



ΠΑΡΑΔΟΤΕΟ Π2.1.4: «Έκθεση Ανακροράς Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS, με όλο το υλικό τεκμηρίωσης (πρόσκληση, απζέντα, ανακρορά εκδήλωσης, λίστες συμμετεχόντων, δελτία τύπου-αποδελτίωση, φρωτογραφίες)»

της Εταιρίας:

ΕΥΡΩΣΥΜΒΟΥΛΟΙ Α.Ε.

στο πλαίσιο του ΠΑΚΕΤΟΥ ΕΡΓΑΣΙΑΣ 2: «Επικοινωνία και Διάχυση», του έργου FINANCIAL INSTRUMENTS



Το έργο "FINANCIAL INSTRUMENTS" συγχρηματοδοτείται από πόρους της Ευρωπαϊκής Ένωσης και των συμμετεχουσών χωρών

Τα περιεχόμενα αυτού του εγγράφου αποτελούν αποκλειστική ευθύνη της ΑΝΑΠΤΥΞΙΑΚΗΣ ΡΟΔΟΠΗΣ – ΑΝΩΝΥΜΗ ΕΤΑΙΡΕΙΑ Ο.Τ.Α. και σε καμία περίπτωση δεν μπορεί να θεωρηθεί ότι αντικατοπτρίζουν τη θέση της Ευρωπαϊκής Ένωσης, των συμμετεχουσών χωρών ή της Διαχειριστικής Αρχής του Προγράμματος

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1. Εισαγωγή

1.1. Γενικά για το έργο FINANCIAL INSTRUMENTS

Το έργο FINANCIAL INSTRUMENTS θα ενισχύσει την επιχειρηματική σταθερότητα και ανάπτυξη που αποτελούν απώτερους στόχους του Θεματικού Στόχου 03: «Ενίσχυση της Ανταγωνιστικότητας των Μικρομεσαίων Επιχειρήσεων» και της Επενδυτικής Προτεραιότητας 3α: «Προώθηση της Επιχειρηματικότητας, διευκολύνοντας ειδικότερα την οικονομική αξιοποίηση νέων ιδεών και ενθαρρύνοντας τη δημιουργία νέων επιχειρήσεων, μέσω -μεταξύ άλλων- θερμοκοιτίδων επιχειρήσεων», του Προγράμματος Συνεργασίας INTERREG V-A Ελλάδα - Βουλγαρίας 2014-2020.

Η ολοκλήρωση του έργου FINANCIAL INSTRUMENTS θα συνεισφέρει επίσης στην επίτευξη των στόχων του Άξονα Προτεραιότητας 1: «Μία Ανταγωνιστική και Καινοτόμα Διασυνοριακή Περιοχή» του Προγράμματος Ευρωπαϊκής Εδαφικής Συνεργασίας Ελλάδα - Βουλγαρία 2014-2020.

Στο έργο FINANCIAL INSTRUMENTS συμμετέχουν συνολικά **τέσσερις (4) Εταίροι**.

Από την Ελλάδα προέρχονται **δύο (2) Εταίροι**, και συγκεκριμένα:

- **ΑΝΑΠΤΥΞΙΑΚΗ ΡΟΔΟΠΗΣ** (Επικεφαλής Εταίρος του έργου)
- **ΔΗΜΟΚΡΙΤΕΙΟ ΠΑΝΕΠΙΣΤΗΜΙΟ ΘΡΑΚΗΣ** - Τμήμα Οικονομικών Επιστημών - Ειδικός Λογαριασμός Κονδυλίων Έρευνας (Εταίρος Νο2 του έργου)

Από την Βουλγαρία προέρχονται **(2) Εταίροι**:

- **“CLUB OF YOUNG ENTREPRENEURS – KARDZHALI” ASSOCIATION** (Εταίρος Νο3 του έργου)
- **INDUSTRIAL ASSOCIATION – SANDANSKI** (Εταίρος Νο 4 του έργου).

1.2. Πλαίσιο Αναφοράς – Αντικείμενο των Υπηρεσιών Τεχνικού Συμβούλου Υποστήριξης Υλοποίησης και Διαχείρισης του έργου FINANCIAL INSTRUMENTS/ΧΡΗΜΑΤΟΔΟΤΙΚΑ ΕΡΓΑΛΕΙΑ

Η από **14/2/2023** υπογεγραμμένη Σύμβαση (και η Παράταση αυτής που έχει υπογραφεί στις **10/4/2023**) μεταξύ της ΑΝΑΠΤΥΞΙΑΚΗΣ ΡΟΔΟΠΗΣ – Αναπτυξιακή Ανώνυμη Εταιρεία ΟΤΑ και της εταιρίας ΕΥΡΩΣΥΜΒΟΥΛΟΙ Α.Ε. για την **«Παροχή Υπηρεσιών Τεχνικού Συμβούλου Υποστήριξης Υλοποίησης και Διαχείρισης του έργου FINANCIAL INSTRUMENTS»**, στοχεύει στην Ενημέρωση και Διάδοση-Πρώθηση του Θεσμού των Χρηματοδοτικών Εργαλείων, με απώτερο σκοπό τη Δυνατότητα Χρηματοδότησης από τα Σύγχρονα Χρηματοδοτικά Εργαλεία, προς όφελος των απλών πολιτών, επιχειρήσεων, φορέων και Επιμελητηρίων της επιλέξιμης από το συγκεκριμένο Πρόγραμμα Διασυνοριακής Περιοχής Ελλάδας-Βουλγαρίας.

Με την εκπλήρωση των παραπάνω στόχων, το έργο FINANCIAL INSTRUMENTS θα ενισχύσει τους παράγοντες που επηρεάζουν την επιχειρηματική επιτυχία και θα τονώσει γενικότερα τη δημιουργία επιχειρήσεων στη διασυνοριακή περιοχή Ελλάδας-Βουλγαρίας.

Στο αντικείμενο της Παροχής Υπηρεσιών Τεχνικού Συμβούλου Υποστήριξης Υλοποίησης και Διαχείρισης του έργου του έργου FINANCIAL INSTRUMENTS, ένα από τα Παραδοτέα του Αναδόχου, στο πλαίσιο της **Δράσης 2.1.4** του **ΠΑΚΕΤΟΥ ΕΡΓΑΣΙΑΣ 2: Επικοινωνία και Διάχυση (Communication and Dissemination)**, αφορά στην **Προετοιμασία και Διοργάνωση του Τελικού Συνεδρίου του έργου στην Κομοτηνή.**

Το **ΠΑΚΕΤΟ ΕΡΓΑΣΙΑΣ 2** αφορά συνολικά στην υλοποίηση όλων των απαιτούμενων δράσεων επικοινωνίας δημοσιότητας και διάχυσης των αποτελεσμάτων του έργου FINANCIAL INSTRUMENTS, σύμφωνα με τις απαιτήσεις δημοσιότητας του Οδηγού Πληροφόρησης & Δημοσιότητας (Information & Publicity Guide) του Προγράμματος Διασυνοριακής Συνεργασίας «Ελλάδα – Βουλγαρία 2014-2020», όπως έχει εγκριθεί και ισχύει σήμερα.

Μεταξύ των υποχρεώσεων της **ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ** στο ΠΑΚΕΤΟ ΕΡΓΑΣΙΑΣ 2 του έργου FINANCIAL INSTRUMENTS, συγκαταλέγονται η εκπόνηση του σχεδίου δημοσιότητας του έργου, ο σχεδιασμός παραγωγή και εκτύπωση του υλικού δημοσιότητας του έργου (καθώς και οι μεταφράσεις του), ο σχεδιασμός, δημιουργία & λειτουργία της επίσημης ιστοσελίδας/πλατφόρμας του έργου καθώς και η διοργάνωση της Τελικής Εκδήλωσης διάχυσης γνώσης/Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS στην Κομοτηνή.

Όλο το υλικό που έχει παραχθεί καθώς και τα Παραδοτέα και η σήμανση των Δράσεων Πληροφόρησης και Δημοσιότητας, ακολουθούν τα πρότυπα (templates) και τις οδηγίες του Οδηγού Δημοσιότητας του Προγράμματος Ελλάδα - Βουλγαρία 2014-2020, του αρμόδιου για το έργο χειριστή (Project Officer), του Υπευθύνου Επικοινωνίας του Προγράμματος (Communication Officer) και φυσικά των αρμόδιων στελεχών της ANPO ΑΕ.

2. Παραδοτέο Δράσης 2.1.4: «Π.2.1.4: «Προετοιμασία και Διοργάνωση του Τελικού Συνεδρίου του έργου στην Κομοτηνή, Ελλάδα»

Συνολικά, το έργο FINANCIAL INSTRUMENTS αναλύεται στα ακόλουθα **4 (τέσσερα)** Πακέτα Εργασίας (ΠΕ):

| | |
|--------------|--|
| ΠΕ 1: | Διοίκηση Έργου & Συντονισμός |
| ΠΕ 2: | Επικοινωνία & Διάχυση |
| ΠΕ 3: | Καταγραφή Υπάρχουσας Κατάστασης στη Διασυνοριακή Περιοχή Ελλάδας-Βουλγαρίας/ Ενέργειες Δικτύωσης |
| ΠΕ 4: | Δημιουργία ενός ευέλικτου Μηχανισμού με την επωνυμία «Μηχανισμός Υποστήριξης Ιδιωτικής Χρηματοδότησης» |

Στο πλαίσιο συμμετοχής του Επικεφαλής Εταίρου (ΑΝΑΠΤΥΞΙΑΚΗ ΡΟΔΟΠΗΣ-ΑΝΡΟ), βάσει του εγκεκριμένου Τεχνικού Δελτίου του έργου FINANCIAL INSTRUMENTS, η σύμβαση του Αναδόχου, ειδικότερα όσον αφορά στο ΠΕ2, αφορά στην υλοποίηση των παρακάτω Παραδοτέων, των εξής Δράσεων,:

| ΠΑΚΕΤΑ ΕΡΓΑΣΙΑΣ | | Δράσεις (Δ) | | ΠΑΡΑΔΟΤΕΟ (Π) | |
|------------------------|---|--------------------|--|----------------------|--|
| ΠΕ 2 | Επικοινωνία & Διάχυση (Communication & Dissemination) | 2.1.1 | Επικοινωνιακό Πλάνο Έργου (Project's Communication Plan) | 2.1.1 | Επικοινωνιακό πλάνο |
| | | 2.1.2 | Σχεδιασμός, Ανάπτυξη, Μεταφράσεις & Εκτυπώσεις/Δημιουργία όλου του Πολύγλωσσου Υλικού Δημοσιότητας του έργου FINANCIAL INSTRUMENTS | 2.1.2 | α: 300 τμχ. Φακέλων, 300 τμχ. Μπλοκ και 300 τμχ. Στυλό β: 300 τμχ. Φυλλαδίων/Εκδόσεων του έργου, στην ελληνική και αγγλική γλώσσα γ: 1 banner σε ρολό, στην ελληνική και αγγλική γλώσσα, διαστάσεων 1*2m δ: 300 τεμάχια USB χωρητικότητας τουλάχιστον 4GB με το λογότυπο του έργου ε: Κείμενα (και μεταφράσεις) για Δελτία Τύπου του έργου και για |

| ΠΑΚΕΤΑ ΕΡΓΑΣΙΑΣ | | Δράσεις (Δ) | | ΠΑΡΑΔΟΤΕΟ (Π) | |
|-----------------|--|-------------|---|---------------|---|
| | | | | | την προώθηση του έργου στα μέσα κοινωνικής δικτύωσης (ένα ανά εξάμηνο) στ: Σχεδιασμός και Παραγωγή 30 Αφισών του έργου. |
| | | 2.1.3 | Σχεδιασμός, Ανάπτυξη & Λειτουργία της Επίσημης Ιστοσελίδας/Πλατφόρμας του έργου | 2.1.3 | α: Εγχειρίδιο χρήσης ιστοσελίδας/πλατφόρμας στην αγγλική γλώσσα σε ηλεκτρονική μορφή β: Κείμενα για την ιστοσελίδα/πλατφόρμα του έργου στην αγγλική γλώσσα. |
| | | 2.1.4 | Προετοιμασία & Διοργάνωση του Τελικού Συνεδρίου του έργου στην Κομοτηνή | 2.1.4 | Έκθεση αναφοράς Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS με όλο το υλικό τεκμηρίωσης (πρόσκληση, ατζέντα, αναφορά εκδήλωσης, λίστες συμμετεχόντων, δελτία τύπου – αποδελτίωση ως προπομπός για την προσέλκυση συμμετεχόντων, φωτογραφίες) στην ελληνική γλώσσα και επιτελική σύνοψη στην αγγλική γλώσσα. |

Στο πλαίσιο της Δράσης 2.1.4.: «Προετοιμασία & Διοργάνωση του Τελικού Συνεδρίου του έργου στην Κομοτηνή», ο Ανάδοχος που έχει αναδειχθεί στο έργο FINANCIAL INSTRUMENTS, ήτοι η εταιρία **ΕΥΡΩΣΥΜΒΟΥΛΟΙ Α.Ε.**, ανέλαβε και ολοκλήρωσε επιτυχώς, για λογαριασμό της ΑΝΑΠΤΥΞΙΑΚΗΣ ΡΟΔΟΠΗΣ, την **Προετοιμασία & Διοργάνωση του Τελικού Συνεδρίου του έργου, στη ΛΕΣΧΗ ΚΟΜΟΤΗΝΑΙΩΝ, στην οδό Ελ. Βενιζέλου 52, στην Κομοτηνή, την Τετάρτη, 8 Νοεμβρίου 2023.**

Στα Κεφάλαια που ακολουθούν, παρατίθεται η «Έκθεση αναφοράς Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS με όλο το υλικό τεκμηρίωσης (πρόσκληση, ατζέντα, αναφορά εκδήλωσης, λίστες συμμετεχόντων, δελτία τύπου - αποδελτίωση ως προπομπός για την προσέλκυση συμμετεχόντων, φωτογραφίες) στην ελληνική γλώσσα και επιτελική σύνοψη στην αγγλική γλώσσα».

Στα ΠΑΡΑΡΤΗΜΑΤΑ στο τέλος του παρόντος Παραδοτέου Π.2.1.4. παρουσιάζεται όλο το σχετικό συνοδευτικό υλικό τεκμηρίωσης.

3. Έκθεση Αναφοράς Τελικού Συνεδρίου (Final Dissemination Event) του έργου FINANCIAL INSTRUMENTS - Σύντομη Περιγραφή

Η παρούσα Δράση 2.1.4 αφορά στην υποστήριξη της ANPO ΑΕ στην προετοιμασία και διοργάνωση του Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS στην Κομοτηνή.

