



Support Report Mapping Sustainable Fashion Opportunities for SMES

Annex 5 Overview of Financial Schemes and Instruments

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7.3 Overview of Financial Schemes and Instruments at EU and member state level to support sustainable production and consumption of fashion goods. (Annex 5)

We analysed information on available funding and financial instruments at EU, national and regional level, suitable to support sustainable production and consumption of fashion goods. We considered grants, loans, venture capital, equity funding and coaching and mentoring available in UK, Ireland, Germany, Norway, Sweden, Spain, Portugal, Italy, France, Belgium, Netherlands, Slovenia, Croatia, Lithuania, Estonia, Poland, Czech Republic and Hungary.

The landscape is scattered at EU, national and regional level. It is very hard to make a comprehensive analysis covering all 28 EU Member and Associated countries. For some countries, no specific and relevant sectorial information was found. Some funding are one-off calls and not opportunities scheduled regularly. Apart from the pioneering attempts of Regione Lombardia (Italy), there are not specific funding schemes to finance the switch to sustainable fashion. Where specific funding schemes for the fashion and textile supply chain do exist (IT, ES, FR, PT), they are limited to the support of new collections, the promotion at trade show events and internationalization campaigns or foreign market penetrations.

Nevertheless, there are several funding programmes, especially at the EU level, to support research, innovation and demonstration of environmental and low-carbon technologies, manufacturing digital transformation, biomaterials and circular economy pilots. These programmes offer opportunities to propose fashion sustainability projects seeking support for research and technology development for more sustainable manufacturing processes and materials for textile applications, as well as for training and networking.

The following analysis does not focus on the funding programmes that can support either fashion sustainability education and training at Higher and Vocational Educational level. However, it is worth mentioning that a wide array of opportunities can be accessed through the *Horizon 2020 Marie Skłodowska-Curie Actions (MSCA) Individual Fellowships* programme (particularly the *Society-Enterprise Fellowship* to boost the career opportunities for researchers outside academia), the *MSCA Initial Training Network* programme to support training of early stage researchers. In particular the *European Industrial Doctorate* that funds consortia that sets up a joint research and training programme for PhD candidates to step outside academia and develop skills in industry and business. Further, the *MSCA Research & Innovation Staff Exchange* programme support industry-academia joint research-training activities implemented through secondments, training schools and workshops.

For education and training, *Erasmus+ Key Action 2 (KA2) Strategic Partnerships for Higher Education and Vocational Educational Training* should also be considered, to develop innovative curricula, teaching and training materials supporting skills development in this area including 'train the trainers' activities. The *Erasmus+ KA2 Knowledge Alliance* funding programme might be also relevant to facilitate the exchange, flow and co-creation of knowledge between HEIs and textile and fashion businesses whilst the *Erasmus+ KA2 Sector Skills Alliance* can be used to tackle specific sectorial skills gaps targeting existing or emerging sector-specific labour market needs. A particular focus is placed on digital skills and the transition to a circular and greener

economy that need to be underpinned by changes to qualifications and education and training curricula to meet emerging professional needs for green skills and sustainable development. Further funding opportunities at the regional level are available through the European Social Funds (ESF) programmes

Overall there is not a single, organic and sector-specific financial scheme designed to provide support, through grants, for fashion and textile SMEs and start-ups, to accompany them throughout a process of innovation with their production line or services, to establish more sustainable practices and resource efficiency. Therefore, it might be worth to establish a bottom-up thematic pilot scheme to support and accelerate the growth of this emerging market and build capacities and technologies.

1. EU DIRECT FUNDING PROGRAMMES

The management of direct funding capital is managed by the European Institutions and Agencies. Grants are awarded following a public call for proposals to projects that relate to EU policies.

1.1 LIFE Programme: <https://ec.europa.eu/easme/en/life>

LIFE is the EU funding programme for the environment, aimed at co-financing projects in the environmental sector in the areas of air, chemicals, green and circular economy, industrial accidents, marine and coastal management, noise, soil, waste, water, and the urban environment. The programme provides grants for pilot and demonstration projects to develop, test and demonstrate policy or management approaches. It also covers the development and demonstration of innovative technologies, implementation, monitoring and evaluation of EU environmental policy and law, as well as best practices and solutions. The European Commission is particularly looking for technologies and solutions that are ready to be implemented in close-to-market conditions, at industrial or commercial scale, during the project duration. Projects receives a co-funding of up to 55% of the eligible costs.

Current Example: ECAP – European Clothing Action Plan 2016-19

1.2 Bio-Based Industries Joint Undertaking: <https://www.bbi-europe.eu>

The Bio-Based Industries Joint Undertaking (BBI JU) is Public-Private Partnership between the EU and the Bio-based Industries Consortium. The programme funds projects focused on:

- Feedstock: foster a sustainable biomass supply with increased productivity and building new supply chains.
- Biorefineries: optimise efficient processing through R&D and demonstrate their efficiency and economic viability at large-scale demo/flagship biorefineries
- Markets, products and policies: develop markets for bio-based products and optimise policy frameworks.

The BBI JU launches annual Calls for Proposals. The annual work-programme includes a variety of topics relevant for the textile, fashion, design and consumer goods industries. For example, topics aimed to develop bio-based fibers to improve the performance of textile products, to assist brand owners to 'switch to bio-based' or to create and accelerate the market-uptake of bio-based products and applications.

The Bio-Based Industries Joint Undertaking operates under Horizon 2020 rules. Projects receive a funding of 100% for Research and Innovation Actions (RIAs) and Coordination and Support Actions (CSAs) and 70% for Innovation Actions (Demonstration and Flagship project reaching TRL9).

1.3 Eco-Innovation: <http://ec.europa.eu/environment/eco-innovation/>

Launched in 2008 and currently terminated, the Eco-innovation programme funded projects to bridge the gap between research and the market. It helped good ideas for innovative products, services and processes that protect the environment become fully-fledged commercial prospects, ready for use by business and industry. The programme supported projects developing products, techniques, services and processes that reduce CO2 emissions, use resources efficiently, promote recycling.

The programme priorities area covered material recycling, sustainable building products, food & drink applications, the water sector and green business. Projects received a co-funding of up to 50% of the eligible costs. The average grant was about 800.000 euros.

1.4 H2020 Nanotechnologies, Advanced Materials, Advanced Manufacturing and Processing, and Biotechnology:

<https://ec.europa.eu/programmes/horizon2020/en/h2020-section/nanotechnologies-advanced-materials-advanced-manufacturing-and-processing-and>

This programme covers different areas that can be of interest such as Advanced materials and Advanced manufacturing and processing.

The biannual work-programmes included topics funding open innovation in manufacturing, design-driven bio-based material development and mass customization and prosumer projects for consumer goods and the development of digital manufacturing approaches and laser manufacturing for zero defect manufacturing.

Funding rate for Research and Innovation Actions is 100% of the eligible costs while the funding rate for Innovation Actions is 70% of the eligible costs for businesses or 100% for not-for-profit organisations.

1.5 H2020 Social Challenge 2 Food Security, Sustainable Agriculture and Forestry, Marine, Maritime and Inland Water Research and the Bioeconomy:

<https://ec.europa.eu/programmes/horizon2020/en/h2020-section/food-security-sustainable-agriculture-and-forestry-marine-maritime-and-inland-water>

This funding programme aims at making the best of Europe's biological resources in a sustainable way. The objective is to contribute to securing sufficient supplies of safe, healthy and high-quality food and other bio-based products, by developing productive, sustainable and resource-efficient primary production systems, fostering related ecosystem services and the recovery of biological diversity, alongside competitive and low carbon supply chains.

This will accelerate the transition to a sustainable European bio-economy, bridging the gap between new technologies and their implementation. To achieve this objective, the

SC2 Work Programmes part offers opportunities in finding diverse and innovative solutions to well-identified challenges in key EU policy priorities.

The 2018-2020 work-programme is structured around four calls: "Sustainable Food Security", "Blue Growth", "Rural Renaissance" and "Food and Natural Resources" a Thematic Investment Platform on Circular Bioeconomy. The call Food and Natural Resources includes the topic *CE-FNR-14-2020: Innovative textiles: Reinventing fashion* aimed to develop processing technologies and to create an innovative and sustainable bio-based textile economy based on circular economy principles, making efficient use of resources, radically improving recycling, phasing out plastic microfibre release, and accelerating the development and adoption of sustainable circular business models.

