promoting competitiveness and innovation at the local level in Europe and beyond.

RESPONSIBLE ENTITY	Coordination and Development Commission of the Algarve
E-MAIL	<a href="mailto:eenetwork@ccdr-alg.pt">eenetwork@ccdr-alg.pt</a>
PHONE	(+351) 289 895 270
ADDRESS	Palacete Doglioni Rua Lethes, 32 8000 Faro- Portugal



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# > Division of Entrepreneurship and Technology Transfer- University of Algarve

CRIA is key element of the regional innovation system aiming at connecting the other stakeholders and contributing to more coordinated actions. In particular, the insufficient cooperation between the science and business communities, the limited technology transfer activities between the University of Algarve and the regional economic sectors, the lack of actions to protect intellectual property rights, and the need to promote innovative, technology-based entrepreneurship were among the regional weaknesses that CRIA addresses.

In the field of technology transfer, the Centre supports researchers in transferring their research results to the market, and offers technological and innovation solutions for companies through the scientific expertise available at the University of Algarve.

As regards entrepreneurship, the CRIA is regularly organising business ideas competitions that offer support for business planning and company creation, as well as awareness raising events on entrepreneurship that are frequently organised at the University of Algarve for students and researchers.

CRIA has also been active in the provision of information to the regional players on regional, national and trans-national funding programmes on RTD, innovation and entrepreneurship and has itself been strongly involved in trans-national projects in those areas.

RESPONSIBLE ENTITY	University of Algarve
E-MAIL	<b>cria@ualg.pt</b>
PHONE	(+351) 289 800 097
ADDRESS	Campus de Gambelas, Pavilhão B1 8005-139 Faro Portugal

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## > Incentive system for RTTD in companies – Individual projects

RESPONSIBLE ENTITY	<b>CCDR Algarve</b>
GOAL OF THE INCENTIVE	<ul style="list-style-type: none"> <li>- To increase the country's corporate TR&amp;D efforts</li> <li>- To create new knowledge in order to make companies more competitive</li> <li>- To promote companies' inclusion in international knowledge networks to stimulate the creation and endogenisation of new knowledge, bringing new economic opportunities</li> <li>- To foster cooperation and TR&amp;D projects between STS companies and organisations</li> <li>- To stimulate the demonstration, technological experimentation, dissemination and transfer of technology to the business sector</li> </ul>
GENERAL DESCRIPTION OF THE INCENTIVE	Funding of projects involving industrial research and/or experimental development leading to the invention of new products, processes or systems or significant improvements to existing products, processes or systems. Development of RTD projects undertaken by one company.
CO-FINANCING	
MIN / MAX AMOUNT	€ 75.000 / € 500.000
% CO-FUNDING	25% up to 75%
% REFUNDABLE	0%
FINANCED ACTIVITIES	Funding of projects involving industrial research and/or experimental development leading to the invention of new products, processes or systems or significant improvements to existing products, processes or systems.
DURATION OF PROGRAM	Ended 20th August 2013.
PROGRAM INFORMATION	<b><a href="http://www.pofc.qren.pt">www.pofc.qren.pt</a></b>
RESPONSIBLE ENTITY	CCDR Algarve

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# > Incentive system for RTTD in companies – TR&D units

RESPONSIBLE ENTITY	<b>CCDR Algarve</b>
	<ul style="list-style-type: none"> <li>- To increase the country's corporate TR&amp;D efforts</li> <li>- To create new knowledge in order to make companies more competitive</li> <li>- To promote companies' inclusion in international knowledge networks to stimulate the creation and endogenisation of new knowledge, bringing new economic opportunities</li> <li>- To foster cooperation and TR&amp;D projects between STS companies and organisations</li> <li>- To stimulate the demonstration, technological experimentation, dissemination and transfer of technology to the business sector</li> </ul>
	<p>Projects undertaken by small and medium-sized enterprises (SMEs) aimed at sustainably developing in-house TR&amp;D and innovation management competences in the company by setting up permanent structured units devoted exclusively to TR&amp;D</p>
CO-FINANCING	
MIN / MAX AMOUNT	€ 75.000 / € 500.000
% CO-FUNDING	Small Companies: 40% Medium Companies: 30%
% REFUNDABLE	0%
FINANCED ACTIVITIES	Development of in-house TR&D and innovation management activities.
DURATION OF PROGRAM	Ended 30th August 2013.
PROGRAM INFORMATION	<b><a href="http://www.pofc.qren.pt">www.pofc.qren.pt</a></b>
RESPONSIBLE ENTITY	CCDR Algarve

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# > Incentive system for Qualification or internationalisation of SMEs – Joint projects

RESPONSIBLE ENTITY	<b>CCDR Algarve</b>
	Promoting companies' competitiveness by increasing SMEs' productivity, flexibility, response capacity and active presence in the global market.
	Joint projects submitted by one or more of the bodies referred to in Article 6(1)(b) that, with the support of contracted bodies, undertakes a structured intervention programme in a group consisting mainly of SMEs, while abiding by the conditions set out in Annex A.
CO-FINANCING	
MIN / MAX AMOUNT	€ 25.000 / € 180,000 x number of companies involved
% CO-FUNDING	45%, up to 75% for some items
% REFUNDABLE	0%
FINANCED ACTIVITIES	1) The following types of investment in dynamic competitiveness factors are eligible for support: Industrial property; Creation, fashion and design; Development and engineering of products, services and processes; Organisation and management and information and communication technologies (ICT); Quality Environment; Innovation; Energy efficiency and diversification; Digital economy; Sales and marketing; Internationalisation; Social responsibility and occupational health and safety; Equal opportunities; 2) Each announcement of a call for invitations for selection will establish the types of investment eligible from those listed above. Each project may cover one or more types, if the announcement so states.
DURATION OF PROGRAM	Ended 15th July 2013.
PROGRAM INFORMATION	<b><a href="http://www.pofc.qren.pt">www.pofc.qren.pt</a></b>
RESPONSIBLE ENTITY	CCDR Algarve

# Spain

## Comunidad de Valencia

### Which Stakeholder?

IVACE- The Valencian Institute of Business Competitiveness

The Network of Technology Institutes of the Region of Valencia

Politechnic University of Valencia

### Which Supporting Services?

AVEN (Energy Agency of Valencia)

Patents and brands

The Valencian Cluster of Energy Industries

### Which Instrument?

Jessica F.I.D.A.E. Fund

Saving and Energy efficiency in enterprises and building

Line IVF Entrepreneurs



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# > IVACE- The Valencian Institute of Business Competitiveness

E-MAIL	<b>info@impiva.gva.es</b>
PHONE	963 986 200
WEBSITE	<b>www.impiva.es</b>

**International Programmes:** IVACE promotes business innovation through strategic projects and awareness actions for the industrial sectors located in the Autonomous Community of Valencia. The department for international projects promotes the benchmarking and the presence of Valencian Businesses in work teams through best practices and networks.

**Call for the financing of business projects:** Promoting and encouraging the business competitiveness, the sustainable development and the adaptation of the Valencian Region businesses to the market demands, facilitating the implementation of actions in the field of R&D&I.

**Advice on energy:** Analyse the energy-consumptions of the installation, breaking down these consumptions into different parts. This allows the definition of improvement actions for the energy efficiency applicable in the installation and the analysis includes references to the energy save and its technical viability.

**Reports on energy save:** Analysis of energy and economic savings linked to a particular energy improvement action: heat recovering, change of the fuel, implementation of systems that can reduce the energy-consumptions, etc. In addition, within this section, the entity develops electric analysis too, establishing charge curves etc.

**R&D&I Certification:** Project accreditation as total or partial: as Research and Development (R&D) or as Technological Innovation (I). The aim of this service is to give access to the applicant businesses to the tax deductions contained in the national Corporation Tax Law.

**Information and guidance about finance:** Information and guidance about the financial instruments coming from public and private institutions: available offer, its suitability and general characteristics.

In addition, the Institute has Cooperation Agreements with entities specialized on Innovation finance and supporting activities for entrepreneurs. These agreements allow SMEs to access to finance sources linked to R&D and innovation fields.

**Patents and brands:** Offer information and guidance about products and brands.

# > The Network of Technology Institutes of the Region of Valencia

PHONE	96 136 66 88
ADDRESS	Avenida Leonardo Da Vinci 48, Paterna
WEBSITE	<a href="http://www.redit.es">www.redit.es</a>

Facilitate laboratories, which develop tests and advanced investigation.

Technological observatories with advanced information in the field of formulation and application of business strategies in the existing market niches.

Business support service: the service provides advice to enterprises about legislation, administrative procedures, technical advice etc.



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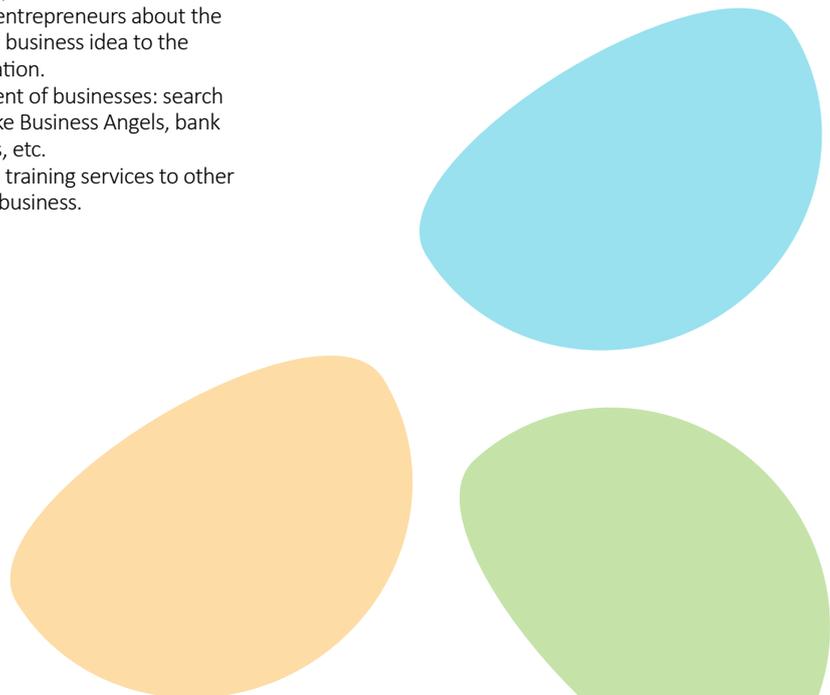
# > Polytechnic University of Valencia

E-MAIL	<b>informacion@upv.es</b>
PHONE	96 387 70 00
ADDRESS	Camino de Vera, s/n Valencia
WEBSITE	<b>www.upv.es</b>

Advice on business start-up: individual service to inform, guide and advice entrepreneurs about the start-up process, from the business idea to the business project consolidation.

Support to the development of businesses: search of financial instruments like Business Angels, bank finance, business partners, etc.

Technical consultancy and training services to other universities in the field of business.



# > AVEN (Energy Agency of Valencia)

Certification of the energy efficiency in new and already existing buildings

Certifications in the field of building's energy efficiency.

Technical assistance service to solve all doubts and enquiries related to the energy efficiency certification process of buildings.

Training courses in the field of the certification process.

