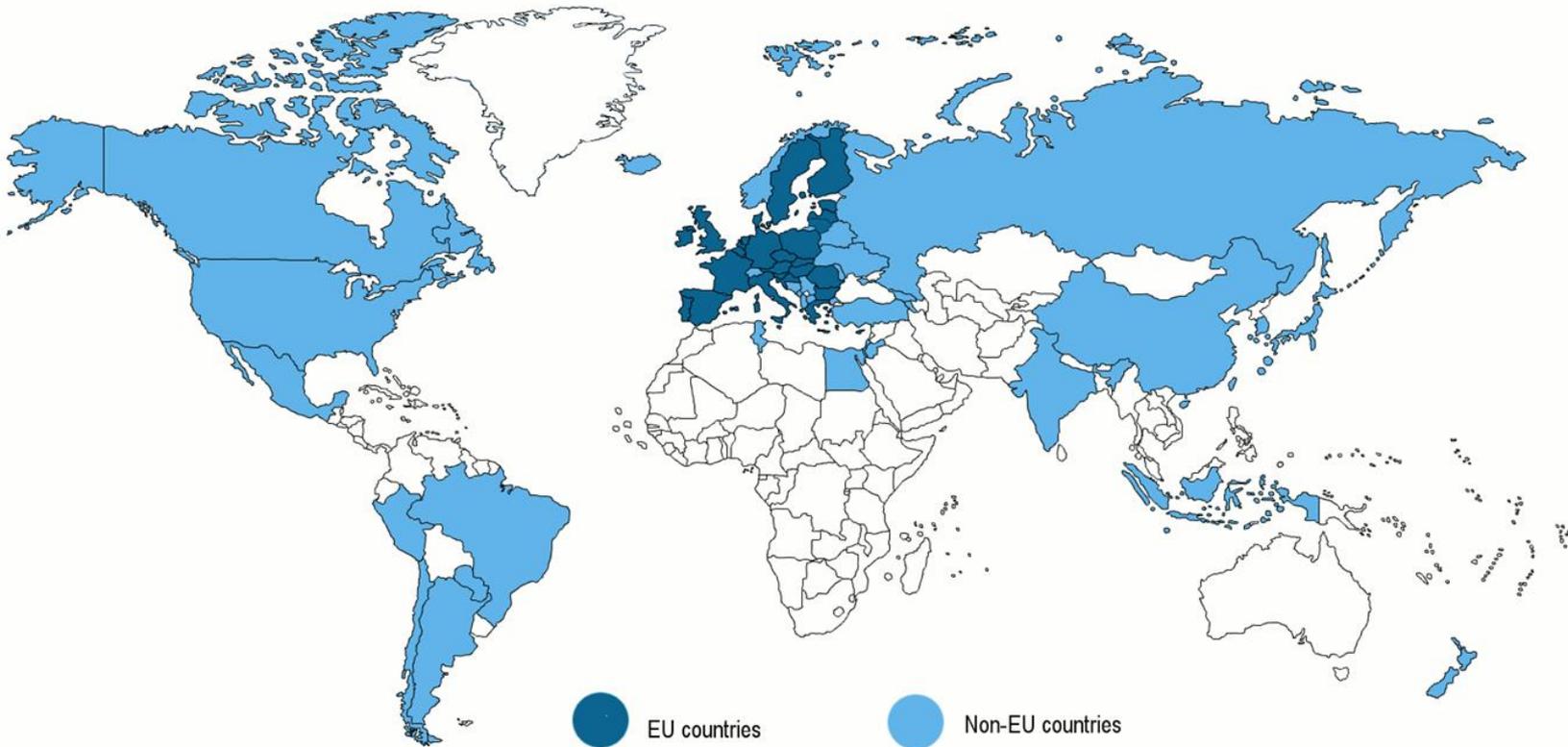


enterprise europe network

Ajudar PME com ambição de
inovar e crescer a nível internacional

A maior rede mundial de apoio a PME com ambições internacionais



600 parceiros em **+ de 60** países
3.000 profissionais

Dinamizar Crescimento e Emprego

1

A Enterprise Europe Network é um instrumento chave na estratégia da UE para o **Crescimento e Emprego**

2

A Rede foi lançada em Fevereiro 2008 pela Comissão Europeia - DG GROW (antiga DG Empresa e Indústria)