This call topic has a total budget of 21 M euro and is expected to fund about 3 projects requesting a grant of about 7 M euro each. This call topic is an Innovation Action and the funding rate is 70% of the eligible costs for businesses or 100% for not-for-profit organisations.

1.6 H2020 Social Challenge 5 Climate Action, Environment, Resource Efficiency and Raw Materials:

<https://ec.europa.eu/programmes/horizon2020/en/h2020-section/climate-action-environment-resource-efficiency-and-raw-materials>

This programme funds research and innovation with the following specific objectives:

- to achieve a resource – and water - efficient and climate change resilient economy and society,
- the protection and sustainable management of natural resources and ecosystems, and
- a sustainable supply and use of raw materials, to meet the needs of a growing global population within the sustainable limits of the planet's natural resources and eco-systems.

The biannual work-programme might contain topics on circularity economy, water and raw materials. For example, the call topic *CE-SC5-28-2020: Develop and pilot circular systems in plastics, textiles and furniture sectors*.

Funding rate for Research and Innovation Actions is 100% of the eligible costs while the funding rate for Innovation Actions is 70% of the eligible costs for businesses and 100% for not-for-profit organisations.

1.7 H2020 INNOSUP-01 Cluster facilitated projects for new industrial value chains:<https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/opportunities/topic-details/innosup-01-2018-2020>

To develop new cross-sectoral industrial value chains across the EU, by building upon the innovation potential of SMEs, Cluster organisations or other SME intermediaries are invited to set up collaboration and networking activities for SMEs and create a favourable "open space" for cross-sectoral fertilisation and value chain innovation. Each proposal should demonstrate the capacity to:

- validate ideas for structured innovation projects driven by SMEs from different sectors and countries in collaboration with other innovation actors and facilitate the coordination towards new industrial value chains through this collaboration space.
- support innovation activities and/or channel a mix of different targeted entrepreneurial and innovation support measures (such as mentoring, coaching, innovation and technical assistance vouchers, etc.) directly to the innovation actors of the validated innovation projects to further support their development, integration and large-scale demonstration in a strategic manner.

Projects receiving a funding between €2.5 and 5million (70% funding rate), of which at least 75% of the total proposed budget shall be allocated to support innovation in SMEs directly, whereby the SMEs benefit by either participating in the consortium or by receiving financial and/or other support as a third party.

Among the portfolio of the projects funded by the INNOSUP-01 calls, the following projects are relevant for the fashion/textile sector:

- *C-VoUCHER - Circularize ValUe CHains across European Regional Innovation Strategies*. C-VoUCHER aims to develop new circular (cradle to cradle) value chains, disrupting traditional linear (cradle to waste) business models by means of cross-fertilization with Design Thinking experts and Circular Disruptors. C-VoUCHER is a proof-of-concept programme aimed to select 24 SMEs from traditional industries (Agro-Food, Health, Sea, Textile, and Manufacturing), to undergo through an innovative 4-phase Circularity Program to develop 12 Circularity Solutions, to be then introduced in 42 Adopter SMEs with similar challenges. The regional CE Champions will be showcased to create 'school' at Regional Level and beyond. The project will leverage €6 M of complementary funding for CE Champions and Adopters (provided by private and public investors). A 'Circular Design Toolkit for Regions' will be also produced to mainstream the methodology in the other EU Regions.
- *SmartX – The European Smart Textiles Accelerator*. This project aims at developing full smart textiles manufacturing value chains in Europe to help drive promising prototypes faster to market. During the next 3 years, the project will launch 3 funding calls to support up to 40 individual projects with a total funding of €2.4 M. In addition, all companies will receive free coaching by experts on how to overcome the main obstacles for commercialization of their smart textile innovations.

1.8 H2020 EIC SME Instrument: <https://ec.europa.eu/easme/en/eic-sme-instrument>

The SME Instrument supports high-risk, high-potential small and medium-sized enterprises to develop and bring to market new products, services and business models that could drive economic growth. This funding is for innovators with ground-breaking concepts that could shape new markets or disrupt existing ones in Europe and worldwide.

The SME instrument supports close-to-market activities through two funding schemes:

- Feasibility study: Phase 1- helps SMEs explore the R&D technical feasibility and commercial potential of a ground-breaking, innovative idea and develop it into a

credible business plan. The project should be aligned to the business strategy, helping internal growth or targeting a transnational business opportunity. Phase 1 funding is a lump sum of €50,000. Projects should last around 6 months.

- From concept to market: Phase 2- helps SMEs develop a business concept further into a market-ready product, service or process aligned with the company's growth strategy. Activities could, for example, include product/service development, trials, prototyping, validation, demonstration and testing in real-world conditions, and market replication. A Technology Readiness Level (TRL) of 6 or above is required for primarily technological innovation or the equivalent for non-technological innovation. The innovation projects must be underpinned by a sound and strategic business plan. Funding is provided (funding rate 70%) of between €500,000 and €2.5 million. Projects should normally take 12 to 24 months to complete.

The programme allows the beneficiaries to benefit from:

- Free-of-charge business coaching (optional) to support and enhance the firm's innovation capacity and help align the project to strategic business needs.
- Access to a wide range of other business acceleration services and facilitated access to risk finance, to facilitate the commercial exploitation of the innovation.

1.9 H2020 EIC Fast Track to Innovation: <https://ec.europa.eu/easme/en/eic-fast-track-innovation-fti-0>

Fast Track to innovation (FTI) is a bottom-up funding scheme promoting close-to-the-market innovation activities in any area of technology or application. FTI aims to reduce the time from idea to market and to increase the participation in Horizon 2020 of industry, SMEs and first-time industry applicants. FTI supports innovation from the demonstration stage through to market uptake, including activities such as piloting, test-beds, systems validation in real-world working conditions, validation of business models, pre-normative research, and standard-setting.

Proposals for funding must be submitted by consortia comprising between three and five legal entities established in at least three different EU Member States or countries associated to Horizon 2020. Within each consortium there must either be an allocation of at least 60% of the budget to industry participants or the consortium must include a minimum of two industry participants in a consortium of three or four partners, or three industry participants in a consortium of five partners.

Projects are to be 'business-driven' because they are intended to give breakthrough innovation ideas the last push before entering the market.

The maximum EU contribution per project is €3 million. The funding rate for this Innovation Actions is 70% of the eligible costs for businesses or 100% for not-for-profit organisations.

1.10 Creative Europe – Culture

Creative Europe is the European Commission's programme to support to the cultural and creative industries. The programme funding schemes are relevant to fund fashion-

sustainability projects focused on capacity building, education, training and promoting mobility designers/creatives mobility and cooperation at cross-border level.

- **Creative Europe – Culture - Cooperation projects**

The programme supports the capacity of the European cultural and creative sectors to operate transnationally and internationally promoting the circulation of cultural and creative works and the mobility of cultural and creative players transnationally. It also aims to improve access to European cultural and creative works and extend their reach to new and larger audiences.

The programme funds a wide range of projects that aim to develop skills, competences and know-how, including digital shift; test innovative approaches to audience development; test new business and management models; enable international cooperation and career development in the EU and beyond; facilitate access to professional opportunities; organise international cultural activities, such as touring events, exhibitions, residencies and festivals.

The programme funds both large and small cooperation projects. For small scale projects, the maximum grant is €200,000 representing a maximum of 60% of the eligible costs.

For larger scale cooperation projects, the maximum grant is €2M representing a maximum of 50% of the eligible budget. For both categories, the maximum duration of a project is 4 years. Eligible applicants are consortia grouping organisations active in the cultural and creative sectors.

- **Creative Europe – Culture - European networks**

This programme is intended to support a limited number of networks aimed at improve the capacity to operate transnationally and internationally, and to adapt to change and to strengthen the competitiveness of the creative/cultural sectors. The networks must consist of a minimum of 15-member organisations from at least 10 different countries participating in the Culture Sub-programme. The maximum duration of the network is three years with a maximum annual grant of €250 000 per year. The funding rate maximum 80% of the total eligible costs.

- **Creative Europe – Culture – Platforms**

Grants to showcase and promote European young creative and artistic talents and their works, especially emerging ones, through genuine Europe-wide programming. Platform should have the ability to anticipate new cultural and creative trends by targeting new opportunities in the cultural and creative sectors and by developing new business models and services to increase consumer choice. Platforms must be comprised of a minimum 11 organisations: a coordination entity and a minimum of 10-member organisations. The projects maximum duration is 4 years. The annual grant cannot exceed €500.000 or 80% of the total eligible costs, whichever is lower.

