

Final evaluation of the Programme for the Competitiveness of Enterprises and Small and Medium-sized Enterprises (COSME) (2014 - 2020)

Fields marked with * are mandatory.

Introduction

The Programme for the Competitiveness of Enterprises and Small and Medium-sized Enterprises (COSME) built on previous programmes focused on supporting SMEs, in particular the Competitiveness and Innovation Framework Programme (CIP) 2007-2013. In this way, it ensured the continuous enhancement of several actions needed by SMEs to grow in competitive markets. Such actions include, for example:

- improving access to finance (via financial instruments)
- addressing SMEs' support needs through the Enterprise Europe Network (EEN), and
- providing opportunities for entrepreneurs through Erasmus for Young Entrepreneurs (EYE).

With a EUR 2.3 billion budget for 2014-2020, COSME supported the creation and growth of businesses and contributed to the Commission's key priority of promoting growth and jobs and stimulating investments in the EU during the 2014-2019 mandate.

These are still firmly integrated in the policy agenda of the current Commission as part of the keynote objective 'An economy that works for people' which refers in particular to investment, growth and quality jobs for small businesses.

The four specific objectives of COSME were:

- To improve access to finance for SMEs in the form of equity and debt (at least 60% of the budget, i. e. EUR 1.4 billion).
- To improve access to markets, particularly inside the EU but also at a global level, mainly through the Enterprise Europe Network (approx. 21.5% of the budget).
- To improve the framework conditions for the competitiveness and sustainability of Union enterprises, particularly SMEs, including in the tourism sector (approx. 11% of the budget).
- To promote entrepreneurship and an entrepreneurial culture (approx. 2.5% of the budget).

About you

* Language of my contribution

- Bulgarian
- Croatian
- Czech
- Danish
- Dutch
- English
- Estonian
- Finnish
- French
- German
- Greek
- Hungarian
- Irish
- Italian
- Latvian
- Lithuanian
- Maltese
- Polish
- Portuguese
- Romanian
- Slovak
- Slovenian
- Spanish
- Swedish

* I am giving my contribution as

- Academic/research institution
- Business association
- Company/business
- Consumer organisation
- EU citizen
- Environmental organisation
- Non-EU citizen
- Non-governmental organisation (NGO)
- Public authority

- Trade union
- Other

* First name

Felix

* Surname

HAAS VINÇON

* Email (this won't be published)

felix.haas@aecm.eu

* Organisation name

255 character(s) maximum

AECM - European Association of Guarantee Institutions

* Organisation size

- Micro (1 to 9 employees)
- Small (10 to 49 employees)
- Medium (50 to 249 employees)
- Large (250 or more)

Transparency register number

255 character(s) maximum

Check if your organisation is on the [transparency register](#). It's a voluntary database for organisations seeking to influence EU decision-making.

67611102869-33

* Country of origin

Please add your country of origin, or that of your organisation.

This list does not represent the official position of the European institutions with regard to the legal status or policy of the entities mentioned. It is a harmonisation of often divergent lists and practices.

- Afghanistan
- Djibouti
- Libya
- Saint Martin
- Åland Islands
- Dominica
- Liechtenstein
- Saint Pierre and Miquelon

- Albania
- Algeria
- American Samoa
- Andorra
- Angola
- Anguilla
- Antarctica
- Antigua and Barbuda
- Argentina
- Armenia
- Aruba
- Australia
- Austria
- Azerbaijan
- Bahamas
- Bahrain
- Bangladesh
- Barbados
- Belarus
- Belgium
- Belize
- Benin
- Bermuda
- Bhutan
- Bolivia
- Dominican Republic
- Ecuador
- Egypt
- El Salvador
- Equatorial Guinea
- Eritrea
- Estonia
- Eswatini
- Ethiopia
- Falkland Islands
- Faroe Islands
- Fiji
- Finland
- France
- French Guiana
- French Polynesia
- French Southern and Antarctic Lands
- Gabon
- Georgia
- Germany
- Ghana
- Gibraltar
- Greece
- Greenland
- Grenada
- Lithuania
- Luxembourg
- Macau
- Madagascar
- Malawi
- Malaysia
- Maldives
- Mali
- Malta
- Marshall Islands
- Martinique
- Mauritania
- Mauritius
- Mayotte
- Mexico
- Micronesia
- Moldova
- Monaco
- Mongolia
- Montenegro
- Montserrat
- Morocco
- Mozambique
- Myanmar/Burma
- Namibia
- Saint Vincent and the Grenadines
- Samoa
- San Marino
- São Tomé and Príncipe
- Saudi Arabia
- Senegal
- Serbia
- Seychelles
- Sierra Leone
- Singapore
- Sint Maarten
- Slovakia
- Slovenia
- Solomon Islands
- Somalia
- South Africa
- South Georgia and the South Sandwich Islands
- South Korea
- South Sudan
- Spain
- Sri Lanka
- Sudan
- Suriname
- Svalbard and Jan Mayen
- Sweden