RESPONSIBLE ENTITY	<b>Energy Agency of Valencia</b>
WEBSITE	<b><a href="http://www.aven.es">www.aven.es</a></b>

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# > Patents and brands

RESPONSIBLE ENTITY	<b>IVACE</b>
	Processing of brands, comertial names, patents and useful models of business.
	Information and advice on the existing different types of patents and brands.
	Contact process with stakeholders and specialized offices in the field of industrial property
	Sale of national and international documents related to any aspect referred to the industrial property.
	Consultation of precedent registers in order to know if a brand exist or not.
RESPONSIBLE ENTITY	<b>Valenciana de Energía AVEN</b> (Energy Agency of Valencia)
WEBSITE	<b><a href="http://www.aven.es">www.aven.es</a></b>



# > The Valencian Cluster of Energy Industries

DETAILED  
DESCRIPTION  
OF THE  
SUPPORTING  
SERVICE  
PROVIDED

**Business support service:** This service gives support to businesses about legislation, administrative procedures, technical advice, etc.

**Representation in front of Public Administrations:** Representation and defence of member's rights in front of local, regional and national administrations.

**Representation of different sectors:** AVAESEN represents all associated businesses in congresses, exhibitions and seminars, both at national and international levels.

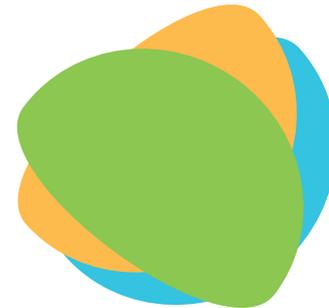
**Organization of commercial missions and/or research travels at international level:** The aim is to facilitate businesses identification and access to new market niches.

**Collective bargaining and cooperation agreements:** The aim is to facilitate all enterprises the necessary access to services in order to develop their activities in the most favourable conditions.

**Employment service:** businesses can take part actively in the employment business model by creating jobs and therefore, in the development of the business sector in Valencia. The association wants to be the union element between the work offer and the work demand, facilitating the search process of workers to the associated members.

**Training services** through the development of forums, conferences...about interesting topics for the businesses. In addition, the service informs about existing courses and/or seminars.

**Information services** about grants and aids, which inform about existing calls.



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# > Jessica F.I.D.A.E. fund

RESPONSIBLE ENTITY	<b>Instituto para la Diversificación y ahorro de la energía IDAE</b>
	<p>Jessica F.I.D.A.E Fund gives financial support to sustainable urban development projects that improve the energy efficiency and the use of renewable energies.</p> <p>This Fund is financed by ERDF and IDEA, and is operated by the European Investment Bank (EIB). This fund is compatible with other public or private sources of funding, as well as whether or not financed by the ERDF grants.</p>
	Loans and leasing's
CO-FINANCING	
MIN / MAX AMOUNT	The fund has 123 millions euro
% CO-FUNDING	0%
% REFUNDABLE	100%
FINANCED ACTIVITIES	<p>Projects for energy efficiency and energy management: Renovation of existing buildings, heating, cooling, lighting, etc. New buildings with an energy rating of A or B. Renewal or extension of existing networks of heat or cold.</p> <p>Renewable Energy Projects: Solar Thermal and biomass</p> <p>Projects linked to efficient transport (electric charging infrastructure for plug-in electric or hybrid vehicles, electric energy recovery braking electric public transport etc)</p>
DURATION OF PROGRAM	01/01/2013 – 30/04/2015
PROGRAM INFORMATION	<a href="http://www.idae.es/index.php/relcategoria.3957/id.728/relmenu.408/mod.pags/mem.detalle">www.idae.es/index.php/relcategoria.3957/id.728/relmenu.408/mod.pags/mem.detalle</a>
RESPONSIBLE ENTITY	www.idae.es

# > Saving and Energy efficiency in enterprises and building

RESPONSIBLE ENTITY	<b>IVACE – Instituto Valenciano de la Competitividad Empresarial</b>
	Promote investments in replacing energy-consumption equipment and facilities by equipment and facilities using high-efficiency technologies or the best available technology to reduce energy consumption and CO2 emissions.
CO-FINANCING	
MIN / MAX AMOUNT	<ul style="list-style-type: none"> <li>- Savings and Energy Efficiency in the enterprise. Max: 200.000 euro</li> <li>- Savings and Energy Efficiency in Building. Max: 200.000 euro.</li> <li>- Savings and Energy Efficiency in Energy transformation. Max: 100.000 euro.</li> <li>- Energy Diversification. Max: 200.000 euros</li> </ul>
% CO-FUNDING	<p>Savings and Energy Efficiency in the enterprise: 20% of eligible costs. Nevertheless, the co-funding could be increased in 20 % to Small Enterprises and in 10 % to Medium Enterprises.</p> <p>Savings and Energy Efficiency in Building: 20% of eligible costs. Nevertheless, the co-funding could be increased in 20 % to Small Enterprises and in 10 % to Medium Enterprises.</p> <p>Savings and Energy Efficiency in Energy transformation: 45% of eligible costs. Nevertheless, the co-funding could be increased in 20 % to Small Enterprises and in 10 % to Medium Enterprises.</p> <p>Energy Diversification: 35 % of eligible costs. Nevertheless, the co-funding could be increased in 20 % to Small Enterprises and in 10 % to Medium Enterprises.</p>

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% REFUNDABLE	0%
FINANCED ACTIVITIES	<p>Savings and Energy Efficiency in the enterprise: Investment in equipment, facilities and systems that transform or consume energy in the production process and auxiliary systems required for operation. Installation and put into operation.</p> <p>Savings and Energy Efficiency in Building: Generation and transmission equipment, the pipeline lines transporting heat-transfer fluids, its regulation, control, accounting and remote management systems and the engineering project in the corresponding part of this measure.</p> <p>Savings and Energy Efficiency in Energy transformation / Energy Diversification: Investments in equipment, facilities and auxiliary systems necessary for the operation of the efficiency cogeneration. Associated engineering projects.</p> <p>Civil works implementation of such equipment.</p>
DURATION OF PROGRAM	01/01/2013 – 31/12/2013
PROGRAM INFORMATION	<b><a href="http://www.aven.es/index.php?option=com_content&amp;view=article&amp;id=15&amp;Itemid=81&amp;lang=castellano">www.aven.es/index.php?option=com_content&amp;view=article&amp;id=15&amp;Itemid=81&amp;lang=castellano</a></b>
RESPONSIBLE ENTITY	<b><a href="http://www.aven.es">www.aven.es</a></b>



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# > Line IVF Entrepreneurs

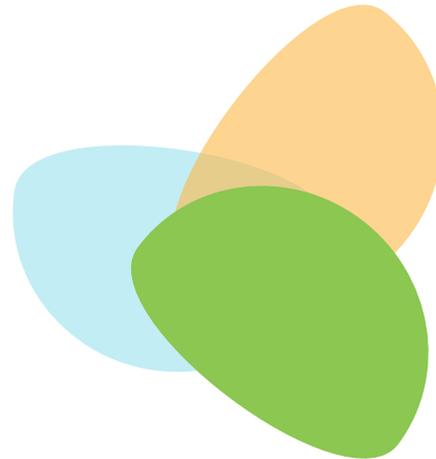
**RESPONSIBLE ENTITY** **Instituto Valenciano de Finanzas**

Financially support businesses in their investment projects through funding instruments that increase productivity and competitiveness of enterprises as well as job creation and economic and social growth of the Valencian Community.

Participating loans to promote micro enterprises and SMEs entrepreneurship projects in the Region with less than five years old and dedicated to production and service activities.

**CO-FINANCING**

<b>MIN / MAX AMOUNT</b>	Min 20.000 euros / Max 120.000 euros. The applicant must provide, in the form of equity, at least 15% of the loan amount IVF. Contributions may be cash or in kind, provided that the latter do not exceed 50% of the contribution by the company.
<b>% CO-FUNDING</b>	0%
<b>% REFUNDABLE</b>	100%
<b>FINANCED ACTIVITIES</b>	Acquisition of assets and working capital needs for the development of the activity
<b>DURATION OF PROGRAM</b>	01/01/2013 – 31/12/2013
<b>PROGRAM INFORMATION</b>	<a href="http://www.ivf.gva.es/p.aspx?pag=LineaIVFEmprendedores">www.ivf.gva.es/p.aspx?pag=LineaIVFEmprendedores</a>
<b>RESPONSIBLE ENTITY</b>	<a href="http://www.ivf.gva.es">www.ivf.gva.es</a>



# Greece

## Epirus

### Which Stakeholder?

Region of Epirus- Directorate for Industry,  
Energy and Natural Resources

Foundation for Research and Technology (FORTH)

Centre for Renewable Energy Sources and Saving (CRESS)

### Which Supporting Services?

Business and Innovation Centre of Epirus

Science & Technology Park of Epirus (STEP)

Chamber of Commerce and Industry of Ioannina

### Which Instrument?

Jeremie Funded Risk Sharing for Entrepreneurship

Eco-Innovation- Call CIP-EIP-ECO-INNOVATION-2013

Programme for enhancing SMEs- Operational  
Programme Thessalia – Sterea Ellada- Epirus



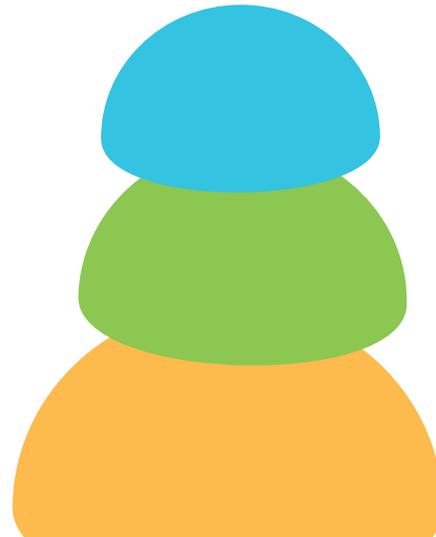
## > Region of Epirus- 3- Directorate for Industry, Energy and Natural Resources

E-MAIL	<a href="mailto:periferiarxis@php.gov.gr">periferiarxis@php.gov.gr</a>
PHONE	26510 26230
ADDRESS	Pirrou square 1, Ioannina
WEB	<a href="http://www.php.gov.gr">www.php.gov.gr</a>

The responsibilities of the Department of Industry, Energy and Natural Resources are connected in particular to grant permits for the establishment and operation of industries and craft in accordance with the legislation, the definition and the declassification of quarry areas, and to exercise the powers transferred to the District of Central Command.

In order to achieve effective implementation of industrial legislation as a whole and give effect to the guidelines of the Ministry responsible for industrial policy, the Department of Industry, Energy and Natural Resources shall inform the respondent with responsibility in these matters Ministry on any matter within its competence of which arise from the operation of industrial legislation of the competent services, in order to solve problems and provide clarification or guidance on interpretation of legislation.

Directorate for Industry, Energy and Natural Resources provides guidance to regional offices that have responsibility industry, energy and natural resources at regional unity.