Οι λεπτομέρειες διεξαγωγής του Τελικού Συνεδρίου του έργου (ημερομηνία και ώρες διεξαγωγής, χώρος, προσκλήσεις και προσκεκλημένοι, πρόγραμμα, κλπ.) καθώς και αναλυτικά οι δραστηριότητες που ανέλαβε η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ, όπως περιγράφονται ακολούθως, οριστικοποιήθηκαν σε συνεργασία με την ANPO ΑΕ.

Ειδικότερα, στο πλαίσιο της παρούσας Δράσης η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ ανέλαβε:

- Εξασφάλιση και προετοιμασία του χώρου της **ΛΕΣΧΗΣ ΚΟΜΟΤΗΝΑΙΩΝ στην οδό Ελ. Βενιζέλου 52, στην Κομοτηνή**, όπου φιλοξενήθηκε η εκδήλωση
- Δημιουργία ηλεκτρονικού αρχείου πρόσκλησης. Η αποστολή των προσκλήσεων στους δυνητικούς συμμετέχοντες έγινε από την ANPO ΑΕ
- Προσδιορισμός θεματολογίας (δημιουργία ατζέντας στα αγγλικά)
- Δημιουργία εντύπων παρακολούθησης (λίστες συμμετεχόντων) με υπογραφές
- Φωτογράφιση της εκδήλωσης
- Διαθεσιμότητα υπηρεσιών εστίασης (catering) κατά τη διάρκεια του συνεδρίου στο χώρο διεξαγωγής. Το catering περιελάμβανε διάλειμμα για καφέ και ελαφρύ γεύμα σε μπουφέ
- Προβολικό εξοπλισμό αίθουσας: laptop – projector – οθόνη, μικροφωνική εγκατάσταση και τεχνική υποστήριξη οπτικοακουστικών μέσων
- Τεχνική και γραμματειακή υποστήριξη κατά τη διάρκεια της εκδήλωσης και μετά το πέρας αυτής (υποδοχή, εξυπηρέτηση και πληροφόρηση συμμετεχόντων, αναφορά πεπραγμένων, κλπ)
- Σύνταξη Δελτίων τύπου το περιεχόμενο των οποίων ελέγχθηκε από την ANPO ΑΕ και δημοσιεύτηκε με την έγκριση της.

Κατά τη διεξαγωγή του Τελικού Συνεδρίου ελήφθησαν υπόψη από την ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ οι απαιτήσεις δημοσιότητας του Οδηγού Πληροφόρησης & Δημοσιότητας για τους Έλληνες εταίρους του Προγράμματος «Ελλάδα – Βουλγαρία

2014-2020», όπως έχει εγκριθεί και ισχύει, φέροντας την αποκλειστική ευθύνη για την τήρηση των απαιτήσεων δημοσιότητας.

Για τη διοργάνωση του Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS στην Κομοτηνή, η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ προέβη στα εξής:

Φάση 1: Οργανωτική προετοιμασία Τελικού Συνεδρίου έργου

Η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ είχε την ευθύνη εξασφάλισης του απαιτούμενου χώρου όπου τελέστηκε η εκδήλωση-τελικό συνέδριο έργου. Ο χώρος υλοποίησης της εκδήλωσης είχε επαρκή επιφάνεια και διέθετε καλό εξοπλισμό ενώ πληρούσε τις απαραίτητες προδιαγραφές υγιεινής και ασφάλειας.

Η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ είχε την ευθύνη της προετοιμασίας, της σωστής λειτουργίας, της περισυλλογής των συστατικών, και της αποκατάστασης του χώρου στο τέλος της εκδήλωσης

Η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ, πάντα σε συνεργασία με την ομάδα της ANPO ΑΕ, πρότεινε τους εισηγητές - ομιλητές και από κοινού αποφασίστηκαν οι κατάλληλοι εισηγητές - ομιλητές στους οποίους απεστάλησαν προσκλήσεις για την παρουσία τους στο συνέδριο. Η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ φρόντισε να υπάρχουν έτοιμα προς χρήση από τους εισηγητές, και τους συμμετέχοντες τα αναγκαία οπτικο-ακουστικά μέσα:

- Προβολέας ψηφιακού περιεχομένου που κάλυπτε ικανοποιητικά την αίθουσα της εκδήλωσης, τόσο από άποψης διαστάσεων εικόνας όσο και σε φωτεινότητα.
- Σύγχρονος φορητός προσωπικός υπολογιστής
- Πλήρης μικροφωνική εγκατάσταση ανάλογη των απαιτήσεων κάλυψης.

Ακόμα, είχε την ευθύνη καλής λειτουργίας των μέσων αυτών μέσω κατάλληλης στελέχωσης (χειριστές, τεχνικοί υποστήριξης και λοιπά), και εξασφαλίζοντας ότι υπάρχουν εφεδρικά στοιχεία.

Επιπλέον, η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ μερίμνησε για τα εξής:

- το σχεδιασμό, επίβλεψη και τοποθέτηση υλικών σηματοδότησης του χώρου διεξαγωγής του τελικού συνεδρίου και στην είσοδο του (σήμανση των χώρων). Είχε την ευθύνη επιπλέον για την τοποθέτηση τους - με χρήση δικού της εξοπλισμού ανάρτησης - καθώς και την περισυλλογή στο τέλος της εκδήλωσης.
- την σύνταξη ενημερωτικού δελτίου τύπου για την αποστολή του από την ANPO ΑΕ προς τη λίστα αποδεκτών ΜΜΕ που διατηρεί στη βάση της.

- Διαμόρφωση και σύνταξη του προγράμματος (ατζέντα) και της πρόσκλησης της εκδήλωσης στην ελληνική και αγγλική γλώσσα. Η πρόσκληση στους δυνητικούς συμμετέχοντες απεστάλη από την ANPO AE
- Δημιουργία λίστας συμμετεχόντων
- Προετοιμασία παρουσιάσεων των εκπροσώπων της ANPO AE στο τελικό συνέδριο.

Φάση 2: Διενέργεια Τελικού Συνεδρίου έργου

Η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ είχε την ευθύνη λειτουργίας μίας γραμματείας η οποία παρείχε τις σχετικές υπηρεσίες στους συμμετέχοντες:

- Υποδοχή, εγγραφή και διανομή του κατάλληλου έντυπου υλικού
- Υποδοχή και τήρηση εντύπων παρακολούθησης (λίστα συμμετεχόντων)
- Παροχή γενικών υπηρεσιών γραμματειακής υποστήριξης στη διάρκεια της εκδήλωσης, εξυπηρέτηση και πληροφόρηση συμμετεχόντων.

Επίσης η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ μερίμνησε για την διαθεσιμότητα catering κατά τη διάρκεια του τελικού συνεδρίου. Το catering περιλαμβάνει κατ' ελάχιστον:

- Διαλείμματα καφέ: καφές, τσάι, νερό, χυμός, κουλουράκια, κέικ.
- Ελαφρύ γεύμα σε μπουφέ: σαλάτες, ζεστά εδέσματα, συνοδευτικά, γλυκά, αναψυκτικά, νερό.

Τέλος, η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ φρόντισε για την φωτογράφιση της εκδήλωσης που διοργάνωσε.

Φάση 3: Απολογισμός Τελικού Συνεδρίου έργου

Η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ συγκέντρωσε όλο το υλικό και συνέταξε την Απολογιστική Έκθεση Αναφοράς του Τελικού Συνεδρίου του έργου ενώ επέλεξε αντιπροσωπευτικές φωτογραφίες για την σύνταξη απολογιστικού Δελτίου Τύπου (μετά τη διεξαγωγή του συνεδρίου), για λογαριασμό της ANPO AE, και την αποστολή προς τη λίστα αποδεκτών ΜΜΕ που διατηρεί η ANPO AE. Η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ προέβη στην αποδεκτικότητα.

Επιπλέον, η ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ ανέλαβε την υποχρέωση ανάρτησης του σχετικού με το Τελικό Συνέδριο υλικού στην επίσημη ιστοσελίδα/πλατφόρμα του έργου **(ΠΑΡΑΡΤΗΜΑ 1)**.

4. Σήμανση, Προβολή & Οπτική Ταυτότητα του Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS στην Κομοτηνή

Για τις ανάγκες σήμανσης, προβολής και οπτικής ταυτότητας του **Τελικού Συνεδρίου** του έργου FINANCIAL INSTRUMENTS, χρησιμοποιήθηκε από την ΕΥΡΩΣΥΜΒΟΥΛΟΙ Α.Ε. το απαραίτητο Roll-up Banner, το οποίο τοποθετήθηκε σε ευδιάκριτο σημείο καθ' όλη τη διάρκεια της Τελικής Εκδήλωσης του έργου.

Επίσης, κατά τη διάρκεια του Συνεδρίου του έργου, απαντήθηκαν ερωτήσεις και δίνονταν πληροφορίες από τους εκπροσώπους των Εταίρων του έργου, σχετικά με τις δράσεις, τη χρησιμότητα και τα αποτελέσματα του έργου FINANCIAL INSTRUMENTS.

Στο πλαίσιο του Συνεδρίου επίσης, ετοιμάστηκε και διανεμήθηκε στους συμμετέχοντες, σχετικό **press-kit / επίσημο προωθητικό υλικό του έργου FINANCIAL INSTRUMENTS** το οποίο περιελάμβανε:

- **το μπλοκ του έργου**
- **το στυλό με λογότυπο του έργου**
- **USB- sticks με λογότυπο του έργου**
- **το φυλλάδιο του έργου.**

Τα press-kits τοποθετήθηκαν στους ειδικούς φακέλους (folders) του έργου, που δημιουργήθηκαν στο πλαίσιο του **Π.2.1.2** του έργου FINANCIAL INSTRUMENTS (όπως και όλο το υπόλοιπο υλικό δημοσιότητας του έργου) και διανεμήθηκαν προς όλους τους συμμετέχοντες κατά τη διαδικασία εγγραφής τους στο Σεμινάριο του έργου.

Ένα πλήρες press-kit του Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS και το περιεχόμενό του επισυνάπτεται στο **ΠΑΡΑΡΤΗΜΑ 5** του παρόντος Παραδοτέου.

5. Υλοποίηση του Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS στην Κομοτηνή

5.1. Πρόγραμμα Τελικού Συνεδρίου

Ημέρα Εκδήλωσης: Τετάρτη 08 Νοεμβρίου 2023

Προσέλευση Συμμετεχόντων - Εγγραφές

Κατά την προσέλευση των καλεσμένων και την εγγραφή τους στη λίστα συμμετεχόντων, υπήρχε διαθέσιμος μπουφές, ο οποίος παρέμεινε ανοικτός στον χώρο του Συνεδρίου μέχρι τη λήξη της.

Επίσημη Έναρξη - Καλωσόρισμα στο Τελικό Συνέδριο του έργου FINANCIAL INSTRUMENTS - Σύντομοι Χαιρετισμοί

Κατά την έναρξη της εκδήλωσης, ο κ. Ευστάθιος Κεφαλίδης, Γενικός Διευθυντής της AN.ΠΟ. ΑΕ, και ο κ. Δημήτριος Λουρίκας, Διευθύνων Σύμβουλος της AN.ΠΟ. ΑΕ, καλωσόρισαν τους συμμετέχοντες με σύντομους χαιρετισμούς.

Γενική Παρουσίαση του ευρωπαϊκού συγχρηματοδοτούμενου έργου FINANCIAL INSTRUMENTS - Παπότης Αθανάσιος (ΕΥΡΩΣΥΜΒΟΥΛΟΙ Α.Ε. - Τεχνικός Σύμβουλος της AN.ΠΟ ΑΕ)

Στη συνέχεια, ο κ. Παπότης Αθανάσιος, Τεχνικός Σύμβουλος της AN.ΠΟ ΑΕ, προέβη σε μια σύντομη αλλά περιεκτική παρουσίαση του έργου FINANCIAL INSTRUMENTS και των αποτελεσμάτων του, ενώ τόνισε την σημαντικότητα της συνεργασίας των δύο χωρών για το ευρύτερο περιβάλλον της περιοχής.

Ενέργειες του φορέα με τίτλο INDUSTRIAL ASSOCIATION - SANDANSKI με έδρα στο SANDANSKI της Βουλγαρίας στο πλαίσιο του έργου FINANCIAL INSTRUMENTS - κος Plamen Todorov

Ο κος Plamen Todorov, αναφέρθηκε στη συνεισφορά του Εταίρου Νο 4, για την διάδοση-προώθηση του θεσμού των χρηματοδοτικών εργαλείων στο πλαίσιο του έργου FINANCIAL INSTRUMENTS.

Συνοπτική Παρουσίαση του Παραδοτέου Π.3.1 με τίτλο: “ Αξιολόγηση όλων των Διαθέσιμων Μοντέρνων Χρηματοδοτικών Εργαλείων στη Διασυνοριακή Περιοχή Ελλάδας-Βουλγαρίας ”

Στη συνέχεια ο κος Περικλής Παπαβασιλείου (ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ), ανέπτυξε την ενότητα των χρηματοδοτικών εργαλείων και των προγραμμάτων.

Συνοπτική Παρουσίαση του Παραδοτέου Π.3.2 με τίτλο: “Καταγραφή και Εντοπισμός όλων των Κατάλληλων Μικρομεσαίων Επιχειρήσεων που εδρεύουν στη Διασυνοριακή περιοχή Ελλάδας-Βουλγαρίας και που μπορούν να Αιτηθούν Χρηματοδότηση από τα Μοντέρνα Χρηματοδοτικά Εργαλεία”

Στη συνέχεια ο κος Περικλής Παπαβασιλείου (ΕΥΡΩΣΥΜΒΟΥΛΟΙ ΑΕ), ανέπτυξε την ενότητα του εντοπισμού και της καταγραφής των κατάλληλων Μικρομεσαίων επιχειρήσεων της διασυνοριακής περιοχής του έργου.

Ακολούθησε η παρουσίαση των αποτελεσμάτων ερωτηματολογίου σχετικά με την έρευνα χρήσης των συγχρόνων χρηματοοικονομικών εργαλείων από τις ΜΜΕ που βρίσκονται στη διασυνοριακή περιοχή από τον κο Σπυρομήτρο Ε. , καθηγητή του ΔΠΘ

Συνέχεια του Συνεδρίου - Ανοικτή Συζήτηση μεταξύ των συμμετεχόντων - Ερωτήσεις - Ολοκλήρωση Συνεδρίου

Ο κ. Παπότης Αθανάσιος, Τεχνικός Σύμβουλος της ΑΝ.ΡΟ ΑΕ, έκανε παρουσίαση των παραδοτέων του έργου, ενώ ακολούθησε συζήτηση και δόθηκαν απαντήσεις στις ερωτήσεις των συμμετεχόντων.

