



# ESPRESSO

systEmic Standardisation apPRoach to  
Empower Smart citiesS and cOmmunities!



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## TIPS FOR MARKET

Through our “**Tips for market**” newsletter, we aim to recommend and promote the latest Smart Cities and Communities funding opportunities and market highlights.

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## HIGHLIGHTS

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### **Access to Microfinance for Small and Medium-sized Enterprises: the ATM for SMEs project.**

The lack of access to credit and financial exclusion can be a serious obstacle to business creation in many European regions. Microfinancing of SMEs and support to social entrepreneurship is an already tested and proven tool which can contribute to a high level of quality and sustainable employment, reducing disparities and poverty; and thus contributing to the realization of the « Inclusive growth » priority of the Europe 2020 strategy. There is a wide variety of microfinance programs across Europe, however, there are significant differences in how these microfinance initiatives reach their target groups. Therefore, the “ATM for SMEs” project is aiming at improving the access to microfinance in the participating regions by sharing and exchanging the local knowledge on innovative solutions.

[Read more](#)

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# FUNDING OPPORTUNITIES

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## The Co-Investment fund for Startups and SMEs

The European Commission launched two new "off-the-shelf" financial instruments for ESI Funds investments, to ease access to funding for young businesses and urban development project promoters. Characteristic of the new instruments is to help managing authorities to deliver faster and safer funds to the final recipients combining public and private resources. Specifically, the **Co-investment facility** supports start-ups and SMEs to develop their business models and attract additional funding through a collective investment scheme managed by one main financial intermediary. Total investment combining public and private resources can amount to up to €15 million per SME. Example of this co-investment facility is **SAS JEREMIE** in the French region of Languedoc-Roussillon, that between 2007 and 2013, attracted private capital and invested in high-tech SMEs in the region by using European Regional Development Fund (ERDF) resources.

[Discover more on the Use Case](#)

## URBAN US: venture fund for Startup

Urban Us is the venture fund for startups that make cities better. By investing up to \$250,000 alongside other funds or angels, Urban Us connects startups with a specialized network of founders, investors, companies, cities, and advisors. Beyond fundraising support, Urban Us helps startups to develop their first products, find their customers, and develop their first channels.

[Read more](#)

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# EVENTS & OTHER

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## **Workshop: Accelerating urban transition: tapping the full potential of smart city and community pilots**

This workshop aims at bringing together people working in public administration, researchers, business, NGOs and civil society to jointly discuss measures to fully exploit the potential of Smart City and Communities pilot and demonstration projects. The aim is to identify bottlenecks at hand, ways forward and concepts to move from demonstration and pilots to larger scale implementation. Experiences from cities and JPI Urban Europe research projects will be shared and used to reflect on good practice examples and critical conditions. The event, co-organised by JPI Urban Europe, the ERA-NET Smart Cities and Communities and the Austrian Ministry for Transport, Innovation and Technology, is taking place at the **Smart City World Expo in Barcelona on 16 November** from 14:30 t 19:00.

[Info and Registration](#)

## **TECHITALY - 29/30 november 2016**

A promotional event focused on the latest excellences and innovations of Italian technology in different relevant sectors (industrial innovation, aerospace, global challenges). The initiative is organized in Brussels since 2012 by the Embassy of Italy in Belgium and the Italian Trade Agency, in close cooperation with other relevant Italian partners as the Permanent Representation of Italy to the EU, the National Research Council (CNR), the Italian National Agency for New Technologies, