

## DELIVERABLE D.3.1

Regarding 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 programme, 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 FACILITY) PROGRAMS

### ○ **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 FACILITY) PROGRAMS

### ○ **“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.

## NSRF (NATIONAL STRATEGIC REFERENCE FRAMEWORK) PROGRAMS

### ○ **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) PROGRAMS

- **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) PROGRAMS

- **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) PROGRAMS

- **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) PROGRAMS

### ○ **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) PROGRAMS

- **"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.

## DELIVERABLE D.3.2

Regarding Deliverable **D.3.2.**, a field **Survey** is being conducted with the use of the **FINANCIAL INSTRUMENTS Questionnaires** addressed to **SMEs** located in the Region of Eastern Macedonia and Thrace, Greece

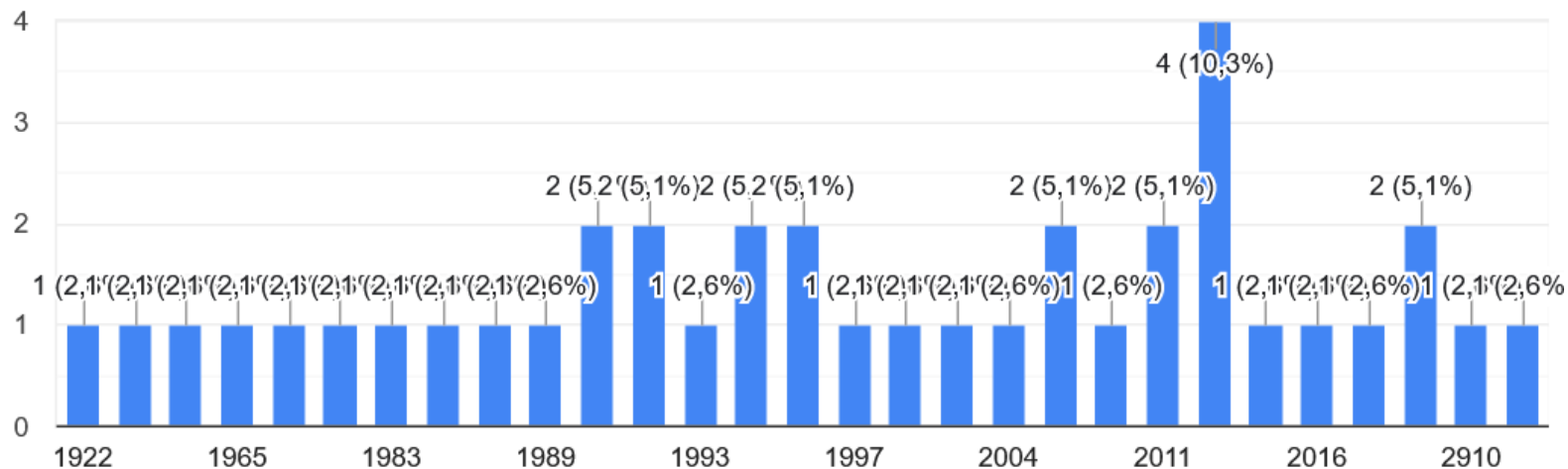
So far **39 responses** have been received and the results are presented below.

# FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

## Year of registration of the company/organization

### 1.2. Έτος ίδρυσης

39 απαντήσεις

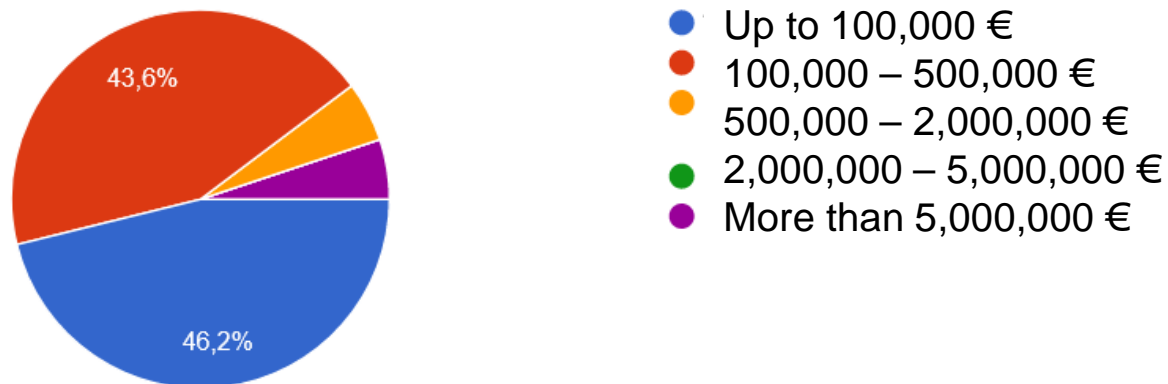


## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

### What are the revenues of the organization/company you represent for 2022?

2.1. Ποια είναι τα έσοδα της εταιρείας που εκπροσωπείτε για το 2022;  
(Επιλέξτε μόνο μία απάντηση)

39 απαντήσεις

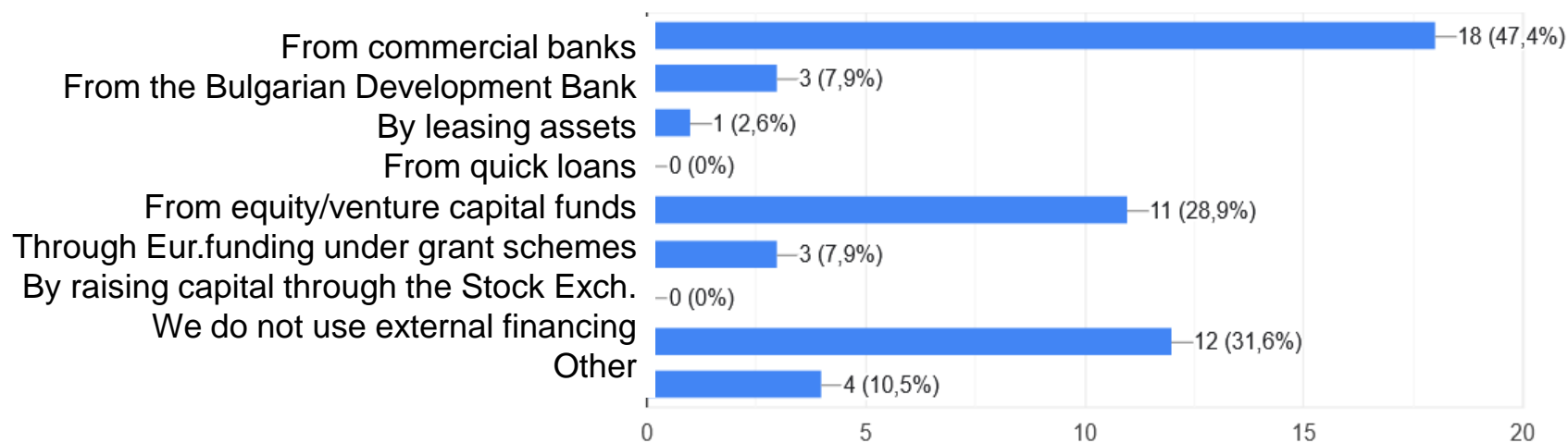


## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

### From where does your organization/business secure the necessary external financing if necessary?

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

38 απαντήσεις

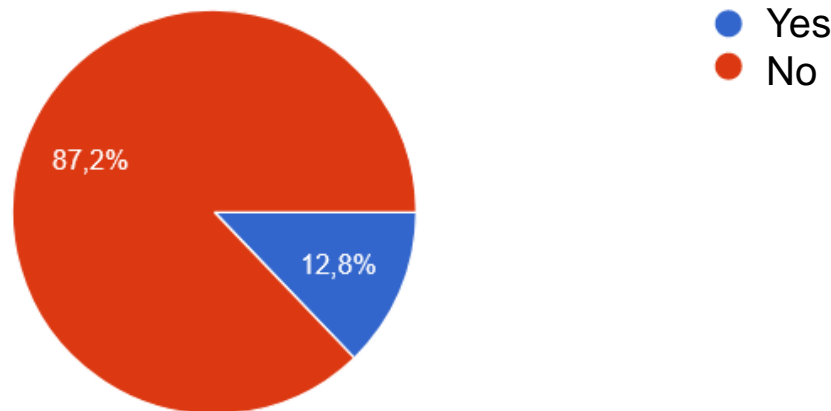


## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

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

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.;

