

FUNDING LANDSCAPE INSTRUMENT

HOW TO FUND YOUR BUSINESS IN WALLONIA

BASELINE

SERVICE

PRODUCT

+ INNOVATION

+ INNOVATION

<p>OWN FUNDS <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>PRET PROPULSION <i>SOWALFIN</i></p> <p>Pret Propulsion Sowalfin: 50k - 1M, subordinated debt, <10y, 2y grace, 2.5% interest</p> <p>Business plan + financial plan</p>	<p>PRIMES <i>CHEQUES-ENTREPRISES</i></p> <p>50-90% reimbursement <€5k, <€15k, <€60k <€90k, <€75k coworking, starting, cybersecurity, consultancy, export manager</p> <p>Online questionnaire & attachments CV + portfolio <2y</p>	<p>WIN4EXPERTISE <i>RECHERCHE-WALLONIE</i></p> <p>70-75% subsidies Max 200k in 3y</p> <p>Online questionnaire</p>	<p>PRIMES <i>CHEQUES-ENTREPRISES</i></p> <p>AIDES A L'EMPLOI/ PRIMES RECRUTEMENT <i>FOREM</i></p> <p>AIDES A L'EXPORT <i>AWEX</i></p>	<p>WIN4EXPERTISE & WIN4COMPANY <i>RECHERCHE-WALLONIE</i></p> <p>EUROPEAN CALLS <i>ESF, HORIZON EUROPE</i></p> <p>EUROPEAN INNOVATION FILE <i>EIC ACCELERATE</i></p>
<p>AIDE "AIRBAG" POUR INDEPENDANTS <i>FOREM</i></p> <p>Unemployed to entrepreneur: €12.5K in 2 years</p> <p>Online questionnaire</p>	<p>PRÊT COUP DE POUCE <i>E.G. SOWALFIN, WINWINNER, YOU</i></p> <ul style="list-style-type: none"> <€250k (<€125/pp) in total Subordinated loan Interest: <1,5% Tax reduction 4% (3y) -> 2,5% 4-10y <p>Deed + amortization table to SOWALFIN.BE</p>	<p>AIDES A L'EMPLOI/ PRIMES RECRUTEMENT <i>FOREM</i></p> <p>Plan formation-insertion / SESAM / Aide à la promotion de l'emploi</p> <p>10p subsidy file + hub.brussels constraints on # employees & incorporation</p>	<p>WIN4COMPANY <i>RECHERCHE-WALLONIE</i></p> <p>35-70% subsidies no minimum or maximum</p> <p>30p subsidy file + defense</p>	<p>INTERNATIONAL DEVELOPMENT SUBSIDY <i>PRINS ALBERT FONDS, EXPLORT</i></p> <p>CROWDLENDING <i>E.G. BOLERO, LOOK&FIN</i></p> <p>GOVERNMENT CALLS <i>E.G. CITIES & COMMUNES, SANDBOX</i></p> <p>CROWDFUNDING EQUITY <i>E.G. BOLERO, SPREDS, LITA</i></p>	<p>KMO-INSTRUMENT PME <i>FEDGOV</i></p> <p><100% subsidies, <€700k First export final product to third world country, min 30% Belgian added value</p> <p>10p subsidy file + defense + contract with government in destination country</p>
<p>BOOTSTRAPPING <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"> Save on subscriptions (Appsumo) Freeware, open source (IP!), trials Interns, students + software Enter or create competitions Guerrilla marketing Trading or reductions Sell first, develop later 	<p>MICRO CREDIT / STRAIGHT LOAN / PRET PROPULSION <i>E.G. MICROSTART, CREDAL, SOWALFIN, THE BANK,...</i></p> <p>Micro credit: <€25k for <5y at 4-7% 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>AIDES A L'EXPORT <i>AWEX</i></p> <p>50% per incentive</p> <ul style="list-style-type: none"> Communication: <€15k in 3y Travel for prospects out EU: <ul style="list-style-type: none"> 1 per country per 6y Max 4 trips/3 invitations per country Physical fair: <€75k in 3y Sales office/incubator out EU: 1y costs, max 2 per 3y <p>Online questionnaire +10p subsidy file for sales office</p>	<p>EUROPEAN CALLS <i>ESF, HORIZON EUROPE</i></p> <p>60-80% subsidies budget varies per project needs a consortium</p> <p>30p subsidy file</p>	<p>CROWDFUNDING REWARD-BASED <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>ACCELERATORS <i>E.G. START IT @KBC, IMEC ISTART, EEBIC, HUB/BRUSSELS (list)</i></p> <ul style="list-style-type: none"> Credits Workspace Coaching Sometimes equity <i>e.g. Istart: 50k for 6%, EEBIC, Boot Ventures, Ubiz</i> <p>Online questionnaire + pitch/defense + business plan</p> <p>SECTOR-BASED (Failory list) <i>e.g. EIT Digital accelerator: venture capital for scaleups</i></p>
<h3>RESEARCH</h3> <p>= INNOVATION</p>		<p>INTERNATIONAL DEVELOPMENT SUBSIDY <i>PRINS ALBERT FONDS/EXPLORT</i></p> <p>Send an employee abroad Salary subsidized Company pays for housing, flights & living expenses</p> <p>5p internship document</p>	<p>EIC ACCELERATOR <i>EIC</i></p> <p>70% subsidies €100k-2.5m every 3 months</p> <p>60p subsidy file in online questionnaire + defense</p>	<p>FONDS PAYS EMERGENT <i>SOFINEX</i></p> <p>35% subsidies, <€500k Equipment and services to a public entity in a developing country, min 60% Walloon added value</p> <p>10p subsidy file + defense + contract with government in destination country</p>	<p>EUROPEAN CALLS FOR SPACE <i>ESA</i></p> <p>50% subsidies, <€200K Recurring calls</p> <p>30p subsidy file + defense</p>
<p>WIN4SPINOFF <i>RECHERCHE-WALLONIE</i></p> <p>100% subsidies on salary researcher and operational costs forfeits 2y</p> <p>Research & business proposal Academic promotor</p>	<p>WIN4EXCELLENCE <i>RECHERCHE-WALLONIE</i></p> <p>In collaboration with research institutes such as universities Often scholarships <5y</p> <p>Varies per research topic, grant, and institution</p>	<p>CROWDLENDING <i>E.G. BOLERO, LOOK&FIN</i></p> <p>Loan financed by many private individuals <€50k-1m</p> <p>Marketing effort +4-6% for the platform</p>	<p>CROWDFUNDING EQUITY <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>BUSINESS ANGELS <i>E.G. BEANGELS / YOU</i></p> <p><€300k for equity smart money (= network & knowledge)</p> <p>Business plan + pitch + due diligence</p>
<p>WIN4DOC / BEWARE FELLOWSHIP <i>RECHERCHE-WALLONIE</i></p> <p>70-85% subsidies on salary and operational costs Consortium between university, company and PhD</p> <p>PhD research proposal + defense</p>	<p>PATHFINDER <i>EIC</i></p> <p>calls or open, 100% subsidies, <€4m Consortium between 3 entities from different EU-countries</p> <p>60p subsidy file in online questionnaire + defense</p>	<p>GOVERNMENT CALLS <i>E.G. CITIES & COMMUNES</i></p> <p>Details of the calls vary per project</p>	<p>PATENTS <i>RECHERCHE-WALLONIE</i></p> <p>15-50% subsidies, on any patent application</p>		<p>VENTURE CAPITAL NETWORKING, EVENTS</p> <p>>€300K for equity High expectations on ROI: 10x investment in 6-7y</p> <p>Business plan + pitch + due diligence</p>