

# FUNDING LANDSCAPE INSTRUMENT

## HOW TO FUND YOUR BUSINESS IN BRUSSELS

### BASELINE

### SERVICE

### PRODUCT

+ INNOVATION

+ INNOVATION

<p><b>OWN FUNDS</b> <i>E.G. GOFUNDME, ULULE / YOU</i></p> <p>Pitch in to build trust for investors or banks, survive development stage</p> <p>Your savings, freelance, live at home, raise money</p>	<p><b>OPEN UP/RISEUP LOAN</b> <i>FINANCE&amp;INVEST.BRUSSELS</i></p> <p>&lt;€100k, 1-5y 2 or 4% interest fixed regular loan</p> <p>Business plan + financial plan</p>	<p><b>PREMIES/PRIMES</b> <i>ECONOMIE-WERK/EMPLOI</i></p> <p>40-70% reimbursement &lt;€5k, &lt;€10k, &lt;€15k web platform, consultancy, training, starting</p> <p>Online questionnaire &amp; attachments CV + portfolio &lt;2y</p>	<p><b>FEASABILITY STUDY</b> <i>INNOVIRIS</i></p> <p>50-70% subsidies no minimum or maximum</p> <p>30p subsidy file + defense</p>	<p><b>PREMIES/PRIMES</b> <i>ECONOMIE-WERK/EMPLOI</i></p> <p><b>AANWERVINGSPREMIES/ PRIMES RECRUTEMENT</b> <i>ECONOMIE-WERK/EMPLOI</i></p> <p><b>PRIMES EXPORT PREMIES</b> <i>ECONOMIE-WERK/EMPLOI</i></p>	<p><b>FEASIBILITY STUDY or R&amp;D PROJECT</b> <i>INNOVIRIS</i></p> <p><b>EUROPEAN CALLS</b> <i>ESF, HORIZON EUROPE</i></p> <p><b>EUROPEAN INNOVATION FILE</b> <i>EIC ACCELERATE</i></p>
<p><b>PREMIE VOOR ZELFSTANDIGEN/PRIME POUR INDEPENDANTS</b> <i>ACTIRIS</i></p> <p>Unemployed to entrepreneur: €4K in 6 months</p> <p>Online questionnaire</p>	<p><b>PRÊT PROXI-LENIING</b> <i>E.G. FINANCE&amp;INVEST.BRUSSELS, WINWINNER / YOU</i></p> <ul style="list-style-type: none"> <li>&lt;€250k (&lt;€75/pp) in total</li> <li>Subordinated loan</li> <li>Interest: &lt;1,5%</li> <li>Tax reduction 4% (3y) -&gt; 2,5%</li> <li>5-8y</li> </ul> <p>Deed + amortization table to Finance&amp;Invest.Brussels</p>	<p><b>AANWERVINGSPREMIES/ PRIMES RECRUTEMENT</b> <i>ECONOMIE-WERK/EMPLOI</i></p> <p>&lt;€35k, &lt;€35k, &lt;€20k forfait Groeiplan / plan de croissance or circulaire economie or export project</p> <p>10p subsidy file + hub.brussels constraints on # employees &amp; incorporation</p>	<p><b>R&amp;D PROJECT</b> <i>INNOVIRIS</i></p> <p>15-70% subsidies no minimum or maximum</p> <p>30p subsidy file + defense</p> <p>INTERNATIONAL PROJECT SETUP &lt;€25k forfait</p> <p>20p subsidy file</p>	<p><b>INTERNATIONAL DEVELOPMENT SUBSIDY</b> <i>PRINS ALBERT FONDS</i></p> <p><b>CROWDLENDING</b> <i>E.G. BOLERO, LOOK&amp;FIN</i></p> <p><b>GOVERNMENT CALLS</b> <i>E.G. CITIES &amp; COMMUNES, SANDBOX</i></p> <p><b>CROWDFUNDING EQUITY</b> <i>E.G. BOLERO, SPREDS, LITA</i></p>	<p><b>KMO-INSTRUMENT PME</b> <i>FEDGOV</i></p> <p>&lt;100% subsidies, &lt;€700k First export final product to third world country</p> <p>10p subsidy file + defense + contract with government in destination country</p>
<p><b>BOOTSTRAPPING</b> <i>AGAIN YOU</i></p> <p>Anything to save money!</p> <p>General financial awareness or more creative solutions</p> <ul style="list-style-type: none"> <li>Save on subscriptions (Appsumo)</li> <li>Freeware, open source (IP!), trials</li> <li>Interns, students + software</li> <li>Enter or create competitions</li> <li>Guerrilla marketing</li> <li>Trading or reductions</li> <li>Sell first, develop later</li> </ul>	<p><b>MICRO CREDIT OR STRAIGHT LOAN</b> <i>E.G. HEFBOOM, MICROSTART, THE BANK</i></p> <p>Micro credit: &lt;€25k for &lt;5y at 7% interest</p> <p>Straight loan: €25-50k at the bank for 1-2y, at EURIBOR interest (+-2%) Amortization or bullet</p> <p>Business plan + financial plan</p>	<p><b>PRIMES EXPORT PREMIES</b> <i>ECONOMIE-WERK/EMPLOI</i></p> <p>75% subsidies (&lt;4y incorp) -&gt; 50% each incentive per year</p> <ul style="list-style-type: none"> <li>Translations brochure: &lt;€5k</li> <li>Travel for prospects: &lt;€12,5k</li> <li>Physical fair: &lt;€15k</li> <li>Virtual fair: &lt;€10k</li> <li>Invite prospects: &lt;€6k</li> <li>Offers non-EU gov: &lt;€10k</li> <li>Sales office abroad: &lt;€18k</li> </ul> <p>Online questionnaire +10p subsidy file for sales office</p>	<p><b>EUROPEAN CALLS</b> <i>ESF, HORIZON EUROPE</i></p> <p>60-80% subsidies budget varies per project needs a consortium</p> <p>30p subsidy file</p>	<p><b>CROWDFUNDING REWARD-BASED</b> <i>E.G. KICKSTARTER, INDIEGOGO</i></p> <p>Products ordered by many private individuals with the promise of receiving the product later in time often between 6m-2y</p> <p>Marketing effort +4-6% for the platform</p>	<p><b>ACCELERATORS</b> <i>E.G. START IT @KBC, IMEC ISTART, EEBIC, HUB/BRUSSELS (list)</i></p> <ul style="list-style-type: none"> <li>Credits</li> <li>Workspace</li> <li>Coaching</li> <li>Sometimes equity e.g. Istart: 50k for 6%, EEBIC, Boot Ventures, Ubiz</li> </ul> <p>Online questionnaire + pitch/defense + business plan</p> <p>SECTOR-BASED (Failory list) e.g. EIT Digital accelerator: venture capital for scaleups</p>
<h3>RESEARCH</h3> <p>= INNOVATION</p>		<p><b>INTERNATIONAL DEVELOPMENT SUBSIDY</b> <i>PRINS ALBERT FONDS</i></p> <p>Send an employee abroad Salary subsidized Company pays for housing, flights &amp; living expenses</p> <p>5p internship document</p>	<p><b>EIC ACCELERATOR</b> <i>EIC</i></p> <p>70% subsidies €100k-2,5m every 3 months</p> <p>60p subsidy file in online questionnaire + defense</p>		<p><b>EUROPEAN CALLS FOR SPACE</b> <i>ESA</i></p> <p>50% subsidies, &lt;€200K Recurring calls</p> <p>30p subsidy file + defense</p>
<p><b>CORPORATE SPIN-OFF</b> <i>INNOVIRIS</i></p> <p>25-45% subsidies &lt;€200k- 2y</p> <p>30p subsidy file + rebuttal</p>	<p><b>APPLIED PHD</b> <i>INNOVIRIS</i></p> <p>100% subsidies on salary researcher and operational costs forfeits</p> <p>Research institutes as propotor</p> <p>Yearly call</p>	<p><b>CROWDLENDING</b> <i>E.G. BOLERO, LOOK&amp;FIN</i></p> <p>Loan financed by many private individuals &lt;€50k-1m</p> <p>Marketing effort +4-6% for the platform</p>	<p><b>CROWDFUNDING EQUITY</b> <i>E.G. BOLERO, SPREDS, LITA</i></p> <p>Shares bought by several private individuals</p> <p>Marketing effort +4-6% for the platform Pitching evenings for investors</p>		<p><b>BUSINESS ANGELS</b> <i>E.G. BEANGELS / YOU</i></p> <p>&lt;€300k for equity smart money (= network &amp; knowledge)</p> <p>Business plan + pitch + due diligence</p>
<p><b>PROOF OF CONCEPT</b> <i>INNOVIRIS</i></p> <p>100% subsidies on salary researcher and operational costs forfeits 6-15months</p> <p>PhD research proposal + defense</p>	<p><b>PATHFINDER</b> <i>EIC</i></p> <p>calls or open, 100% subsidies, &lt;€4m Consortium between 3 entities from different EU-countries</p> <p>60p subsidy file in online questionnaire + defense</p>	<p><b>GOVERNMENT CALLS</b> <i>E.G. CITIES &amp; COMMUNES</i></p> <p>Details of the calls vary per project</p>	<p><b>PATENTS</b> <i>INNOVIRIS</i></p> <p>50% subsidies, &lt;4y on any patent application</p> <p>25p subsidy file</p>		<p><b>VENTURE CAPITAL NETWORKING, EVENTS</b></p> <p>&gt;€300K for equity High expectations on ROI: 10x investment in 6-7y</p> <p>Business plan + pitch + due diligence</p>