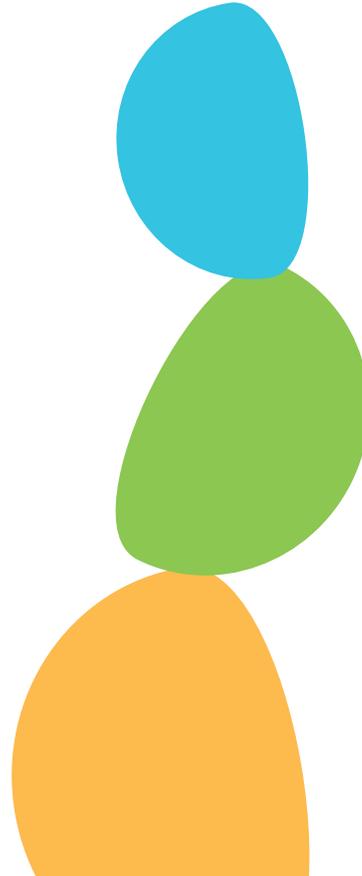


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## > Foundation for Research and Technology (FORTH)

E-MAIL	<b>info@iceht.forth.gr</b>
PHONE	+30 26510 07352
ADDRESS	University Campus, GR- 451 10 Ioannina, Greece
WEB	<b>www.forth.gr</b>

The research and technological directions of FORTH focus on areas of major scientific, social, and economic interest, such as: Microelectronics, Lasers, Materials, Molecular Biology and Genetics, Biotechnology, Computer Sciences, Bioinformatics, Robotics, Telecommunications, Computational Mathematics, Chemical Engineering, Human and Social Sciences, Cultural Studies.



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## > Centre for Renewable Energy Sources and Saving (CRES)

E-MAIL	<b>cres@cres.gr</b>
PHONE	210 6603300
ADDRESS	19o klm Leof.Marathonos, 19009 , Pikermi, Athens
WEB	<b>www.cres.gr</b>

The Centre for Renewable Energy Sources and Saving (CRES) is the Greek national entity for the promotion of renewable energy sources, rational use of energy and energy conservation. In the modern demanding energy sector CRES is dynamically active, in the frame of the national and Community policy and legislation, for the protection of the environment and sustainable development. Working in the state of the art of technology development, CRES implements innovative projects and significant activities for the promotion and market penetration of new energy technologies.

CRES:

Is the official consultant of the Greek government on matters of RES/RUE/ES in national policy, strategy and planning;

Carries out applied research and develops technologies which are both technically/economically viable and environment-friendly

Undertakes demonstration and pilot projects, to promote the above technologies;

Implements commercial RES/RUE/ES applications in private sector energy projects, local authorities, professional associations, etc.;

Provides technical services and advice, in the form of specialised know- how and information, to third parties;

Disseminates technologies in its areas of expertise and provides reliable information and support to interested organisations and investors;

Organises and/or participates in technical and scientific seminars, educational programmes, specialised training courses, meetings, etc.

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## > Business and Innovation Centre of Epirus

The aim of Centre is: “The promotion of activities regarding a Development Centre for Innovative Enterprises, at no expense”(art.3, parag.1, pag.4 according to founding statute). This aim is achieved through the provision of innovative services to local enterprises and bodies as well.

Business and Innovation Centre (BICs) provides support to innovative small companies, helping them to develop and stay competitive through innovation. The services include sustainability studies, access to financing resources, technical assistance in various areas, etc.

More specifically:

Planning of a Policy for Research, Technology & Innovation in Regional, National & European Level.

Planning and Administration for Local & Regional development.

Submission, Administration, Coordination & Implementation of: National, Regional and EU Projects.

Strategic & Business Planning for SMEs.

Business Plan and Marketing Plan Development for SMEs.

Market Research for SMEs.

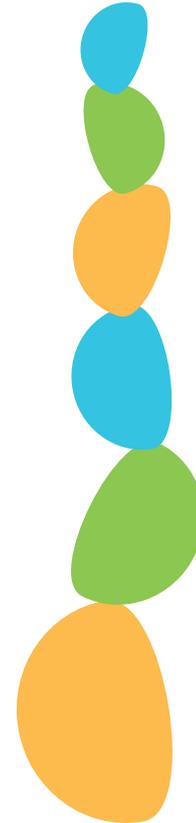
Development and Support of new Innovative Enterprises.

Promotion of Business Ideas towards Laws.

Strategic & Administrative participation to Research and Development Projects.

Communication Strategy and Publicity campaigns implementation.

E-MAIL	<b>bicepirus@ioa.forthnet.gr</b>
PHONE	+30 26510 44447/57
ADDRESS	Science & Technology Park Of Epirus University Campus, Ioannina, Greece
WEBSITE	<b>www.bicepirus.gr</b>



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## > Chamber of Commerce and Industry of Ioannina

The CCI intervenes for the protection and development of the business world of the Prefecture of Ioannina, with advisory recommendations, memos, reports, etc. to the Ministries and the Departments of the Central Government, as well as to the authorities of the Local Societies, that is, to the General Secretariat of the Region of Epirus, the Prefectural Authority of Ioannina, the Municipalities and other Authorities of the Prefecture.

The CCI organizes info days, lectures, round tables, for Briefings, Trade Fair Events, Business Missions, Market Research, Studies, etc. More services:

The protection and development of trade, industry, crafts, professions, service sector and exports, according to the interests and objectives of the national economy for growth and progress. The provision on the State Advisory recommendations for each economic issue, including draft legislation, guided always the economic development of Ioannina Prefecture and serves the general interest of the national economy. Providing their members and any interested advisory suggestions and information on every financial issue.

E-MAIL	<b>info@cci-ioannina.gr</b>
PHONE	+30 26510 26273
ADDRESS	Poutetsi 14, Ioannina, Greece
WEBSITE	<b>www.cci-ioannina.gr</b>

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# > Jeremie Funded Risk Sharing for Entrepreneurship

RESPONSIBLE ENTITY	<b>Eurobank Bank</b>
	This product funds the funding of loans with low rate and low guarantees via the Eurobank Bank.
	<ul style="list-style-type: none"> <li>• Investment loans for the acquisition of tangible and intangible assets.</li> <li>• Working capital allocated to the development and expansion of the business.</li> <li>• Working capital allocated to the creation of a new business or expanding an existing</li> </ul>
MIN / MAX AMOUNT	500.000 ευρώ
PROGRAM INFORMATION	<a href="http://ec.europa.eu/regional_policy/thefunds/instruments/jeremie_en.cfm">http://ec.europa.eu/regional_policy/thefunds/instruments/jeremie_en.cfm</a>
RESPONSIBLE ENTITY	<a href="http://www.eurobank.gr">www.eurobank.gr</a>

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# > Eco-Innovation- Call CIP-EIP- ECO-INNOVATION-2013

RESPONSIBLE ENTITY	<b>European Regional Development Fund, European Commission, DG Envir/nt</b>
	<p>The Eco-innovation funding initiative helps European entrepreneurs to develop and bring to market innovative products, services and processes which have a strong environmental value and can be replicated and multiplied across the EU.</p> <p>The initiative CIP Eco-innovation is part of the Entrepreneurship and Innovation Programme (EIP) which seeks to support innovation and competitiveness of small and medium-sized enterprises (SMEs2). The EIP is part of the Competitiveness and Innovation Framework Programme (CIP), which aims at encouraging the competitiveness of European enterprises. CIP Eco-innovation supports the Europe 2020 strategy n 5 that aims at transforming the EU to a smarter, greener, more inclusive economy.</p>
MIN /MAX AMOUNT	The total budget available for the 2013 Call is almost 31.6 Million Euros.
% CO-FUNDING	The European Commission grants up to 50% co-funding to finance green ideas
FINANCED ACTIVITIES	<p>Calls support Eco-innovative projects in different sectors which aim at the prevention or reduction of environmental impacts or which contribute to the optimal use of resources. However, more specific priorities are being set up considering their important environmental impact and policy priorities of the European Union:</p> <ul style="list-style-type: none"> <li>Materials Recycling</li> <li>Sustainable Building Products</li> <li>Food and Drink Sector</li> <li>Water</li> <li>Greening businesses</li> </ul>
DURATION OF PROGRAM	2007-2013
PROGRAM INFORMATION	<a href="http://ec.europa.eu/environment/eco-innovation/index_en.htm">http://ec.europa.eu/environment/eco-innovation/index_en.htm</a>

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# Cyprus Nicosia

## Which Stakeholder?

Mitsideis Public Company Ltd

Nicolaides Dinos & Partners

A.B.C. Analyst & Business Constultants Ltd

## Which Support Service?

The Cyprus institute of Energy

## Which Instrument?

Loan Programme for the Financing of Projects of Environmental Protection, Energy Efficiency and Renewable Energy Resources

Western Balkans Sustainable Energy Direct Financing Facility

Loan Programme for the Energy Renovation of Buildings



# > Mitsideis Public Company Ltd

PHONE +357 22430359

ADDRESS 34-38 Nikiforou Foka Avenue, 1016 Nicosia

Energy Development Consultants  
Consultants: environmental  
Consultants: industrial engineering

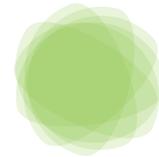
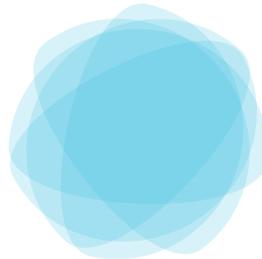


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# > Nicolaides Dinos & Partners

PHONE	+357 25315146
ADDRESS	25 Kolonakiou , 4103 Agios Athanasios

Energy Development Consultants  
Consultants: environmental  
Consultants: industrial engineering  
Corporate Finance  
Due Diligence  
Financial Modelling  
IFRS  
Financial Analysis  
Enterprise Risk...  
Internal Controls  
Private Equity  
Restructuring



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# > A.B.C. Analyst & Business Constultants Ltd

PHONE +357 22492636

ADDRESS 22 Ppopylaion, 2023 Strovolos

Consultants: Economic and investments  
Financing services to enterprises  
Financial development consultants –economists

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➤ Loan Programme for the Financing of Projects of Environmental Protection, Energy Efficiency and Renewable Energy Resources

➤ Western Balkans Sustainable Energy Direct Financing Facility

➤ Loan Programme for the Energy Renovation of Buildings

# Slovenia

## Which Stakeholder?

Eco Fund, Slovenian Environmental Public Fund

The Slovenian Entrepreneurship Fund

Slovenian Regional Development Fund

## Which Support Service?

3P Koncept, inženiring in svetovanje v energetiki, d.o.o.

Aerogel CARD d.o.o.

DTK Murka, družba tveganega kapitala, d.o.o.

## Which Instrument?

Public call for loans for environmental investments 50PO13

Public call for financial grants to enterprises for battery electric vehicles- Call 21SUB-EVPO13

Public call for soft loans to business in 2013



## > Eco Fund, Slovenian Environmental Public Fund

E-MAIL	<a href="mailto:ekosklad@ekosklad.si">ekosklad@ekosklad.si</a>
PHONE	01/ 241 48 20
ADDRESS	Bleiweisova 30, 1000 Ljubljana
WEBSITE	<a href="http://www.ekosklad.si">www.ekosklad.si</a>

Soft loans for a variety of environmental protection investments at interest rates lower than market rates  
Guarantees and other forms of guarantees for investment protection

Assistance (financial, economic and technical advice and carry out the tasks relating to the implementation of security policy environment). It supports environmental investments that are consistent with the National Environmental Action Plan and the environmental policy of the European Union.

Program loans for environmental investments of legal persons and individual entrepreneurs include investments in:

- Greenhouse gas emissions mitigation
- Mitigation of air pollutants,
- Effective waste management
- Protection of water.

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# > Slovenian Regional Development fund Public Fund of the Republic of Slovenia for Regional Development and Development of Rural Areas)

E-MAIL	<a href="mailto:info@regionalnisklad.si">info@regionalnisklad.si</a>
PHONE	01/836-19-53
ADDRESS	Škrabčev trg 9a, 1310 Ribnica
WEBSITE	<a href="http://www.regionalnisklad.si">www.regionalnisklad.si</a>

The purpose of the fund is to achieve more sustainable development on a regional level. Incentives provided by the Fund go to entrepreneurs and corporations, farmers, food processing industry, projects in the ethnically mixed regions and municipalities. All funds are awarded through public tenders.

