

Project Title:

Promotion of Modern Financial Instruments in the Cross-border area

Project Acronym:

FINANCIAL INSTRUMENTS

Work Package 3:

Identification of Current Status in the Cross-Border Area/Networking Activities

Deliverable D.3.2.2: “Identification, Recording and Evaluation of all suitable existing SMEs located in the cross border area that can apply for funding from modern financial tools”

Delivered by Democritus University of Thrace - (DUTH)

Main conductor: Headway A.E.

* This deliverable is part of the final overall deliverable of the project, where the other partners also participate

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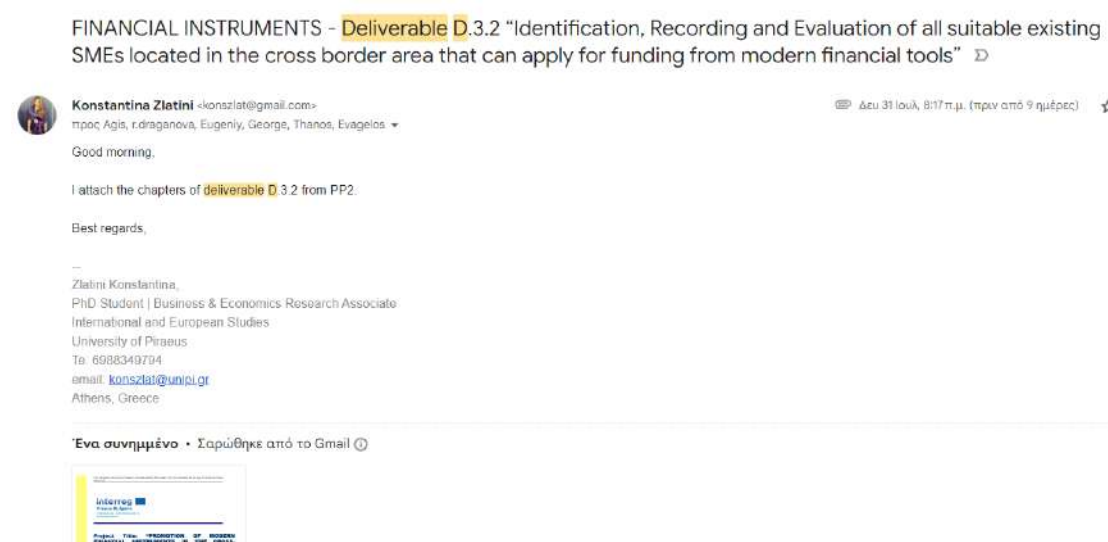
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1 CHAPTER 1. Introduction

The specific deliverable is part of the final total deliverable of the project, where the other partners also participate and will be delivered at the end of the project. The Democritus University of Thrace - (DUTH) has contributed to the completion of specific chapters of the final deliverable as presented in this document. More specifically, the partner company Headway has recorded historical data of the financial instruments of the country and the assigned region. Then, he has mentioned the financial tools, from the theoretical point of view. Finally, we focused on evaluating these tools through an evaluation Matrix.

Below is the mail, which was sent the deliverable as requested by the euro advisors.



In the context of the specific supplier, his research was carried out by the company using the questionnaire method. In particular, the team wrote and sent questionnaires to businesses in the examined area and also with personal interviews.

The questionnaire is presented in Appendix 1.

2 CHAPTER 2. Survey among SMEs from the EMTH region regarding their needs for modern financial instruments

2.1 Results and conclusions of the conducted survey

The present study presents the results of the questionnaire which was answered by 65 companies operating in the region of Eastern Macedonia and Thrace. The purpose of the questionnaire is to map the needs of enterprises regarding the financial instruments available, to explore the cross-border relations of companies with the country of Bulgaria, to describe the current situation in this region as well as the difficulties and opportunities faced by enterprises.

The questionnaire consists of 5 sections of questions:

- Section 1 (general information),
- Section 2 (financial data of the company for the last 3 years),
- Section 3 (scientific research and development activity),
- Section 4 (financing of the company in the next 3 years),
- Section 5 (activity in Bulgaria).

The first section presents information on the year of establishment, address, main activity and size of the enterprise. The second section presents questions concerning the income for the year 2022, sources of external financing, the purposes for using this external financing, the leases of the enterprise for vehicles, equipment, etc., information on applications for bank loans made by the enterprise and the reasons for refusal of loan provision, the plans of the firms of getting financing in the future. The third section presents information regarding the firm's investments in Research and Development, the firm's cooperation with research organizations for the development of innovative products, processes and services. In the fourth section, the questions concern the possibility that the company may need external funding in the future, the company's applications for grants from operational programs funded by the European Union in the period 2014-2020 (e.g. the Operational Program "Competitiveness, Entrepreneurship and Innovation", the Rural Development Program, ΠΕΠ ΑΜΘ, etc.), the amount of grants the company has received under any of the operational

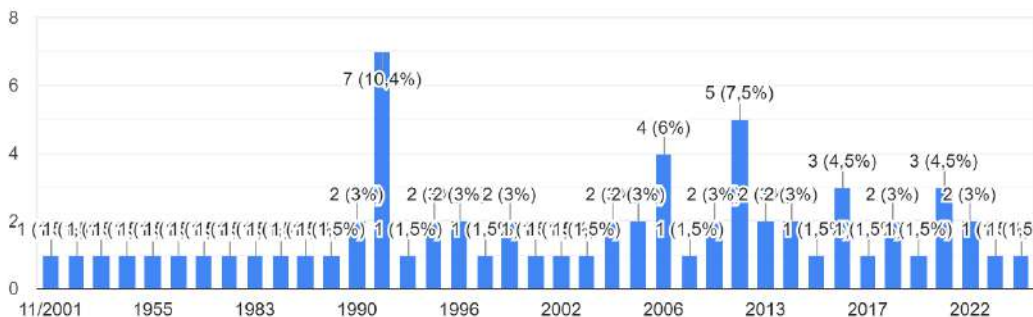
programs so far, the company's knowledge of the funding opportunities from the European Union in the new programming period (2021-2027) and the new funding opportunities under the Recovery and Resilience Plan, the support that the firm needs to successfully apply for a loan from a commercial bank or grant program. The fifth section of questions presents information on business partnerships in the Bulgarian market, the company's possible intentions to expand in Bulgaria, the company's knowledge of the Bulgarian business environment (e.g. tax system, social security system, local business culture).

The 65 responding enterprises are distributed between the regional units of Xanthi, Evros, Rhodope, Kavala and Drama. The enterprises are active in a wide range of sectors such as electricity production (including renewable resources), Tourism, Wholesale trade, Mining industry, Food industry, Food industry, Manufacturing industry, Retail trade, Food industry, Engineering activities, Financial and insurance activities, Food service activities, Food service activities, Information technology, Agriculture, forestry and fishing, Wholesale trade. The size of the companies ranges from Very Small (up to 9 staff) to Medium (between 50 and 249 staff). Further details will be analyzed in the part below which presents a summary of the companies' responses. For each response we present the breakdown of firms by response via graphs along with the associated commentary and description of the responses.