Ολοκλήρωση του Τελικού Συνεδρίου του έργου

Ελαφρύ Γεύμα (finger food).

Το πλήρες πρόγραμμα του Τελικού Συνεδρίου (Final Dissemination Event) του έργου FINANCIAL INSTRUMENTS, παρατίθεται στο ΠΑΡΑΡΤΗΜΑ 1 του παρόντος Παραδοτέου.

5.2. Υπηρεσίες Catering (Welcome Coffee και Ελαφρύ Γεύμα- Buffet) για τους Συμμετέχοντες στο Τελικό Συνέδριο του έργου FINANCIAL INSTRUMENTS

Κατά την έναρξη του **Τελικού Συνεδρίου** του έργου FINANCIAL INSTRUMENTS, στην Κομοτηνή, στη ΛΕΣΧΗ ΚΟΜΟΤΗΝΑΙΩΝ, στην οδό Ελ. Βενιζέλου 52, την Τετάρτη, 8 Νοεμβρίου 2023, από τις 12:15 μ.μ., κατά τη διάρκεια προσέλευσης και εγγραφής των καλεσμένων, υπήρχε μπουφές με **Welcome Coffee** (που περιελάμβανε: καφέ, τσάι, νερό, χυμούς, βουτήματα, κέικ, πίτες) για όλους τους συμμετέχοντες στο χώρο διεξαγωγής της εκδήλωσης. Ο μπουφές παρέμεινε διαθέσιμος καθ' όλη τη διάρκεια του Συνεδρίου.

Επιπλέον, στο τέλος του Συνεδρίου, προσφέρθηκε ελαφρύ γεύμα – finger food, με τη συμμετοχή όλων των καλεσμένων, σε μπουφέ που είχε στηθεί για το σκοπό αυτό στο χώρο διεξαγωγής της εκδήλωσης.

Παρακάτω, παρατίθενται ενδεικτικές φωτογραφίες.

Μπουφές - Welcome coffee – Coffee Break





Μπουφές - Ελαφρύ Γεύμα (finger food)





5.3. Φωτογράφιση του Τελικού Συνεδρίου του έργου FINANCIAL INSTRUMENTS

Στο **ΠΑΡΑΡΤΗΜΑ 6** του παρόντος Παραδοτέου παρατίθεται σχετικό φωτογραφικό υλικό από τη διεξαγωγή του **Τελικού Συνεδρίου** του έργου.

ΠΑΡΑΡΤΗΜΑ 1: ΑΤΖΕΝΤΑ και ΠΡΟΣΚΛΗΣΗ για ΤΟ ΤΕΛΙΚΟ ΣΥΝΕΔΡΙΟ ΤΟΥ ΕΡΓΟΥ

Interreg
Greece-Bulgaria
IT2414/16/0076-441001

FINAL 5th
Final dissemination event of the Final Report on 24th

ΠΡΟΣΚΛΗΣΗ
Invitation to attend the Final Dissemination Event



"FINAL DISSEMINATION EVENT"

INVITATION & AGENDA

Xanthi, Wednesday 8th of November 2023

Interreg
Greece-Bulgaria
IT2414/16/0076-441001

Invitation

The Regional Development Agency of Thrace, S.A., and Beneficiary of the ERDF/ERDF, implemented by project, invites you to participate in the **FINAL DISSEMINATION EVENT** of the project.

Date: **Wednesday, 8th of November 2023, 10:00 (local time)**

Topic: **Final dissemination event (public dissemination), for Operational Programme ERDF, Regional, Island**

Tx: **IT2414/16/0076**

Language: the presentation, agenda and invitation will be sent in English (preparatory material in Greek)

Organization:
Regional Development Agency of Thrace S.A.,
for address: info@rdta.gr,
www.rdta.gr

Interreg
Greece-Bulgaria
IT2414/16/0076-441001

agenda

| Time | Topic | Speaker |
|-------------|---|--|
| 10:00-10:30 | Registration | Mr. George PITHILAKIS, General Director of the Regional Development Agency, Xanthi, Greece Mr. Nikos PANTAZIS, Executive Director, Thessaloniki, Greece |
| 10:30-10:45 | Words of Welcome & Introduction | Mr. George PANTAZIS, Executive Director, Thessaloniki, Greece Mr. Nikos PANTAZIS, Executive Director, Thessaloniki, Greece |
| 10:45-11:30 | Final dissemination event Presentation of the Final Report Presentation of a Letter of Intent (LOI) for the project "Energy Efficiency in Public Buildings in Xanthi" Presentation of the Letter of Intent (LOI) for the project "Energy Efficiency in Public Buildings in Xanthi" Presentation of the Letter of Intent (LOI) for the project "Energy Efficiency in Public Buildings in Xanthi" | Mr. George PANTAZIS, Executive Director, Thessaloniki, Greece Mr. Nikos PANTAZIS, Executive Director, Thessaloniki, Greece Mr. George PANTAZIS, Executive Director, Thessaloniki, Greece |
| 11:30-12:00 | Final dissemination event | |

Final dissemination event (public dissemination)
Agenda

ΠΑΡΑΡΤΗΜΑ 3: ΔΕΛΤΙΑ ΤΥΠΟΥ ΓΙΑ ΤΟ ΤΕΛΙΚΟ ΣΥΝΕΔΡΙΟ ΤΟΥ ΕΡΓΟΥ FINANCIAL INSTRUMENTS (GR / ENG)







**ΠΑΡΑΡΤΗΜΑ 4: ΠΑΡΟΥΣΙΑΣΕΙΣ - ΕΙΣΗΓΗΣΕΙΣ ΓΙΑ ΤΟ ΤΕΛΙΚΟ
ΣΥΝΕΔΡΙΟ ΤΟΥ ΕΡΓΟΥ FINANCIAL INSTRUMENTS**



Project's General Overview

Project Title:

*“Promotion of Modern Financial Instruments in the Cross-Border
Area”*

Project Acronym:

“FINANCIAL INSTRUMENTS”

Project's LEAD BENEFICIARY (LB):

REGIONAL DEVELOPMENT AGENCY OF RODOPI S.A. (ANRO) - GREECE

*Presented by: Thanos Papatris (EUROCONSULTANTS S.A.),
External Expert of ANRO*

**FINAL DISSEMINATION EVENT,
Komotini-GREECE
Wednesday, 8th of November 2023**

The 'FINANCIAL INSTRUMENTS' project has been approved
by the Interreg VA "Greece - Bulgaria 2014-2020"
Cooperation Programme



GENERAL INFO ABOUT THE APPROVED PROJECT

- Project Title: **Promotion of Modern Financial Instruments in the Cross-Border Area** (project acronym: **FINANCIAL INSTRUMENTS**)
- Project MIS: **5070964**
- Duration: **31 months (13/4/2021 - 12/11/2023)**
- Project Total Budget: **433.035,00 €**



**The implementation period cannot exceed 31 December 2023*



BENEFICIARIES CONTACT DETAILS

Regional Development Agency of Rodopi S.A. [Lead Beneficiary-PB1]

Address: N. Plastira & K. Antoniadis, 69 132 Komotini, GREECE

Tel.: +30 25310 34071, Fax: +30 25310 34073

E-mail: anro@anro.gr, Website: <http://www.anro.gr>

Legal representative: **Mr. Dimitrios LOURIKAS**, CEO

Contact person for the project: **Mr. Efstathios KEFALIDIS**, General Manager

Democritus University of Thrace – Department of Economics – Special Account for Research Funds [Beneficiary No2-PB2]

Address: University Campus Building Complex, 69 100 Komotini, GREECE

Tel.: +30 25310 39100, Fax: +30 25310 29398

E-mail: rc@duth.gr, Website: <https://rescom.duth.gr>

Legal representative: **Professor George BROUFAS**, Vice Rector

Contact person for the project: **Professor Evaggelos DRYMPETAS**



BENEFICIARIES CONTACT DETAILS (CONT.)

“Club of Young Entrepreneurs – Kardzhali” Association [Beneficiary No3-PB3]

Address: 4 Metalurg Street, 6600 Kardzhali, BULGARIA

Tel.: +35936164401, Fax: +35936164402, E-mail: kmp@bfgroup.eu

Legal representative/Contact person: **Mrs. Mariana DIMOVA**, Chair person

Industrial Association – Sandanski [Beneficiary No4-PB4]

Address: Industrial Zone Sokolovec, 2800 Sandanski, BULGARIA

Tel.: +359888678181, Fax: +359885072878,

E-mail: unixtrade@abv.bg

Legal representative: **Mr. Valentin MITOV**

Contact person: **Mr. Plamen TODOROV**



ABOUT THE FINANCIAL INSTRUMENTS PROJECT

- The FINANCIAL INSTRUMENTS project constitutes an integrated set of activities that aims to promote modern financial instruments, such as Equity Fund, etc., in the cross-border area of Greece and Bulgaria, in order to provide the possibility of getting financed by these modern financial instruments/tools, for the benefit of citizens, businesses, institutions and Chambers located in the cross-border area of Greece and Bulgaria

Key words: *Financial Instruments/Tools, Entrepreneurship Support & Promotion, Cross-Border Area, Stimulation of Business Creation, SMEs, Citizens, Businesses, Institutions, Chambers, Private Finance Support Mechanism, Available Financing Opportunities, etc.*





ABOUT THE FINANCIAL INSTRUMENTS PROJECT

The main activities/results of the FINANCIAL INSTRUMENTS project can be summarized as follows:

- Elaboration of Diagnostic Reports and Specialized Studies
- Identification, Recording and Evaluation of all modern Financial Instruments / Funds currently available in the cross-border area
- Identification, Recording and Evaluation of all suitable existing SMEs located in the cross-border area that can apply for funding from modern financial tools
- Overall Support of SMEs in preparing Funding Applications/Proposals
- Evaluation/Appraisal of the Funding Applications/Proposals
- Information and dissemination Activities
- Networking activities, B2B activities, promotion of synergies between businesses in the cross-border area
- Exchange of experience and Know-how among relevant bodies & stakeholders in the cross-border area



ABOUT THE FINANCIAL INSTRUMENTS PROJECT

Main activities/results of the FINANCIAL INSTRUMENTS project (cont.):

- Organization of Specialized Educational Seminars & Workshops (addressed to both the general public as well as to individuals, entrepreneurs, potential investors, public bodies, NGOs, chambers, etc.)
- 'Bringing together' the suitable Financial Instruments/Funds with the selected SMEs and their Funding Applications/Proposals
- Maturing Activities for 3-4 Funding Applications/Proposals
- Continuous Networking of Funding Mechanisms in the cross-border area
- Day-to-day Vocational Training and Dissemination of Financial Instruments information and results
- Promotion of a new 'culture' / 'mentality' in the cross-border area, regarding available financing opportunities.



PROJECT PARTNERSHIP / BUDGET DISTRIBUTION PER BENEFICIARY

| | Institution | Country | ERDF Contribution (85%) | National Contribution (15%) | Total Eligible Budget |
|-----------------------------|--|----------|-------------------------|-----------------------------|-----------------------|
| Lead Beneficiary (LB) | REGIONAL DEVELOPMENT AGENCY OF RODOPI S.A. | Greece | 139.017,50 € | 24.532,50 € | 163.550,00 € |
| Project Beneficiary 2 (PB2) | DEMOCRITUS UNIVERSITY OF THRACE - DEPARTMENT OF ECONOMICS - SPECIAL ACCOUNT FOR RESEARCH FUNDS | Greece | 109.203,75 € | 19.271,25 € | 128.475,00 € |
| Project Beneficiary 3 (PB3) | “CLUB OF YOUNG ENTREPRENEURS – KARDZHALI” ASSOCIATION, Kardzhali | Bulgaria | 60.780,10 € | 10.725,90 € | 71.506,00 € |
| Project Beneficiary 4 (PB4) | INDUSTRIAL ASSOCIATION SANDANSKI | Bulgaria | 59.078,40 € | 10.425,60 € | 69.504,00 € |
| Total | | | 368.079,75 € | 64.955,25 € | 433.035,00 € |



ABOUT THE FINANCIAL INSTRUMENTS PROJECT

WP1

Project Management
and Coordination

WP2

Communication &
Dissemination

WP3

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

WP4

Establishment of a
flexible “Private Finance
Support Mechanism



WP1 OUTPUTS/DELIVERABLES

- ❑ Signing of the **Subsidy Contract** between MA & LB (ANRO) in two (2) original copies: **19/4/2021** → Official Start Date of the project

- ❑ Signing of the **Partnership Agreement** between LB & the 3 PB, in five (5) original copies

- ❑ Insert the project in the **MIS (5070964)** - Opening of interest-free bank accounts (all Partners) – Creation of project teams

- ❑ **4+1 Progress Reports** for the reporting of the project's financial & activity progress on a 6-months basis → **On-going**

- ❑ **1 Project's Final Report** → **On-going**



WP1 OUTPUTS/DELIVERABLES

LB has been submitting in the Programme's MIS a Progress Report (with the support and the feedback of all PBs) to the JS every 6 months, as follows:

| PR No | Reporting Period | Deadline (for PBs to Submit Input to LB) | Deadline (Submission of PR to JS) | Status |
|-------|------------------------------|--|--|-----------------|
| 1 | 1/7/2021 – 31/12/2021 | Submitted & Approved in MIS on 14/2/2022 | | |
| 2 | 1/1/2022 – 30/6/2022 | Submitted in MIS on 19/7/2022 & Approved on 5/9/2022 | | |
| 3 | 1/7/2022 – 31/12/2022 | Submitted in MIS on 19/1/2023 & Approved | | |
| 4 | 1/1/2023 – 30/6/2023 | Submitted in MIS | | |
| 5 | 1/7/2023 – 12/11/2023 | To be submitted after the end of the project | To be submitted after the end of the project | To be submitted |

The LB will submit a **Final Project Report** (standard form provided) to the MA/JS, for approval, not later than two (2) months from the date of the **Final Verification**



WP1 OUTPUTS/DELIVERABLES

- ❑ **5 Project Coordination Meetings & Internal coordination meetings (on-line & physical presence) in Greece & Bulgaria:**
 - **Kick-off Meeting + Internal coordination meetings (on-line)**
 - **2nd Project Coordination Meeting (physical presence, Komotini, 9/3/2023)**
 - **3rd Project Coordination Meeting (physical presence, Sandanski, 26/5/2023)**
 - **4th Project Coordination Meeting (physical presence, Komotini, 18/7/2023)**
 - **5th Project Coordination Meeting (physical presence, Komotini, 8/11/2023)**



WP2 OUTPUTS/DELIVERABLES

- ❑ **1 Communication Plan → OK done**

- ❑ **Project's Promotional Material (hard copy & electronic) → OK done**

- ❑ **Project's Website/Platform in 3 languages (GR, ENG, BG) → OK done**

- ❑ **Organization of 4 Dissemination Events/Public Conferences in Greece & in Bulgaria (each PB will organize its own Dissemination Event) → OK done**



FINANCIAL INSTRUMENTS COMMUNICATION PLAN

Project Title:

Promotion of Modern Financial Instruments in the Cross-border area

Project Acronym:

FINANCIAL INSTRUMENTS

Work Package (WP) 2:

COMMUNICATION & DISSEMINATION

Deliverable: D-2.1.1 Communication Plan

Delivered by the Regional Development Agency of Rodopi S.A. (R.R)



and approved by all beneficiaries.