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- 3P Koncept, Inženiring in Svetovanje v Energetiki, D.O.O.
- Aerogel Card D.O.O.
- DTK Murka, Družba Tveganega Kapitala, D.O.O.

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# > Public call for loans for environmental investments 50PO13

RESPONSIBLE ENTITY	<b>Eco Fund, Slovenian Environmental Public Fund</b>
<p>Support investments in:          Mitigation of greenhouse gas emissions          Mitigation air pollutants          Waste Management          Water protection and efficient use of water          The initial investment in environmental technologies</p>	
<p>Soft loans for environmental investments of enterprises to invest in equipment and technology, environmental protection, environmentally friendly technologies and products</p>	
CO-FINANCING	
MIN / MAX AMOUNT	<p>Total budget is 24 mio EUR          The amount of a loan is limited to the minimum loan amount 25,000 € and the maximum loan amount of 2 million €</p>
% CO-FUNDING	<p>90 % of eligible costs for 1) 80 % of eligible costs for 2) 3) 4) and 75% for 5)</p>

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FINANCED ACTIVITIES	<p>1: Investments in mitigation of greenhouse gas emissions          Heating, CHP, reconstruction of CHP, district heating, reconstruction of RES production units, electric and hybrid cars, energy efficiency measures, retrofitting of existing lightning, retrofitting of building envelopes, construction of low-energy or passive new buildings</p> <p>2: mitigation air pollutants          All technologies that reduce air pollution in the technological process, (b) reconstruction of facilities for cleaning flue gases and exhaust air, (c) new road transport vehicles powered by gas, (d) transport vehicles with a built-Euro 6 engines, (d) connection to the pipeline, (e) a bicycle, charging stations for battery charging of electric vehicles, vehicles on compressed natural gas or biogas, (f) construction of P + R parking system, (g) sustainable mobility measures, the introduction of systems "bike share", "car share", the construction of bicycle paths, bicycle purchase</p> <p>3: waste management          Installation or reconstruction of systems and devices for separate collection, treatment and energy utilization of municipal waste,          (b) Purchase of vehicles with a EURO6 motor used exclusively for the collection or treatment of waste          (c) Purchase of new hybrid, electric or gas-powered machinery, usable solely for waste management          (d) Construction of systems, technologies and devices for treatment, processing and recycling of waste</p> <p>Water protection and efficient use of water          Construction or reconstruction of water treatment          plants for municipal and / or technological wastewater, (b) new technologies that reduce water pollution in the technological process, (c) new production technologies or products that reduce consumption and pollution of water in their life cycle, (d) technologies, devices and monitoring-control measures in the technological process or distribution system saves or reduce the loss of drinking water, (e) devices for cleaning tainted drinking water sources (f) measures that reduce the consumption of drinking water (rainwater system use of drainage water, reservoir drainage water,..)</p> <p>The initial investment in environmental technologies new technological lines for the production of products with a reduce in environmental pollution during the product lifetime (by saving water, energy or reducing emissions to air), (b) new technologies, which will generate higher efficiency, (c) installation of facilities or equipment for the production of biofuels and raw materials produced in a sustainable way.</p>
DURATION OF PROGRAM	On-going program
RESPONSIBLE ENTITY	<b>www.ekosklad.si</b>

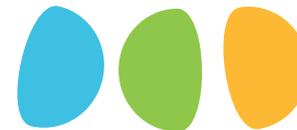
# > Public call for financial grants to enterprises for battery electric vehicles- Call 21SUB-EVPO13

RESPONSIBLE ENTITY	<b>Eco Fund, Slovenian Environmental Public Fund</b>
	Promotion of electric vehicles
	Financial grants for purchase of electric vehicles
CO-FINANCING	
MIN / MAX AMOUNT	Total budget of call is 300.000,00 EUR Retail price of the vehicle cannot be more than 50.000 € (incl. VAT)
% CO-FUNDING	The amount of financial grant: <ul style="list-style-type: none"> <li>- EUR 5,000 for new electric vehicle category M1, CO2-free at discharge;</li> <li>- € 4,000 for existing vehicle category M1, remodeled to an electric motor;</li> <li>- € 4,000 for a new (plug-in) hybrid car (with an internal combustion engine and battery), category M1;</li> <li>- € 3000 for new electric car, category N1, CO2-free at discharge;</li> <li>- € 3000 for new electric vehicle category L7e CO2-free at discharge;</li> <li>- € 2,000 for existing vehicle category N1 or L7e remodeled to an electric motor;</li> <li>- € 2,000 for a new electric vehicle category L6e CO2-free at discharge;</li> <li>- EUR 1,000 for existing vehicle category L6e remodeled to an electric motor</li> </ul>
FINANCED ACTIVITIES	New electric vehicles without the release of CO2 emissions, category M1 New electric vehicles without the release of CO2 emissions, category L7e New electric vehicles without the release of CO2 emissions, category L6e New electric vehicles without the release of CO2 emissions, category N1 For a new (plug-in) hybrid car (with an internal combustion engine and battery), category M1 Existing vehicle category M1, N1, L7e and L6e remodeled to an electric motor
RESPONSIBLE ENTITY	<b>www.ekosklad.si</b>

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# > Public call for soft loans to business in 2013

RESPONSIBLE ENTITY	<b>Slovenian Regional Development Fund</b>
	Support for the entrepreneurs for balanced regional development
	Soft loans for start-ups in order to promote balanced regional development rural population more uniform, coherent development and increased employment in Slovenia.
MIN / MAX AMOUNT	Minimum eligible amount of the project (excluding VAT) must not be less than 6.700 euros, the lowest amount of funds requested but not less than € 5,000. The maximum amount of the loan can amount to € 500,000.
% CO-FUNDING	50% of the eligible costs for small and micro enterprises 40% of the eligible costs for medium-sized companies.
% REFUNDABLE	N/a
FINANCED ACTIVITIES	Purchase of real estate (buildings, land and premises), the construction and renovation of buildings, purchase of machinery and equipment, including installation costs and intangible assets.
RESPONSIBLE ENTITY	<a href="http://www.regionalnisklad.si">www.regionalnisklad.si</a>



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# France

## French Riviera

### Which Stakeholder?

Capenergies - A Cluster dedicated to the competitiveness of energy sector stakeholders

French Environment and Energy Management Agency

Scientific and Technical Center for Building

### Which Support Service?

Guaranteed Energy – FOGIME

Security Guarantee on innovative projects

Business Start-up Guarantee

### Which Instrument?

Investment Aid in air quality

Investment Aid for energy savings

Aid for studies and research and development projects











# > Security Guarantee on innovative projects

RESPONSIBLE  
ENTITY

## BPI FRANCE

Innovative SMEs can benefit from an OSEO guarantee to obtain a bond from their bank as contract security.

These relate to SMEs gaining a first contract with a major account, or a contract that represents a significant break in terms of size or the market served.

Those eligible are on demand bonds or bonds as contract security restitution, payment, performance bonds...).

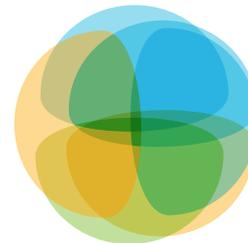
The maximum guarantee is of 80% for a risk exposure of €300,000.

PHONE

04 91 17 44 00

ADDRESS

BPI FRANCE  
Provence-Alpes-Côte d'Azur  
Direction Régionale  
141, Avenue du Prado  
BP 265  
13269 Marseille Cedex 08



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# > Investment Aid for energy savings

RESPONSIBLE  
ENTITY

## Agency for Environment and Energy Management

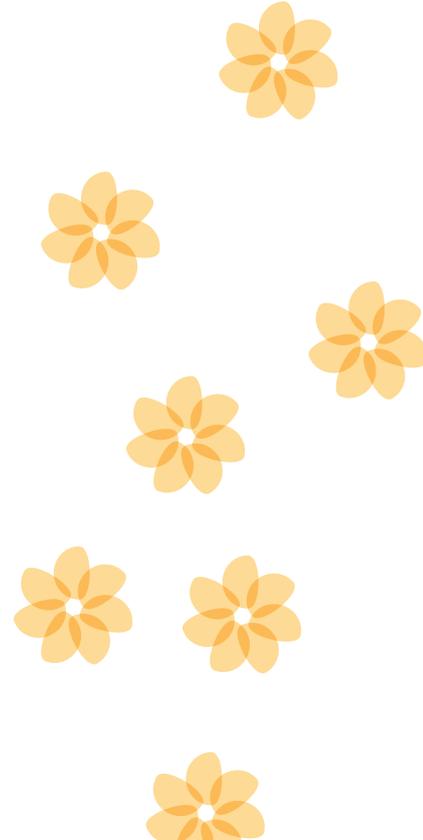
ADEME Aid for energy savings allows you to finance investment projects for new equipment related to the production, distribution or use of energy, as well as for technical modifications of existing equipment in order to improve energy performance.

This scheme relates to 2 types of operation:

- the demonstration operations, corresponding to a first large scale application of innovative and efficient new technologies which should help to demonstrate the technical and economic feasibility of a technology not yet proven,
  - model operations, with the goal of rapidly creating, from techniques already validated, examples for a region, a field or a particular sector, to open a broader market for these techniques or to deal with obstacles that impede effective dispersion.
- The aid includes that for the extra cost of additional investments made towards achieving the stated objectives beyond cost savings engendered during the first 5 years of investment.

### CO-FINANCING

MIN / MAX AMOUNT	The amount and the terms and conditions of the ADEME aid grant vary, depending on the region, and the nature of the project.
PROGRAM INFORMATION	<a href="http://www.ademe.fr">www.ademe.fr</a>
RESPONSIBLE ENTITY	ADEME



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# > Aid for studies and research and development projects

RESPONSIBLE  
ENTITY

Agency for Environment and Energy Management

ADEME can provide financial support for studies and R & D projects conducted by private laboratories, engineering firms, manufacturers or suppliers..

These R & D projects must relate to the major themes of ADEME's expertise, including:

- the prevention of and fight against air pollution,
- the limitation of waste production, its disposal, recovery and development, and the prevention of soil pollution,
- saving energy and raw materials and renewable energy development, particularly of plant origin,
- the development of efficient and clean technologies,
- the fight against noise pollution.
- ADEME finances three types of research and development:
  - support for eco-innovation: this project is reserved to SMEs. It is limited to the design phase of a research, development and innovation project, prior to funding. It covers three types of actions: preliminary studies on the projects' technical and economic relevance, the use of consulting services in innovation and temporary employment of highly qualified personnel for the realization of this design phase,
  - industrial research: this project includes the planned research or critical investigation aimed at acquiring new knowledge and skills to develop new products, processes or services, or a significant improvement in products, processes or existing services,
  - experimental development: this project includes the implementation of the results of industrial research into a plan, a scheme or design for products, processes manufacturing, services, and other ongoing operations even though they represent improvements.
- ADEME supports research and development including through requests for project proposals.