Section 1 “General information”

1.2. Year of establishment

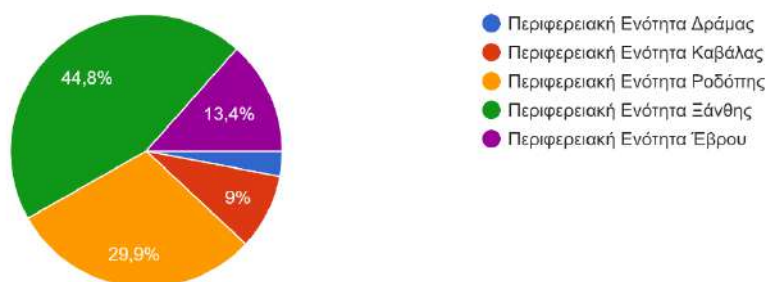
67 απαντήσεις



First, we consider the establishment of the companies. It is apparent from the diagram that almost half of the companies are established before the introduction of the euro in Greece. Although, the debt crisis in Greece caused a lot of issues concerning the viability of companies and consequently in the area of East Macedonia and Thrace, we observe that a considerable number of companies are founded in the period after 2010. By some means, we can confirm that the crisis itself creates opportunities for businesses.

1.3. Address

67 απαντήσεις



From the above pie chart, we can observe that the headquarters of the companies that participated in the research, appear to be located mainly in the region of Xanthi (46,2%) and Rodopi (29,2%) and to a lesser extent in the region of Evros (13,8%). We observe that almost 90% of the companies are located in the region of Thrace and only 10% in the region of East Macedonia.

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1.4. Main activity (Choose only one answer)

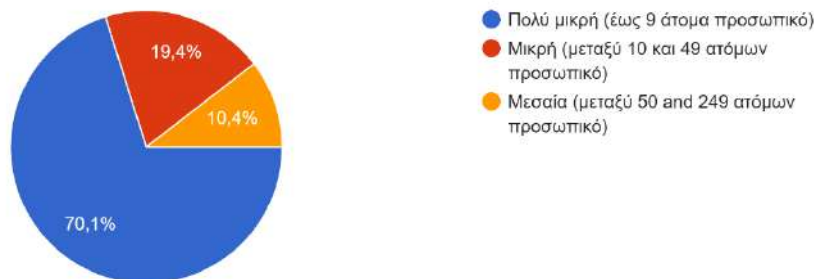
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The main activities of the companies that responded to the questionnaire are as follows: agriculture, forestry and fishing, manufacturing, mining industry, food industry, construction, tourism, wholesale and retail trade, and financial and insurance activities. We observe that secondary and tertiary sectors' activities are mostly presented.

1.5. Company size

67 απαντήσεις



Not surprisingly, the size of the companies is very small (69,2%), meaning that the company employs at most 9 people. This is an alarming characteristic of Greek companies that are mainly considered family businesses. 20% of the companies are characterized as small (employ between 10 and 49 people), and finally, only 10,8% of the companies employ between 50 and 249 companies.

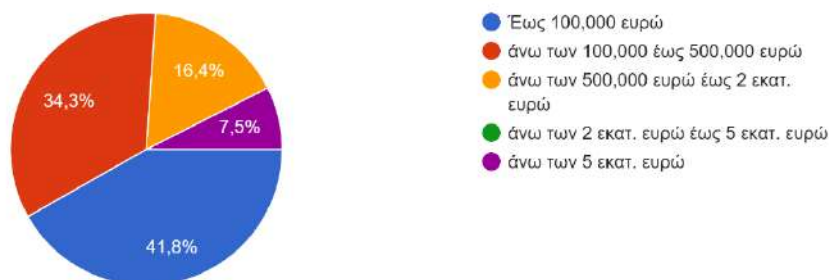
Section 2 "Financial data of the company for the last 3 years"

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The second section of the questionnaire is focused on the financial status of the companies in the last three years.

2.1. What is the revenue of the company you represent for 2022? (Choose only one answer)

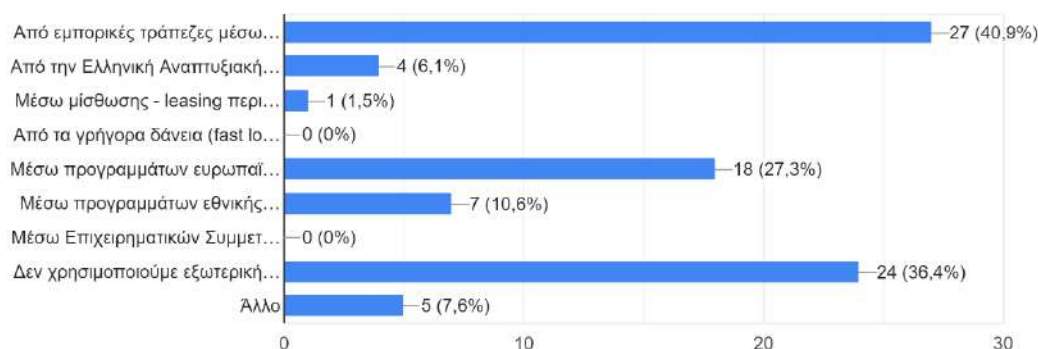
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The income of the businesses is closely related to their size. 77% of the companies present an income that does not exceed 500.00 euros. 15,4% of the companies are between 500.000 euros and 2.000.000 euros, and only 7,7% of the responding businesses surpass 5.000.000 euros.

2.2. From where does your company secure the necessary external financing if necessary ? (You can choose more than one answer)

66 απαντήσεις

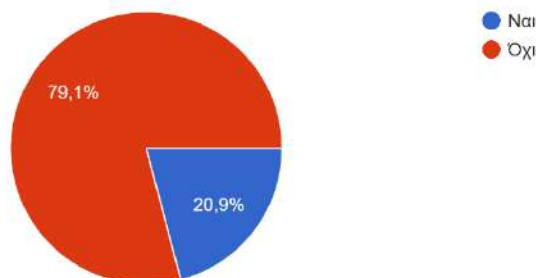


In the question “How does your company secure external funding if it is necessary?”, we observe that the respondents rely mostly on bank loans (42,2% or 27 out of 65), while funding through European programs comes second with 28,1%. In the third position, we have funding

through national programs (7 out of 65). Funding through leasing (only one company), and especially fast loans and business participation are not considered as funding alternatives. Interestingly, 34,4% of the companies do not need external funding. However, we cannot conclude whether this result is due to the good financial position of the companies or on the contrary it is due to the inability to raise capital through external financing.

2.3. In the last 3 years have you used an operating lease (using an asset for operational needs without owning it), e.g. for vehicles, equipment, etc.?

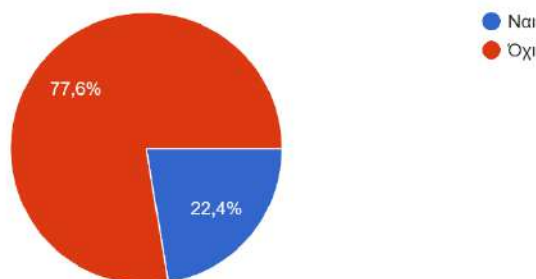
67 απαντήσεις



In the question “Have you used operational leasing opportunities in the last three years?”, 80% of the respondents have not considered operational leasing, or otherwise, only 20% of the companies made use of operational leasing in the last three years. However, we cannot conclude if this result is due to the nature of activities, the very small size of the companies, or the lack of familiarity with modern financial tools.