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FINANCIAL INSTRUMENTS COMMUNICATION PLAN

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1. The FINANCIAL INSTRUMENTS Project

1.1. Background of the project

The 'FINANCIAL INSTRUMENTS' project constitutes an integrated set of activities that aims to promote modern financial instruments, such as Equity Fund, etc., in the cross-border area of Greece and Bulgaria, in order to provide the possibility of getting financed by these modern financial instruments/tools, for the benefit of citizens, businesses, institutions and Chambers located in the cross-border area of Greece and Bulgaria.

One of the main problems (and at the same time challenges) that the Greece-Bulgaria cross-border area is facing through the years is the fact that the level of knowledge in the field of identifying & exploiting financial instruments is extremely low. As a consequence, if an entrepreneur in the area has a new business idea (either to improve her/his business or to start a new business), it is very difficult for her/him to get financed, since there doesn't exist a source or a mechanism through which she/he can receive specialized information & know-how in order for her/his final submitted funding/business application/proposal to get financed with the best terms possible in the market.

Another basic disadvantage in the area is the complete lack of the mentality of getting financed by private or other forms of funds. This is happening because there doesn't exist a mechanism which will approach the private and other forms of funds available, inform them about the high potentials of the area and of its businesses and make them (through a professional & organized way) seriously interested in investing in the Greece-Bulgaria cross-border area. What's more, this mechanism will also ensure to the representatives of the potential funds that there is a well-organized & specialized informed party in the area (capable to communicate in their own language) and ready to establish a long term cooperation between the relevant stakeholders.

In order to tackle the above mentioned problems and challenges, the 'FINANCIAL INSTRUMENTS' project aims to create a Mechanism that will identify, inform, educate & train, connect and assist private bodies/companies and individuals, in the accomplishment of an ultimate goal: "to get financed by one or more of the modern financial tools (i.e. Partnership Agreements for the Development Framework 2014-2020 both in Greece and in Bulgaria, Private Funds and Banking tools & instruments, Greek Investment Law 4399/2016, EU Funding Instruments, such as Horizon, Cosme, Interreg, etc.) available nowadays".

Most important, this (established through the project) Mechanism will continue to be fully functional after the end of the project's end in the premises of the US (Regional Development Agency of Rodopi S.A.), in Komotini, Greece, ensuring in this way without any doubt the Sustainability and the Capitalization of the project's results.



FINANCIAL INSTRUMENTS WEBSITE – SECTIONS

Website link: www.financial-instruments.eu

Website languages: **3 (English, Bulgarian and Greek)**





WEBSITE



In English



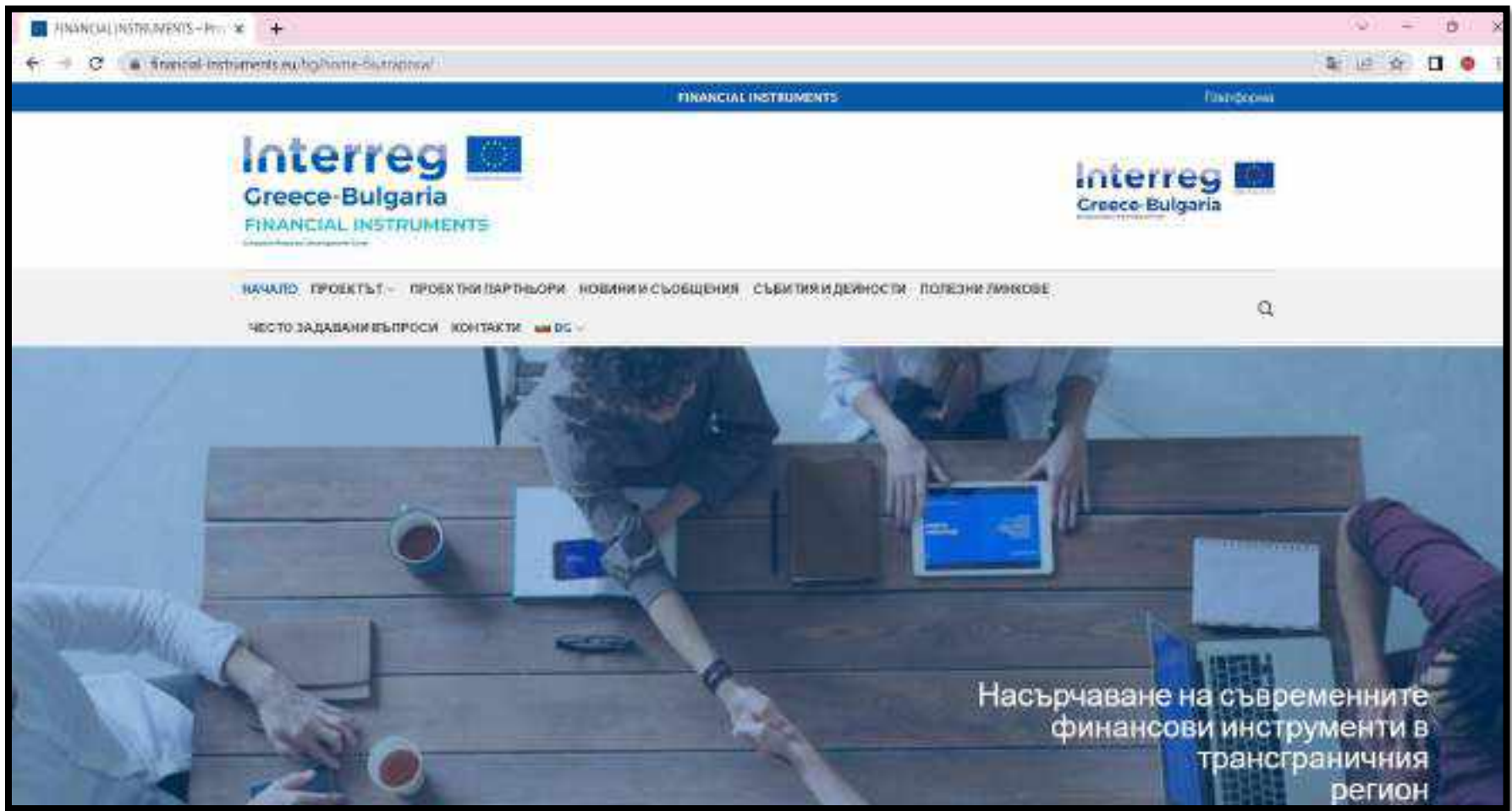
WEBSITE



in Greek



WEBSITE



In Bulgarian



WEBSITE





WEBSITE





WEBSITE





WEBSITE





WEBSITE

The screenshot shows the website's header with the Interreg logo and navigation menu. The main heading is "About FINANCIAL INSTRUMENTS project". The content area includes:

- FINANCIAL INSTRUMENTS project** is implemented in the framework of the Cooperation Programme "Greece-Bulgaria" 2014-2020, under the call for project proposals.
- The **FINANCIAL INSTRUMENTS Project** is in line with the Program's:
 - Priority Axis 2 - A Competitive and Innovative Cross-Border Area
 - Thematic Objectives / Priorities - 03 Enhancing the competitiveness of small and medium-sized enterprises, the agricultural sector (for the EAFRD) and the fisheries and aquaculture sector (for the EMFF)
 - Investment Priority 3s - Promoting entrepreneurship, in particular by facilitating the economic exploitation of new ideas and fostering the creation of new firms, including through business incubators
 - Specific Objective 1 - To improve entrepreneurship/SME support systems
- The **FINANCIAL INSTRUMENTS** project constitutes an integrated set of activities that aims to promote modern financial instruments, such as Equity Fund, etc., in the cross-border area of Greece and Bulgaria, in order to provide the possibility of getting financed by these modern financial instruments/tools, for the benefit of citizens, businesses, institutions and Chambers located in the cross-border area of Greece and Bulgaria.
- What's more, the project aims to create a Flexible Mechanism that will identify, inform, educate & train, connect and assist private bodies/companies and individuals, in the accomplishment of an ultimate goal: "to get financed by one or more of the modern financial tools available nowadays".
- The main activities / results of the **FINANCIAL INSTRUMENTS** project can be summarized as follows:
 - Establishment of a flexible "Private Finance Support Mechanism", which will operate even after the end of the project.
 - Identification, Recording and Evaluation of all modern Financial Instruments / Funds currently available in the cross-border area
 - Identification, Recording and Evaluation of all suitable existing SMEs located in the cross-border area that can apply for funding from modern financial tools.
 - Overall Support of SMEs in preparing Funding Applications/Proposals
 - Evaluation/Appraisal of the Funding Applications/Proposals
 - Organisation of Specialized Seminars
 - "Bringing together" the suitable Financial Instruments/Funds with the selected SMEs and their Funding

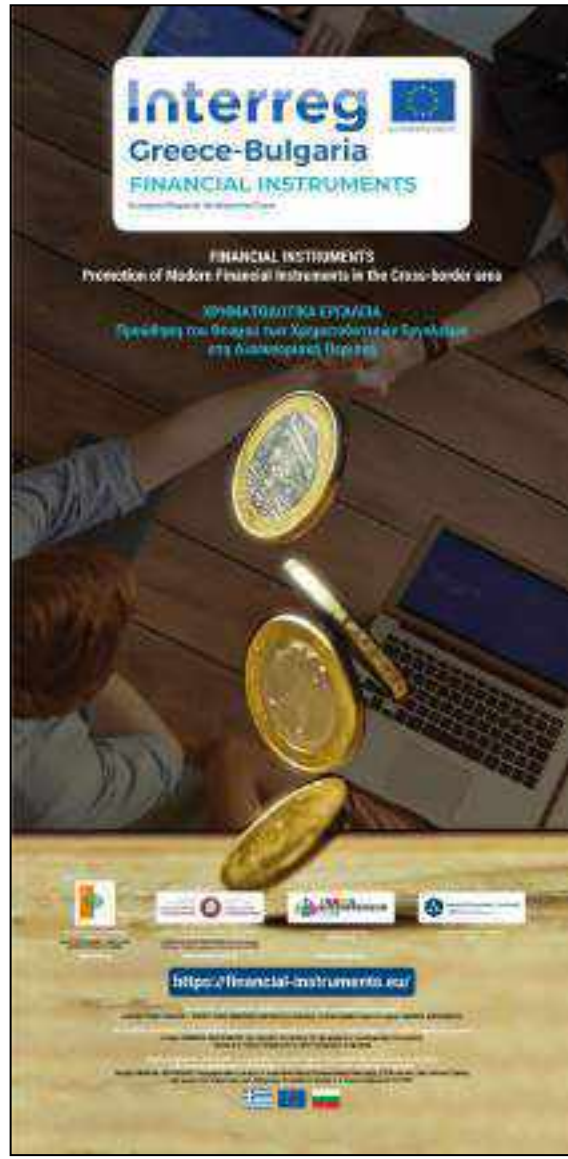
The screenshot shows the website for the Industrial Association - Sandanski. The main heading is "INDUSTRIAL ASSOCIATION - SANDANSKI". The content area includes:

- INDUSTRIAL ASSOCIATION - SANDANSKI** is a non-governmental organization established in 2013 as an economic action of companies, covered with the aim of uniting and protecting businesses in the region. The Chamber is a collective member of the Bulgaria Industrial Association (BIA). It will be over 50 years of organizing and trading companies from Sandanski, Petrich, Strumitsa and other municipalities in the region of South-west Bulgaria.
- The **Industrial Association - Sandanski** performs the functions of a local body of the BIA and protects the interests of employers of the municipal level, aspect of the municipal councils for industrial cooperation in the field of regional development, employment, occupational health and safety, etc. The organization participates in the work of the various municipal committees, created by local government, related to the development of programs, conceptual plans for the development of the regional economy and business.
- The activities of the Industrial Chamber of Sandanski are related to:
 - Promotion of the activities of Bulgarian and foreign enterprises.
 - Provision of export and foreign trade information.
 - Provision of services related to the work of the local enterprises and institutions.



COMMUNICATION MATERIAL

Banners





COMMUNICATION MATERIAL



Blocks



Folders



COMMUNICATION MATERIAL



USB Sticks



Pens



WP3 EXPECTED OUTPUTS/DELIVERABLES

- ❑ Del. 3.1: “Identification, Recording and Evaluation of all modern Financial Instruments/Funds currently available in the cross-border area” → **OK done**

- ❑ Del. 3.2: “Identification, Recording and Evaluation of all suitable existing SMEs located in the cross-border area that can apply for funding from modern financial tools” → **OK done**

- ❑ Del. 3.3.: “Networking activities, B2B activities, promotion of synergies between businesses in the cross-border area” → Based on the outcomes of Del. 3.1 & Del. 3.2, ALL PBs will proceed to the implementation of networking & B2B activities (both between the 2 countries and inside each country as well) → **OK done**



WP3 OUTPUTS/DELIVERABLES

- Del. **3.4: Organization of 13 Specialized Educational Seminars/Workshops** (in total in Greece & in Bulgaria) → **OK done**
- **LB: 4 Seminars /Workshops** in Komotini, **Greece**
- **PB2: 4 Seminars/Workshops** in Komotini, **Greece**
- **PB3: 2 Seminars/Workshops** in **Bulgaria**
- **PB4: 3 Seminars/Workshops** in **Bulgaria**



WP4 OUTPUT/DELIVERABLE:

- ❑ **Del. 4.1: Establishment of a flexible “Private Finance Support Mechanism”:**
- ✓ Following the implementation of infrastructure works & the supply-installation of office equipment & furniture, 2 rooms of the premises of LB in Komotini, were renovated/modernized
- ✓ These 2 rooms (and the premises of LB in general) serve as the headquarters of the “Private Finance Support Mechanism”, established and operational during the project by LB
- ✓ This Mechanism identifies, informs, educates & trains, connects and assists private bodies/companies and individuals, in the accomplishment of an ultimate goal: ***“to get financed by one or more of the modern financial tools available nowadays in the area (e.g. Private Funds and Banking tools & instruments, Investment Laws, EU Funding Instruments, etc.)”***



Thank you for your attention!