3

Co-financiada pela UE através dos programas **COSME** e **HORIZON 2020** - dinamizando competitividade e inovação nas PME Europeias

4

Financiamento total de mais de **180 milhões EURO**

O Consórcio Português (2015-2021)



Áreas de competência da Enterprise Europe Network

1. Acesso a Financiamentos UE



2. Apoio à Internacionalização



3. Inovação e Transferência de Tecnologia

4. Informação Estratégica para o seu Setor



Serviços Básicos sobre Acesso a Financiamentos

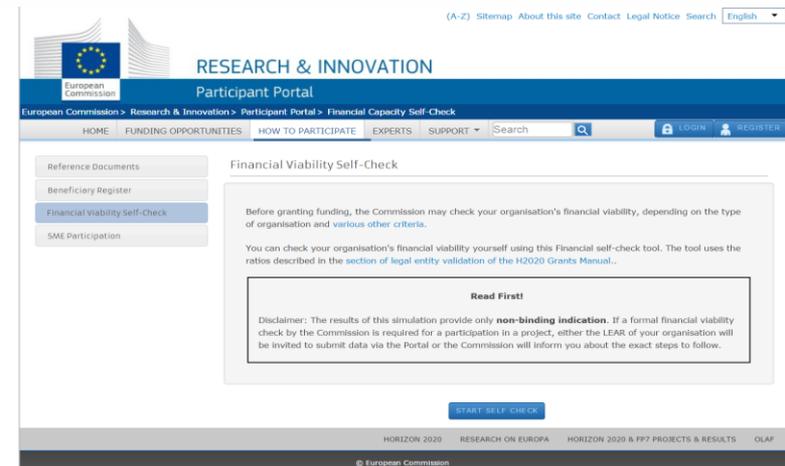
1. Identificação das necessidades do cliente (diagnóstico inicial)
2. Aconselhamento sobre os instrumentos financeiros mais adequados
3. Reencaminhamento para organizações financeiras nacionais e internacionais
4. Disseminação de informação sobre fontes de financiamento da UE

“Dica”: fazer o Autodiagnóstico Financeiro



Autodiagnóstico IAPMEI

Financial Viability Self-Check (para projetos H2020)





Interessante:

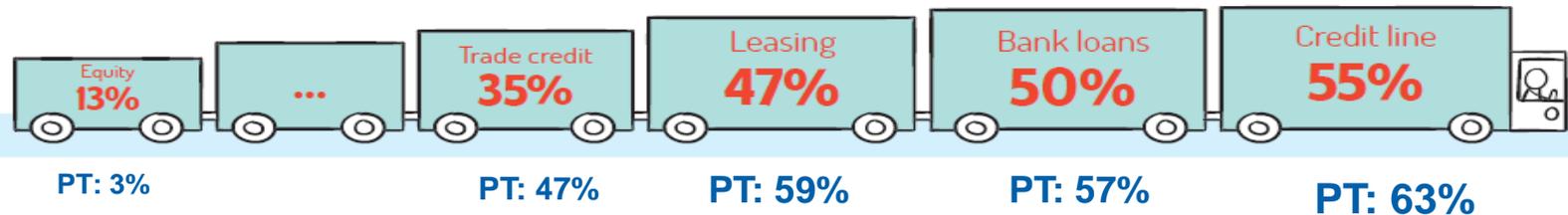
Guia Financiamentos UE
para o Turismo
2014-2010

Versão Portuguesa de
23 Novembro 2016

SMEs: the road to finance 2016

What are the sources of financing?

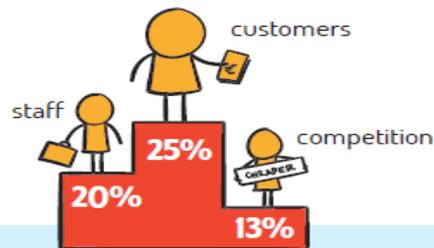
bank loans and credit lines remain most relevant for SMEs, equity less so



What are the most important problems for SMEs?

access to finance is the **least** pressing one...

...but the situation differs between countries



access to finance
9%

UK
6%

Germany
6%

Cyprus
24%

Greece
24%

PT: 11% PT: 30% PT: 17%

PT: 11%

SMEs reporting access to finance as most the important issue



Bank loan obtained

79% SMEs received all or part of the requested loan



PT: 14%

Why are bank loans not relevant for some SMEs?