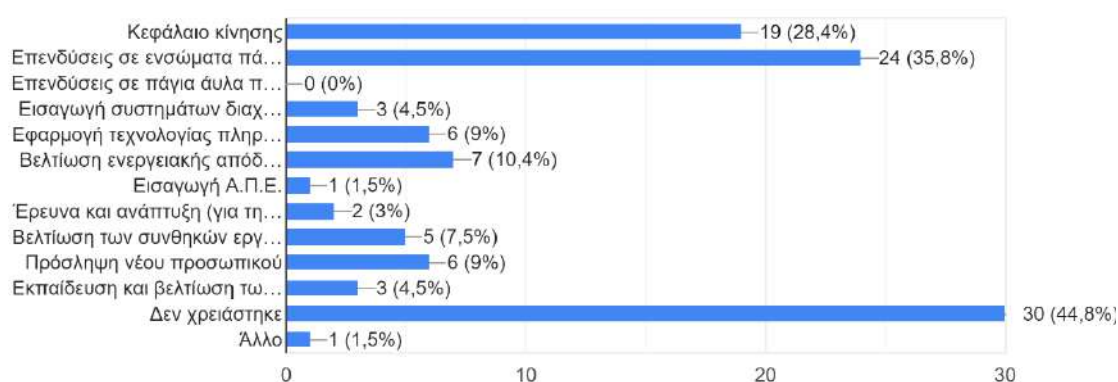
2.4. In the last 3 years you have used a finance lease (using an asset by acquiring it " for payment"), e.g. vehicles, equipment, etc.);

67 απαντήσεις



In the question “Have you used financial leasing opportunities in the last three years?”, 78,5% of the respondents have not considered operational leasing, or otherwise, only 21,5% of the companies made use of financial leasing in the last three years. However, we cannot conclude if this result is due to the nature of activities, the very small size of the companies, or the lack of familiarity with modern financial tools.

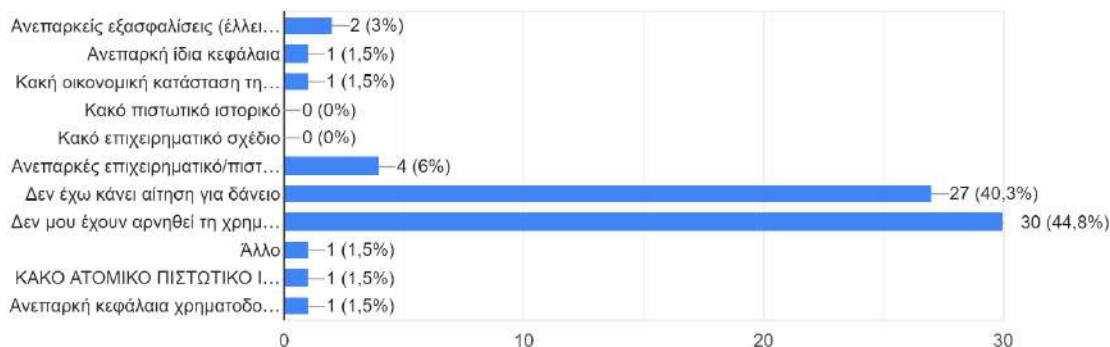
2.5. If in the last 3 years (2020 – 2022) the company you represent used external financing (eg bank loan, EU funds or other source), for what purposes... it used? (You can choose more than one answer)
67 απαντήσεις



When external funding took place in the last three years for the companies in our sample, we observe that this funding was intended for investments in tangible assets (36,9%), working capital needs (29,2%), improving energy efficiency (10,8%), hiring people (9,2%), application of information technology (9,2%), improving working conditions (7,7%) and to a lesser extent for the introduction of management systems (4,6%), employee training (4,6%), Research & Development (3,1%) and investment in renewable energy sources (1,5%). 43,1% of the companies in our sample do not apply for external funding.

2.6. If you applied and were denied a bank loan, what was the reason? (You can choose more than one answer)

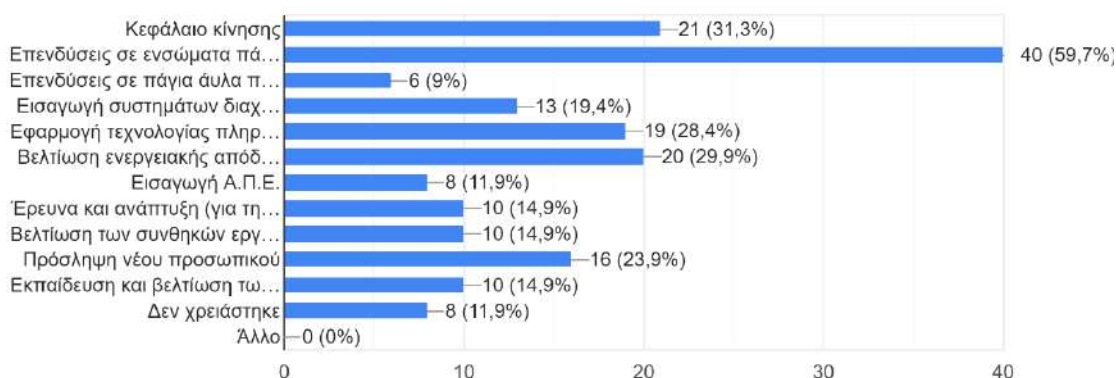
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Reasons for a bank refusal are mainly the bad financial situation of the company, insufficient working capital, insufficient capital base, insufficient collateral, and poor business/credit history. Interestingly, the vast majority of companies responded that they have never applied for a bank loan (40%). Moreover, 29 out of 65 responded that their application for a bank loan was accepted.

2.7. If you are going to seek external funding (eg in the next 3 years), for what purposes will it be? (You can choose more than one answer)

67 απαντήσεις



In the question “If you look for external funding in the next three years?”, the vast majority responded that they will invest in tangible assets (60%), working capital needs (32,3%), improvement in energy efficiency (30,8%), application of information technology (29,2%),

hiring people (24,6 %), the introduction of management systems (20,0%), employee training (15,4%), investment in renewable energy sources (12,3%), Research & Development (15,4%) and improving working conditions (15,4%) and to a lesser extent for intangible assets (9,2%).

Section 3 “Research and Development Activity”

3.1. Does your company conduct research and development? (Choose only one answer)

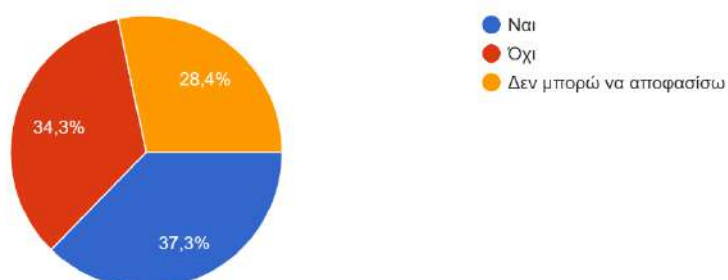
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According to the response to this question, a significant part of the firms which compose the sample (44,6%) claims that the research activity is optional for its business activity. According to the statistical analysis results, the first conclusion is that these firms are classified as small entities with simple production procedures and a family framework governance.

