

Survey on SME Digitalization Finance Programs

To AECM members and partners: We would like to inquire whether your institution offers any programs, particularly guarantee schemes, aimed at promoting or incentivizing finance for SMEs focused on digitalization. If so, we would appreciate learning more about these initiatives.

1. aws/AT	We do not have such a specific program, but of course we support also SMEs in their digitization projects.
2. VDB/DE	We do not offer any of the requested programs.
3. HDB/GR	<p>Hellenic Development does not have a guarantee fund specifically designated for digitalization investments. Since May 2023 we operate the Digitalization Co-Financing Loans Fund, which is designed to assist SMEs in meeting their investment needs, for the digitalization and upgrade of their operations to boost productivity, achieve business growth, and create new jobs. To be more precise, the Fund provides 40% of the capital interest-free and the remaining 60% of the capital with a two-year partial interest subsidy based on the Financial Intermediary's interest rate. The loan amount may range from €25,000 to €1.000,000 and the loan duration may range from two (2) to ten (10) years, for expenditures listed below:</p> <ul style="list-style-type: none"> • Creation and deployment of digital infrastructure, such as satellite technologies, IoT, data centers, iCloud, mobile networks, internet, broadband connections, etc. • Hardware investments • Software, application, and data investments • Digitization of provided services • Services related to IT Systems (Configuration, data transfers, installation, etc.)

	<ul style="list-style-type: none"> • Digitalization Upgrade Services • Human capital development (training and education, hiring temporary and permanent IT specialists, etc.) • Development of a strategic monitoring system • Digital Marketing, creation of digital content, Certifications in Digital Security/ Functionality standards) Certifications in Digital Security and Functionality Requirements
4. FRC/RO	<p>The Innovation component within the last SME state aid scheme IMM PLUS that FRC had implemented granting guarantees in the name and stat account, according to the Ministry of Finance s mandate.</p> <p>The component was meant to support SMEs investments & working capital mainly for their dual transition: green and digital.</p> <p>As mentioned above, INNOVATION was a part of the state aid scheme approved by EC during the covid-19 and Ukraine crisis (2022-2024) based on the corresponding Temporary Frameworks, currently ended.</p> <p>https://aecm.eu/wp-content/uploads/2024/12/description-of-the-Innovation-component.pdf</p>
5. TESKOMB/TR	<p>Due to TESKOMB's structure and its primary mission of providing loan guarantees for micro-entities, we do not currently offer specialized programs or schemes specifically aimed at supporting digitalization initiatives for SMEs. Our main focus remains on traditional sectors, particularly those most in need of financial inclusion.</p>
6. Finvera/FI	<p>We have a direct lending product focusing on digitalisation. It's our Digitalisation & Innovation loan that is built around the EIF's InvestEU Innovation & Digitalisation portfolio guarantee product. You can find more info on our website which is also published in English.</p> <p>https://www.finnvera.fi/eng/financing/loans/digitalisation-and-innovation-loan</p>



7. Bpfomento/PT

Under the InvestEU program, we currently offer a specialized product tailored for SMEs, with a primary focus on supporting their digitalization efforts.

	Guarantee Scheme	Amount (Mln €)	Type of Projects to be supported	Max Amount per SME (€ Mln)	Max Counterguarantee
InvestEU	<i>InvestEU: Research, Innovation and Digitalization</i>	711	<ul style="list-style-type: none">- Research infrastructures- Business projects- Demonstration projects and programs, as well as the implementation of related infrastructures, technologies and processes- Collaboration projects between academia and industry- Transfer of knowledge and technologies- Effective new healthcare products, including pharmaceuticals, medical devices and advanced therapy medicines- Projects that support the digitalization of the economy	10	75%