Interest rate is too high

8%



Insufficient collateral

4%



No loans available

3%



Too much paperwork

4%



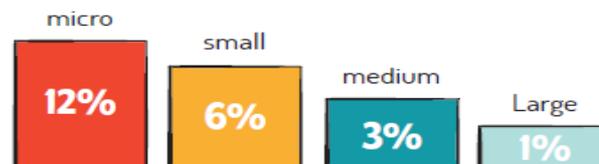
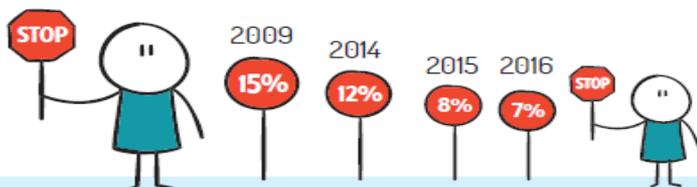
Not needed

74%

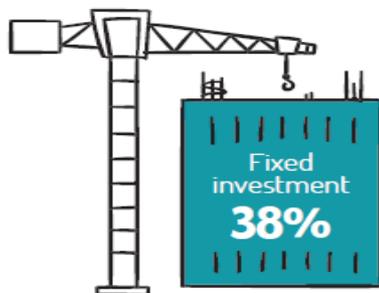
Rejection rate

SMEs are reporting **fewer** loan requests being turned down

loan refusals **decrease** with the size of firm



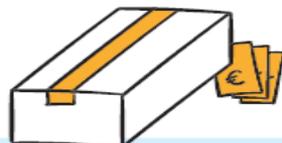
What is the financing used for?



PT: 27%

Inventory & working capital

34%



PT: 37%

Developing new products

15%



PT: 10%

Hiring & training employees

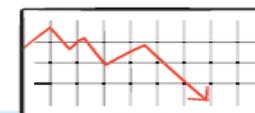
15%



PT: 9%

Refinancing obligations

12%



PT: 3%

Other
11%



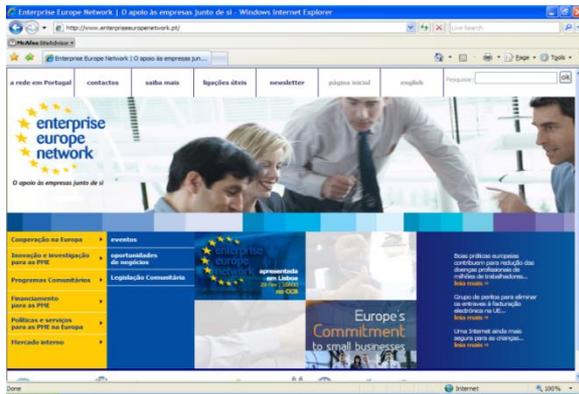
Portal dos Financiamentos Europeus

<http://access2finance.eu/>

The screenshot shows the 'Your Europe' portal interface. At the top, there is a search bar and navigation links for 'Cookies', 'Contact', 'Legal notice', and 'English (en)'. Below this, a breadcrumb trail reads 'EUROPA > Your Europe > Business > Funding > Access to finance'. A horizontal menu contains categories: 'Start & grow', 'Taxation', 'Selling abroad', 'Staff', 'Product requirements', 'Finance & funding' (highlighted), 'Public contracts', and 'Environment'. A secondary menu on the right includes 'Life and travel >'. On the left, a 'Finance & funding' sidebar lists 'EU funding programmes', 'Access to finance' (selected), and 'Exchanges for new entrepreneurs'. The main content area is titled 'Access to finance' and includes a sub-header 'Select a country' above a map of Europe. Below the map are expandable sections for 'How it works', 'EU funds', and 'How can I apply for business grants?'. There are also social media sharing options, a 'Feedback' button, and a 'News' section with three recent articles. At the bottom, a 'Related topics' section lists 'For enterprises & entrepreneurs', 'EU - Start-ups', and 'Rules & procedures'.

Como o poderemos ajudar?

Os Portais da Enterprise Europe Network



www.enterpriseeuropenetwork.pt



<http://een.ec.europa.eu>

Obrigado.
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