3.2. Do you think that in the next 3 years you will need to work with research organizations to develop and implement innovative products, processes or services?

67 απαντήσεις



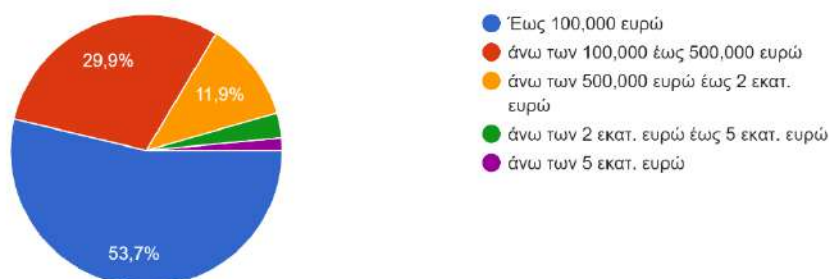
The response to this question needs to be clarified in line with the response to the first question. Specifically, 36.9% of the sample estimated the importance of this action and

provided a positive opinion for the necessity in the future. Illustrated this response, a logical hypothesis is that the recent pandemic crisis of COVID-19 created new terms in the business organization with the main characteristics of the development of new technologies in all operational structures of a firm. All these changes affect accounting figures such as the administrative and distributional costs, the sales level, etc.

Section 4 “Firm’s financing”

4.1. In the event that in the next 3 years you think you will need external financing for the development of the company's activity, what would be its amount ? (Choose only one answer)

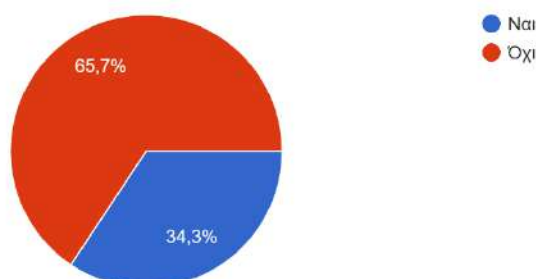
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Most firms (53.8%) estimate the upper level the amount of 100.000€. The small size and the administrative status of the firm justify this response. However, the discussion of the accurate level of external funding includes the analysis of the borrowing terms.

4.2. Have you applied for a grant to any of the operational programs funded by the European Union in the period 2014-2020 (e.g. Operational Progra...gram , PEP AMTH , etc.)? (Choose only one answer)

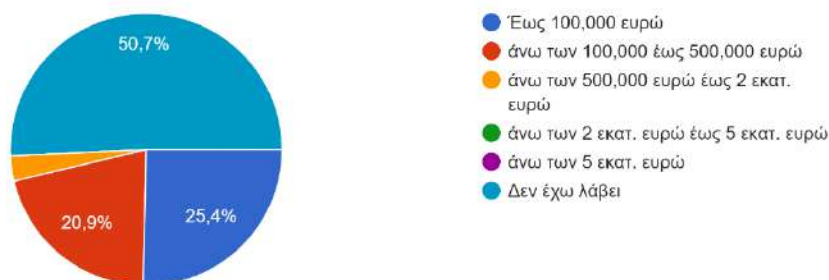
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According to the response to this question, most firms (66.2%) have never used this financing tool. The first conclusion for these answers is the need for relative information from these alternative finding sources.

4.3. How much grants have you received under any of the operational programs so far? (Choose only one answer)

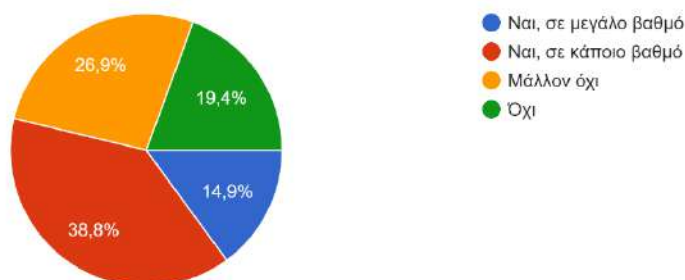
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In this case, the response of the firms is interesting, and in line with the previous questions, 51% have yet to receive any subsidy. The lack of relative information justifies this fact.

4.4. Do you know the funding possibilities from the European Union during the new programming period (2021-2027)? (Choose only one answer)

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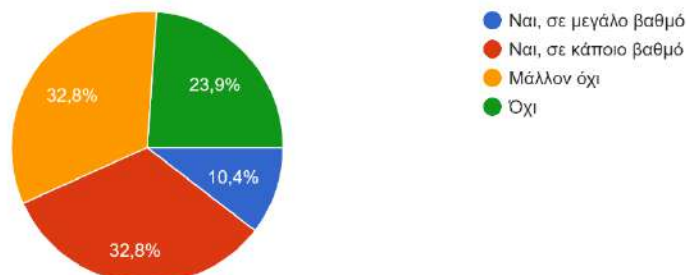


Most firms (53,9%) were informed about the ability to secure funds from the European Union. However, 38,5% need more Knowledge about this issue. A significant conclusion is the low level of relative information for numerous firms.

4.5. Are you aware of the new funding opportunities under the Recovery and Resilience Plan?

(Choose only one answer)

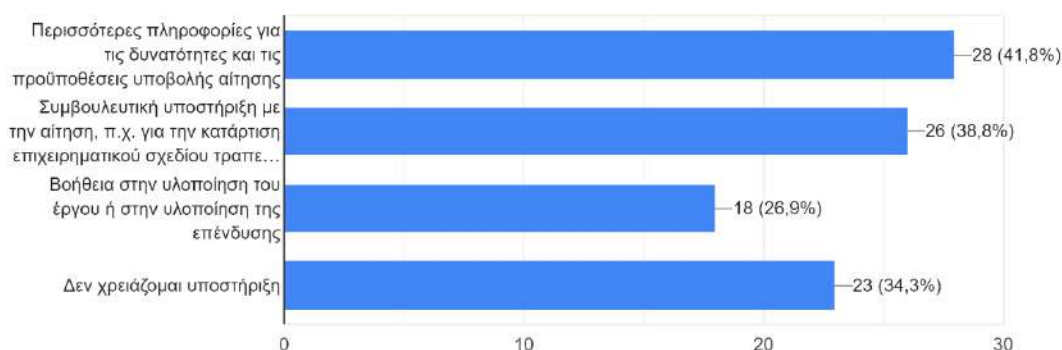
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Several firms (43.1%) were informed about the ability to secure funds from the European Union. However, 32,3% need more Knowledge about this issue. A significant conclusion is the low level of relative information for numerous firms.