2. INTERGOVERNMENTAL FUNDING SCHEME

2.1 Eurostars: <https://www.eurostars-eureka.eu>

Eurostars supports international innovative projects led by R&D-performing small- and medium-sized enterprises (SMEs). With its bottom-up approach, Eurostars supports the development of rapidly marketable innovative products, processes and services.

Eurostars is a joint programme between EUREKA and the European Commission, co-funded from the national budgets of 36 Eurostars Participating States and Partner Countries. All funding to participants in approved projects is managed by their respective funding body and according to their national funding rules and procedures. These rules and procedures are dependent on the member countries involved in the project.

NORDIC COUNTRIES

2.2 Nordic Co-operation Programme for Business and Innovation Policy 2018-2021:<http://norden.diva-portal.org/smash/record.jsf?pid=diva2%3A1175601&dswid=7584>

Nordic Innovation is funded by the Nordic Council of Ministers, which is the official inter-governmental body for cooperation in the Nordic region. The Nordic cooperation consists of Sweden, Denmark, Norway, Finland and Iceland. The thematic programme Nordic Sustainable Business Transformation funds projects focused on sustainable growth and entrepreneurship, innovation and competitiveness for Nordic businesses in their transition to a circular economy. The programme is to stimulate Nordic companies into implementing sustainable business models. The programme builds upon the UN 2030 Sustainable Development Goals.

2.3 Norway Grants - GREEN INDUSTRY INNOVATION:

<https://eeagrants.org/What-we-do/Programme-areas/Green-Industry-Innovation/Green-Industry-Innovation>

Funds sustainable production processes, product design and services that are good for both the environment and business. Norway support projects on green industry innovation in eight countries: Bulgaria, Estonia, Hungary, Lithuania, Latvia, Poland, Romania and Slovakia. The beneficiaries of the grant are private entities, in particular SMEs. This programme is based on partnership projects with Norwegian entities. The programme contributes to increasing competitiveness of green enterprises, greening of existing industries and promoting green entrepreneurship.

3. EU INDIRECT FUNDING PROGRAMMES

Indirect funding is managed by national and regional authorities acting as managing authorities and comprises 5 funding programmes that come under the umbrella of the European Structural and Investment Funds (ESIF) which includes, among others, the European Regional Development Fund (ERDF) and the Cohesion Fund.

3.1 EU STRUCTURAL FUNDS (ERDF) AT INTERREGIONAL LEVEL

3.1.1 Interreg Europe: <https://www.interregeurope.eu>

Interreg Europe helps regional and local governments across Europe to develop and deliver better policy by share ideas and experience on public policy. The programme financed by the European Regional Development Fund (ERDF) supports interregional cooperation projects proposed by public authorities, agencies, research institutes and non-profit organizations, working together in partnership for 3-5 years. Project proposals must fall into one of the four categories: 1) Research and innovation; 2) SME competitiveness, 3) Low-carbon economy or 4) Environment and resource efficiency.

The programme funded the project RESET - Recycling in textile and waste disposal to improve regional policies and promote a more sustainable approach to production in the textile and clothing sector. RESET addresses 6 key themes: Recycling in textile and waste disposal, Water consumption and energy saving, sustainable company organisations, New sustainable chemistry, including reduction of chemical substances, Smart textiles and new ways of production, Eco-creativity, natural fibres, short value chains and New materials and new applications

The funding rate for public bodies is up to 85% of the eligible costs and up to 75% for private non-profit legal entities. The average EU grant is €1-2 M.

3.2 EU STRUCTURAL FUNDS AT TRANSNATIONAL LEVEL

Transnational cooperation, known as Interreg B, involves regions from several countries of the EU forming bigger areas. It aims to promote better cooperation and regional development within the Union by a joint approach to tackle common issues. Interreg B supports a wide range of project investment related to innovation, environment, accessibility, telecommunications, urban development etc. Interreg B covers 15 cooperation programmes. It is delivered through the European Regional Development Fund (ERDF). Some examples include:

3.2.1 Interreg North West Europe: <http://www.nweurope.eu>

Interreg NEW is one other fourteen European Territorial Cooperation programmes, it supports transnational cooperation across the North-West Europe. The programme area covers eight countries: Belgium, France, Germany, Ireland, Luxembourg, The Netherlands, Switzerland and the United Kingdom. The Cooperation Programme is designed to address smart and sustainable growth challenges of the North-West Europe area. The themes Innovation and Resource & materials efficiency featuring the Cooperation programme are relevant to support SMEs to innovate helping SMEs to embrace fashion sustainability and share experiences and best practices on how to promote the uptake of eco and social innovation in SMEs.

The programme is funded by the European Regional Development Fund (ERDF) and the funding rate 60% of the eligible costs.

3.2.2 Intereg Central Europe:

<https://www.interreg-central.eu/Content.Node/home.html>

Interreg Central Europe supports transnational cooperation projects underpinning regional development in innovation, low carbon economy, environment and culture as well as transport and mobility. The programme area covers nine countries: Austria, Germany and Italy, Croatia, Czech Republic, Hungary, Poland, Slovakia and Slovenia. The programme priorities 'Innovation' and 'Nature & Culture' are relevant to support SMEs to innovate helping SMEs to embrace fashion sustainability and share experiences and best practices on how to promote the uptake of eco and social innovation in SMEs.

The programme is funded by the European Regional Development Fund (ERDF) and the funding rate 80% of the eligible costs for partners from Austria, Germany and Italy and 85% for partners from Croatia, Czech Republic, Hungary, Poland, Slovakia and Slovenia.

3.2.3 Interreg Sudoe Programme: <https://www.interreg-sudoe.eu/qbr/home>

The programme supports transnational cooperation projects underpinning regional development in innovation, low carbon economy, environment and culture as well as transport and mobility. The programme area covers five countries: Spain, France, Portugal, UK (Gibraltar) and Andorra.

The programme priority axis Research and innovation, Competitiveness of SMEs 'Innovation' and 'Environment and resource efficiency are relevant to support SMEs to innovate helping SMEs to embrace fashion sustainability and share experiences and best practices on how to promote the uptake of eco and social innovation in SMEs.

The programme is funded by the European Regional Development Fund (ERDF) and the funding rate 75% of the eligible costs.

3.3 EU STRUCTURAL FUNDS AT CROSSBORDER LEVEL

Cross-border cooperation is also funded by 60 Cross-border – Interreg V-A, along 38 internal EU borders. These programmes support cross-border cooperation projects using ERDF funding. Interreg A programmes support cooperation between regions from at least two different Member States lying directly on the borders or adjacent to them. It aims to tackle common challenges identified jointly in the border regions and to exploit the untapped growth potential in border areas. Cooperation ranges from tackling common handicaps to more integrated joint cooperation approaches aiming at exploiting together untapped potential to boost economic development in often peripheral regions.

The Operational Programme of each cross-border cooperation programme often supports investment in innovation, SME competitiveness and environment.

3.4 EU STRUCTURAL FUNDS AT REGIONAL LEVEL

3.4.1 Italy

Regione Lombardia Bando FashionTech – R&S per moda sostenibile:
<https://www.finanzagevolatanetwork.com/2019/02/07/lombardia-bando-fashiontech-rs-per-moda-sostenibile/>

10 M euros to support research and development projects for sustainable fashion proposed by business-driven partnerships. A particular attention will be paid to proposals embracing sustainability across the whole supply chain, from design, to sourcing of materials, from production to product distribution. Eligible partnerships must include a minimum of three companies, of which at least two SMEs, up to a maximum of six legal entities. Research organizations and universities are also eligible. The funding rate is up to 40% of eligible costs. The minimum investment is €1M and the maximum payable grant is €1.6M.

Regione Lombardia POR FESR 2014-2020 ASSE 1 RICERCA E INNOVAZIONE / AZIONE I.1.B.1.2: Bando "Smart Fashion and Design":

<http://www.fesr.regione.lombardia.it/wps/portal/PROUE/FESR/Avvisi/DettaqIoAvviso/bando/rettifica-linee-guida+rendicon-sfd>

Grants for experimental development projects with real and proven impact on the fashion and / or design supply chain. Experimental development activities can be coupled with innovation activities in favour of SMEs including support for patenting and / or dissemination of results.

Partnerships composed of a minimum of three partners, of which at least two are SMEs and large company and/or a research organization. Funding rate 40% of the eligible costs with maximum grant of €800,000 at partnership level.