Presented by: Mr. Thanos Papotis



External Expert of ANRO



The project is co-funded by the European Regional Development Fund (ERDF) and national funds of the countries participating in the Cooperation Programme INTERREG VA "Greece-Bulgaria 2014-2020"



Project Title:

“Promotion of Modern Financial Instruments in the Cross-Border Area”

Project Acronym:

“FINANCIAL INSTRUMENTS”

“Identification, Recording and Evaluation of all modern Financial Instruments/Funds currently available in the Greece-Bulgaria Cross-border Area”

*Presented by: Periklis Papavasileiou
(EUROCONSULTANTS S.A.),
External Expert of ANRO*

***FINAL DISSEMINATION EVENT,
Komotini-GREECE
Wednesday, 8th of November 2023***

The ‘FINANCIAL INSTRUMENTS’ project has been approved
by the Interreg VA "Greece - Bulgaria 2014-2020"
Cooperation Programme



CONTENTS

- Evaluation Methodology of financial instruments
- Categories of financial instruments
- RRF (Recovery and Resilience Fund) Programs
- NSRF (National Strategic Reference Framework) Programs
- Methodology of Bulgarian Partner



EVALUATION METHODOLOGY OF FINANCIAL INSTRUMENTS

The methodology that it is used to categorize and analyze the tools is the **Multiple-criteria decision analysis**.

- is undertaken to make a comparative assessment between projects or heterogeneous measures.
- is particularly used for the examination of the intervention's strategic choices
- explicitly evaluates multiple **criteria** in decision making concerning the variety of the financial tools.



CATEGORIES OF FINANCIAL INSTRUMENTS 1/2

The categories of financial instruments refer to the many ways in which the funding calls can be categorized based on the special features of each call. The most common categories of each call are the:

- **Business activity**
 - Manufacturing, Tourism, Services, Agriculture, Commerce
- **Company size**
 - Very small, Small, Medium, Large
- **Pillars**
 - Digital, Green, Innovation, Tourism, Exports, Social
- **Source of funding**
 - NSRF, RRF, The State, Financial institutions, Third party



CATEGORIES OF FINANCIAL INSTRUMENTS 2/2

- **Maximum budget per investment project**
 - Micro budget (up to 50,000 euros), Small budget (50,001 – 400,000 euros), Medium budget (400,001 – 2,000,000 euros), Large budget (above 2,000,000 euros)
- **Purpose of financial aid**
 - Investment, Working capital, Operating Expenses
- **Type of aid**
 - Grant, Tax exemption, Leasing subsidy, Subsidizing of the cost for new employees, Voucher, Subsidy of interest in business loans, Subsidy of guarantee in business loans
- **Evaluation method**
 - comparative, FIFO (first in, first out)
- **Obligations and duration after the completion**
 - No obligations, Short term obligations (that last up to 3 years after the completion of the funding project), Long term obligations (that last more than 3 years after the completion of the funding project)



DELIVERABLE D3.1

Concerning the deliverable D.3.1, two main sources of funding tools are being examined:

Recovery and Resilience Facility - RRF

- supports the green transition, digitalization and innovation of the Greek economy
- will provide liquidity of up to €5 billion to the fund
- main objectives: to increase support to private sector entities, thus closing the investment gap caused by the COVID-19 pandemic, increase the level of financing to private sector investments.

National Strategic Reference Framework - NSRF

- The NSRF the reference document for the programming of European Union Funds at national level for the 2007–2013 period.
- It was elaborated within the framework of the new strategic approach to the Cohesion Policy of the European Union, according to which NSRF ensures that the assistance from the Funds is consistent with the Community strategic guidelines on cohesion and identifies the link between Community priorities, on the one hand, and the national reform program, on the other.
- The 2021-2027 Programs are funded by the following funds: European Regional Development Fund (ERDF), Cohesion Fund (CF), European Social Fund (ECB +), Fair Transition Fund (TRT) and European Maritime, Fisheries and Aquaculture Fund.



RRF (RECOVERY AND RESILIENCE FUND) PROGRAMMS

1. **PRODUC - E GREEN**
2. **GREEN TAXI**
3. **CREATION OF BABY CARE SPACES WITHIN BUSINESSES**
4. **CHARGE EVERYWHERE (Installation of accessible recharging points)**
5. **PHOTOVOLTAICS ON THE ROOF**
6. **“INNOVATION AND GREEN TRANSITION IN AGRICULTURAL PRODUCT PROCESSING” 2nd CALL**
7. **“INDUSTRIAL DOCTORATES” CALL**



NSRF (NATIONAL STRATEGIC REFERENCE FRAMEWORK) PROGRAMMS

1. RESEARCH - INNOVATE 2021-2027
2. "ENERGY SAVE IN BUSINESS" - IMPROVING THE ENERGY EFFICIENCY OF MICRO, SMALL AND MEDIUM TRADE, SERVICE AND TOURISM ENTERPRISES
3. BASIC SME DIGITAL TRANSFORMATION (ACTION 1 OF THE "SME DIGITAL TRANSFORMATION" BUNDLE)
4. ADVANCED SME DIGITAL TRANSFORMATION (ACTION 2 OF THE "SME DIGITAL TRANSFORMATION" BUNDLE)
5. LEADING SME DIGITAL TRANSFORMATION (ACTION 3 OF THE "SME DIGITAL TRANSFORMATION" BUNDLE)
6. ACTION 1 – GREEN TRANSFORMATION OF SMES (OF SME GREEN TRANSITION BUNDLE OF ACTIONS)
7. ACTION 2 – GREEN SME PRODUCTIVE INVESTMENT (OF SME GREEN TRANSITION BUNDLE OF ACTIONS)
8. DIGITAL EUROPE PROGRAM 2021-2027
9. NEW ENTREPRENEURSHIP FUND (TEPIH) - ACTION "BUSINESS FINANCING"
10. "KNOW YOUR CUSTOMER (KYC)" INITIATIVE OF THE HELLENIC DEVELOPMENT BANK (HDB)

| PROGRAM | TYPES AND CATEGORIES | | | | | | | | |
|---------|--|---------------------------|-------------------|-------------------|-------------------------|--------------------------|---------------------------------------|-------------------------|-------------------------|
| | Business activity | Company size | Pillars | Source of funding | Maximum budget | Purpose of financial aid | Type of aid | Evaluation method | Obligations |
| RRF 1 | Manufacture | All | GREEN | RRF | Large budget | Investment | Subsidy of interest in business loans | FIFO | Long-term |
| RRF 2 | Services | Very small | Green | RRF | Micro budget | Investment | Grant | FIFO | Short-term |
| RRF 3 | Manufacturing Tourism Services Commerce | Medium, Large | Social | RRF | Small budget | Investment | Grant | FIFO | Short-term |
| RRF 4 | All | All | Green | RRF | Large budget | Investment | Grant | FIFO | Long-term |
| RRF 5 | Agriculture | All | Green | RRF | Micro budget | Investment | Grant | FIFO | Long-term |
| RRF 6 | Agriculture | All | Green, Innovation | RRF | Large budget | Investment | Grant | Mixed | Long-term |
| RRF 7 | Manufacture | All | Innovation | RRF | Small budget | Operating expenses | Grant | FIFO | Long-term |
| NSRF 1 | All | Very small, small, medium | Innovation | NSRF | Medium budget | Investment | Grant | comparative | Short-term |
| NSRF 2 | Tourism, Services | Very small, small, medium | Commerce | NSRF | Small budget | Investment | Grant | comparative | Short-term |
| NSRF 3 | All | Very small, small, medium | Digital | NSRF | Micro budget | Investment | Grant | FIFO | Short-term |
| NSRF 4 | All | Very small, small, medium | Digital | NSRF | Small budget | Investment | Grant | FIFO | Short-term |
| NSRF 5 | All | Very small, small, medium | Digital | NSRF | Medium budget | Investment | Grant | FIFO | Short-term |
| NSRF 6 | All | Very small, small, medium | Green | NSRF | Medium budget | Investment | Grant | FIFO | Short-term |
| NSRF 7 | All | Very small, small, medium | Green | NSRF | Small budget | Investment | Grant | FIFO | Short-term |
| NSRF 8 | Services | Very small, small, medium | Digital | NSRF | <i>to be determined</i> | Investment | Grant | <i>to be determined</i> | <i>to be determined</i> |
| NSRF 9 | <i>to be determined</i> | Very small, small, medium | Innovation | NSRF | <i>to be determined</i> | Investment | Subsidy of interest in business loans | <i>to be determined</i> | <i>to be determined</i> |
| NSRF 10 | <i>to be determined</i> | Very small, small, medium | Digital, Green | NSRF | <i>to be determined</i> | Investment | Subsidy of interest in business loans | <i>to be determined</i> | <i>to be determined</i> |



METHODOLOGY OF BULGARIAN PARTNER – BASIC ELEMENTS OF TOOLS

| Criteria | Assessment scale | | | | |
|----------------------|--|--------------------|---|--|---|
| Accessibility | Popularity, Awareness Consultation | Reachability, And | Reachability, Awareness And Consultation | Popularity, Accessibility | Consultation |
| | 10 points | | 7 points | 4 points | 0 points |
| Effectiveness | Suitability, Achievability Effectiveness | Applicability, and | Suitability, Achievability, Applicability, | Suitability and Effectiveness | Effectiveness |
| | 10 points | | 7 points | 4 points | 0 points |
| Complexity | Can be combined with 3 other instruments | | Can be combined with 2 other instruments | Can be combined with 2 other instruments | Cannot be combined with other tools |
| | 10 points | | 7 points | 4 points | 0 points |
| Scale | Applicable to business with below average financial capacity | | Applicable to businesses with medium financial capacity | Applicable to business with above average financial capacity | Applicable to business with high financial capacity |
| | 10 points | | 7 points | 4 points | 0 points |
| Profitability | Low Risk, High Returns Yield And Profit | | Low Risk, High Returns And Profit | Low Risk, High Return | Low Risk |
| | 10 points | | 7 points | 4 points | 0 points |
| Total: | 50 points | | 35 points | 20 points | 0 points |



RRF (RECOVERY AND RESILIENCE FUND) PROGRAMMS

○ **PRODUC - E GREEN**

- The call was initially scheduled to be launched in the fourth quarter of 2022 and the purpose of the call consists of the following:
 - Creation of new or upgrading industrial units of the latest green technology, with mandatory operation of a research and development department to promote innovative products and services.
 - Reinforcement of CO2 footprint reduction investments in passenger shipping.
 - Strengthening of the new carbon dioxide collection and storage technology.



RRF (RECOVERY AND RESILIENCE FUND) PROGRAMMS

○ **“INNOVATION AND GREEN TRANSITION IN AGRICULTURAL PRODUCT PROCESSING” 2nd CALL**

The objective of the Sub-Project is:

- To increase the degree of cooperation in the primary sector through collective schemes and/or the adoption of contract farming.
- The improvement of the position of the farmer in the value chain.
- To strengthen the competitiveness of products in the markets with research, modern technology and digital tools.
- The integration of innovation processes and the use of new technologies, but also environmentally friendly processes that limit the phenomenon of climate change.
- The sustainable development and more efficient management of natural resources.

○ **“INDUSTRIAL DOCTORATES” CALL**

The project aims to satisfy the need for creating links between private companies and University Institutions through industrial research, solving problems in the productive sector through focused industrial research as well as the corresponding transfer of know-how from Greek universities to companies.



RRF (RECOVERY AND RESILIENCE FUND) PROGRAMMS

○ GREEN TAXI

- The objective of the "GREEN TAXI" call is the promotion of electric mobility and the penetration of electric vehicles into the fleet of TAXI vehicles circulating within the Greek territory.
- The eligible expenses of this call include the purchase or leasing of a new pure electric TAXI vehicle as well as the purchase of “smart” recharge station.
- For purely electric TAXI vehicles the ecological bonus amounts to 40% on the pretax retail price with a maximum amount of seventeen thousand five hundred euros (€17,500).
- The compulsory withdrawal of TAXI vehicle is rewarded with an amount equal to five thousand euros (€5,000)



RRF (RECOVERY AND RESILIENCE FUND) PROGRAMMS

○ **CREATION OF BABY CARE SPACES WITHIN BUSINESSES**

- The objective of the project is to expand the range of childcare facilities as an integrated service within workplace, providing immediate support to working parents and society still reeling from the economic fallout of the pandemic.
- Aid intensity: up to 100%
- Max eligible expense: up to 64,400.00 €
- Eligible expenses: Costs for the design, configuration and equipment of the safekeeping area etc.
- 2 Business categories: Business/site employing from one hundred (100) to two hundred fifty (250) people -
Business/site employing more than two hundred fifty (250) people



RRF (RECOVERY AND RESILIENCE FUND) PROGRAMMS

○ CHARGE EVERYWHERE

- The objective of this call is the installation of more than 8000 publicly accessible recharging points (300,000 kW as the cumulative installed power of these points) throughout the Greek territory, including urban, peri-urban areas as well as other points of interest along highways, within ports, airports, etc.
- Beneficiaries: Commercial companies and sole proprietorships, cooperatives etc.
- Maximum eligible budget: up to 470 €/KW



RRF (RECOVERY AND RESILIENCE FUND) PROGRAMMS

○ PHOTOVOLTAICS ON THE ROOF

- This program, grants households to install Photovoltaic (PV) systems with storage and farmers for the installation of PV systems with or without a storage system for self-consumption with the application of energy offset
- PV station aid intensity: up to 65%
- Battery aid intensity: up to 100%
- 4 Categories: Vulnerable households, Individual Income \leq €20,000 or Family Income \leq €40,000 , Individual Income $>$ €20,000 or Family Income $>$ €40,000, Farmers



NSRF (NATIONAL STRATEGIC REFERENCE FRAMEWORK) PROGRAMMS

○ **RESEARCH - INNOVATE 2021-2027**

- The main objective is to connect research and innovation with entrepreneurship and to strengthen the competitiveness and extroversion of businesses towards international markets, with the aim of transitioning to quality innovative entrepreneurship.
- The Action is aimed at businesses, with an emphasis on small and medium enterprises (SMEs).

○ **"ENERGY SAVE IN BUSINESS" - IMPROVING THE ENERGY EFFICIENCY OF MICRO, SMALL AND MEDIUM TRADE, SERVICE AND TOURISM ENTERPRISES**

- The action is part of the policies and measures of the National Energy and Climate Plan (ESEK), which defines in detail the plan action to achieve specific energy and climate targets by 2030. The proposed program is part of an effort to implement the green transition and is related to the following climate and environmental objectives set out in EU Regulation 2020/852:
 - limiting climate change
 - adaptation to climate change
 - transition to a circular economy



NSRF (NATIONAL STRATEGIC REFERENCE FRAMEWORK) PROGRAMMS

- **BASIC SME DIGITAL TRANSFORMATION (ACTION 1 OF THE "SME DIGITAL TRANSFORMATION" BUNDLE)**
 - The main objective of the Action is the digital upgrade of SMEs by implementing basic digital transformation actions so that the supported enterprises are able to respond to the increased digital demands of the modern market. The Action encourages the implementation of targeted digital transformation actions that contribute to an extroverted, innovative, competitive and sustainable critical production of products and services.