4.6. What kind of support do you need to successfully apply for a commercial bank loan or grant scheme? (You can choose more than one answer)

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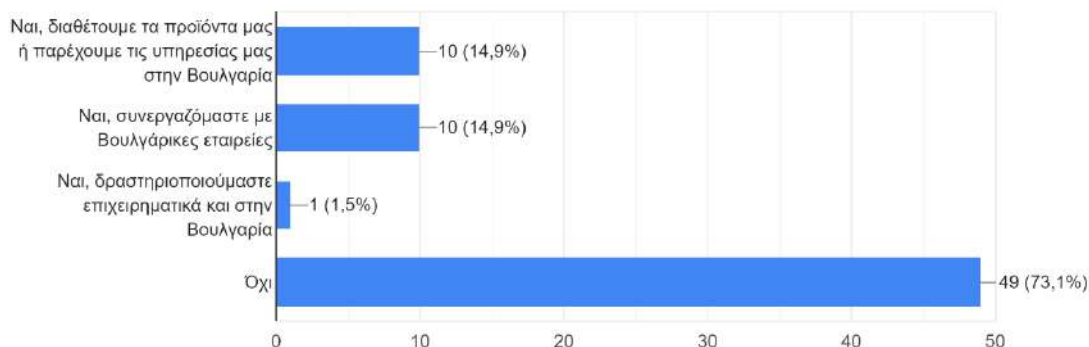


Numerous firms (33.8%) claim they did not need support. However, the rest of the sample, which is the majority, need support in the various stages of this procedure, especially in the configuration of the financial leverage, the evaluation of the borrowing terms, the construction of the business plan, etc. The main conclusion of this analysis concerns the different information levels between the firms—this asymmetry affects the decision-making process.

Section 5 “Activity in Bulgaria”

5.1. Do you currently have business partnerships in the Bulgarian market ? (You can choose more than one answer)

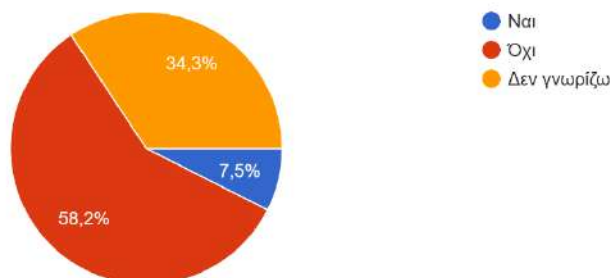
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The majority (72,3%) of the answers are negative. This is justified because most of these firms need more knowledge of the abilities and the chances in the Bulgarian market.

5.2. Are you planning to expand your company in Bulgaria in the next 3 years?

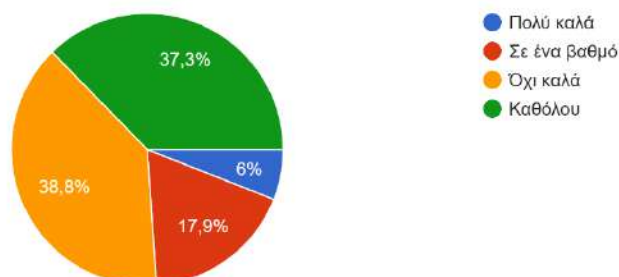
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Most of the sample (58.5%) is negative about expanding its business activity in Bulgaria, while a significant part (33.8%) has yet to decide. This fact is connected with the legal framework in this country, the estimation relevant two the performance of the Bulgarian economy in the following years, the corruption level etc.

5.3. How well do you know the business environment in Bulgaria (eg tax system, social security system, local business culture)?

67 απαντήσεις



Most of the sample (77%) declared less or non-knowledge. This fact shows that most firms avoid developing any corporation and activity in the neighboring country.

3 CHAPTER 3. Financial Tools/Instruments vs SMEs

3.1 Methodological Framework – grouping of SMEs based on previous chapters

The purpose of the present tool is to evaluate the suitability of introducing one or more of the existing financial instruments for the enterprises in the geographical region of Thrace, at the local level according to the evaluation criteria as developed by the team and described below.

The indicators for the evaluation were based on the responses of the enterprises, regarding their willingness to be financed and the popularity of the financial instruments in the geographical region of Thrace. Based on the enterprise's responses, our team recognized the following indicators in order to evaluate the financial instruments in the geographical region of Thrace:

1. Popularity of the financial instruments
2. Usage of the financial instruments
3. Availability of financial instruments
4. Type of future need of financial instruments
5. Materiality of need of financial instruments
6. Willingness of enterprises to benefit from the financial instruments

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Furthermore, in order to obtain better results, in the Appendix, we will categorize the enterprises in the geographical region according to the following criteria:

- Subregion
- Total Turnover

For the Subregion indicator we will categorize the enterprises based on the following criteria:

- Region Unit of Rodopi
- Regional Unit of Kavala
- Regional Unit of Evros
- Regional Unit of Xanthi
- Regional Unit of Drama

Lastly, for the Total Turnover indicator, we will categorize the enterprises based on the following criteria:

- Turnover up to EUR 100,000
- Turnover between EUR 100,000 - EUR 500,000
- Turnover between EUR 500,000 - EUR 2 million
- Turnover over EUR 5 million

3.2 Evaluation Matrix – SMEs vs basic elements of tools

Based on the information gathered from local sources above, the following assessment was made:

Evaluation Matrix – basic elements of tools

Table 1. Criteria and Assessment scales

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Criteria	Assessment scale			
1. Popularity of the financial instruments	Most Popular Financial Instrument based on the responses	Second most Popular Financial Instrument based on the responses	Third most Popular Financial Instrument based on the responses	Fourth most Popular Financial Instrument based on the responses
Rate	10	8	6	4
2. Usage of the financial instruments	Combination of investments in Assets, Research, Innovation and working capital	Investments in Assets and Research	Investments in Innovation	Investments in Working Capital and Other
Rate	10	8	6	4
3. Availability of financial instruments	Acceptance	Rejection due to Insufficient funds of the financial instrument	Rejection due to External Conditions (Political Situation of the Country, Global Economy etc.)	Rejection due to Internal Conditions (Bad Economic Condition of the Enterprise)
Rate	10	6	4	2
4. Type of future need of financial instruments	Combination of investments in Assets, Research, Innovation and working capital	Investments in Assets and Research	Investments in Innovation	Investments in Working Capital and Other
Rate	10	8	6	4
5. Materiality of need of financial instruments	Above € 5 mil.	Between € 2 mil to € 5 mil.	Between € 0.5 mil to € 2 mil.	Bellow € 0.5 mil
Rate	10	8	6	4
6. Willingness of enterprises to benefit from the financial instruments	Combination of Support and Information	Support Only	Information only	No support Needed
Rate	10	8	6	4
Total:	60	46	34	22

Source: Expert assessment

Based on the characteristics of the available financial instruments in the region of Thrace and the scale with the criteria above, the following assessment of the suitability of the introduction of one or more of the existing financial instruments for enterprises at the local level has been made, as follows:



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Table 2. Reputation assessment and prioritization of Financial Instruments

Financial Instruments	1. Popularity of the financial instruments	2. Usage of the financial instruments	3. Availability of financial instruments	4. Type of future need of financial instruments	5. Materiality of need of financial instruments	6. Willingness of enterprises to benefit from the financial instruments	Total points
Combined Instruments (two or more)	8	8	10	8	4	8	46
Banking Instruments	10	4	10	8	4	6	42
Leasing Instruments	0	0	2	10	6	8	26
Grant Programs by the EU	6	8	2	10	4	10	40
Grant Programs by the Greek State	4	4	2	10	4	10	34

Source: expert calculations



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Based on the assessment, the suitability of introducing one or more of the existing financial instruments for enterprises at the local level can be graded as follows:

Table 3. Degree of suitability of existing financial instruments for enterprises at the local level of Thrace.