3.4.2 United Kingdom

Grants for small and medium-sized businesses in Scotland towards the implementation of waste prevention measures:

<https://www.resourceefficientscotland.com/content/waste-prevention-implementation-fund>

The Waste Prevention Implementation Fund has been designed to help Scotland's SMEs prevent waste and save money. The Fund can help firms implement waste prevention projects with a focus on raw materials savings, carbon savings and the movement of waste material up the waste hierarchy.

Resource Efficient Scotland's expert advisors will work with applicants to identify areas for waste prevention, provide advice, and support with implementation.

The Fund can help businesses reduce food, construction or general commercial and industrial waste, by providing:

- free support from an expert advisor to help the business save money through improved waste prevention measures
- access to grant funding

The Resource Efficiency Waste Prevention Implementation Fund is administered by Resource Efficient Scotland. Launched in 2013, Resource Efficient Scotland is a programme delivered by Zero Waste Scotland. Its funding comes from the Scottish Government and the European Regional Development Fund.

WRAP Circular Economy Fund: <http://www.wrap.org.uk/about-us/about/wrap-and-circular-economy>

This £6.5m fund will offer grants to businesses of any size seeking capital investment funding to increase their use of recycled materials in manufactured products, components or packaging.

The funding includes both:

- Capital investment in infrastructure and equipment resulting in additional use of recycled materials in products, components or packaging produced in Wales
- Capital investment in infrastructure and equipment for products, components or packaging new to market and containing recycled materials, thus increasing the demand for secondary materials and the promotion of a circular economy in Wales

Eligible businesses may either apply for a 'small scale' grant from approximately £25,000 up to €200,000 (*de minimis*), or a 'large scale' grant from €200,000 and normally up to £750,000. WRAP Cymru administers the fund on behalf of the Welsh Government. **The Textiles Growth Programme:** <https://www.d2n2growthhub.co.uk/blog/the-textiles-growth-programme/>

Delivered by the Greater Manchester Business Growth Hub, the programme offers grants to textiles companies in England, anywhere outside of greater London, towards eligible projects which will grow or strengthen the company. The programme aims to create new jobs and safeguard existing jobs within the textiles sector and revive textiles manufacturing in the UK. Up to a maximum of £1million per eligible project.

Covering capital grants, training and R&D, projects eligible for funding vary hugely across this diverse industry, including Manufacture of workwear, outerwear (including handcraft tailoring), land and building acquisition, or machinery, ICT equipment, software to support R&D, as well as new or improved equipment and associated training to support the development or introduction of new products and core services.

3.4.3 Portugal

The Portuguese ERDF Operational Programmes does not contain any bespoke measure to support specifically fashion, textile and clothing industries. However, some measures of the priority Axis Research, Technological Development and Innovation, Competitiveness of Small and Medium Sized Enterprises and Environment Quality can offer opportunities to support fashion sustainability investments either individually or jointly.

The Portugal 2020 system of incentives, in particular *Portugal 2020 Projetos Investimento or Inovação Produtiva*, enables the Textile industry to access interest-free loans for the purchase of new equipment (zero interest rates). If the applicant company complies with certain indicators (turnover, value added and job creation), the loan can be partially converted into a grant. The funding allows to acquire equipment that allow to innovate in products in terms of efficiency and productivity.

3.4.4 Lithuania

Commercialization of R&D results

Grants to encourage scientists, researchers and students to establish start-up's or spin-off's companies in Lithuania and foster to create innovative products, technologies or services, which are competitive on the market. From 2016 similar initiatives are supported, funded by the EU Structural Funds managed by Regio Invest, Naujos Galimybės LT, Verslo klasteris LT, E-verslas, Procesas LT, Dizainas LT. Dizainas in particular supports design in manufacturing.

Innovation Voucher

Innovation Voucher entitles companies to buy R&D expertise or knowledge from research institutions either early stage research and development (R&D) or preparation of technical feasibility studies. The grant is to speed up knowledge transfer and commercialization of research results. Applicants may receive up to € 5,682 for contracts with research institutions. Companies may choose a service from a list which includes nearly €2,500 R&D services of different types. The funding rate is up to 70% of the eligible costs.

3.4.5 Estonia

In Estonia, there two main sources for support the Environmental Investment Centre and Enterprise Estonia.

Environmental loan

Using European Cohesion Fund (ECF) the Environmental Investments Centre (EIC) grants loans to finance water related projects. The loan covers the whole cost of the project including non-eligible costs which are necessary for the implementation of the project. The loan is granted against a guarantee. The duration of the loan term is up to 20 years, and there is a grace period of up to 2 years after the completion of project.

Recycling of waste and preparation for reuse

The programme aims to increase the preparation of the recycling and reuse of waste generated in Estonia to protect the environment. Support is granted for investments into the following activities:

- preparation of waste for reuse, incl. establishment of reuse centres and acquisition of inventory;
- preparation of waste collected by categories for recycling;
- recycling of waste collected by categories.

The programme is funded by the European Regional Development Fund.

Circular Economy Program

The objective of the circular economy programme is to support activities that contribute to the more efficient usage of the resources and help to introduce the principles of a circular economy, prevent waste and emissions, and reduce the environmental impact of

activities. To achieve an efficient use of resources the programme funds resources audits and the development or introduction of comprehensive technical measures aimed at saving or more efficient use of resources (including heat, electricity or water). Eligible applicants are Local authorities, companies, environmental authorities or legal entities governed by public law may apply for an environmental program. The programme is managed by Environmental Investments Centre (EIC). EICs accept applications twice a year. The deadline for submitting applications is announced on the EIC and the Ministry of the Environment.

Innovation Vouchers

Innovation voucher for product development and design for SMEs to access expert advice from specialists in order to implement changes. The innovation voucher enables a SME cooperating with a higher education institute, test laboratory, or intellectual property experts, to develop innovative solutions carry out tests with new materials, technologies, conduct IP studies. The maximum grant is €4,000. The funding rate is up to 80% of the eligible costs. The programme is managed by the Enterprise Estonia (EAS) and co-funded by the European Regional Development Fund.

Development voucher

The development voucher is a supporting measure for preliminary research. The results of the voucher should enable the entrepreneur to gain comprehensive knowledge on whether their development idea has the potential necessary for continuing the development process in other stages. The maximum grant is €20,000. The funding rate is up to 70% of the eligible costs. The programme is managed by the Enterprise Estonia and co-funded by the European Regional Development Fund.

Enterprise Development Programme

The programme aims to support innovation implementation and product development. In the course of the development programme, each participating enterprise will launch new products and services that are more profitable than their predecessors. The enterprise development programme consists of three stages:

1. Identifying the enterprise's ambition and readiness for change;
2. Preparing the development plan;
3. Implementing the development plan.

The call is opened for all companies who have finalized the second phase of the development programme and have their development plan approved by Enterprise Estonia. The maximum grant is €500,000. The support can be used to develop staff, including employing new talents, to develop processes, to develop sales and marketing activities, to develop a new or existing product/service, to purchase equipment needed for manufacturing a new product (up to €200,000). The funding rate for Small enterprises is up to 45% of the eligible cost, up to 35% for Medium-sized whilst and up to 25% for Large enterprises. The programme is managed by the Enterprise Estonia (EAS) and co-funded by the European Regional Development Fund.

4. OTHER FUNDERS

4.1 C&A Foundation: <https://www.candafoundation.org>

Funding to support circular fashion initiatives. C&A Foundation has provided funding for the innovative projects which it believes could bridge the gap in the implementation of circular business models. Through its Request for Proposals 'Bridging the Gap' launched in 2017, 5 projects have been able to receive a combined total of €1.29 million to support the implementation of circularity in the textiles supply chain.

4.2 The VF Foundation

The VF Foundation is the private grant making organization funded by VF Corporation, one of the world's largest apparel, footwear and accessories companies. The VF Foundation supports organizations and initiatives focused on conservation and stewardship, education and workforce development, and the advancement of human and organizational endeavours in the context of inclusion, equity and diversity.

Established in 2002, the VF Foundation supports organizations working in the following areas:

- Conservation
- Environmental Stewardship / Sustainability
- Education
- Workforce Development (with a specific focus on skilled trades)
- Inclusion, equity and diversity at the organizational and community level

The VF Foundation considers relevant applications submitted by organizations that are based in or operating from the communities where VF Corporation and our family of brands are located. Qualifying organizations must be recognized as tax-exempt under Section 501(c)(3) of the Federal Tax Code. The VF Foundation cannot provide grants to individuals.

A majority of grants are one year in duration, but the Foundation is willing to consider multi-year commitments up to three years for Education and Workforce Development.