- **ADVANCED SME DIGITAL TRANSFORMATION (ACTION 2 OF THE "SME DIGITAL TRANSFORMATION" BUNDLE)**
 - The main objective of the Action is the upgrading of SMEs through the utilization of advanced systems and technologies with which can improve their position in international markets, strengthen operational flexibility, improve the production process and also upgrade their competitiveness.



NSRF (NATIONAL STRATEGIC REFERENCE FRAMEWORK) PROGRAMMS

- **LEADING SME DIGITAL TRANSFORMATION (ACTION 3 OF THE "SME DIGITAL TRANSFORMATION" BUNDLE)**
 - The Action encourages the implementation of targeted digital transformation investment projects that contribute to an extroverted, innovative, competitive and sustainable critical production of products and services of higher added value. The Action concerns companies that have already integrated ICT in many of their operations and now seek to implement integrated investments in cutting-edge technologies or 4th industrial revolution solutions.

- **ACTION 1 – GREEN TRANSFORMATION OF SMES (OF SME GREEN TRANSITION BUNDLE OF ACTIONS)**
 - The Action entitled will be implemented with resources from the "Competitiveness" Program of the NSRF 2021 - 2027 in a total amount of €300,000,000 and aims at the operational upgrading of the country's small and medium enterprises.
 - Action 1 concerns companies with a subsidized investment plan budget from €200,001 to €1,000,000
 - This Action 1 encourages investment projects aimed at the utilization and development of modern technologies, the upgrading of the products produced and/or services provided and their activities in general, rewarding actions that utilize modern technologies, infrastructures and best practices in matters of energy upgrading, circular economy and adoption of clean energy sources..



NSRF (NATIONAL STRATEGIC REFERENCE FRAMEWORK) PROGRAMMS

- **ACTION 2 – GREEN SME PRODUCTIVE INVESTMENT (OF SME GREEN TRANSITION BUNDLE OF ACTIONS)**
 - The Action will be implemented with resources from the "Competitiveness" Program of the NSRF 2021 - 2027 in a total amount of €400,000,000 and aims at the operational upgrading of the country's small and medium enterprises.
 - Action 2 – Green concerns companies with a subsidized investment project budget of €30,000 to €200,000.
 - This Action encourages small investment projects that aim to utilize and develop modern technologies, to upgrade the products produced and/or services provided and their activities in general.



NSRF (NATIONAL STRATEGIC REFERENCE FRAMEWORK) PROGRAMMS

○ **DIGITAL EUROPE PROGRAM 2021-2027**

- The European Commission with this Program seeks to strengthen the capabilities of the European Union in the fields of high performance computing (HPC), artificial intelligence (AI), cyber security, development of advanced digital skills and the digital transformation of public administration.
- In the context of the "Digital Europe Program 2021-2027", the European Commission intends to support the development of a network of European Digital Innovation Hubs - EDIHs that will play a central role in its implementation.

○ **NEW ENTREPRENEURSHIP FUND (TEPIH) - ACTION "BUSINESS FINANCING"**

- The Action aims to promote entrepreneurship, to facilitate the access of very small, small and medium-sized enterprises to financial mechanisms, as well as to strengthen the country's investment activity.
- Loans are granted with favorable terms, given that 40% of the capital of each loan is interest-free, as it is financed by the Entrepreneurship Fund, of the Hellenic Development Bank – HDB.
- The resources of the Action will amount to 500 million euros.



NSRF (NATIONAL STRATEGIC REFERENCE FRAMEWORK) PROGRAMMS

- **"KNOW YOUR CUSTOMER (KYC)" INITIATIVE OF THE HELLENIC DEVELOPMENT BANK (HDB)**
 - The Hellenic Development Bank's "Know your customer" initiative makes it easier for small and medium-sized businesses to have access to bank loans, as although they could get a loan, they are unable to get a loan from a bank due to their size.
 - The initiative includes four financial programs totaling 2.5 billion Euros.
 - The aim is to link investments, grants and low-interest loans with the obligation of businesses to adapt to the double challenge of digital transformation and climate change, the green transition.
 - The "Know Your Customer" platform of the Hellenic Development Bank (HDB) has been operating since January of this year.
 - With this platform, a clear picture is created for the whole of entrepreneurship (tax - insurance awareness) and the State knows in detail which businesses have problems with which State bodies.
 - The companies that can proceed with bank loans reach 100,000 to date. A key advantage for businesses is that the part of the loan that is co-financed by the bank is interest-free, resulting in a 40% lower final interest rate on the loan.



**Thank you
for your attention!**



The project is co-funded by the European Regional Development Fund (ERDF) and national funds of the countries participating in the Cooperation Programme INTERREG VA "Greece-Bulgaria 2014-2020"



Project Title:

“Promotion of Modern Financial Instruments in the Cross-Border Area”

Project Acronym:

“FINANCIAL INSTRUMENTS”

“Identification, Recording and Evaluation of all Suitable Existing SMEs Located in the Greece-Bulgaria Cross border Area that Can Apply for Funding from Modern Financial Tools”

*Presented by: Periklis Papavasileiou
(EUROCONSULTANTS S.A.),
External Expert of ANRO*

***FINAL DISSEMINATION EVENT,
Komotini-GREECE
Wednesday, 8th of November 2023***

The ‘FINANCIAL INSTRUMENTS’ project has been approved
by the Interreg VA "Greece - Bulgaria 2014-2020"
Cooperation Programme



Key Points

- Presentation of the state of business in the cross border area-
Historical data
- Main business activities, geography, chamber operators
- Research among the SMEs of the area regarding their needs in
modern financial instruments
- Financial Tools/ SMEs



Presentation of the state of business in the area of Eastern Macedonia and Thrace

- 99.9% of businesses are defined as SMEs
- 94.6% are very small enterprises employing less than 10 employees
- 4.8% are small businesses
- 0.5% are medium enterprises
- 0.1% (522) are large enterprises.

When it comes to the workforce:

- 46.9% of the workforce is employed in very small SMEs.
- 83% of the workforce is employed in SMEs.



Presentation of the state of business in the area of Eastern Macedonia and Thrace

In terms of added value to the economy:

- Micro SMEs account for 19.7% of the value added in the economy.
- SMEs represent 56.7% of the added value in the economy.
- Compared to the EU-27 average, SMEs and especially micro-enterprises are numerous and more important for the Greek economy.



Trends in lending and financing of the Greek SMEs

SME lending has been significantly affected by:

- the pandemic
- the lending facilities offered to banks for the year 2020
- the gradual economic recovery in the period 2014-2019 as well
- the financial crisis of the previous years.

Indicatively, in 2020 new business lending to Greek SMEs increased 1.75 times compared to 2019.



Trends in lending and financing of the Greek SMEs

- Despite an increase in new loans, outstanding credit to all businesses and SMEs fell for the eighth consecutive year, reaching €66.6 billion in 2020
- New business lending for all businesses followed a similar trajectory, falling 84.2% from €36.5 billion in 2008 to €7.3 billion in 2017, followed by an increase to €11.4 billion in 2018; almost double that of 2016.



Trends in lending and financing of the Greek SMEs

To deal with the effects of the COVID-19 pandemic on the SMEs' field , the Greek government implemented several measures:

- One of the measures in place was the “Covid-19 Guarantee Fund” which provided guarantee coverage of up to 80% per loan.
- In the first round, the guarantee rate was set at 80% per loan, while the maximum guarantee limit was set at 40% for the SME loan portfolio and 30% for the large corporate loan portfolio.



Interest rates and credit terms to SMEs

- Rates fell for both SMEs and corporates for an eighth consecutive year in 2020, reaching 3.94% and 2.83% respectively, but the spread between the two widened (1.11) compared to 0, 85 in 2018.
- The percentage of Greek SMEs that requested collateral when applying for a bank loan continued to decrease, to 18.4% in 2020 compared to 20.7% in 2018.



Geography – chamber operators

The Region of Eastern Macedonia and Thrace is located at a pivotal point in SE Europe with significant advantages and infrastructure:

- Kavala Airport "Filippos"
- Alexandroupolis Airport "Demokritos"
- Egnatia Motorway
- Port of Kavala
- Port of Keramoti
- Port of Alexandroupolis
- Democritus University of Thrace
- International Hellenic University



Geography – chamber operators

Examining the economic structure of the Region by sector, the figures are as follows:

- 8% is concentrated in Agriculture - Forestry - Fishing activities,
- 20% is concentrated in industrial and manufacturing activities
- 72% in service-related activities.



Geography – chamber operators

The Region of Eastern Macedonia and Thrace includes two major islands of the Thracian Sea, Thasos and Samothraki. The included Regional Units are the following six (6):

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



Geography – chamber operators

The Region consists of 22 Municipalities:

- Regional Unit of Drama: Municipality of Drama Municipality, Municipality of Doxato, Municipality of Nevrokopi, Municipality of Paranestio, Municipality of Prosotsani
- Regional Unit of Kavala: Municipality of Kavala, Municipality of Nestos, Municipality of Pangaio
- Regional Unit of Thassos: Municipality of Thassos
- Regional Unit of Xanthi: Municipality of Xanthi, Municipality of Abdira, Municipality of Myki, Municipality of Topiros
- Regional Unit of Rodopi: Municipality of Komotini, Municipality of Iasmos, Municipality of Maroneia-Sapes, Municipality of Arrianon
- Regional Unit of Evros Alexandroupolis Municipality, Didymoteicho Municipality, Orestiada Municipality, Soufliou Municipality, Samothraki Municipality



Geography – chamber operators

In the region there are six Chambers which are the following:

- Rodopi Chamber of Commerce And Industry
- Rodopi Professional and Industrial Chamber
- Drama Chamber
- Chamber of Evros
- Kavala Chamber
- Xanthi Chamber



Research among the SMEs of the Region of Eastern Macedonia and Thrace regarding their needs in modern financial instruments

- A complete questionnaire was formulated as a tool for the research among the SMEs, of the Region of Eastern Macedonia and Thrace, regarding their needs in modern financial instruments.
- Companies based in the Region of Eastern Macedonia and Thrace were invited to complete this questionnaire.
- A large number of companies responded. This led to the collection of data and the extraction of useful results and valuable conclusions.



Questionnaire

In Section 1 of the questionnaire, general information about the company is requested:

- Purpose: the categorization of responses by regional unit, company size, company age

Section 2 of the questionnaire requests financial information of the company for the last 3 years:

- Purpose: gathering data on the financing method and drawing conclusions on the company's progress over the previous three years



Questionnaire

Section 3 of the questionnaire:

- Purpose: gathering data on scientific research and development activity, on the possibilities of cooperation with research organizations for the development and implementation of innovative products, processes or services and drawing conclusions on the relevant action in the coming three years

Section 4 of the questionnaire:

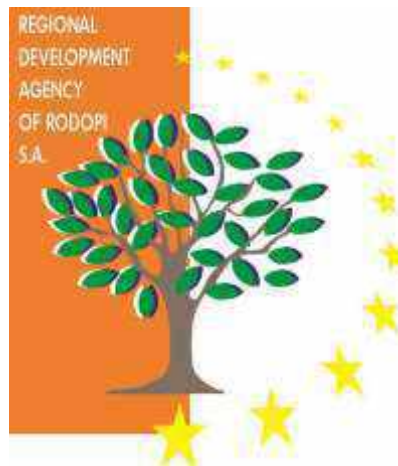
- Purpose: to collect data on the sources of financing of companies in the near future (in the next 3 years) and to draw conclusions about the trends and corporate plans in the Region of Eastern Macedonia and Thrace regarding financing.

Section 5 of the questionnaire:

- Purpose: gathering data on any activity in Bulgaria at present or in the future.



Thank you for your attention!



The project is co-funded by the European Regional Development Fund (ERDF) and national funds of the countries participating in the Cooperation Programme INTERREG VA "Greece-Bulgaria 2014-2020"

Project Title: “PROMOTION OF MODERN FINANCIAL INSTRUMENTS IN THE CROSS-BORDER AREA” “FINANCIAL INSTRUMENTS”

“Presentation of questionnaire results regarding the survey of the use of modern financial tools by SMEs located in the cross-border area”

Spyromitros E.- *PP2 Partner*

Place: Komotini

Date: 08.11.2023



INTRODUCTION (1)

- ▶ 65 companies responded
- ▶ regional units of Xanthi, Evros, Rhodope, Kavala and Drama.

- ▶ Sectors of companies:

electricity production (including renewable resources), Tourism, Wholesale trade, Mining industry, Food industry, Manufacturing industry, Retail trade, Engineering activities, Financial and insurance activities, Food service activities, Information technology, Agriculture, forestry and fishing, Wholesale trade.

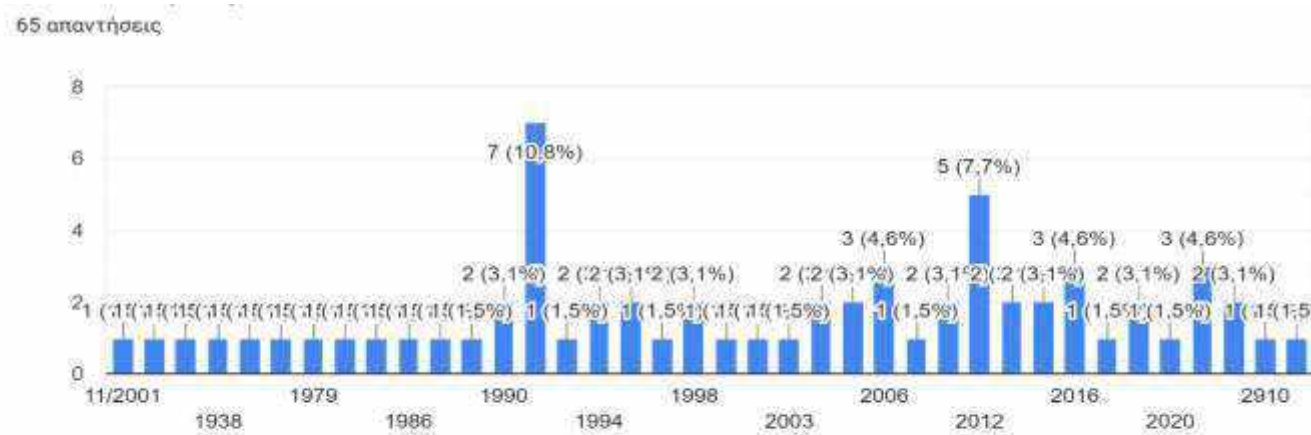
INTRODUCTION (2)

- ▶ 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).