Ranking	Financial Instrument	Assessment Points
1	Combined Instruments (two or more)	46
2	Banking Instruments	42
3	Grant Programs by the EU	40
4	Grant Programs by the Greek State	34
5	Leasing Instruments	26

Source: expert calculations

The combination of the financial instruments (two or more) is identified as the most suitable for the enterprises in the region. Although, on a stand-alone basis, Banking financial instruments and grant programs funded by the EU are identified as the most suitable. The remaining financial instruments are applicable on a project basis, depending on the nature and type of the investment and the business as a whole.

Appendix: Popularity Index per Region and Turnover

In order to obtain better results, as stated above, in the following table we categorized the enterprises and the financial instruments, according to the following criteria and based on their responses:

- Subregion
- Total Turnover

Popularity Index per Region	Banking Instruments	Combined Instruments	Funded by state	Funded by the EU	Leasing	n/a	No Funding	Total
Drama		1					1	2
Turnover over 5 mil.		1						1
Turnover bellow 0.1 mil.							1	1
Evrou	3	1		2			3	9
Turnover 0.1 mil to 0.5 mil.	2	1					1	4
Turnover bellow 0.1 mil.	1			2			2	5
Kavala			1	1		1	2	5
Turnover 0.1 mil to 0.5 mil.				1			1	2
Turnover over 5 mil.						1		1
Turnover bellow 0.1 mil.			1				1	2
Rodopi	5	2	1	4		1	6	19
Turnover over 5 mil.			1	1			2	4
Turnover over 5 mil.		1						1
Turnover 0.5 mil to 2 mil.	3	1		1			1	6
Turnover bellow 0.1 mil.	2			2		1	3	8
Xanthi	9	6		2	1	3	9	30
Turnover 0.1 mil to 0.5 mil.	4	4			1		4	13
Turnover over 5 mil.	2							2
Turnover 0.5 mil to 2 mil.		2					2	4
Turnover bellow 0.1 mil.	3			2		3	3	11
Total	17	10	2	9	1	5	21	65

Again, we can clearly see that the most popular financial instruments are Banking and Funding by the EU, or two and more combined.

The current report presented the findings from a questionnaire that was completed by 65 businesses doing business in Eastern Macedonia and Thrace. The questionnaire's objectives include identifying the financial instruments that businesses need, investigating their cross-border relationships with Bulgaria, describing the current environment in this area, and identifying business challenges and opportunities.

The 65 responding businesses are split throughout the Xanthi, Evros, Rhodope, Kavala, and Drama regional units. The businesses operate in many different industries, including the production of electricity (including the use of renewable resources), tourism, wholesale trade, the mining industry, the food industry, the manufacturing industry, retail trade, the food industry, engineering activities, the financial and insurance industries, the food service industries, information technology, agriculture, forestry, and fishing. The companies range in size from Very Small (up to 9 employees) to Medium (between 50 and 249 employees).

The main conclusions can be summarized in the following points

- Firms use mostly bank loans as a source of external financing
- External financing is mainly used for investments
- The majority of the firms do not invest in R&D
- A sizeable number of firms intends to cooperate with research organizations
- The majority of the firms needs less than 100000 as external financing
- Most of the firms haven't applied for EU funding programs
- A sizeable number of firms is not aware of EU funding opportunities
- Most of the firms need support regarding
 - a) Information of funding opportunities and deadlines
 - b) Consulting regarding the application process
- Most of the firms operate domestically in the region
- Most of the firms do not intent to expand business activities in Bulgaria
- Most of the firms are not familiar with business environment in Bulgaria

Appendix 1

Προσδιορισμός κατάλληλων ΜΜΕ από την περιοχή της Ανατολικής Μακεδονίας και Θράκης που μπορούν να υποβάλουν αίτηση για χρηματοδότηση από σύγχρονα χρηματοδοτικά μέσα

Η παρούσα Έρευνα υλοποιείται από την ΑΝΑΠΤΥΞΙΑΚΗ ΡΟΔΟΠΗΣ και το ΔΗΜΟΚΡΙΤΕΙΟ ΠΑΝΕΠΙΣΤΗΜΙΟ ΘΡΑΚΗΣ στο πλαίσιο του έργου με τίτλο: «FINANCIAL INSTRUMENTS/ ΧΡΗΜΑΤΟΔΟΤΙΚΑ ΕΡΓΑΛΕΙΑ- Προώθηση του Θεσμού των Χρηματοδοτικών Εργαλείων στη Διασυνοριακή Περιοχή», που συγχρηματοδοτείται από πόρους της Ευρωπαϊκής Ένωσης και από Εθνικούς πόρους των χωρών που συμμετέχουν στο Πρόγραμμα Διασυνοριακής Συνεργασίας INTERREG V-A «Ελλάδα - Βουλγαρία 2014 - 2020».

* Υποδεικνύει απαιτούμενη ερώτηση

ΕΝΟΤΗΤΑ 1. ΣΤΟΙΧΕΙΑ ΕΠΙΚΟΙΝΩΝΙΑΣ ΤΗΣ ΕΤΑΙΡΕΙΑΣ

1. 1.1 Επωνυμία *

2. 1.2. Έτος ίδρυσης *

3. 1.3. Διεύθυνση *

Να επισημαίνεται μόνο μία έλλειψη.

- Περιφερειακή Ενότητα Δράμας
- Περιφερειακή Ενότητα Καβάλας
- Περιφερειακή Ενότητα Ροδόπης
- Περιφερειακή Ενότητα Ξάνθης
- Περιφερειακή Ενότητα Έβρου

4. 1.4. Κύρια δραστηριότητα (Επιλέξτε μόνο μία απάντηση) *

Να επισημαίνεται μόνο μία έλλειψη.

- Γεωργία, δασοκομία και αλιεία
- Μεταλλευτική βιομηχανία
- Μεταποιητική βιομηχανία
- Βιομηχανία τροφίμων
- Παραγωγή ηλεκτρικής ενέργειας (συμπεριλαμβανομένων Α.Π.Ε.)
- Κατασκευές
- Λιανικό εμπόριο
- Χονδρικό εμπόριο
- Μεταφορές, αποθήκευση και logistics
- Τουρισμός
- Εστίαση
- Πληροφορική
- Μελετητικές δραστηριότητες
- Χρηματοοικονομικές και ασφαλιστικές δραστηριότητες
- Πολιτισμός και ψυχαγωγία (συμπεριλαμβανομένων δημιουργικών δραστηριοτήτων)
- Άλλο
-

5. 1.5. Μέγεθος εταιρείας *

Να επισημαίνεται μόνο μία έλλειψη.