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CO-FINANCING	
MIN / MAX AMOUNT	<p>For industrial research projects, the maximum rate of the intervention is equal to:</p> <ul style="list-style-type: none"> <li>◦ for businesses with fewer than 50 employees: 70% of eligible costs,</li> <li>◦ for businesses with fewer than 250 employees: 60% of eligible costs,</li> <li>◦ for businesses with more than 250 employees: 50% of eligible costs.</li> </ul> <p>For experimental development projects, the maximum rate of intervention is:</p> <ul style="list-style-type: none"> <li>◦ for businesses with fewer than 50 employees: 45% of eligible costs,</li> <li>◦ for businesses with fewer than 250 employees: 35% of eligible costs,</li> <li>◦ for businesses with more than 250 employees: 25% of eligible costs.</li> </ul> <p>For SME projects to support eco-innovation, the maximum rate of intervention varies with the eligible expenditure and the type of research:</p> <ul style="list-style-type: none"> <li>◦ external services for verification of technical feasibility: 75% of eligible costs for industrial research projects and 50% of eligible costs for experimental development projects,</li> <li>◦ for the use of innovation consulting services: 75% of eligible costs for projects of industrial research and 50% of eligible costs for experimental development projects,</li> <li>◦ for the temporary employment of highly qualified personnel: 50% of eligible costs.</li> </ul> <p>For co-operative industrial research projects, the maximum rate of intervention is:</p> <ul style="list-style-type: none"> <li>◦ for businesses with fewer than 50 employees: 80% of eligible costs,</li> <li>◦ for businesses with fewer than 250 employees: 75% of eligible costs,</li> <li>◦ for businesses with more than 250 employees: 75% of eligible costs.</li> </ul> <p>For co-operative experimental development projects, the maximum rate of intervention is:</p> <ul style="list-style-type: none"> <li>◦ for businesses with fewer than 50 employees: 60% of eligible costs,</li> <li>◦ for businesses with fewer than 250 employees: 50% of eligible costs,</li> <li>◦ for businesses with more than 250 employees: 40% of eligible costs.</li> </ul>
PROGRAM INFORMATION	<a href="http://www.ademe.fr">www.ademe.fr</a>
RESPONSIBLE ENTITY	ADEME

# Italy

## Sicília

### Which Stakeholder?

ARCA Consortium- business incubator for research and innovation

Regional Department for Energy – Service n°1 – planning

Regional Department for Industry

### Which Support Service?

Not Available

### Which Instrument?

Medium term Subsidized Credit for PV plants

ERDF Sicilian Region

Public/private partnership





# > Regional Department for Energy – Service n°1 – planning

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PHONE	+39 091 7661770
ADDRESS	Viale Campania 36 – 90144 PALERMO (IT)
WEBSITE	<a href="http://pti.regione.sicilia.it/portal/page/portal/PIR_PORTALE/PIR_LaStrutturaRegionale/PIR_AssEnergia/PIR_DipEnergia">http://pti.regione.sicilia.it/portal/page/portal/PIR_PORTALE/PIR_LaStrutturaRegionale/PIR_AssEnergia/PIR_DipEnergia</a>

Energy regional plan  
Enterprise development in the area of green energy  
Action plans for Public Authorities  
Social partnerships  
UE Funding planning  
National dialogue on energy themes  
Innovation  
Referent for the State/Region discussion group



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# > ERDF Sicilian Region

RESPONSIBLE ENTITY	<b>Regional Department for Energy</b>
	Covenants of Mayors – local sustainable energy plans
	Call for proposal to be publish within September 2013
	Programs to improve renewable energy in Municipalities
CO-FINANCING	
MIN / MAX AMOUNT	To be decided – total funding: to complete the energy local plans € 7.641.453 , to fund Municipality audits on energy consumption € 9.358.546 <a href="http://pti.regione.sicilia.it/portal/page/portal/PIR_PORTALE/PIR_LaStrutturaRegionale/PIR_As">http://pti.regione.sicilia.it/portal/page/portal/PIR_PORTALE/PIR_LaStrutturaRegionale/PIR_As</a>
% CO-FUNDING	100%
FINANCED ACTIVITIES	Innovative and renewable energy systems for Municipalities
DURATION OF PROGRAM	Start September 2013
RESPONSIBLE ENTITY	Regional Department for Energy

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# Italy Veneto

## Which Stakeholder?

Veneto Region- Department of Economic Development  
–Research and Innovation Project Unit

Veneto Region- Energy Sector

Veneto Development

## Which Support Service?

New company services

Entribù

Life Project

## Which Instrument?

Energy Regional Operational Programme ERDF 2007-2013- Action 2.1.3. – “Revolving fund and capital grants for investments to reduce energy consumption”

Regional Law n.9/2007

Revolving fund for technological innovation- Regional Operational Program 2007-2013 Action 1.2.3



# > Veneto Region - Department of Economic Development – Research and Innovation Project Unit

E-MAIL	<a href="mailto:ricercainnovazione@regione.veneto.it">ricercainnovazione@regione.veneto.it</a>
PHONE	+39 41 2794267-4273-4268
ADDRESS	Fondamenta Santa Lucia, Cannaregio, 23- 30121 Venezia (VE)
WEBSITE	<a href="http://www.regione.veneto.it/web/attivita-produttive/ricerca-e-innovazione">www.regione.veneto.it/web/attivita-produttive/ricerca-e-innovazione</a>

Regional Government for the Veneto Region with the following functions:  
 Fulfilment of the regional law n.9/2007 finalized to diffuse innovation, technological transfer, R&D support and Coordination, with the aim to create a Venetian Universities, R&D centres and companies network and facilitate patents creation;  
 Industrial research support;  
 FAS funding supply for nanotechnologies and biotechnologies;  
 Participation to transnational network projects like as NEREUS, KNOW US and IP SME'S.



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# > Veneto Region - Energy Sector

E-MAIL	<b>energia@regione.veneto.it</b>
PHONE	+39 41 2792111
ADDRESS	Fondamenta Santa Lucia, Cannaregio, 23- 30121 Venezia (VE)
WEBSITE	<b>www.regione.veneto.it/web/energia</b>

Regional government for the Veneto Region programming regional energetic framework, incentivizing renewable resources and energy rational use, following EU funding. It provides service to Energy SMEs starting from the Rotation Fund for Energy, set up at regional level to support.

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# > Veneto Development

E-MAIL	<a href="mailto:agevolazioni@venetosviluppo.it">agevolazioni@venetosviluppo.it</a>
PHONE	+39 041 3967211
ADDRESS	Via delle Industrie 19/D 30175 Venezia – Marghera
WEBSITE	<a href="http://www.venetosviluppo.it">www.venetosviluppo.it</a>

Regional development agency providing financial instruments for SMEs, strengthening mediators practicality to support production framework development and realizing support projects in strategic sectors. Veneto Sviluppo manages the Energy Fund, oriented towards SMEs wishing to invest in reducing energy consumption. This Fund provides € 23.8 million to the SMEs based in Veneto. Part of the resources are soft loan at zero interest (€ 15 million), the other party are capital contribution (€ 8.8 million). To Regional Funds must be added another € 15 million bank loan rate agreement; the overall ceiling is thus almost € 40 million. The chosen mode integrates the Partnership grants with the subsidized loan revolving fund. The incentives for Venetian SMEs are related to investments oriented to production techniques enhancement in order to improve the energy efficiency of the plants. In particular, projects being funded should focus on:

- Improving the energy efficiency of existing facilities (for example through the installation of high-efficiency electric motors, electric lines referencing, etc.);
- the combined production of heat and electricity in cogeneration;
- the production of electricity by fuel cells;
- the production of energy from renewable sources.

The project is acceptable if it leads to achieve energy savings. The reduction of energy consumption, measured per unit of product or processing center, can affect the entire system or specific product lines or departments. The minimum amount of the subsidized interest rate operations is 25 thousands Euros and the maximum duration is 84 months. Applications must be submitted to Veneto Sviluppo “desk” mode, by the financing bank or by a consortium agency. The invitation remains open until the 30th of June 2015.

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## > Energy Regional Operational Programme ERDF 2007-2013- Action 2.1.3. – “Revolving fund and capital grants for investments to reduce energy consumption”

RESPONSIBLE  
ENTITY

**Veneto Region**

The action aims to incentivize the refinement of production techniques with the aim of improving the energy performance of the plants.

The project aims at:

the improvement of the energy performance of existing plants (for example through the installation of the electric motors at high efficiency, or through the phase shift of the electric lines, etc.);

combined production of heat energy and electricity with cogeneration;

production of electricity through fuel cells.

Production of energy from renewable source.

- Operations in mixed form (subsidized loans+ contributions with capital accounts)

- Subsidized loan, activated in the event that the public share allocated to capital account were sold out

### CO-FINANCING

MIN / MAX  
AMOUNT

From € 25.000,00 to € 2,000,000.00.

The maximum amount of transactions financed by the Fund, at the same time in amortization and related to the same applicant, shall be fixed at € 5,000,000.00.

FINANCED  
ACTIVITIES

plant, equipment, machinery

intangible investments (patents, licenses, know how)

technical costs (testing, safety coordination,..)

PROGRAM  
INFORMATION

[www.venetosviluppo.it/alfresco/service/prodatt/Finanziamenti/POR\\_Fesr0713\\_A213/Mod\\_POR\\_A213\\_001%20Scheda%20internet%20fondo%20energia%20POR.pdf](http://www.venetosviluppo.it/alfresco/service/prodatt/Finanziamenti/POR_Fesr0713_A213/Mod_POR_A213_001%20Scheda%20internet%20fondo%20energia%20POR.pdf)

RESPONSIBLE  
ENTITY

[www.venetosviluppo.it](http://www.venetosviluppo.it)

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# > Regional Law n.9/2007

RESPONSIBLE  
ENTITY

## Veneto Region

Provides support and services to SMEs, facilities and services for applied research and aims to stimulate technological development and start-up business, increasing the cooperation between enterprises and research organizations, facilitating the industrial application and technology transfer to help the mobility of researchers to businesses.

Capital grants or interest subsidies;  
Expenditure titles predefined (vouchers and comparables);  
Constitution, participation and funding of public and private bodies;  
revolving funds, guarantees and other subsidies co-financed by recourse to private credit and other forms or instruments.