4.3 Sweden

Innovations for a climate-neutral future: <https://www.vinnova.se/en/calls-for-proposals/innovations-for-sustainable-society-en/climate-neutral-future/>

The Swedish agency VINNOVA finances development and innovation projects that, in a pioneering and cross-border way, will contribute to a climate-neutral society. The call is for public organizations, companies, non-profit organizations and research organizations. The constellation of actors shall consist of at least two parties, of which at least one shall be a research organization. The maximum funding is SEK 6.5 million. The funding rate is max. 100%.

4.4 Finland

Business Finland Bio and Circular Finland programme:

<https://www.businessfinland.fi/en/uudelleenohjaukset/bio--circular-finland/>

The Ministry of Economic Affairs and Employment has opened a round of applications for development and innovation grants for the circular economy. Investment and development subsidies are available for application on an on-going basis, without a specific application period.

The grants encourage companies and other stakeholders to promote investments in circular economy as well as new activities based on circular economy principles enabled by such investments. Grants may be used for the introduction of new solutions, technologies or service models into business operations, launching new circular economy business models (e.g. services, platforms, sharing) or investments relating to their commercialisation.

Grants may be awarded to Finnish companies and other entities, associations, cooperatives, foundations or self-employed persons. Grants can account for up to 25% of the eligible costs and up to 50% in other admissible projects. The grant is a *de minimis* aid.

Business Finland manages the Bio and Circular Finland programme that is funded by the Finnish Ministry of Economic Affairs and Employment.

Business Finland Loan for Development and Piloting:

<https://www.businessfinland.fi/en/for-finnish-customers/services/funding/research-and-development/research-development-and-piloting-big-companies/>

For SMEs' development and piloting projects, Business Finland grants a loan covering 50% or 70% of the project's total costs. For large and mid-cap companies, the loan covers a maximum of 50% or 70% of the costs, respectively. The loan is advantageous for companies and the interest rate is three percentage points below the base interest rate, or at least one percent.

Business Finland Grants for Research and Creation of Knowledge

Grants to Improve the competencies of business and enhance their competitiveness collaborating with universities and research organisations to develop products or services, production methods, business models and to test and demonstrate the operation of a new, innovative solution and evaluate the benefits through a pilot together with customers.

Funding rate is up to 50% of the eligible costs for SME. For international joint projects, the funding can cover up to 65%. The grant for midcap companies is up to 40% of the eligible costs.

4.5 Estonia

Resource-efficiency investments for enterprises

Estonia supports investment in more resource-efficient solutions focusing on SMEs and the manufacturing industry. Activities include raising awareness, training resource specialists/auditors, supporting resource audits and investments in resource-efficient solutions.

After conducting a detailed resource analysis and getting recommended resource-saving solutions from the experts who conducted the audit, the company can ask for funding for:

- Systematic changes to the production that help reduce general resource use in the company
- Innovative machinery that uses less resources than the older options or allows the use of waste or residue
- IT solutions for automation and monitoring
- Environmental management systems that help to reduce resource use

Funding rate up to 50% of eligible cost or €2,000,000 per enterprise, and minimum €100,000.

4.6 France

Fonds d'avances remboursables aux jeunes créateurs de mode - Loans for cultural and creative enterprises

The Institut pour le Financement du Cinéma et des Industries Culturelles (IFCIC), with the support of the maisons BALENCIAGA, CHANEL and LOUIS VUITTON, the Ministry of Culture and Communication and the Ministry of Economy, Productive Recovery and Digital, has set up a fund aimed at granting to young fashion designer's loans to finance the creation and production of their collections of clothing or fashion accessories.

The beneficiaries are young fashion designers whose company is established in France. Eligible companies must be SMEs active for more than 2 years but less than 10 years. The repayable loan is intended to finance exclusively the expenses of creation and production of collections of clothing or creative fashion accessories. However, on the basis of a case-by-case analysis, certain expenses related to the presentation of these collections in the context of professional events may be considered. The loans are repayable in the medium or long term (minimum 12 months), with fixed interest rate and without guarantee. The repayment term, varies according to need and may include a grace period.

Programme d'Investissements d'Avenir (PIA) Appel à projets de recherche et développement structurants pour la compétitivité – PSPC

The call for projects "Structuring Research and Development Projects for Competitiveness" managed by BPIFrance, supports structured collaborations between industrial and academic actors.

Funded projects must target direct economic and technological benefits in the form of new products, services and technologies, and indirect benefits in terms of sustainable structuring of value chains. Projects may include phases of industrial research as well as phases of pre-competitive experimental development. The funding covers personnel, depreciation of equipment and works subcontracted to public or private labs. Funding takes mixed forms of grants and loans. Subsidies are granted for industrial research, and recoverable advances for experimental development. Funding rate is 60% of spending for small businesses, 50% of expenses for medium-sized businesses and 40% of expenses for large companies.

Programme d'investissements d'avenir (PIA) Appel à projets - Concours d'innovation - Croissance

The call for projects aims at funding innovative projects led by start-ups and SMEs based in France to support the accelerated emergence of leading companies that can compete at global level. Projects must fall under one of the programme themes. Relevant for the fashion and textile supply chain is the theme 'Energy and Resource Efficiency' that is aimed at promoting industrial supply chains that implement technologies, business models and innovative organizations that generate sustainable economic activity and that demonstrate a significant reduction in the energy footprint and ecological in their respective sectors. Proposed projects can target modes of production combining energy and resource efficiency notably by implementing processes favoring the circular economy. Project should focus on the scale-up from TRL7 to TRL9.

Expenditures related to research, development and innovation projects are eligible, in particular personnel costs, subcontracting costs, travels and other costs incl. supplies and consumables.

The funding is granted using a mixed form: 2/3 grant and of 1/3 loan. The grant funding rate is 45% for small businesses and 35% for medium-sized enterprises. The loan cannot be less than €100,000 per project. In the case of a project receiving funding of less than €300,000, the grant comes in addition to the minimum loan of €100,000. The funding is managed by ADEME - Agence De l'Environnement et de la Maîtrise de l'Energie.

Programme d'investissements d'avenir (PIA) – ACTION « DÉMONSTRATEURS ET TERRITOIRES D'INNOVATION DE GRANDE AMBITION – Appel à projets Economie circulaire et valorisation des déchets

PIA 3's "Demonstrators and territories of innovation of great ambition" pursues the objective of increasing the growth potential of the French economy by supporting businesses.

The objective of this call for projects is the development of technological and / or organizational innovations and industrial solutions aiming on the one hand to improve the design of products and services that are more resource efficient and less impactful for the environment, including those generating a change in economic model (from the sale of goods to the sale of a use); on the other hand to remove the obstacles to the recycling and recovery, including energy, of waste thus contributing to the transition towards a more circular economy.

The programme can support both single-partner or collaborative projects requesting a budget of €2M. The funding is granted using a mixed form: 1/4 grants and 3/4 reimbursable loan. The funding rate is between 45% and 70% of eligible costs for small businesses, Between 35% and 60% for medium-sized enterprises and between 25% and 50% for large businesses. The funding is managed by ADEME - Agence De l'Environnement et de la Maîtrise de l'Energie.

Eco TLC

Companies are considered responsible by law for the management of the end of life of the products they market in France. They can either organise their own recycling program that must be approved by the French authorities or contribute to a Producer Responsibility Organization (PRO) accredited by law to provide for them.

Eco TLC is the only organisation accredited by the French public authorities to cover for the sector. It is a non-for-profit private company directed by a board of industrials that aims to tend towards 100% reuse and recycling of used CLF. The organisation was formed following the law of the 21st of December 2006 (Article L-541-10-3 of the Code de l'Environnement), ratified on the 27th June 2008. Currently, Eco TLC represents more than 94% of the industry. Companies that have subscribed for membership to Eco TLC are free to choose whether they communicate about this contribution. This contribution does not change the price for the end consumer, but these contributions are not added as a visible fee for buyers.

Eco TLC's objectives are to double the volume of TLC collected in the short term and to increase the proportion of TLCs recovered at the time of collection.

For this purpose:

- It provides an overview of the current state of recovery and recovery activities for used TLCs; thanks to the development of measurement and analysis tools to assess the future prospects of the sector, via its economic observatory.
- It raises awareness among all stakeholders, including the general public, of the challenges of recovery and recycling and promotes best practices for extracting used TLCs from household waste.
- It supports local authorities by providing them with a communication kit and informing citizens about recovery solutions near them.
- It provides financial support to industrial sorting operators, enabling them to maintain their activity and develop employment.