- Bonaire Saint Eustatius and Saba
- Bosnia and Herzegovina
- Botswana
- Bouvet Island
- Brazil
- British Indian Ocean Territory
- British Virgin Islands
- Brunei
- Bulgaria
- Burkina Faso
- Burundi
- Cambodia
- Cameroon
- Canada
- Cape Verde
- Cayman Islands
- Central African Republic
- Chad
- Chile
- China
- Christmas Island
- Clipperton
- Guadeloupe
- Guam
- Guatemala
- Guernsey
- Guinea
- Guinea-Bissau
- Guyana
- Haiti
- Heard Island and McDonald Islands
- Honduras
- Hong Kong
- Hungary
- Iceland
- India
- Indonesia
- Iran
- Iraq
- Ireland
- Isle of Man
- Israel
- Italy
- Jamaica
- Nauru
- Nepal
- Netherlands
- New Caledonia
- New Zealand
- Nicaragua
- Niger
- Nigeria
- Niue
- Norfolk Island
- Northern Mariana Islands
- North Korea
- North Macedonia
- Norway
- Oman
- Pakistan
- Palau
- Palestine
- Panama
- Papua New Guinea
- Paraguay
- Peru
- Switzerland
- Syria
- Taiwan
- Tajikistan
- Tanzania
- Thailand
- The Gambia
- Timor-Leste
- Togo
- Tokelau
- Tonga
- Trinidad and Tobago
- Tunisia
- Türkiye
- Turkmenistan
- Turks and Caicos Islands
- Tuvalu
- Uganda
- Ukraine
- United Arab Emirates
- United Kingdom
- United States

- Cocos (Keeling) Islands
- Colombia
- Comoros
- Congo
- Cook Islands
- Costa Rica
- Côte d'Ivoire
- Croatia
- Cuba
- Curaçao
- Cyprus
- Czechia
- Democratic Republic of the Congo
- Denmark
- Japan
- Jersey
- Jordan
- Kazakhstan
- Kenya
- Kiribati
- Kosovo
- Kuwait
- Kyrgyzstan
- Laos
- Latvia
- Lebanon
- Lesotho
- Liberia
- Philippines
- Pitcairn Islands
- Poland
- Portugal
- Puerto Rico
- Qatar
- Réunion
- Romania
- Russia
- Rwanda
- Saint Barthélemy
- Saint Helena
Ascension and
Tristan da Cunha
- Saint Kitts and
Nevis
- Saint Lucia
- United States
Minor Outlying
Islands
- Uruguay
- US Virgin Islands
- Uzbekistan
- Vanuatu
- Vatican City
- Venezuela
- Vietnam
- Wallis and
Futuna
- Western Sahara
- Yemen
- Zambia
- Zimbabwe

The Commission will publish all contributions to this public consultation. You can choose whether you would prefer to have your details published or to remain anonymous when your contribution is published. **For the purpose of transparency, the type of respondent (for example, 'business association, 'consumer association', 'EU citizen') country of origin, organisation name and size, and its transparency register number, are always published. Your e-mail address will never be published.** Opt in to select the privacy option that best suits you. Privacy options default based on the type of respondent selected

* Contribution publication privacy settings

The Commission will publish the responses to this public consultation. You can choose whether you would like your details to be made public or to remain anonymous.

Anonymous

Only organisation details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as its transparency number, its size, its country of origin and your contribution will be published as received. Your name will not be published. Please do not include any personal data in the contribution itself if you want to remain anonymous.