### CO-FINANCING

MIN / MAX AMOUNT	2.000.000€ for nanotechnologies; 1.000.000€ for biotechnologies and agro-food
% REFUNDABLE	Max 400.000€ for SMEs; max 600.000€ for aggregations of companies.
PROGRAM INFORMATION	<a href="http://www.consiglioveneto.it/crvportal/leggi/2007/07lr0009.html">www.consiglioveneto.it/crvportal/leggi/2007/07lr0009.html</a>
RESPONSIBLE ENTITY	<a href="http://www.regione.veneto.it">www.regione.veneto.it</a>

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# > Revolving fund for technological innovation

## - Regional Operational Program 2007-2013 Action 1.2.3

RESPONSIBLE ENTITY	<b>Veneto Region</b>
	The fund objective is the reduction of the cost of financing operations to improve the competitiveness of the economic region through the promotion of the processes of innovation and research.
	1. Subsidized loan; 2. Favourable financing leasing; 3. Favourable financing loans
CO-FINANCING	
MIN / MAX AMOUNT	From 100.000€ to 2.000.000€ (3.000.000€ in case of favourable financing loans). The maximum amount of 2.000.000€ (3.000.000€ for shared favourable financing loans) is as a maximum number of subsidized transactions from the fund, including amortization, referring to a single entity or entities interconnected in accordance with existing Community law for the definition of SMEs.
% CO-FUNDING	54% (20.668.500€ from EU funding, 24.331.500€ from public sources)
FINANCED ACTIVITIES	Property Investment: purchase or construction of buildings used for manufacturing activities. The purchase of existing buildings is permitted only if they are directly linked to the objectives of the investment. Renewal, expansion and upgrading of properties. Plant, equipment and machinery: technological systems and costs of connection to the network. Production facilities, machinery, equipment and hardware. Intangible investments: patent rights, licenses, know-how and unpatented technical knowledge. Investments in research, design, consulting: technical costs for studies, plans and consulting that are committed outwards and related to the investment program and not related to a continuous or periodic services, that is connected to the normal operation of the SME.
DURATION OF PROGRAM	Until December 2015, 31st
PROGRAM INFORMATION	<b><a href="http://www.venetosviluppo.it/portal/portal/vs/Attivita/Agevolata/ProdottiWindow?action=2&amp;categoria=Finanziamenti&amp;prodotto=%2FFinanziamenti%2FPOR_Fesr0713_A123">www.venetosviluppo.it/portal/portal/vs/Attivita/Agevolata/ProdottiWindow?action=2&amp;categoria=Finanziamenti&amp;prodotto=%2FFinanziamenti%2FPOR_Fesr0713_A123</a></b>
RESPONSIBLE ENTITY	<a href="http://www.regione.veneto.it">www.regione.veneto.it</a>

# Croatia

## Zagreb

### Which Stakeholder?

Center for Technology Transfer

Zagreb county Regional development agency- ZACORDA

University of Zagreb's Centre for Research,  
Development and Technology Transfer (CRDTT)

### Which Support Service?

Business Council for Sustainable Development

Monitoring Business Activities

Small business support in Croatia- BAS Program

### Which Instrument?

Loan Programme for the Financing of Projects of Environmental  
Protection, Energy Efficiency and Renewable Energy Resources

Western Balkans Sustainable Energy Direct Financing Facility

Loan programme for The Energy Renovation of Buildings



# > Centre for Technology Transfer

PHONE	+385 1 6168 567
ADDRESS	Ivana Lučića 5, 10 000 Zagreb, Croatia
WEBSITE	<a href="http://www.fsb.unizg.hr/ctt/index.html">www.fsb.unizg.hr/ctt/index.html</a>

Linking science and technology with the economy  
Launching innovative projects for sustainable development  
Long life learning process for professionals with the goal of successful transfer of technological processes and increasing the competitiveness of domestic industry

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# > Zagreb County Regional Development Agency - Zacorda

E-MAIL	<b>info@zacorda.hr</b>
PHONE	+385 1 6556 052
ADDRESS	Ulica grada Vukovara 72, 10 000 Zagreb, Croatia
WEBSITE	<b>www.zacorda.hr</b>

Support the rise of life standard for the residents of Zagreb County  
Creates new jobs through quality projects which support development of SME's, economy, energy efficiency, rural tourism and agriculture

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# > Business Council for Sustainable Development

RESPONSIBLE ENTITY	<b>Croatian Business Council for Sustainable Development</b>
GOAL OF THE SERVICE PROGRAM	Raise awareness about the importance of a new approach to the usual expression of business results in the context of achieving sustainable development includes the success of the community and all stakeholders.
DETAILED DESCRIPTION OF THE SUPPORTING SERVICE PROVIDED	<p>Exchange of knowledge</p> <p>Transfer of experiences</p> <p>Promoting effective models and practices</p> <p>Commitment to social responsibility</p> <p>Openness to the public</p> <p>Eco-efficiency (double effect- benefits for the economy and the environment)</p> <p>Together with members of other social groups in the negotiation of sustainable development.</p>
RESPONSIBLE ENTITY	<b><a href="http://www.hrpsor.hr/hrpsor">www.hrpsor.hr/hrpsor</a></b>

Croatian Business Council for Sustainable Development is a non-profit private sector institution. Forty members - representatives of the Croatian economy combine knowledge, innovation and accountability in pursuing the path of development that balances business success, social welfare and environmental protection.



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# > Small business support in Croatia - BAS Program

RESPONSIBLE ENTITY	<b>EBRD – European Bank for Reconstruction and Development</b>
GOAL OF THE SERVICE PROGRAM	BAS enables micro, small and medium-sized enterprises (MSMEs) to access a diverse range of consulting services by facilitating projects with local consultants on a cost sharing basis. Direct assistance to enhance enterprise performance is combined with systemic market development activities to create sustainable and commercially viable infrastructures of MSME support in the Bank's countries of operations. BAS operates on both the demand and supply side, emphasising the benefits of using external consultants to the enterprises and directly increasing the supply and quality of local advisory services. BAS works closely with the Enterprise Growth Programme (EGP).
DETAILED DESCRIPTION OF THE SUPPORTING SERVICE PROVIDED	<p>BAS allows customers easy access to business consulting in areas such as marketing, strategy, organization, operations, information and communication technology, engineering solution, quality management, energy efficiency, environmental management. BAS projects are clearly defined and generally last 4-6 months.</p> <p>BAS project cycle:</p> <p>Apply: Enterprise contacts BAS and a project terms of reference is developed          Select: Enterprise and BAS pick the most qualified local consultant and sign grant agreement          Implement: Project is carried out by the consultant with monitoring from BAS          Disburse: Enterprise confirms project implemented successfully, pays consultant and receives grant from BAS          Evaluate: BAS conducts an evaluation one year later to assess impact and progress made</p> <p>BAS teams then help the enterprises identify a suitable consultant from the BAS database and provide the following support:</p> <p>Project Development including enterprise diagnostics, matching enterprise needs with suitable advice, defining consultant assignments          Monitoring during project implementation          Flexible Grant: BAS contribution of 25-75% of the total net project cost, capped at 10.000 EUR.</p> <p>The Grant Guideline Matrix is used in order to prioritise interventions to preserve the additionally. Higher grants may be given to projects involving certain types of advice where market supply is less mature, enterprises located in less developed or rural areas and Women in Business- projects</p>
RESPONSIBLE ENTITY	<a href="http://www.ebrd.com/pages/country/croatia.shtml">www.ebrd.com/pages/country/croatia.shtml</a>
OTHER	Small Business Support helps companies to improve business competitiveness by hiring local consultants for specific business areas (Business Advisory Services (BAS)) or by hiring international experts to help establish best management practices (Enterprise Growth Programme (EGP)). They work with companies with majority private domestic ownership and with ones that are operating for at least two years and have significant growth potential and management designed to achieve the objectives of the project.

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DURATION OF PROGRAM	On-going
PROGRAM	<a href="http://www.hbor.hr/Sec1406">www.hbor.hr/Sec1406</a>
RESPONSIBLE ENTITY	<p>Commercial Banks Co-operating with HBOR on the Loan Programme</p> <p>Banco Popolare Croatia d.d., Zagreb- <a href="http://www.bpc.hr">www.bpc.hr</a></p> <p>Banka Kovanica d.d., Varaždin- <a href="http://www.kovanica.hr">www.kovanica.hr</a></p> <p>BKS Bank d.d., Rijeka- <a href="http://www.bks.hr">www.bks.hr</a></p> <p>Croatia banka d.d., Zagreb- <a href="http://www.croatiabanka.hr">www.croatiabanka.hr</a></p> <p>Erste &amp; Steiermärkische bank d.d., Rijeka- <a href="http://www.erstebank.hr">www.erstebank.hr</a></p> <p>Hrvatska poštanska banka d.d., Zagreb- <a href="http://www.hpb.hr">www.hpb.hr</a></p> <p>Hypo-Alpe-Adria Bank d.d., Zagreb- <a href="http://www.hypo-alpe-adria.hr">www.hypo-alpe-adria.hr</a></p> <p>Imex banka d.d., Split- <a href="http://www.imexbanka.hr">www.imexbanka.hr</a></p> <p>Istarska Kreditna banka Umag d.d., Umag- <a href="http://www.ikb.hr">www.ikb.hr</a></p> <p>Kentbank d.d., Zagreb- <a href="http://www.kentbank.hr">www.kentbank.hr</a> Kreditna banka Zagreb d.d., Zagreb- <a href="http://www.kbz.hr">www.kbz.hr</a></p> <p>OTP banka Hrvatska d.d., Zadar- <a href="http://www.otpbanka.hr">www.otpbanka.hr</a></p> <p>Partner banka d.d., Zagreb- <a href="http://www.paba.hr">www.paba.hr</a></p> <p>Podravska banka d.d., Koprivnica- <a href="http://www.poba.hr">www.poba.hr</a></p> <p>Privredna banka Zagreb d.d., Zagreb- <a href="http://www.pbz.hr">www.pbz.hr</a></p> <p>Raiffeisenbank Austria d.d., Zagreb- <a href="http://www.rba.hr">www.rba.hr</a></p> <p>Sberbank d.d., Zagreb- <a href="http://www.sberbank.hr">www.sberbank.hr</a></p> <p>Slatinska banka d.d., Slatina- <a href="http://www.slatinska-banka.hr">www.slatinska-banka.hr</a></p> <p>Société Générale-Splitska banka d.d., Split- <a href="http://www.splitskabanka.hr">www.splitskabanka.hr</a></p> <p>Štedbanka d.d., Zagreb- <a href="http://www.stedbanka.hr">www.stedbanka.hr</a></p> <p>Zagrebačka banka d.d., Zagreb- <a href="http://www.zaba.hr">www.zaba.hr</a></p>



# > Loan Programme for the Energy Renovation of Buildings

RESPONSIBLE ENTITY	<b>Croatian Bank for Reconstruction and Development (HBOR)</b>
GOAL OF THE INCENTIVE	Program is aimed at encouraging the realization of investment projects which are focused on raising the level of energy efficiency of buildings. The program includes partnership among the Ministry of Economy (Centre for Monitoring of the energy sector and investments), the Ministry of Construction and Physical Planning, CBRD, professional chambers.
GENERAL DESCRIPTION OF THE INCENTIVE	The program is in accordance with the "Program Refurbishment of the public sector 2012-2013". The program encourages complete energy restoration to achieve maximum savings effects that changes the physical (energy) performance of the building and optimizes the supply and production of energy in the building where it is technically feasible.
CO-FINANCING	
MIN / MAX AMOUNT	The maximum loan amount is not limited and depends on the financing abilities of HBOR, the investment project, the creditworthiness of the borrower, the eligibility of project as evidenced by the Confirmation of the Technical and Financial Feasibility of the Project and the value and quality of the collateral offered.
% CO-FUNDING	Loans are granted in HRK or in HRK with currency clause. HBOR may consider financing of up to 100% of the estimated investment value, without VAT. Loans are repaid in monthly instalments.