4.7 Italy

Beni strumentali Nuova Sabatini - Ministero dello Sviluppo Economico

The incentive provided by the Italian Ministry for Economic Development is indented to facilitate access to credit and increase the competitiveness of the country companies' manufacturing capabilities. The measure supports investments to buy or lease machinery, equipment, manufacturing lines and facilities, capital goods for production including hardware, software and digital manufacturing technologies. For this scheme are eligible all businesses from any sector.

The incentive consists in loans or leasing granted by banks and financial intermediaries, to micro, small and medium enterprises to support their investments, as well as to related to the interests on the aforementioned loans. The loan, which can be backed by the guarantee of the "Guarantee Fund for small and medium enterprises" will cover up to 80% of the amount of the investment and will last no more than 5 years. Loans are granted for an amount between €20,000 and €2M to cover eligible investments.

Fondazione Cariplo - ECONOMIA CIRCOLARE: RICERCA PER UN FUTURO SOSTENIBILE

Fondazione Cariplo will fund a restricted number of projects aimed to promote product and process innovation.

- Design and development of new material, products and processes fostering a shift towards innovative and sustainable organization models;
- Design and develop more efficient resource regeneration systems– including waste water depuration mud – previously used for in the production and transformation process, or in-service supply;
- Foster the use of organic and inorganic waste as well as their transformation in products characterized by high added value.

This call for proposal does not require the development of a Consortium in partnership, nonetheless applicants proposed in partnership are welcomed. The leading institution must be located in the geographical area of interest of Fondazione Cariplo (Lombardia including Novara and Verbania districts). This requirement does not concern partners.

The grants range from €100,000 to €300,000. And the funding rate is 100% of the eligible costs.

4.8 Spain

Nuclis d'R+D Internacionals

Nuclis programme provides funding for research organizations and companies that develop joint R&D projects to obtain prototypes and demonstrations of new products, processes and technologies.

The programme offers financial support to the Catalan company in the project, whereas the foreign partner must apply to their local funding program. The joint project may involve a minimum of two companies: one with its operating base in Catalonia, plus an international one. Alternatively, it may involve a company based in Catalonia, plus an international technological centre.

Priority is given to high impact and differential R&D projects in these sectors: food, energy and resources, industrial systems, design, sustainable mobility, health and experience-based industries.

Key technologies that will be highly considered are: ICT, nanotech, photonics, advanced materials, biotech and advanced manufacturing.

The minimum project budget must be € 50,000. Funding rate is 70% of the eligible costs up to a maximum of €200,000. Projects can last a maximum of 2.5 years.

Catalonia Trade & Investment will support project partners during project proposal, evaluation and monitoring phase. Catalonia Trade & Investment Agency manages the programme.

Eco-innovation Coupons

Economic aid for Catalan SMEs to improve their competitiveness and encourage transition to a green and circular economy. Three types of services are eligible for funding:

- Analysis of production processes and identification of environmental improvements
- Eco-design of products and services
- Promotion of new business models linked to a green and circular economy

Funding rate is 80%; up to €4,000 per service (maximum cost of the eligible environmental service is €10,000). These coupons are part of ACCIÓ's Innovation Coupon Program and are the result of collaboration between the Department of Territory and Sustainability, the Department of Enterprise and Employment and ACCIÓ.

Catalonian Circular Economy Projects Programme

The objective of the Catalan Circular Economy Projects Programme is to promote the transition of companies into a Circular Economy model, improving efficiency in the use of materials and decoupling global economic development from resource consumption.

Companies or groups of companies that have at least one operating establishment located in Catalonia or associations of companies that operate in Catalonia are eligible for funding.

Two types of projects are granted financial support:

- Type A: Development of new products or services:
- Type B: Prototypes obtaining and testing studies or demonstration projects of new products or services.

The following actions are eligible for funding: Eco-design, New business models that encourage resource efficiency, Reuse and repair of products, Remanufacturing, recycling

Industrial symbiosis, New applications of recycled materials, New processes or technologies that allow the recovery of waste. Funding rate is up to 75% for SMEs and up to 50% for large business. The grants amount up to €30.000 per project.

Eco-design Projects Programme in the Basque country

Support for eco-design projects aims to encourage product and service designs with a lower environmental impact throughout their life cycle: more durable and easier to maintain, repair, upgrade and remanufacture. Projects aimed at the redesign of existing products or services, the design of new products or services, as well as innovation in the business model are eligible for financing. The funding rate is 60%; up to € 20,000 per project.

Environmental subsidies for companies in the Basque country

Subsidies to companies for environmental investments aimed at protecting the environment (up to 60%), adaption to future EU standards (up to 20%), carrying out environmental studies (up to 70%), waste recycling and reuse (up to 55%), sanitation of contaminated sites (100%), and external consultant services in environmental matters for SMEs (up to 50%).

Lehiabide - new business model development programme

This programme offers grants for new business models and actions serving the circular economy, whether it is improvements to a company's own products or those derived from industrial remanufacturing, secondary materials or other waste-reducing business ideas.

Funding rate is 50% for individual projects (up to €50,000 per company); 60% for collaborative projects (up to €35,000 per company and €100,000 per project). The programme is managed by the SPRI Agency.

Circular Economy Demonstration Projects Programme in the Basque Country

A programme to promote new circular economy business opportunities in the Basque country by conducting semi-industrial or industrial tests (demonstration projects) that confirm the environmental-economic-technical feasibility of new solutions to separate, collect or recover secondary materials, manufacture products with a high secondary material content, or recovery of parts, components, products, etc. Read about circular economy demonstration projects (in English).

Funding rate is 60% (small companies), 50% (medium companies), 40% (large companies); up to €30,000 per project.

4.9 Belgium

Ecology Premium-Plus

The Flanders Innovation & Entrepreneurship (VLAIO) provides subsidies for investment up to €1,000,000 over a period of 3 years on Environmental technologies and energy efficiency and renewable energy.

The grant amount aid depends on the size of the company, the performance of the technology and the type of technology. Up to 25% for environmental investments (12.5% for large enterprises).

Grants can be increased with a bonus of up to 10% for enterprises having certain environmental certificates or an environmental management system.

Strategic Ecology Support (STRES)

The Flanders Innovation & Entrepreneurship (VLAIO) provides subsidies intended to support companies' strategic environmental projects that:

- contribute to global solutions (environmental or energy issues);

- focus on closed circuits (renewable energy, sustainable use of material, recuperation of material);
- feature process integrated solutions.

Investments must focus on environmental technologies; Energy-saving technologies or Renewable energy & combined heat and power.

Companies must invest a minimum of €3 million. Support depends on the type of investment, the performance of the technology and the size of the company. Funding rate for SMEs is 40% and 30% for large enterprises and is limited to a maximum of €1 million every 3 years.

Chèque-Économie circulaire (Wallonia)

Thee Circular Economy Check allows to fund the circular economy feasibility studies.

These studies analyze both the economic aspects: price impacts, market analysis, business plan, financial package, etc. as well as the technical aspects: resource mapping, analysis of the status of materials (waste streams), Technical approvals, identification of potential suppliers, test and design costs.

The circular economy check aims to support SME in:

- eco-design and the development of sustainable products and services,
- the exchange or pooling of materials in synergy with other companies,
- optimization and improvement of industrial processes and organizational processes,
- the evolution of its business model in a logic of functionality.

The aim is to make possible innovative projects related to the principles of the circular economy that focus on a creative approach with the aim of adding value to the company.

Beneficiaries are business located in Wallonia that can benefit of a funding rate of 75% up to €45,000 excluding VAT.

4.10 United Kingdom

Innovate UK Smart Grants

Innovate UK's 'Open grant funding' programme for the best game-changing, innovative or disruptive ideas with a view to commercialisation. All proposals must be business focused, rather than pure research. Applications can come from any area of technology (including arts, design, media or creative industries), science or engineering and be applied to any part of the economy. Duration between 6 and 18 months: eligible costs between £ 25,000 and £500,000 (single company or collaboration). Duration between 19 and 36 months: eligible costs between £25,000 and £2 M (collaboration only). The pilot will end in 2019.