Public

Organisation details and respondent details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as its transparency number, its size, its country of origin and your contribution will be published. Your name will also be published.

I agree with the [personal data protection provisions](#)

Evaluation of the COSME programme

1 - Did you or your company/organisation receive financial or any other kind of support from the COSME programme?

- Yes
- No
- Don't know

* 1b - Why did you not participate in the COSME programme?

Please tick all that apply

- I did not know about the COSME Programme
- Other European or international programmes were better suited to my needs
- Other national or regional programmes were better suited to my needs
- Participation procedures were too cumbersome
- Low probability of being successful in receiving support from COSME actions
- I had difficulties in finding project partners
- I could not find an action that met my needs
- I did not have the financial/human resources needed to prepare a proposal
- Other
- Don't know

Please specify which other programmes

500 character(s) maximum

We are an association. 20 of our members were participating in COSME LGF

2 - In your view, to what extent did the COSME programme help you to achieve the following results?

	Not at all	To a limited extent	To some extent	To a great extent	Don't know
* Provide easier access to finance for SMEs through loan portfolio guarantees/counter-guarantees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Provide easier access to risk capital through equity funds for SMEs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Support the creation of start-ups	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Support the growth of SMEs, including start-ups and scale-ups	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Encourage business transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Support cross-border and multi country financing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Provide integrated business support services to SMEs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Create opportunities for SMEs to access new markets in the EU	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Create opportunities for SMEs to access markets outside the EU	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Provide access to knowledge and information relevant for business development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Contribute to improving the business environment in the EU (by reducing administrative burden, simplifying rules for starting-up a business, obtaining licences, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Support better regulation and evidence-based policies in the EU	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Encourage cross-sectoral partnerships and public-private collaborations through cluster activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Support the competitiveness of industrial sectors /ecosystems and services (e.g. tourism, construction, chemicals, etc.) in which you are active	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Support the uptake of new technologies and skills (e.g. digital skills, key enabling technologies, advanced manufacturing, etc.)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

* Support the uptake of green and / or sustainable solutions, technologies, and/or skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Support the emergence of new business models and concepts (social economy, innovative practices etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Promote entrepreneurship and entrepreneurial culture (e.g. through education, mentoring etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Create learning and new business opportunities for entrepreneurs through Erasmus for Young Entrepreneurs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Develop entrepreneurship in specific target groups (young people, women, senior entrepreneurs, migrants, people at risk of social exclusion, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

2a - Please explain your replies or add further information below

500 character(s) maximum

Most AECM members were using COSME LGF as a counter-guarantee. Their experiences with the programme are generally positive. The requirements as well as the conditions under COSME were largely easier and more favourable as under InvestEU. The good usability of COSME contributed to its success in terms of accessibility, outreach and impact.

* 3 - Is the support provided through the COSME programme still bringing about positive effects based on your experience?

- Yes
- No
- Don't know

3a - Please explain your replies or add further information below

500 character(s) maximum

Yes, COSME brings about positive effects. The COSME LGF was an efficient tool to address market failure in the area of SME financing. Its positive impact has been proven in several studies, such as the pan-European evaluation of the EIF from 2019 or national studies such as the evaluation on our member BGK's COSME guarantee in Poland.

4 - Were the following forms of funding and actions provided by COSME relevant for your specific needs?

	Not at all	To a limited extent	To some extent	To a great extent	Don't know
* Grants	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

* Loan portfolio guarantee financial instruments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Equity financial instruments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Public procurement (calls for tenders)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Studies (strategic information, guidance documents, policy support, monitoring tools, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Outreach support actions (videos, campaigns, portals, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Support for events (workshops, conferences, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Capacity-building actions (training, mobility schemes such as Erasmus for Young Entrepreneurs, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Observatories	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Networks of service providers to SMEs (such as the Enterprise Europe Network)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Networks of national/regional policymakers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Cooperation and network-building actions for clusters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* IPR (intellectual property rights) SME Helpdesks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Actions supporting SME internationalisation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

5 - To what extent do you agree with the following statements?