- Πολύ μικρή (έως 9 άτομα προσωπικό)
- Μικρή (μεταξύ 10 και 49 ατόμων προσωπικό)
- Μεσαία (μεταξύ 50 and 249 ατόμων προσωπικό)
-

ΕΝΟΤΗΤΑ 2. ΟΙΚΟΝΟΜΙΚΑ ΣΤΟΙΧΕΙΑ ΕΤΑΙΡΕΙΑΣ 3 ΤΕΛΕΥΤΑΙΩΝ ΕΤΩΝ

6. 2.1. Ποια είναι τα έσοδα της εταιρείας που εκπροσωπείτε για το 2022;

(Επιλέξτε μόνο μία απάντηση)

Να επισημαίνεται μόνο μία έλλειψη.

- Έως 100,000 ευρώ άνω των 100,000 έως 500,000
- άνω των 500,000 ευρώ έως 2 εκατ. ευρώ άνω των 2
- εκατ. ευρώ έως 5 εκατ. ευρώ άνω των 5 εκατ.
-
-

7. 2.2. Από πού εξασφαλίζει η εταιρεία σας την απαραίτητη εξωτερική χρηματοδότηση εάν είναι απαραίτητο; (Μπορείτε να επιλέξετε περισσότερες από μια απαντήσεις)

Επιλέξτε όλα όσα ισχύουν.

- Από εμπορικές τράπεζες μέσω δανείων Από την Ελληνική Αναπτυξιακή Τράπεζα
- Μέσω μίσθωσης - leasing περιουσιακών στοιχείων
- Από τα γρήγορα δάνεια (fast loans)
- Μέσω προγραμμάτων ευρωπαϊκής χρηματοδότησης (π.χ. ΕΣΠΑ, ΠΕΠ, Πρόγραμμα Αγροτικής Ανάπτυξης κλπ)
- Μέσω προγραμμάτων εθνικής χρηματοδότησης (π.χ. Αναπτυξιακός)
- Μέσω Επιχειρηματικών Συμμετοχών
- Δεν χρησιμοποιούμε εξωτερική χρηματοδότηση
- Άλλο

8. **2.3. Τα τελευταία 3 χρόνια έχετε χρησιμοποιήσει λειτουργική μίσθωση ***
(χρησιμοποιώντας ένα περιουσιακό στοιχείο για λειτουργικές ανάγκες χωρίς να το αποκτήσετε), π.χ. για οχήματα, εξοπλισμό κ.λπ.; *Να επισημαίνεται μόνο μία έλλειψη.*

- Ναι
 Όχι

9. **2.4. Τα τελευταία 3 χρόνια έχετε χρησιμοποιήσει χρηματοδοτική μίσθωση (χρήση περιουσιακού στοιχείου με την απόκτησή του «με πληρωμή»), π.χ. οχήματα, εξοπλισμός κ.λπ.);**

Να επισημαίνεται μόνο μία έλλειψη.

- Ναι
 Όχι

10. **2.5. Εάν τα τελευταία 3 χρόνια (2020 – 2022) η εταιρεία που εκπροσωπείτε ***
χρησιμοποίησε εξωτερική χρηματοδότηση (π.χ. τραπεζικό δάνειο, κεφάλαια ΕΕ ή άλλη πηγή), για ποιους σκοπούς χρησιμοποιήθηκε; (Μπορείτε να επιλέξετε περισσότερες από μια απαντήσεις)

Επιλέξτε όλα όσα ισχύουν.

Κεφάλαιο κίνησης

Επενδύσεις σε ενσώματα πάγια περιουσιακά στοιχεία (π.χ. κτίρια, γη, μηχανήματα, εξοπλισμός, μεταφορικά μέσα κ.λπ.)

Επενδύσεις σε πάγια άυλα περιουσιακά στοιχεία (π.χ. διπλώματα ευρεσιτεχνίας, υποδείγματα χρησιμότητας κ.λπ.)

Εισαγωγή συστημάτων διαχείρισης ποιότητας, για το περιβάλλον κ.λπ. (ISO)

Εφαρμογή τεχνολογίας πληροφοριών (π.χ. ανάπτυξη ιστοτόπων και εφαρμογών για κινητές συσκευές, ασφάλεια στον κυβερνοχώρο, λύσεις ΤΠΕ για τη βελτιστοποίηση των διαδικασιών διαχείρισης, παραγωγής και logistics)

- Βελτίωση ενεργειακής απόδοσης Εισαγωγή Α.Π.Ε.
- Έρευνα και ανάπτυξη (για την εφαρμογή καινοτομιών)
- Βελτίωση των συνθηκών εργασίας στο χώρο εργασίας
- Πρόσληψη νέου προσωπικού
- Εκπαίδευση και βελτίωση των επαγγελματικών προσόντων του προσωπικού
- Δεν χρειάστηκε
- Άλλο
-

11. **2.6. Εάν υποβάλατε αίτηση και σας αρνήθηκαν τραπεζικό δάνειο, ποιος ήταν ο λόγος; (Μπορείτε να επιλέξετε περισσότερες από μια απαντήσεις)**

Επιλέξτε όλα όσα ισχύουν.

- Ανεπαρκείς εξασφαλίσεις (έλλειψη συνοφειλέτη)
- Ανεπαρκή ίδια κεφάλαια
- Κακή οικονομική κατάσταση της εταιρείας (π.χ. υψηλό χρέος)
- Κακό πιστωτικό ιστορικό
- Κακό επιχειρηματικό σχέδιο
- Ανεπαρκές επιχειρηματικό/πιστωτικό ιστορικό
- Δεν έχω κάνει αίτηση για δάνειο
- Δεν μου έχουν αρνηθεί τη χρηματοδότηση Άλλο:
- _____

12. **2.7. Εάν πρόκειται να αναζητήσετε εξωτερική χρηματοδότηση (π.χ. τα * επόμενα 3 χρόνια), για ποιους σκοπούς θα προορίζεται; (Μπορείτε να επιλέξετε περισσότερες από μια απαντήσεις)**

Επιλέξτε όλα όσα ισχύουν.

-
- Κεφάλαιο κίνησης
- Επενδύσεις σε ενσώματα πάγια περιουσιακά στοιχεία (π.χ. κτίρια, γη, μηχανήματα, εξοπλισμός, μεταφορικά μέσα κ.λπ.)
- Επενδύσεις σε πάγια άυλα περιουσιακά στοιχεία (π.χ. διπλώματα ευρεσιτεχνίας, υποδείγματα χρησιμότητας κ.λπ.)
- Εισαγωγή συστημάτων διαχείρισης ποιότητας, για το περιβάλλον κ.λπ. (ISO)
- Εφαρμογή τεχνολογίας πληροφοριών (π.χ. ανάπτυξη ιστοτόπων και εφαρμογών για κινητές συσκευές, ασφάλεια στον κυβερνοχώρο, λύσεις ΤΠΕ για τη βελτιστοποίηση των διαδικασιών διαχείρισης, παραγωγής και logistics) Βελτίωση ενεργειακής απόδοσης Εισαγωγή Α.Π.Ε.
- Έρευνα και ανάπτυξη (για την εφαρμογή καινοτομιών)
- Βελτίωση των συνθηκών εργασίας στο χώρο εργασίας
- Πρόσληψη νέου προσωπικού
- Εκπαίδευση και βελτίωση των επαγγελματικών προσόντων του προσωπικού
- Δεν χρειάστηκε
- Άλλο
-
-

ΕΝΟΤΗΤΑ 3. ΔΡΑΣΤΗΡΙΟΤΗΤΑ ΕΠΙΣΤΗΜΟΝΙΚΗΣ ΕΡΕΥΝΑΣ ΚΑΙ ΑΝΑΠΤΥΞΗΣ

13. **3.1. Η εταιρεία σας πραγματοποιεί έρευνα και ανάπτυξη; (Επιλέξτε μόνο μία απάντηση)**

Να επισημαίνεται μόνο μία έλλειψη.