39 απαντήσεις

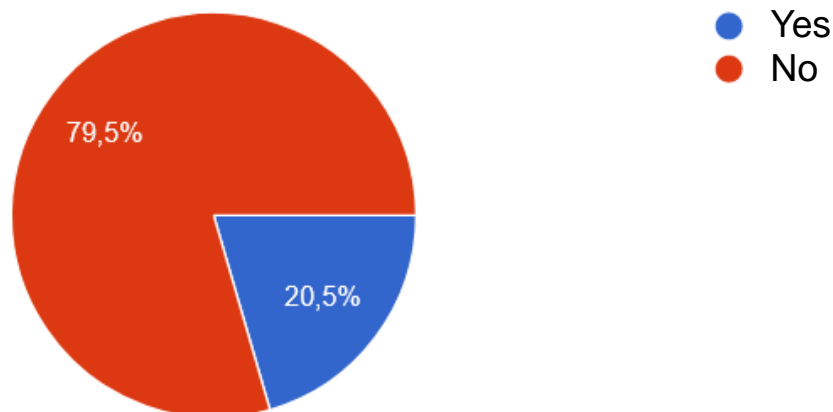


## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

**In the last 3 years, have you used a financial lease (use of an asset with its acquisition "on payment"), e.g. vehicles, equipment, etc.)?**

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.);