	Not at all	To a limited extent	To some extent	To a great extent	Don't know
* COSME's objectives reflected the needs, problems and issues that SMEs were facing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* It was easy to find the appropriate action/support addressing my needs under COSME	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Activities under the COSME work programme were clearly defined	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* The annual programming for COSME was transparent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* The description in calls for proposals/tenders of activities funded under COSME was clear	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* The conditions for receiving support through the COSME financial instruments (loan portfolio guarantees and counter-guarantees and equity funds) were clear and transparent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* COSME communication activities reached potential programme beneficiaries	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

* The level of administrative requirements to participate in the COSME actions was high	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* It took a lot of time to prepare an application	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6 - To what extent were there adaptation mechanisms in place to ensure that the programme meets new needs in response to political, economic, technological, and scientific and social developments?

	Not at all	To a limited extent	To some extent	To a great extent	Don't know
* The programme adapted well to new and emerging political priorities. <i>Example - the new Single Market Strategy and its objective of supporting Start-ups and Scale-ups</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* The programme adapted to deal with major new challenges affecting businesses, e.g. the COVID-19 crisis	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* COSME actions addressed market failures, including new deficiencies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

7 - If your organisation is established in a non-EU country participating in the COSME programme, to what extent do you agree with the following statements?

	Not at all	To a limited extent	To some extent	To a great extent	Don't know
Communication activities on COSME in my country helped me find out about the programme	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
It was easy to find calls which were open to participation from my country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
It was easy to find calls that encouraged participation from non-EU COSME participating countries	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

8 - The European Commission implemented several support programmes in 2014-2020. How would you describe the linkages between COSME and the following programmes?

	There are very strong linkages	There are some linkages	They overlap in many areas	They overlap slightly	There are no linkages	Don't know

* European regional development fund (ERDF)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* European Fund for Strategic Investment	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* European Social Fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Common Agricultural Policy and European agricultural fund for rural development (EAFRD)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Erasmus+	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* LIFE programme (EU programme for environment and climate action)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Connecting Europe Facility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Horizon 2020 (research and innovation)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* EASI (EU programme for employment and social innovation)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Creative Europe (EU programme for support for the culture and audiovisual sectors)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

9 - In your view, to what extent did the COSME Programme contribute to the following European Union (EU) priorities?

	Not at all	To a limited extent	To some extent	To a great extent	Don't know
* Supporting jobs, growth and investment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Promoting an Energy Union with a forward-looking climate policy	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Promoting the role of the European Union as a stronger global actor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Helping to create a connected digital single market	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Achieving a deeper and fairer internal market	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Supporting sustainable development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
* Promoting gender equality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

*** 10 - To what extent did COSME provide support compared with national and /or regional SMEs and entrepreneurship support programmes?**

- Higher
- Similar
- Lower
- Don't know

11 - How did COSME compare to similar national and/or regional SMEs and entrepreneurship support programmes for the different potential benefits listed below?

	COSME much more beneficial than national and regional programmes	COSME more beneficial than national and regional programmes	COSME equally beneficial to national and regional programmes	National / regional programmes more beneficial than COSME	National / regional programmes much more beneficial than COSME	Don't know
* More cooperation with partners from other countries	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Improved international visibility	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Strengthened critical mass to address pan-European challenges in a given area	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Strengthened cooperation between academia and the private sector	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Strengthened interdisciplinary cooperation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
* Projects financed (which otherwise could not have been supported at national and/or regional level)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Sharing out of business risks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
* Reimbursement of costs at a higher level than in national and/or regional programmes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

* Strengthened capacities, competences and skills inside the company	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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12 - Do you have any comments on the benefits of COSME or shortcomings /gaps in comparison to national and/or regional programmes?

500 character(s) maximum

see attached position

13 - Do you have any other views which have not been covered in the consultation?

500 character(s) maximum

see attached position

Regarding question 10: this depends on the country. Some of our members do not receive a comparable national counter-guarantee and others receive one with similar or better conditions.

14 - You may upload below any document which you would like to share in relation to the final evaluation of the COSME programme.

Only files of the type pdf,txt,doc,docx,odt,rtf are allowed

fe6d4ac5-f42e-45c1-97f5-03b5187e2c93/202304_AECM-on-the-COSME-evaluation.pdf

Contact

Maria.Vigliarolo@ec.europa.eu