- Ναι, μέσω μιας εσωτερικής ομάδας ερευνητών εντός της εταιρείας
- Ναι, μέσω συνεργασίας με πανεπιστήμια ή ερευνητικά ιδρύματα
Και με τους δύο τρόπους που αναφέρονται παραπάνω
- Όχι, δεν μπορούμε να το υποστηρίξουμε (π.χ. για οικονομικούς λόγους)
- Όχι, δεν το χρειαζόμαστε
-

14. **3.2. Πιστεύετε ότι τα επόμενα 3 χρόνια θα χρειαστεί να συνεργαστείτε με ερευνητικούς οργανισμούς για την ανάπτυξη και εφαρμογή καινοτόμων προϊόντων, διαδικασιών ή υπηρεσιών; Να επισημαίνεται μόνο μία έλλειψη.** *

- Ναι
- Όχι
- Δεν μπορώ να αποφασίσω
-

ΕΝΟΤΗΤΑ 4. ΧΡΗΜΑΤΟΔΟΤΗΣΗ ΤΗΣ ΕΤΑΙΡΕΙΑΣ ΣΤΑ ΕΠΟΜΕΝΑ 3 ΧΡΟΝΙΑ

15. **4.1. Σε περίπτωση που στα επόμενα 3 χρόνια πιστεύετε ότι θα χρειαστείτε ***
εξωτερική χρηματοδότηση για την ανάπτυξη της δραστηριότητας της εταιρείας,
ποιο θα ήταν το ύψος της; *(Επιλέξτε μόνο μία απάντηση) Να επισημαίνεται μόνο μία έλλειψη.*
- Έως 100,000 ευρώ άνω των 100,000 έως 500,000
- ευρώ άνω των 500,000 ευρώ έως 2 εκατ. ευρώ άνω
- των 2 εκατ. ευρώ έως 5 εκατ. ευρώ άνω των 5 εκατ.
- Ευρώ
-
16. **4.2. Έχετε υποβάλει αίτηση για επιχορήγηση σε κάποιο από τα επιχειρησιακά**
προγράμματα που χρηματοδοτούνται από την Ευρωπαϊκή Ένωση την περίοδο
2014-2020 (π.χ. Επιχειρησιακό Πρόγραμμα
«Ανταγωνιστικότητα, Επιχειρηματικότητα και Καινοτομία», Πρόγραμμα
Αγροτικής Ανάπτυξης, ΠΕΠ ΑΜΘ κ.λπ.); *(Επιλέξτε μόνο μία απάντηση) Να*
επισημαίνεται μόνο μία έλλειψη.
- Ναι
- Όχι
17. **4.3. Ποιο το ύψος επιχορηγήσεων που έχετε λάβει στο πλαίσιο κάποιου ***
από τα επιχειρησιακά προγράμματα μέχρι στιγμής; *(Επιλέξτε μόνο μία απάντηση)*
Να επισημαίνεται μόνο μία έλλειψη.

- Έως 100,000 ευρώ άνω των 100,000 έως 500,000
- ευρώ άνω των 500,000 ευρώ έως 2 εκατ. ευρώ άνω
- των 2 εκατ. ευρώ έως 5 εκατ. ευρώ άνω των 5 εκατ.
- ευρώ
- Δεν έχω λάβει
-

18. **4.4. Γνωρίζετε τις δυνατότητες χρηματοδότησης από την Ευρωπαϊκή * Ένωση κατά τη νέα προγραμματική περίοδο (2021-2027); (Επιλέξτε μόνο μία απάντηση)**

Να επισημαίνεται μόνο μία έλλειψη.

- Ναι, σε μεγάλο βαθμό
- Ναι, σε κάποιο βαθμό
- Μάλλον όχι
- Όχι
-

19. **4.5. Γνωρίζετε τις νέες ευκαιρίες χρηματοδότησης στο πλαίσιο του Σχεδίου Ανάκαμψης και Ανθεκτικότητας; (Επιλέξτε μόνο μία απάντηση) Να επισημαίνεται μόνο μία έλλειψη.**

- Ναι, σε μεγάλο βαθμό
- Ναι, σε κάποιο βαθμό
- Μάλλον όχι
- Όχι
-

20. **4.6. Τι είδους υποστήριξη χρειάζεστε για να υποβάλετε επιτυχώς αίτηση * για δάνειο από εμπορική τράπεζα ή πρόγραμμα επιχορήγησης; (Μπορείτε να επιλέξετε περισσότερες από μία απαντήσεις)**

Επιλέξτε όλα όσα ισχύουν.

Περισσότερες πληροφορίες για τις δυνατότητες και τις προϋποθέσεις υποβολής αίτησης

Συμβουλευτική υποστήριξη με την αίτηση, π.χ. για την κατάρτιση επιχειρηματικού σχεδίου τραπεζικού δανείου ή της αίτησης για έργο

Βοήθεια στην υλοποίηση του έργου ή στην υλοποίηση της επένδυσης Δεν χρειάζομαι υποστήριξη

ΕΝΟΤΗΤΑ 5 ΔΡΑΣΤΗΡΙΟΤΗΤΑ ΣΤΗ ΒΟΥΛΓΑΡΙΑ

21. **5.1. Έχετε αυτή τη στιγμή επιχειρηματικές συνεργασίες στη αγορά της Βουλγαρίας;** (Μπορείτε να επιλέξετε περισσότερες από μία απαντήσεις) *

Επιλέξτε όλα όσα ισχύουν.

- Ναι, διαθέτουμε τα προϊόντα μας ή παρέχουμε τις υπηρεσίες μας στην Βουλγαρία
- Ναι, συνεργαζόμαστε με Βουλγάρικες εταιρείες
- Ναι, δραστηριοποιούμαστε επιχειρηματικά και στην Βουλγαρία
- Όχι

22. **5.2. Σκοπεύετε να επεκτείνετε την εταιρεία σας στη Βουλγαρία τα επόμενα 3 χρόνια;**

Να επισημαίνεται μόνο μία έλλειψη.

- Ναι
- Όχι
- Δεν γνωρίζω

23. **5.3. Πόσο καλά γνωρίζετε το επιχειρηματικό περιβάλλον στη Βουλγαρία*** (π.χ. φορολογικό σύστημα, σύστημα κοινωνικής ασφάλισης, τοπική επιχειρηματική κουλτούρα);

Να επισημαίνεται μόνο μία έλλειψη.

- Πολύ καλά
- Σε ένα βαθμό
- Όχι καλά
- Καθόλου
-