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FINANCED ACTIVITIES	<p>The project should represent a new investment aimed to improve the efficiency of energy use in buildings, i.e. in thermal sources, local heating systems and thermal networks where at least 50% of energy is used for maintenance of ambient temperature and water heating in buildings for household requirements.</p> <p>Greenfield projects, particularly the ones featuring integrated design and low energy building concepts, using high efficiency technologies/systems provided an appropriate baseline for energy savings can be established.</p> <p>The Energy Efficiency Project must have an estimated Simple Payback Period of less than or equal to 10 years.</p>
DURATION OF PROGRAM	On-going
PROGRAM INFORMATION	<p><b><a href="http://www.hbor.hr/program-kreditiranja-energetske-obnove-zgrada">www.hbor.hr/program-kreditiranja-energetske-obnove-zgrada</a></b></p>
RESPONSIBLE ENTITY	<p><a href="http://www.hbor.hr/program-kreditiranja-energetske-obnove-zgrada">http://www.hbor.hr/program-kreditiranja-energetske-obnove-zgrada</a> Croatian Bank for Reconstruction and Development (HBOR) and Commercial banks included in the Programme</p> <p>Erste &amp; Steiermärkische bank d.d., Rijeka Hrvatska poštanska banka d.d., Zagreb Hypo Alpe-Adria-Bank d.d., Zagreb Istarska kreditna banka Umag d.d., Umag OTP banka Hrvatska d.d., Zadar Podravska banka d.d., Koprivnica Privredna banka Zagreb d.d., Zagreb Slatinska banka d.d., Slatina Zagrebačka banka d.d., Zagreb</p>

# GLOSSARY

## A

<b>ACADEMIC AND RESEARCH ORGANIZATIONS</b>	Universities and colleges, educational services, professional, scientific and technical services.
<b>AGENCIES</b>	EU bodies with a distinct legal personality, to which budget implementing powers may be delegated under strict conditions. they are subject to a distinct discharge from the discharge authority.
<b>AGGREGATE DATA</b>	means summary level data that is comprised from individual components or data sets.
<b>ALLOCATED EXPENDITURE</b>	EU expenditure that can be allocated to individual eu countries. non-allocated expenditure concerns, in particular, expenditure paid to beneficiaries in third countries. allocation of expenditure by country is necessary in order to calculate budgetary balances.
<b>ANNUAL ACTIVITY REPORTS (AARS)</b>	Indicate the results of operations by reference to objectives set, associated risks and the form of internal control. since the 2001 budget exercise for the commission and since 2003 for all community institutions, the 'authorising officer by delegation' must submit an aar to his/her institution on the performance of his/her duties, together with financial and management information.
<b>APPLICATION</b>	Means a new application or a re-submission of an unsuccessful application.
<b>APPROPRIATIONS</b>	The budget sets out commitments (see below) and payments appropriations. commitments are legal pledges to provide finance, provided that certain conditions are fulfilled. payments are cash or bank transfers to beneficiaries.
<b>ASSETS</b>	Anything tangible or intangible that is capable of being owned or controlled to produce value and that is held to have positive economic value is considered an asset. simply stated, assets represent value of ownership that can be converted into cash (although cash itself is also considered an asset).
<b>AUDIT</b>	Depending on its specific features and requirements, each institution determines the scope of the internal auditors' mission and the objectives and procedures for the exercise of the internal audit function, with due regard for international internal audit standards. external auditor: for the eu institutions, this is the european court of auditors. internal audit: audit performed by a body's staff rather than an independent certified public accountant; the internal auditor (ia) function is separate from that of authorising officer and accounting officer. the ia is designated by the institution, which it must advise on how to deal with risks; it issues independent opinions on the quality of management and control systems, and recommends improvements.

## B

<b>BENEFICIARY</b>	In philanthropic terms, the donee or grantee receiving funds from a foundation or corporate giving program is the beneficiary, although society may benefit as well.
<b>BIOTECHNOLOGIES</b>	Use of living systems and organisms to develop or make products, or "any technological application that uses biological systems, living organisms or derivatives thereof, to make or modify products or processes for specific use" (un convention on biological diversity, art. 2). <sup>[1]</sup> depending on the tools and applications, it often overlaps with the (related) fields of bioengineering, biomedical engineering, etc.
<b>BRANDS</b>	A name, term, design or other feature that distinguishes one seller's product from those of others. brands are used in business, marketing, and advertising
<b>BUDGET</b>	Annual financial plan drawn up according to budgetary principles, which provides forecasts and authorises an estimate of future costs and revenue and expenditures, with detailed descriptions and justifications (the latter in 'budgetary remarks' ).
<b>BUDGETARY AUTHORITY</b>	institutions with decisionmaking powers on budgetary matters, i.e. the european parliament and the council of ministers.

## C

<b>CENTRAL MANAGEMENT</b>	Direct management (selecting contractors, awarding grants, transferring funds, monitoring activities, etc.) of a fund or programme by the european commission (centralised direct management) or one of its agencies (centralised indirect management), unlike shared management (see below).
<b>CHARITY</b>	Registered charities.
<b>CLEANTECH ORGANIZATIONS</b>	Companies that offer technologies that address climate change, clean air, water quality and soil, biofuel, alternative energy, energy and material efficiency.
<b>COMMERCIALIZATION FUNDING</b>	Funding to bring a product or service to market; final stages of product development.
<b>COMMITMENTS</b>	Legal pledge to provide finance subject to certain conditions. the eu commits itself to reimbursing its share of the costs of an eufunded project when the project is completed. today's commitments are tomorrow's payments. today's payments are yesterday's commitments.
<b>COMPANY</b>	Means a business, enterprise, corporation or a firm, which may or may not be incorporated.
<b>COMPTROL-LEERSHIP</b>	Means having clear accountabilities, effective control over resources, sound risk management and performance assessments, and an open reporting of results in relation to the expenditure of public funds.

<b>C</b>	<b>CONNECTING EUROPE FACILITY</b>	A commission programme to set aside funding to improve transport, energy and its connections between EU countries, e.g. enabling renewable energy to flow from Spain to Germany; building 'missing links' between national rail networks.
	<b>CONTRIBUTION</b>	Repayable financial contributions awarded by governments to an organization.
	<b>CORPORATE</b>	A business with more than 250 employees (full-time staff equivalents).
	<b>CROSS-COMPLIANCE REQUIREMENTS</b>	Mechanism under the common agricultural policy whereby direct payments to farmers are linked to compliance with basic standards concerning the environment, food safety, animal and plant health, and animal welfare, and the requirement to maintain land in good agricultural and environmental condition.

<b>D</b>	<b>DEADLINE</b>	Means the deadline set to submit applications and are indicated in the funding opportunity descriptions and evidenced by the courier-stamp or date on the electronic submission.
	<b>DONOR</b>	An individual or organization that makes a grant or contribution to a donee. (also known as the grantor.)

<b>E</b>	<b>ELECTRONIC APPROVAL OF APPLICATIONS</b>	Means the method provided by the funder for the electronic approval of applications.
	<b>ELIGIBLE COSTS</b>	Means the costs incurred in accordance with the project contract or cost principles and are not prohibited costs.
	<b>EMERGENCY AID RESERVE</b>	Emergency aid funding, kept in a blocked reserve in the budget, which can be transferred, subject to agreement by the budgetary authority, in duly justified cases of emergency or crisis.
	<b>ENERGY ORGANIZATIONS</b>	Petroleum, gas, electrical, coal, nuclear.
	<b>EQUIPMENT/ LAND/ BUILDING FUNDING</b>	Funding to acquire new or improve existing equipment; funding to expand into new buildings; infrastructure funding.
	<b>EQUITY OR EQUITY INVESTMENTS</b>	Means ownership stakes in the applicant company's shares.
	<b>EUROPE 2020 STRATEGY</b>	Europe 2020 is a 10-year strategy proposed by the European Commission on 3 March 2010 for advancement of the economy of the European Union. It aims at "smart, sustainable, inclusive growth" with greater coordination of national and European policy. It follows the Lisbon Strategy for the period 2000–2010.

	<b>EUROPEAN DEVELOPMENT FUND</b>	The EDF is the main instrument for community aid for development cooperation in the African, Caribbean and Pacific (ACP) countries and the overseas countries and territories (OCTS). It is governed by its own financial regulation and managed outside the general budget. It is funded from direct contributions from EU countries at negotiated rates that differ from those for the general budget.
	<b>EUROPEAN INVESTMENT BANK (EIB)</b>	Is the European Union's nonprofit long-term lending institution established in 1958 under the Treaty of Rome. As a "policy-driven bank" whose shareholders are the member states of the EU, the EIB uses its financing operations to bring about European integration and social cohesion.
	<b>EXCHANGE DIFFERENCE</b>	The difference resulting from the exchange rates applied to transactions involving countries outside the Euro area.
	<b>EXPORT FUNDING</b>	Funding to develop or enter new markets; hire an export manager.

<b>F</b>	<b>FINANCIAL ANALYSIS</b>	Also referred to as financial statement analysis or accounting analysis or analysis of finance) refers to an assessment of the viability, stability and profitability of a business, sub-business or project.
	<b>FINANCIAL INSTRUMENTS</b>	Any financial resources available in the region that may enhance the capacity of SMEs to develop products and services that contribute to energy efficiency and eco-innovation. These resources may be public or private, and may take the form of public financing programs, bank funding, risk capital, venture capital, business angels and others.
	<b>FINANCIAL ASSISTANCE</b>	In the EU context, this is financial support (grants, loans, etc.) from the European institutions for: a) the stability of EU countries' balance of payments with the rest of the world; b) EU countries in severe economic or financial difficulty; c) candidate countries preparing to join the EU; d) projects to promote democracy and human rights and prevent conflict in countries outside the EU.
	<b>FINANCIAL REGULATION</b>	The FR is the main point of reference for the principles and procedures governing the establishment and implementation of the EU budget and control of the communities' finances.
	<b>FINANCIAL SERVICES</b>	Financial services are the economic services provided by the finance industry, which encompasses a broad range of organizations that manage money, including credit unions, banks, credit card companies, insurance companies, accountancy companies, consumer finance companies, stock brokerages, investment funds, real estate funds and some government sponsored enterprises.
	<b>FISCAL YEAR</b>	Means the funder's fiscal year which in the case of the federal government, begins on April 1 and ends on the following March 31, or the fiscal year of the applicant.

F	<b>FIXED ASSETS</b>	Also known as "tangible assets" [1] or property, plant, and equipment (pp&e), is a term used in accounting for assets and property that cannot easily be converted into cash. this can be compared with current assets such as cash or bank accounts, which are described as liquid assets. in most cases, only tangible assets are referred to as fixed.
	<b>FUNDING FOR GREENING YOUR ORGANIZATION</b>	Funding to adopt eco-friendly processes or greener equipment; energy or resource conservation.
	<b>FUNDING FOR LABOUR</b>	Funding to hire or train new staff; interns; skills training; wage subsidies.

G	<b>GOVERNMENT FUNDING PROGRAM</b>	Grants, contributions, loans, vouchers and tax incentives offered by government to applicants as sources of industrial stimulus.
	<b>GRANTEE FINANCIAL REPORT</b>	A report detailing how grant funds were used by an organization. many corporate grantmakers require this kind of report from grantees. a financial report generally includes a listing of all expenditures from grant funds as well as an overall organizational financial report covering revenue and expenses, assets and liabilities. some funders may require an audited financial report.
	<b>GRANTEE OR GRANT HOLDER</b>	Means the approved recipient of the funding.
	<b>GRANTS</b>	Direct financial contributions (donations) from the budget to finance action to help achieve an objective part of an eu policy or support the functioning of a body which pursues an aim of general european interest or has an objective forming part of an eu policy.
	<b>GROWTH/ EXPANSION FUNDING</b>	Operating capital; funding to grow your operations.