Section 1

- ▶ the year of establishment
- ▶ address
- ▶ main activity and
- ▶ size of the enterprise.

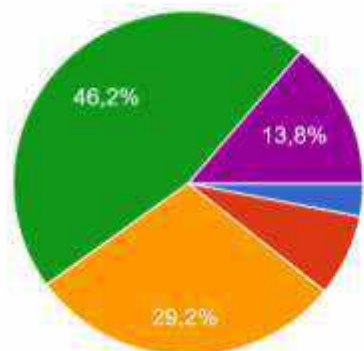
Year of establishment



- ▶ 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.

Address

65 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.

Main activity

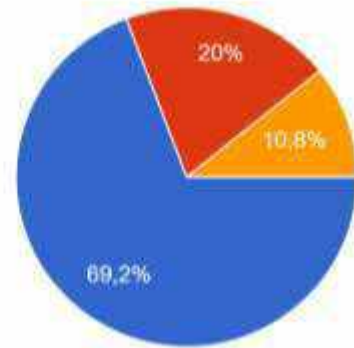
65 απαντήσεις



- ▶ 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.

Size

65 απαντήσεις



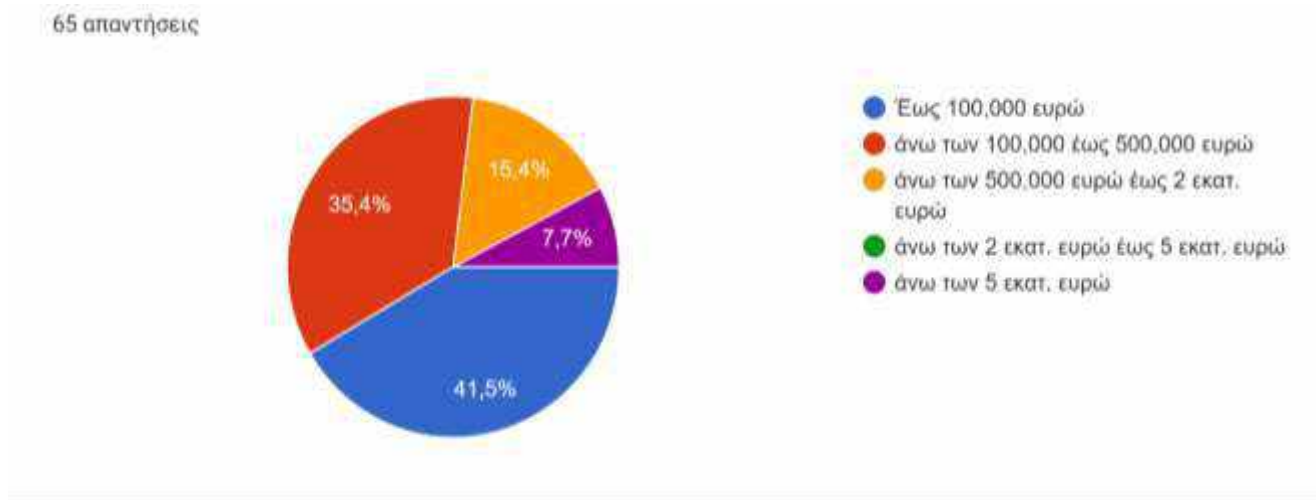
- Πολύ μικρή (έως 9 άτομα προσωπικό)
- Μικρή (μεταξύ 10 και 49 ατόμων προσωπικό)
- Μεσαία (μεταξύ 50 and 249 ατόμων προσωπικό)

- ▶ 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

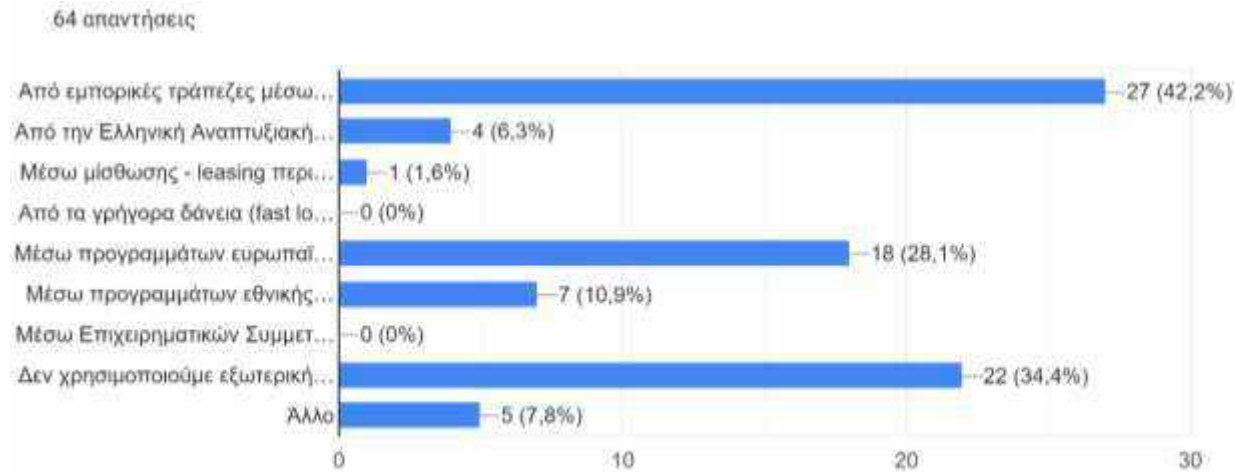
- ▶ income for the year 2022,
- ▶ sources of external financing,
- ▶ the purposes for using this external financing,
- ▶ the leases of the enterprise for vehicles, equipment, etc.,
- ▶ information on applications for bank loans made by the enterprise
- ▶ reasons for refusal of loan provision
- ▶ the plans of the firms of getting financing in the future.

Revenues



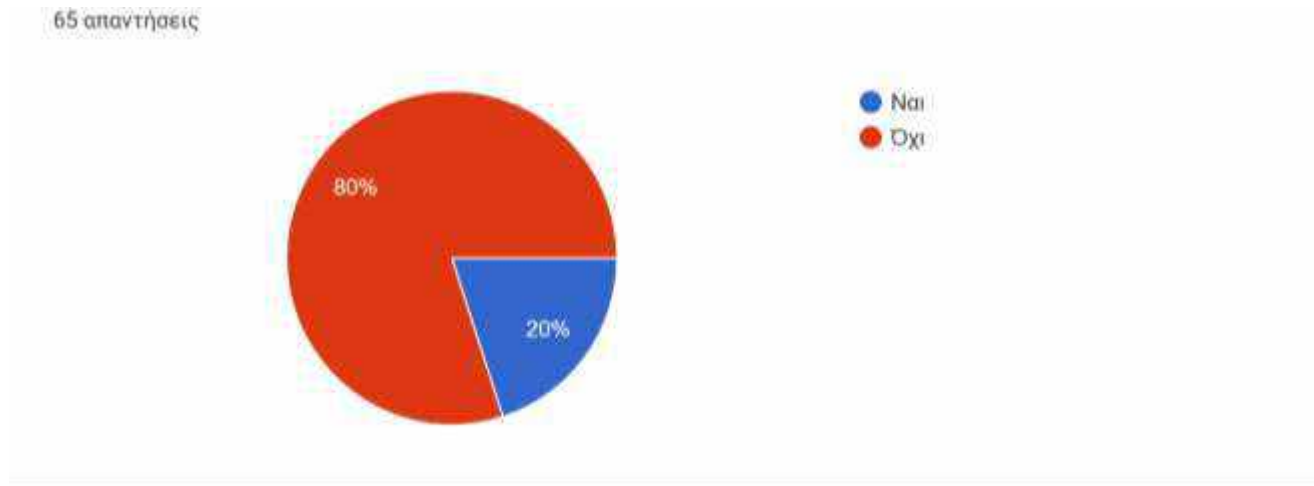
- ▶ The income of the businesses is closely related to their size. 77% of the companies present an income that does not exceed 500.00 euros.
- ▶ 15,4% of the companies are between 500.000 euros and 2.000.000 euros, and only 7,7% of the responding businesses surpass 5.000.000 euros.

External financing



- ▶ 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.

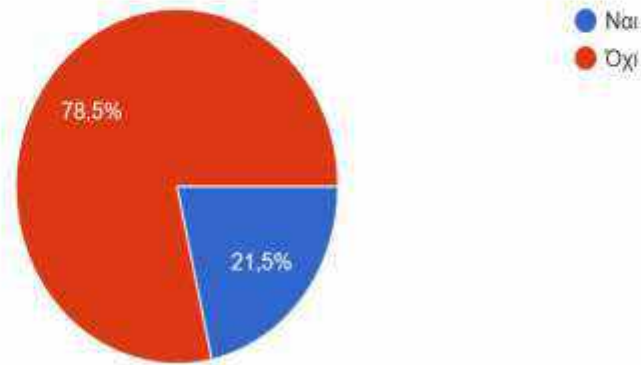
Operational Leasing



- ▶ 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.

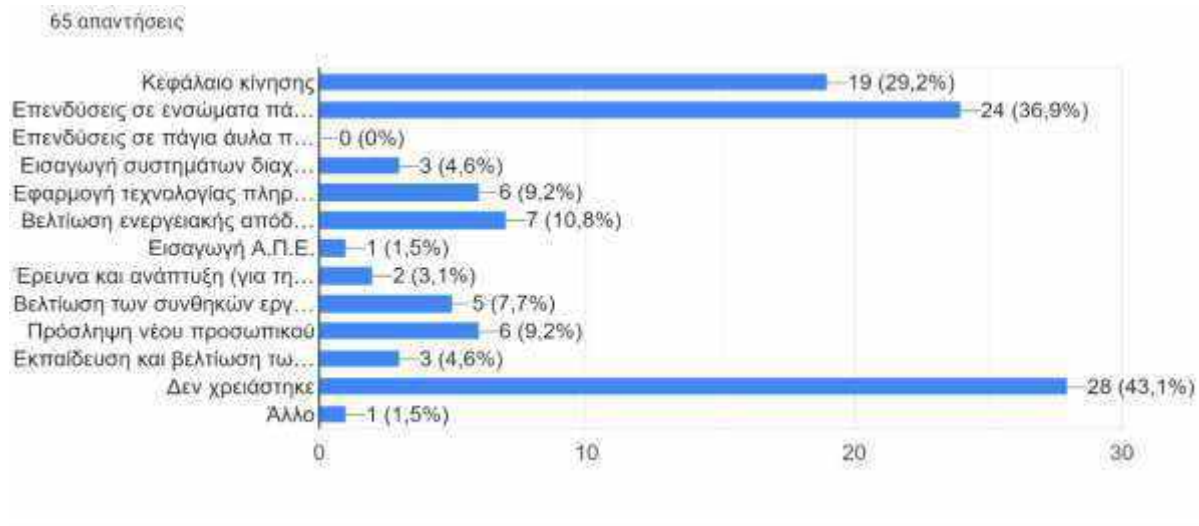
Financial Leasing

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.);
65 απαντήσεις



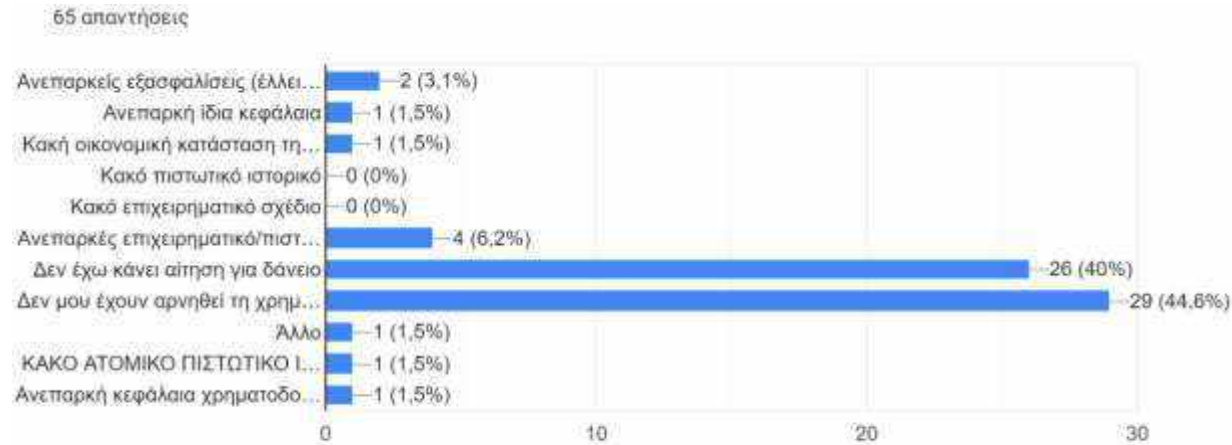
- ▶ In the question “Have you used financial leasing opportunities in the last three years?”, 78,5% of the respondents have not considered operational leasing, or otherwise, only 21,5% of the companies made use of financial leasing in the last three years.
- ▶ However, we cannot conclude if this result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

External financing in the last three years



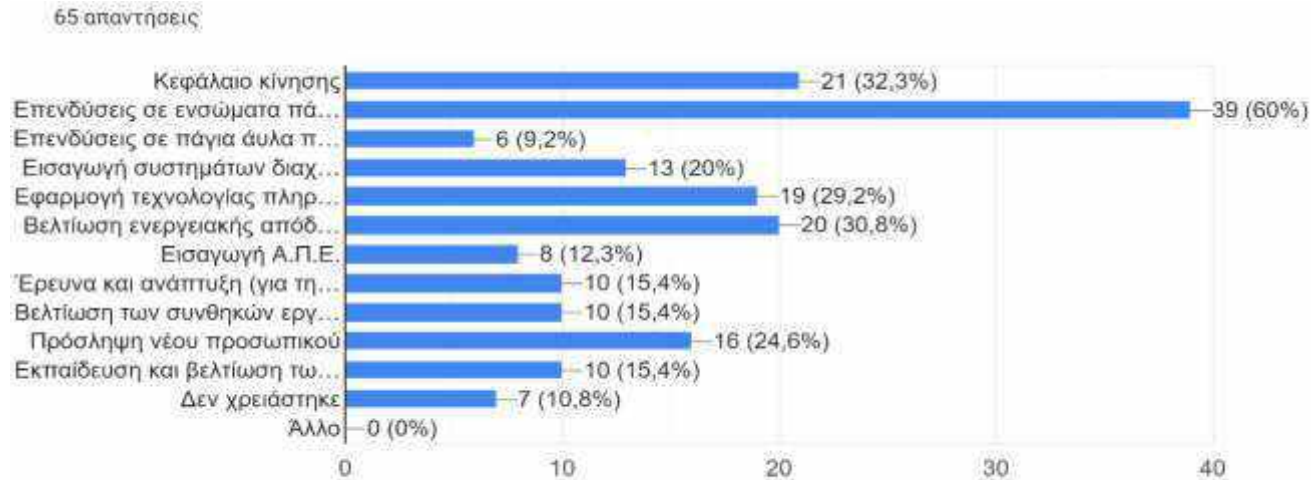
- ▶ When external funding took place in the last three years for the companies in our sample, we observe that this funding was intended for investments in tangible assets (36,9%), working capital needs (29,2%), improving energy efficiency (10,8%), hiring people (9,2%), application of information technology (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.