Innovate UK Innovation Loans

Innovate UK is running a pilot programme of loan competitions. Up to £ 50 M are available for business innovation projects. Loans are awarded through five loan

competitions open to UK based SMEs that want to scale up and grow by developing new or improved products, processes or services. They can be used for late-stage research and development projects that have not yet reached the point of commercialisation. Loans range between £100,000 and £ 1 M for projects having a duration up to 3-years, to cover up to 100% of the eligible project costs. With a repayment period of up to 5 years. Payments are taken every 3 months. Interest is payable. Innovation loans are delivered by Innovate UK Loans Ltd, a wholly-owned subsidiary of Innovate UK. One of the loans competitions issued a thematic call focused on manufacturing and materials readiness. This competition was open for manufacturing process and materials development innovation from all manufacturing sectors to enable the increase in manufacturing readiness of innovations in manufacturing systems or processes and/or materials development, integration or reuse.

Knowledge Transfer Partnerships

The Knowledge Transfer Partnership (KTP) scheme helps businesses in the UK to innovate this by linking them with an academic or research organisation and a graduate. A KTP enables a business to bring in new skills and the academic support to deliver a specific, strategic innovation project through a knowledge-based partnership. The academic or research organisation help to recruit a suitable graduate, known as an Associate. They will act as the employer of the graduate, who then works at the company for the duration. The project can last between 12 and 36 months. SMEs need to contribute a third of the costs. The average annual contribution to a project for an SME is around £30,000. Large businesses need to contribute half the cost. The average annual contribution for a large company is around £45,000.

4.11 Ireland

Innovation for a Circular Economy Green Enterprise Call

A €600,000 funding programme to support innovators in Ireland to develop and demonstrate consumer and business solutions that will stimulate the circular economy. Innovation for a Circular Economy funding programme will provide grant-aid to demonstration type projects. Where possible projects should be based on a collaborative approach with input from research organisations and enterprises across the value chain. The maximum level of funding is €100,000 per project. Grants provides a co-funding ranging from 25% up to 95% of the eligible costs.

4.12 Germany

Environmental Innovation Programme

The Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety in Germany funds industrial-scale pilot projects in key environmental sectors, such as climate protection and resource efficiency. These projects show how innovative technologies can be implemented to help reduce and prevent harm to the environment. The Environmental Innovation Programme focuses on projects well suited for demonstration purposes and hence for replication. The projects also lead to further refinement both of the technologies involved and of the environmental regulatory framework.

SMEs receive priority funding in terms of reduced-interest bank loans refinanced by the KfW Banking Group (70% of eligible costs), or investment grants (co-financed up to 30%). Credit period for loans is up to 30 years (first five years grace period).

Support of innovation measures in SMEs - resource and energy efficiency

The German Federal Ministry of Education and Research (BMBF) helps SMEs by supporting high-risk and application-oriented industrial research as well as pre-competitive development projects in the field of resource and energy efficiency.

Examples of eligible projects include the development of concepts for sustainability and the development of sustainable water management systems. The programme supports All manufacturing industries.

Environmental Protection Programme of the DBU

The Environmental Protection Programme, an initiative of the German Federal Environmental Foundation (DBU), supports projects in all sectors contributing to environmental protection, with particular focus on small businesses. Depending on respective calls for proposals, topics of eligible projects might include environmental technology, environmentally friendly processes and products, climate protection and energy. The programme's key goal is to foster research, development and implementation of innovative environmentally friendly technologies and products, consistent with the principles of preventive integrated environmental protection, conserving and recovering natural heritage, and contributing to higher public environmental awareness and education.

Grant sizes depend on the project and nature of the applicants; usually 50% of eligible costs for SMEs, 100% for research institutions.

4.13 Lithuania

Eco-Innovation LT

A financial support for projects intended to improve the environmental impact of products throughout their life-cycle (raw material selection and use, manufacturing, packaging, transportation, use), systematically integrating environmental aspects at the earliest stage of product design. The programme encourages micro-, small- and medium-sized enterprises to introduce non-technology eco-innovative approaches, such as environmental management systems, production and environmental audits, and eco-design principles.

4.14 Slovenia

Javni razpis za spodbujanje procesnih izboljšav podjetij 2019 – 2020

Incentives to promote process improvements in companies 2019 - 2020

To improve the competitiveness of enterprises through process improvements and promotion the transition to Industry 4.0 encouraging companies to transform and effectively manage their business processes through the adoption of lean business, business process management, design management approaches and methodologies. The

budget is €2,1M. Planned publication: June 2019. The funding is managed by the SPIRIT development agency.

Javni razpis Spodbude za raziskovalno razvojne projekte (RRI v verigah in mrežah vrednosti TRL6-9)

Incentives for research and development projects (RDI TRL6-9)

The grant co-finances the implementation of innovative, R&D collaborative projects for new or improved products, processes or services, to the extent that they are certified in the final form and suitable for use in the real environment. Eligible beneficiaries include SMEs and large companies. The funding rate is up to 45% (small businesses), 35% for medium-size enterprises and up to 25% for large enterprises. The maximum co-financing is: €500.000 and the minimum is €100.000.

4.15 Poland

SOKÓŁ - Implementing innovative environmental technologies 2016 - 2023

The SOKÓŁ programme helps companies develop or implement innovative environmental technologies that reduce the impact of their plants, installations and equipment on the environment, as part of their national smart specialisation measures.

Supported measures include high efficiency, low-emission and integrated systems of manufacturing, storage, transmission and distribution of energy; smart and energy efficient building construction; environmentally friendly transport solutions; minimisation of waste and the material and energy use of waste; innovative technologies for the treatment and recovery of water to reduce consumption.

5. MIXED INCENTIVES PROGRAMMES: ACCELERATION, MENTORING/COACHING AND GRANTS

5.1 Acceleration and mentoring program of Fashion for Good - Plug & Play

Each year 2 batches of 10-15 start-ups are invited to join an intensive 3-month accelerator programme proposing:

- targeted introductions to industry leaders: brands, retailers, manufacturers.
- Introduction to Investors / Access to funding.
- Support from a team of dedicated Mentors.
- Free office space in Amsterdam.
- Access to Fashion for Good's Ecosystem and Plug and Play's Network.

5.2 HM Global Change Award

The Global Change Award supports for early stage innovations that present new circular approaches with the goal to reinvent the fashion industry. This tailor-made program is provided by the H&M Foundation in partnership with Accenture and the KTH Royal Institute of Technology. Each year five winners share a 1-million-euro grant and get access to a one-year long Innovation Accelerator Program.

5.3 AHRC The Business of Fashion, Textiles and Technology - Creative Research and Development Partnership - Fashion, Textiles, Technology R&D SME Support Programme

The Business of Fashion, Textiles and Technology project funded by UKRC will launch two funding Call looking to support SMEs in the development of the next generation of products, services and experiences in the fashion, textiles and technology sectors - with sustainability at their core. The FTT SME R&D Programme is a targeted range of funding, mentoring, support and wide ranging -technical, production, retail- expertise specifically designed to help small and medium size businesses turn bright ideas into viable and sustainable commercial propositions. Each shortlisted applicant will be provided with bespoke business development support to help them refine their ideas and turn them into viable R&D proposals.

The Fashion, Textiles, Technology (FTT) R&D SME Support Programme has a total budget £2 M to establish 15 FTT Partnerships. Each partnership will be considered for an award value between £80,000 and £175,000, for projects lasting up to 30 months – depending on the specific needs of the project.

5.4 The innovation program RE: Source

Re:Source is a strategic research platform financed by the Swedish Energy Agency. It finances projects in the field of remanufacturing, re-use and recycling. Both research-oriented stakeholders and companies can participate. The starting point is waste or by products. The project targets new technologies and services as well as system solutions, energy recovery, biological treatment, and business and organisational models.

5.5 Growth programme for SMEs

A programme to help Danish SMEs achieve greater productivity and competitiveness, particularly through increased automation, digitisation and resource-efficiency gains.

SMEs are offered an initial 'growth check', a customised review of their growth potential and challenges faced carried out between consultants and company management. This initial growth check is free for businesses and results in concrete measures for the company to focus on as part of its development and growth strategy covering aspects such as automation, digitisation, resource efficiency, management, IPR, etc.

Companies carrying out the growth check go on to complete a 'growth lift' are further selected to receive concrete advice leading to a growth action plan and specific implementation steps. Companies select the consultant to be used for the growth lift.

5.6 CD2Pro - Sustainable Competitiveness Product Process in Auvergne-Rhône-Alpes

The programme assists companies in the Auvergne-Rhône-Alpes region in their environmental management projects by mobilising the services of technological experts.

The programme focuses on:

- Decreasing resource consumption (materials, energy, etc.)
- Guaranteeing cleanliness at the expected level and/or the recovery of waste
- Reducing health risks (pollution, noise, etc.)
- Guaranteeing the performance of a product/equipment (efficiency, safety, cost, environmental impact, etc.)