H	<b>HEALTHCARE AND LIFE SCIENCES ORGANIZATIONS</b>	Medical, pharmaceuticals, life sciences (biology, biotech), health professionals, health care equipment and services, e-health.
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I	<b>INTERNATIONAL FINANCIAL REPORTING STANDARDS (IFRS)</b>	Are designed as a common global language for business affairs so that company accounts are understandable and comparable across international boundaries.
	<b>IN-KIND CONTRIBUTION</b>	A contribution of equipment, supplies, or other tangible resource, as distinguished from a monetary grant. some corporate contributors may also donate the use of space or staff time as an in-kind contribution.
	<b>INCENTIVE</b>	Funding (grants, contributions, loans, tax credits, vouchers) disbursed by canadian governments to support businesses and the economy.
	<b>INDUSTRIAL AND TECHNOLOGICAL BENEFITS (ITBS), FUNDING</b>	Previously known as industrial and regional benefits, is a program established by industry canada to ensure that aerospace and defence companies winning contracts worth more than \$100 million provide contracts of equivalent value to canadian contractors. the government is currently reviewing this program. more details will be provided in the feb. 18 issue of the report newsletter.
	<b>INDUSTRIAL ENGINEERING</b>	A branch of engineering which deals with the optimization of complex processes or systems. it is concerned with the development, improvement, and implementation of integrated systems of people, money, knowledge, information, equipment, energy, materials, analysis and synthesis, as well as the mathematical, physical and social sciences together with the principles and methods of engineering design to specify, predict, and evaluate the results to be obtained from such systems or processes
	<b>INNOVATION/ RESEARCH AND DEVELOPMENT FUNDING</b>	Funding to conduct r&d activities or to fund the salaries of employees conducting r&d; product or service development; improve productivity.
	<b>INSTITUTION</b>	Means universities, hospitals, colleges, research institutes, centres and other organizations eligible to
	<b>INTANGIBLE INVESTMENTS</b>	Patent rights, licenses, know-how and unpatented technical knowledge
	<b>INTELLECTUAL PROPERTY</b>	Means all materials, concepts, know-how, formulae, inventions, improvements, industrial designs, processes, patterns, machines, manufactures, compositions of matter, compilations of information, patents and patent applications, copyrights, trade secrets, technology, technical information, software, prototypes and specifications, including any rights to apply for protections under statutory proceedings available for those purposes, provided they are capable of protection at law.

<b>J</b>	<b>JOB CREATION FUNDING</b>	means funding to support all or part of an employee's salary, and generally is applicable to persons with certain characteristics, such as students, interns, graduates or people with disabilities or aboriginal persons.
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<b>K</b>	<b>KNOWLEDGE TRANSFER OR TRANSLATION</b>	means the dynamic and iterative process of doing research that includes the
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<b>L</b>	<b>LEASING</b>	a contractual arrangement calling for the lessee (user) to pay the lessor (owner) for use of an asset
	<b>LOAN</b>	means a type of public funding offered by some government departments and crown corporations to businesses on more favourable terms than commercial lenders, such low or no-interest loans.
	<b>LOAN GUARANTEES</b>	means a type of public funding offered by some funding programs to businesses to eliminate the risk of non-payment by the borrower to the lender to assist the borrower in securing funding from a recognized financial institution.

<b>M</b>	<b>MATERIAL CHANGE</b>	means changes that have an important impact on the project and must be reported to the funder and may result in a change in the project terms.
	<b>MINING AND NATURAL RESOURCES ORGANIZATIONS</b>	mining, environmental groups and services, forestry.
	<b>MULTIANNUAL FINANCIAL FRAMEWORK (MFF)</b>	establishes the spending priorities and maximum amounts that the eu may spend in particular areas over a fixed period of several years. the expenditure ceilings in the mff regulation are not equivalent to those in the eu budget, which are always lower. the mff also includes income sources for the eu budget and correction mechanisms for the period in question (currently 2014-20).
	<b>MUNICIPALITIES</b>	is usually an urban administrative division having corporate status and usually powers of self-government or jurisdiction. the term municipality is also used to mean the governing, ruling body of a municipality. a municipality is a general-purpose administrative subdivision, as opposed to a special-purpose district.

<b>N</b>	<b>NET BALANCE</b>	the difference between an eu country's contribution to the eu budget and the amount of eu funding it receives. this does not take into account other financial, economic and political benefits, e.g. participation in the internal market, whereby companies can operate anywhere in the eu.
	<b>NON-PROFIT ASSOCIATION</b>	an organization that uses its surplus revenues to further achieve its purpose or mission, rather than distributing its surplus income to the organization's directors (or equivalents) as profit or dividends.

<b>P</b>	<b>PARTNER</b>	means an organization with whom the applicant has a relationship that is characterized by mutual cooperation, collaboration and a shared responsibility to achieve a specific program objectives, but each organization has a separate identity and independent accountabilities. the formality of these relationships may vary from open, working relationships to more formal contractual collaborations.
	<b>PARTNERSHIP</b>	means a formalized working relationship between two or more organizations with separate identities and independent accountabilities and is based on mutual benefit and a clear understanding or agreement that sets out the shared objectives and terms of the arrangement.
	<b>PARTNERSHIP AGREEMENTS</b>	agreements between the commission and each eu country designed to ensure that funds are used in line with the eu-2020 strategy.
	<b>PATENTS</b>	a set of exclusive rights granted by a sovereign state to an inventor or assignee for a limited period of time in exchange for detailed public disclosure of an invention. an invention is a solution to a specific technological problem and is a product or a process. patents are a form of intellectual property.
	<b>PAYMENTS</b>	transfers of cash from the eu budget to creditors in the current year, on the basis of past commitments.
	<b>POLICY</b>	means the set of rules, directives and guidelines published by the funding program.
	<b>PRIVATE EQUITY</b>	an asset class consisting of equity securities and debt in operating companies that are not publicly traded on a stock exchange
	<b>PRIVATE FINANCING PROGRAM</b>	canadian sources of venture capital (vc), angel financing, bank financing, private foundations and private investment available to applicant canadian businesses.

## P

<b>PRIVATE FOUNDATION</b>	a nongovernmental, nonprofit organization with funds (usually from a single source, such as an individual, family, or corporation) and program managed by its own trustees or directors. private foundations are established to maintain or aid social, educational, religious, or other charitable activities serving the common welfare, primarily through the making of grants
<b>PROGRAM AMOUNT</b>	funds that are expended to support a particular program administered internally by a foundation or corporate giving program.
<b>PROGRAMME</b>	eu policies are implemented through a wide range of programmes and funds providing financial support to hundreds of thousands of beneficiaries – farmers, students, scientists, ngos, businesses, towns, regions, etc. the programmes for 201420, the amounts involved and their legal bases can be consulted online.
<b>PROJECT</b>	means the defined project described in detail in the application and approved by the funder for funding.
<b>PROJECT CYCLE MANAGEMENT (PCM)</b>	is the management of a project throughout its phases, from planning through completion and review.
<b>PROPOSAL:</b>	a written application, often accompanied by supporting documents, submitted to a foundation or corporate giving program in requesting a grant. most foundations and corporations do not use printed application forms but instead require written proposals; others prefer preliminary letters of inquiry prior to a formal proposal.
<b>PROTOCOL</b>	means a document that describes the objectives, methodology, statistical analyses, organization, and administrative details of a research trial or other funded project.
<b>PUBLIC PROCUREMENT RULES</b>	provisions in the public procurement directive governing the award of contracts by public administrations. eu countries must transpose these into national law. they also apply to contracts awarded by the eu institutions.
<b>PUBLIC/PRIVATE PARTNERSHIP (PPP)</b>	a government service or private business venture which is funded and operated through a partnership of government and one or more private sector companies.

## R

<b>R&amp;D&amp;I CERTIFICATION</b>	project accreditation as total or partial: as research and development (r&d) or as technological innovation (i)
<b>REAL ESTATE</b>	is "property consisting of land and the buildings on it, along with its natural resources such as crops, minerals, or water; immovable property of this nature; an interest vested in this (also) an item of real property; (more generally) buildings or housing in general.
<b>RECOVERIES</b>	entitlements vis-à-vis the community's debtors. the actual recovery of amounts due may take different forms: voluntary payment by the debtor, offsetting of mutual debts, a financial guarantee or enforcement action.
<b>RENEWABLE ENERGY</b>	is generally defined as energy that comes from resources which are naturally replenished on a human timescale such as sunlight, wind, rain, tides, waves and geothermal heat.[2] renewable energy replaces conventional fuels in four distinct areas: electricity generation, hot water/space heating, motor fuels, and rural (off-grid) energy services.
<b>REPAYABLE FUNDING</b>	means funding that is technically a loan; grants, by definition, do not need to be repaid and contributions vary in this respect but generally do not need to be repaid, provided that they are used to achieve the program objectives specified in the funding agreement.
<b>RESEARCH</b>	means the goal of understanding new solutions or devices that improve outcomes and may include scientific investigation.
<b>REVENUE</b>	income, from all sources, that finances the budget.
<b>RFP</b>	an acronym for request for proposal. when the government issues a new contract or grant program, it sends out rfps to agencies that might be qualified to participate. the rfp lists project specifications and application procedures. while an increasing number of foundations use rfps in specific fields, most still prefer to consider proposals that are initiated by applicants
<b>RULES OF APPLICATION</b>	detailed rules for the implementation of the financial regulation.

S

<b>SHARED MANAGEMENT</b>	management of an eu fund or programme delegated to eu countries (as opposed to central management – see above). this applies to the vast majority of eufunded projects.
<b>SMALL AND MEDIUM ENTERPRISES (SMES)</b>	or small and medium-sized businesses (smbs) are businesses whose personnel numbers fall below certain limits. the abbreviation "sme" is used in the european union and by international organizations such as the world bank, the united nations and the world trade organization (wto).
<b>SMES</b>	small and medium-sized enterprises
<b>STAKEHOLDERS</b>	identification of public and private organizations with know-how on the energy sector. these may include: energy clusters and trade associations; national and regional public entities who oversee the energy sector; entrepreneurship and technology transfer agencies, as well as incubation centres; research centres with expertise in the energy and environmental sector. these do not include individual smes operating in the energy sector
<b>SUPPORTING SERVICES</b>	any available instrument or service provided by public or private entities, that facilitates access to financial instruments, either through consulting expertise, support guides, financial simulators, accounting tools or others.
<b>SUSTAINABLE DEVELOPMENT</b>	a process for achieving sustainability in any activity that uses resources and where immediate and intergenerational replication is demanded. sustainable development coincides with further economic growth and human development in the developed economy (and society) for finding the means [1] of continual development beyond economic development. as such, sustainable development is the organizing principle for sustaining finite resources necessary to provide for the needs of future generations of life on the planet. it is a process that envisions a desirable future state for human societies in which living conditions and resource-use continue to meet human needs without undermining the "integrity, stability and beauty" of natural biotic systems.

T

<b>TAX REFUNDS, TAX CREDITS</b>	and means a type of funding administered through the tax system that provides refunds or credits for certain eligible investments and are more widely available for businesses in canada than loans, grants, contributions and other sources of public funding.
<b>TECHNICAL ASSISTANCE</b>	operational or management assistance given to non-profit organizations. this type of help can include fundraising assistance, budgeting and financial planning, program planning, legal advice, marketing, and other aids to management. assistance may be offered directly by the staff of a foundation or corporation, or it may be provided in the form of a grant to pay for the services of an outside consultant.
<b>TECHNOLOGY ADOPTION/ E-COMMERCE FUNDING</b>	funding to adopt a new technology; acquire new software; develop e-commerce activities.
<b>TECHNOLOGY TRANSFER</b>	also called transfer of technology (tot), is the process of transferring skills, knowledge, technologies, methods of manufacturing, samples of manufacturing and facilities among governments or universities and other institutions to ensure that scientific and technological developments are accessible to a wider range of users who can then further develop and exploit the technology into new products, processes, applications, materials or services. it is closely related to (and may arguably be considered a subset of) knowledge transfer.
<b>TREASURY</b>	the commission's bank accounts with eu countries' treasuries, central banks and commercial banks.

V

<b>VALUE ADDED TAX (VAT)</b>	vat is an indirect tax, expressed as a percentage applied to the sale price of most goods and services.
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# ecofunding

Supporting green business in Europe



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PARCERIA