39 απαντήσεις



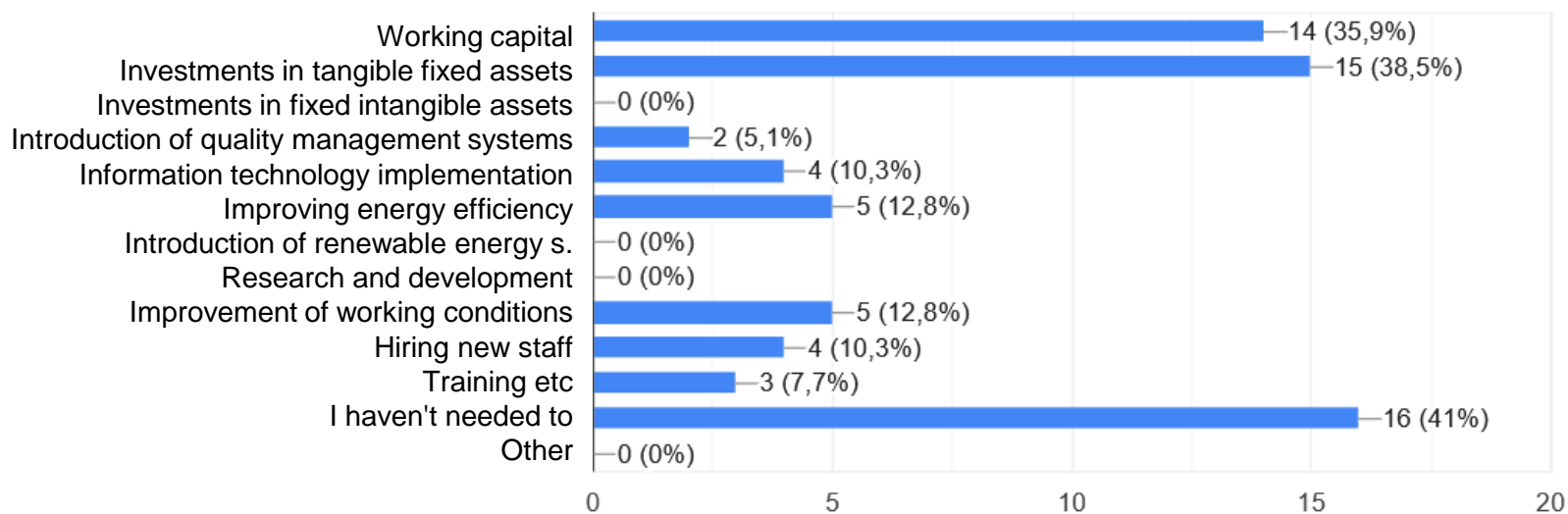


## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

**If in the last 3 years (2020 – 2022) the organization/company you represent used external financing (eg bank loan, EU funds or other source), for what purposes was it used?**

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)