Piloted by Cetim and funded by the Region, the programme is divided into two levels of support:

- Short-term support: a free, one-day consultation involving an inventory, transfer of good practices, flash awareness, diagnosis, roadmap to progress
- Optional long-term support: customised modules with technology experts 80% financed by the Region to solve technological problems, upgrade production processes, redesign a product or equipment.

The programme supports all manufacturing industries from all sectors through cooperation with companies and research institutions (incl. project management), Financial support, Green innovations, Mentoring and Coaching, Networking and Training.

5.7 Fashion Technology Accelerator: Accelerating fashion tech

The acceleration program for start-ups is a six-month process and a strategic partnership with a network of like-minded advisors and business people expertise in fashion technology.

The programme invests €100,000 in exchange for 10% of the company's equity (€40,000 cash + €60,000 services).

5.8 DOEN Foundation Circular Entrepreneurship program

The DOEN Foundation supports pioneers who work hard to establish a greener, more socially-inclusive, and more creative society, in which:

- the capacity of the planet is the starting point (green);
- everybody can participate, where people work together and help each other with respect for individual needs and possibilities (socially inclusive);
- art and culture are at the heart in the belief that society cannot do without (creative).

The DOEN Foundation supports initiatives that focus on one of these three themes.

The DOEN Foundation's aim is to add to the transition of a green and innovative economy where inspiring entrepreneurs contribute to a better world for people and the planet. These companies work actively to establish sustainable change in the whole production chain, from procurement to sales. To achieve impact financial profit is a precondition, not an end in itself. There is no maximum nor minimum amount of contribution, but usually DOEN has a guideline to finance max. 1/3 of the project's budget.

5.9 Dream Assembly FarFetch Start-up Accelerator

A corporate-backed fashion and retail tech accelerator that offers the world's most promising start-ups a program of education, mentorship, networking opportunities, early-stage funding, and access to investors. This year, Dream Assembly will be seeking applications from seed-stage start-ups which have a specific focus on sustainability.

Dream Assembly is a 10-week program run twice a year open to early-stage start-ups. A small group of selected companies for each cohort will be based in Lisbon for the majority of the 10-week programme and will also travel to FarFetch offices in London and Porto. During the program, the start-ups will take part in a series of workshops, inspirational talks, and mentorship meetings. They will also be invited to specially curated networking events external to Farfetch, providing opportunities to meet the wider fashion tech community of investors and brands.

Selected companies receive an investment in cash of €30,000. The beneficiary companies are required issue with a convertible note (a form of short-term debt that converts into equity in a future financing round. The note converts on a future financing round at a discount to the price paid by the investors in that round. The note automatically converts into shares when the company raises €300,000 or more. If the company completes an equity financing round but raises less than €300,000, FarFetch has the option to convert the note but may choose not to. If and when the note converts, it will be at a 15% discount to the round price. There is no valuation cap, just a straightforward discount. There is no interest payable on the note.

6. FINANCIERS

6.1 EU Level

European Investment Bank (EIB) EFSI - European Fund for Strategic Investments: <https://www.eib.org/en/efsi/index.htm>

Large businesses, special purpose vehicles and medium-sized companies with up to 3,000 employees (also called midcaps) can benefit from project loans or loans to finance research and innovation. Midcaps and small companies of less than 250 staff can also apply for growth finance or intermediated lending provided by financial partners and may benefit from EIF's intermediated equity or guarantee products.

Provision of risk financing from seed to expansion stages for SMEs, start-ups, small mid-cap companies and mid-cap companies, to ensure technological leadership in innovative and sustainable sectors.

Projects need to be mature enough to be bankable and economically and technically sound.

6.2 Belgium/Netherlands

DLL stimulates circular business for SME companies through EIB-funding: <https://www.eib.org/en/press/all/2018-226-dll-et-la-bei-soutiennent-des-modeles-economiques-circulaires-au-sein-des-pme>

The European Investment Bank (EIB) signed an agreement with DLL establishing more support for Dutch and Belgian SME and mid-cap companies from DLL's Life Cycle Asset Management Program. The credit facility includes €100 M and enables Dutch and Belgian companies committed to sustainable and circular business to benefit from a lower interest rate. Through this facility from the EIB approximately 200 businesses will be able to benefit from a decreased interest rate. The total sum of the loan will be split between Belgium and The Netherlands depending on the incoming requests.

6.3 Netherlands

Seed Capital

Administered by the Netherlands Enterprise Agency (RVO.nl) and funded by the Ministry of Economic Affairs and Climate Policy, the Seed Capital scheme provides capital for investment funds backing innovative entrepreneurs in the technology and creative sectors. The scheme helps innovators to find investors. Half of this money comes from the Ministry of Economic Affairs. The other half comes from private investors who support start-ups through the Seed Capital scheme. Information on the relevant Dutch regulation is provided here.

Textile Innovation Fund

The Textile Innovation Fund (TIF) invests risk bearing equity capital in innovative companies in the textile sector. TIF invests in companies with textile as fundament for innovation. From fiber technologies to software, recycling and e-commerce to design and

wearables including innovative production techniques to make textile production more efficient and sustainable. No predetermined duration for investments.

Rabobank Impact Loans

Rabobank delivers its Impact Loan programme for sustainable business projects. To qualify for a 0.8% discounted loan, companies need to demonstrate 'sustainable leadership' and have qualified for a recognised ecolabel or accreditation.

The borrower can apply for an Impact Loan of between €250,000 and €1 M. They follow the same route as an application for a business loan: first they fill in information about their investment and their company, followed by a personal interview. During this meeting, they can discuss the interest discount of the Impact Loan with the consultant.

6.4 United Kingdom

London Fashion Fund

The fund provides early stage funding to entrepreneurs working across sectors in fashion. It aims to address the funding gap identified between family funds and traditional VC funds. The London Fashion Fund aims to link investors with retailers, designers, makers/manufacturers, tech entrepreneurs and researchers. Currently the London Fashion Fund makes investment up to £60,000.

Felix Capital Partner Venture Fund

This London based venture capital firm, backed by EIB funds, is focused on investment in fashion brands and enabling technologies.

Ecomachines Venture

London-based smart green VC focused on early stage start-ups provides seeds funding and later stage investments supporting business transitions to circular economy.

Sustainable Accelerator

A UK Venture Capital fund that invests in sustainable star-ups including the circular economy sector. Along with equity investment, they offer a one-year programme of expert support, strategy planning, and industry networks and access to workspaces.

Support is for companies with high growth potential and a sustainability impact potential based on distinctive proprietary intellectual property and innovative business model. The investment ranges between £50,000 and £250,000 on negotiable terms.

6.5 FRANCE

BPIFRANCE Fonds Mode et Finance

Funds for young French creative brands from the earliest stages of brand development to more mature companies. The fund can provide equity or quasi-equity financing for young creative companies in the fashion and luxury sector (prêt-à-porter, accessories, leather goods, shoes, perfumes, cosmetics, watchmaking, jewellery) etc.

These interventions must enable the development of large, viable, strategic, competitive and growth-enhancing SMEs. These companies must also have a strong potential for international development. The fund Mode et Finance operates in the medium and long term, generally for a period of 5 to 7 years. The fund operates both as venture capital and development capital. The fund Mode et Finance invests in SMEs, independent family companies. The amount of intervention is generally between €400,000 and €4 M.

Fashion Capital Partners

Fashion Capital Partners is an investment company based in Paris aimed at investing in early-stage Fashion & Luxury tech start-ups and innovative high-end designers throughout Europe and in the US.

Fashion Capital Partners will focus on 3 types of investments: Pre-seed with incubation, Seed and Growth co-funding Series A rounds. A mentoring programme is also provided.

6.6 PORTUGAL

FITEC - Innovation, Technology and Circular Economy Fund

The Innovation, Technology and Circular Economy Fund (FITEC) finances collaborative projects in all sector centred on supporting knowledge transfer between universities, companies and technology centres. Target areas for funding include energy efficiency and the circular economy (Energy, Materials, Water, Waste). The Fund is a joint effort of three ministries responsible for the economy, science and environment, and is managed by the Portuguese financial institution for development. Funding conditions: assignment of loans; contribution of non-refundable incentives; and participation in capital.

6.7 CROWDFUNDING

One of the newer methods of funding clothing lines is through online crowdfunding on platforms like Kickstarter, GoFundMe and SeedInvest.

Alternately all the programs above described can be presented in a tabulated manner. Although it might be difficult to have info to complete all the fields.

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