Reasons for loan refusal



- ▶ 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.

External financing in the following three years

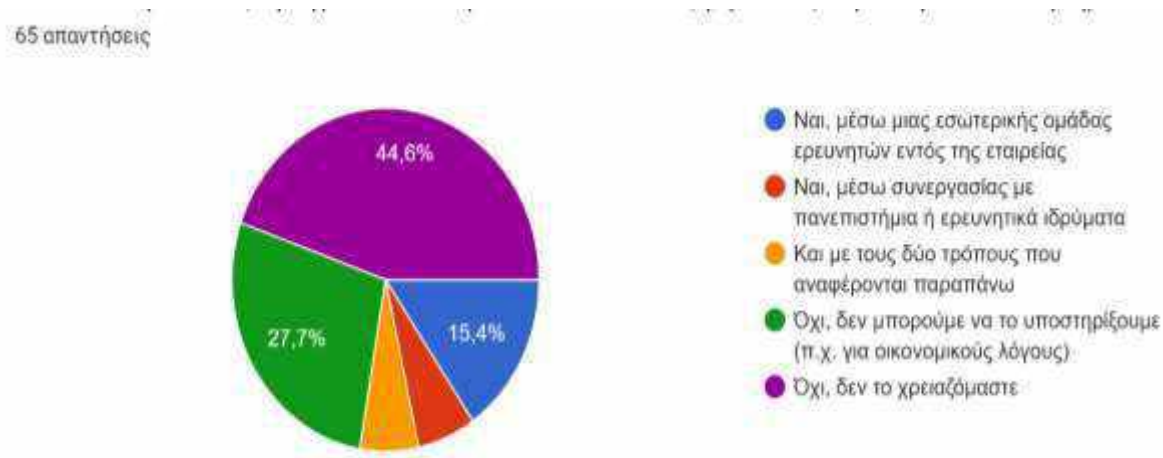


- ▶ In the question “If you look for external funding in the next three years?”, the vast majority responded that they will invest in tangible assets (60%), working capital needs (32,3%), improvement in energy efficiency (30,8%), application of information technology (29,2%), hiring people (24,6 %), 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

- ▶ the firm's investments in Research and Development,
- ▶ the firm's cooperation with research organizations for the development of innovative products, processes and services.

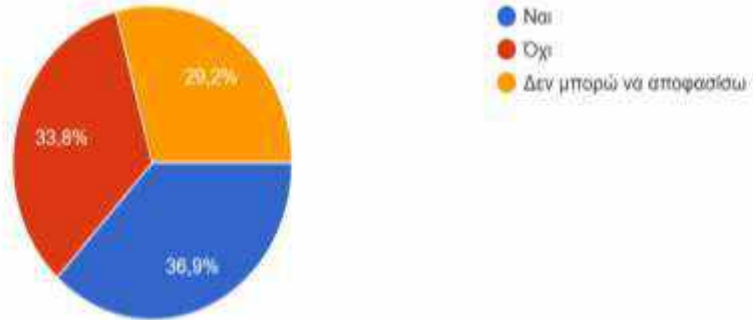
Investments in R&D



- ▶ 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.

Future Cooperation with research organizations

65 απαντήσεις



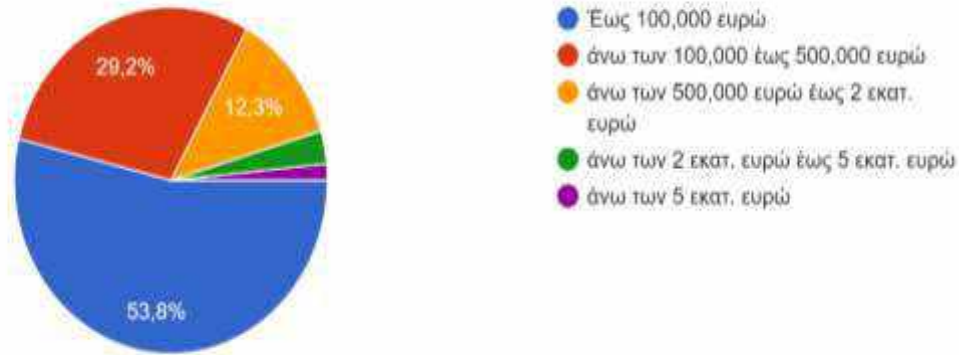
- ▶ The response to this question needs to be clarified in line with the response to the first question.
- ▶ Specifically, 36.9% of the sample estimated the importance of this action and provided a positive opinion for the necessity in the future.
- ▶ Illustrated this response, a logical hypothesis is 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

- ▶ 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.

Size of future external financing

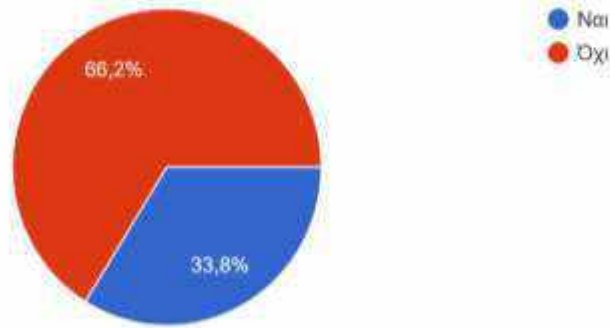
65 απαντήσεις



- ▶ 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.

EU operational programs

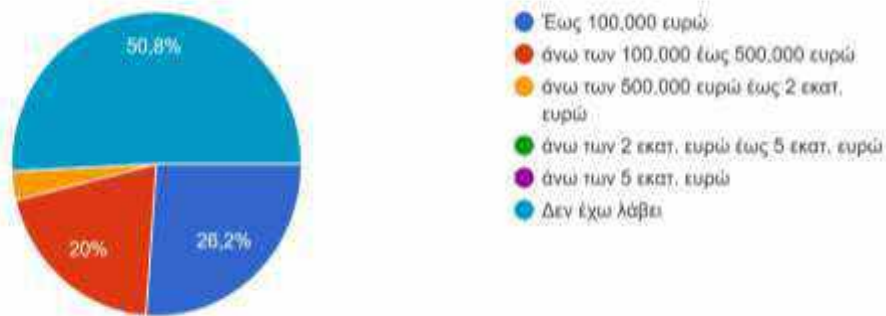
65 απαντήσεις



- ▶ 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.

Size of Funding from EU programs

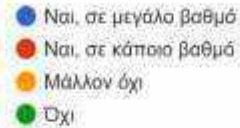
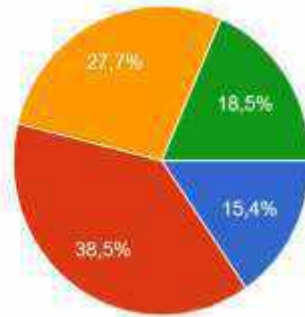
65 απαντήσεις



- ▶ 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.

Knowledge on EU funding programs

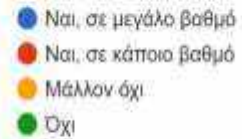
65 απαντήσεις



- ▶ 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.

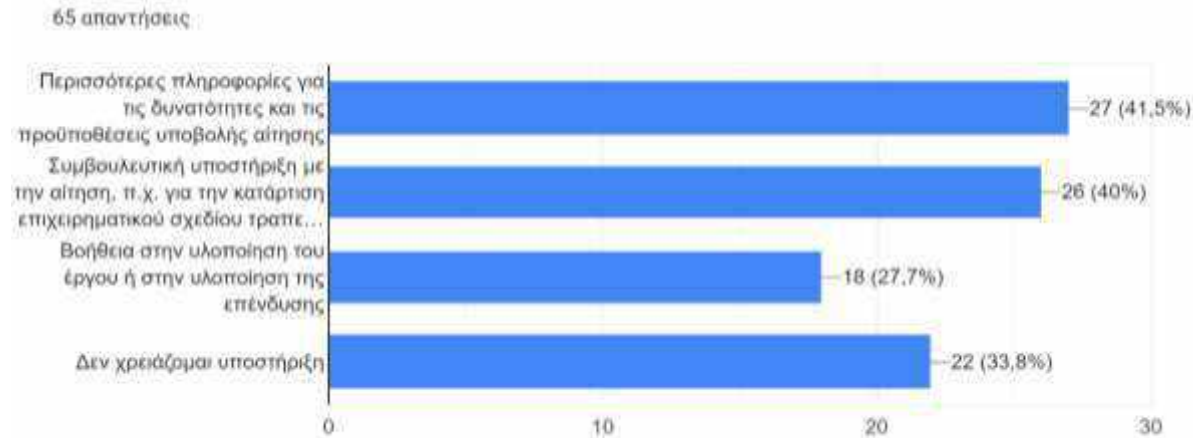
Knowledge on new financing opportunities

65 απαντήσεις



- ▶ 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.

Need for support on applying for funding

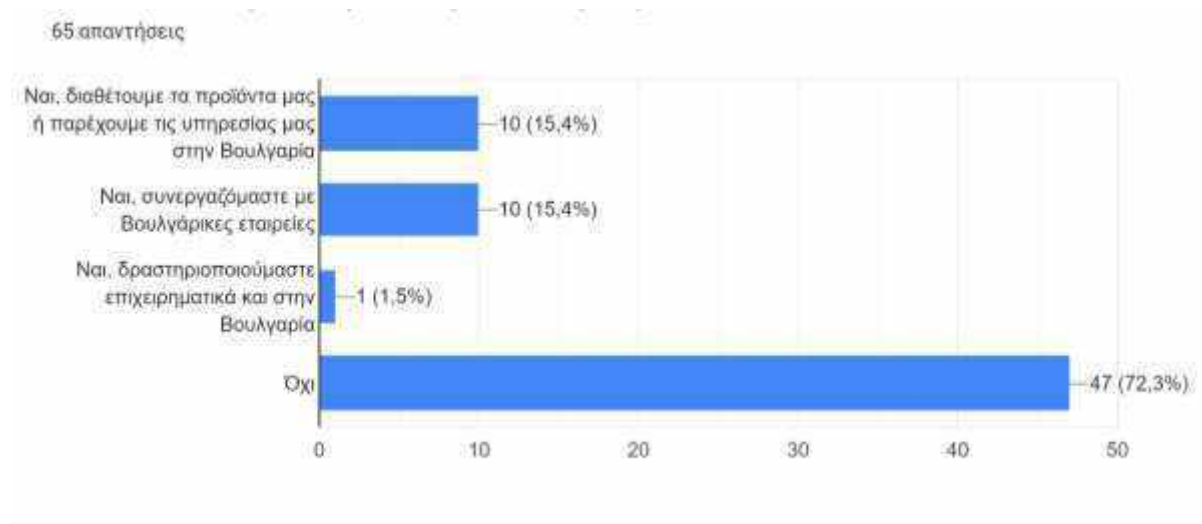


- ▶ Numerous firms (33.8%) claim they did not need support.
- ▶ However, the rest of the sample, which is the majority, need support in the various stages of this procedure, especially in the configuration of the financial leverage, the evaluation of the borrowing terms, the construction of the business 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

- ▶ 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).

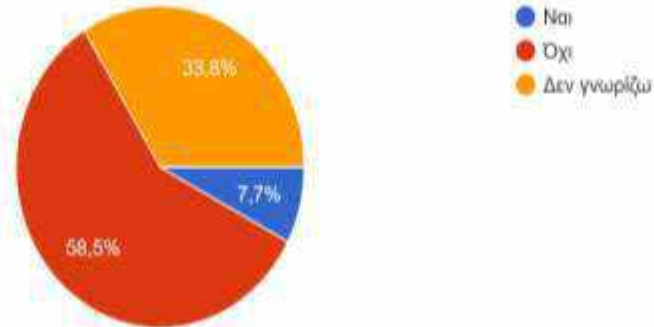
Current business partnerships with Bulgarian firms



- ▶ 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.

Intention on expanding in the Bulgarian market

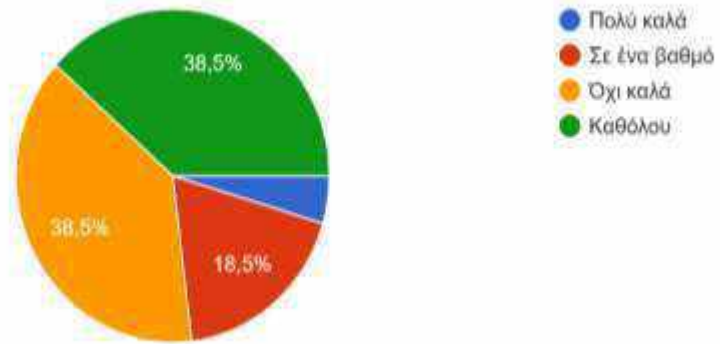
65 απαντήσεις



- ▶ 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 to the performance of the Bulgarian economy in the following years, the corruption level etc.

Knowledge of Bulgarian business environment

65 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.

Conclusions (1)

- ▶ 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

Conclusions (2)

- ▶ 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

Conclusions (3)

- ▶ 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

ΠΑΡΑΡΤΗΜΑ 5: ΥΛΙΚΟ ΔΗΜΟΣΙΟΤΗΤΑΣ ΓΙΑ ΤΟ ΤΕΛΙΚΟ ΣΥΝΕΔΡΙΟ ΤΟΥ ΕΡΓΟΥ FINANCIAL INSTRUMENTS

Ενημερωτικό Φυλλάδιο έργου (Leaflet)



Φάκελοι έργου (Folders)



Μπλοκ έργου



Ενημερωτικό Πανό έργου (Roll-up Banner)



USB Sticks (32GB) με το λογότυπο του έργου



Στυλό με το λογότυπο του έργου



**ΠΑΡΑΡΤΗΜΑ 6: ΦΩΤΟΓΡΑΦΙΚΟ ΥΛΙΚΟ ΑΠΟ ΤΟ ΤΕΛΙΚΟ
ΣΥΝΕΔΡΙΟ ΤΟΥ ΕΡΓΟΥ FINANCIAL INSTRUMENTS**