39 απαντήσεις

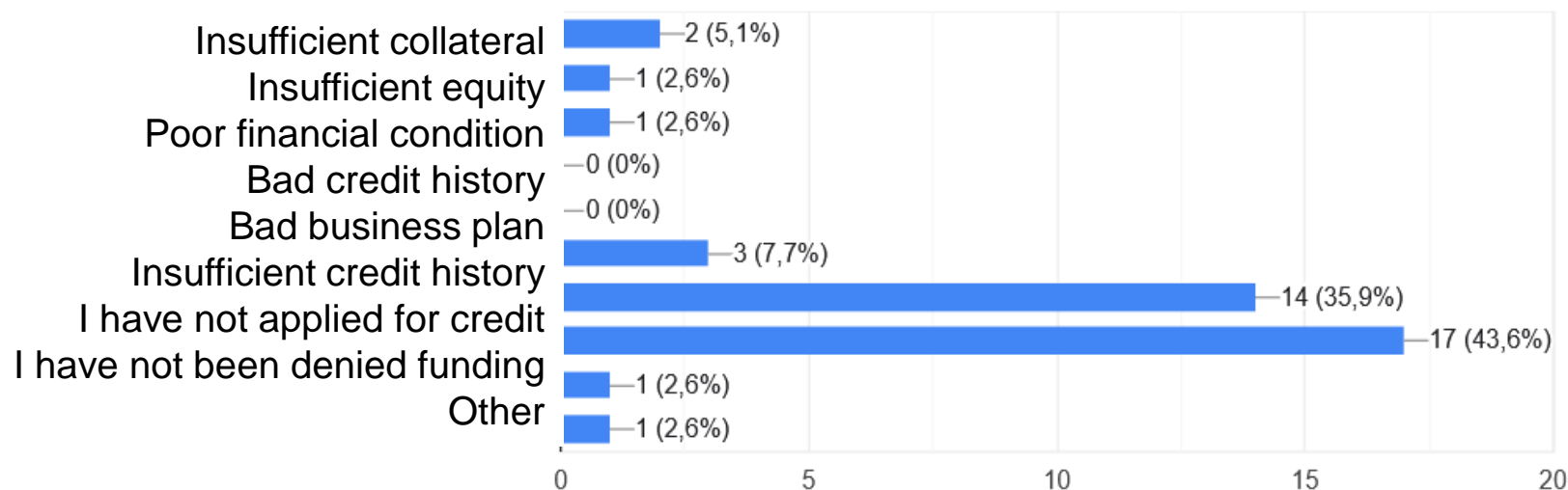


## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

### If you applied and were refused a bank loan, what was the reason?

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

39 απαντήσεις

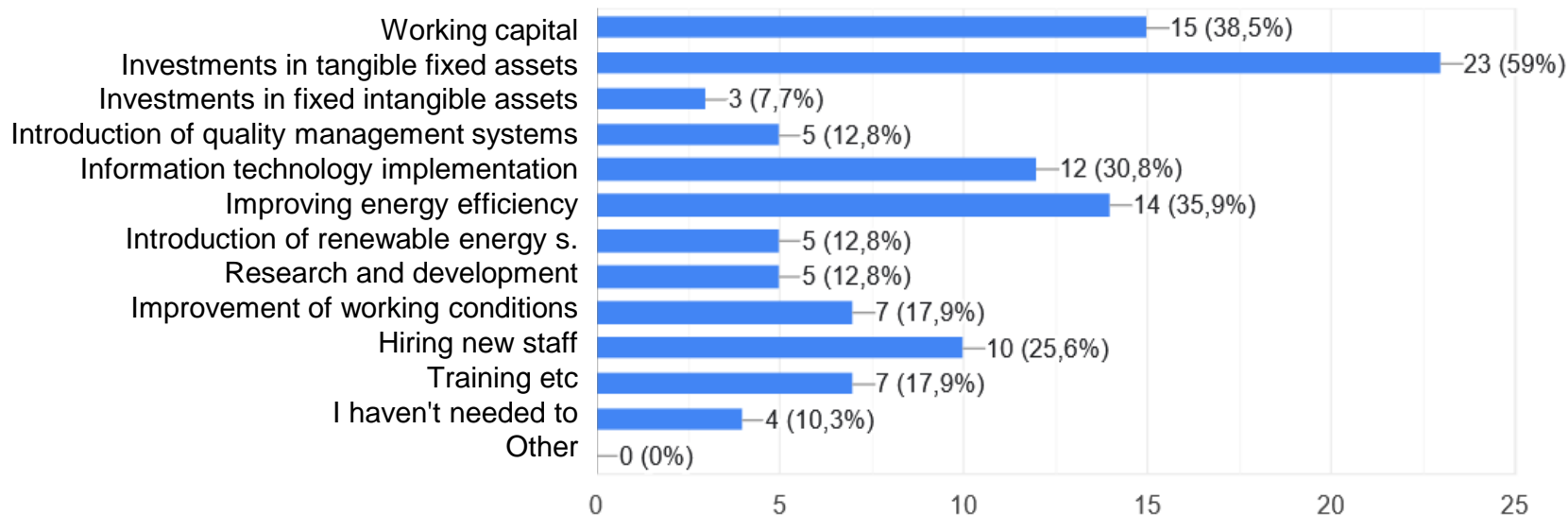


## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

**If you are about to seek external funding (e.g. in the next 3 years), for what purposes will it be intended?**

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)

39 απαντήσεις

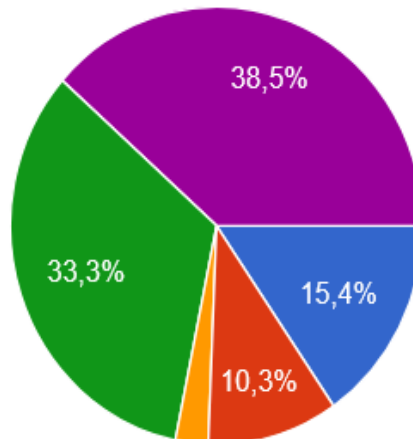


## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

### Does your organization/company carry out research and development?

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

39 απαντήσεις



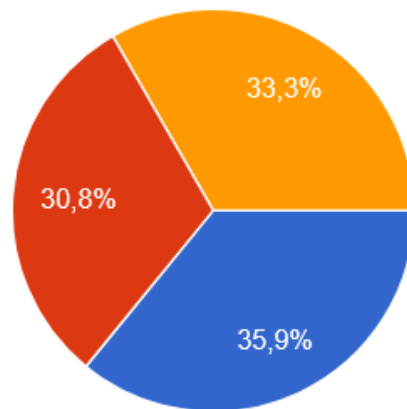
- Yes, through an internal team of researchers within the firm
- Yes, through cooperation with universities or research institutes
- In both ways mentioned above
- No, we can't afford it (e.g. for financial reasons)
- No, we don't need to

## FINANCIAL INSTRUMENTS QUESTIONNAIRE - STATISTICS

**Do you think that in the next 3 years you will have a need to cooperate with research organizations to develop and implement innovative products, processes or services?**

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;

39 απαντήσεις



- Yes
- No
- I cannot decide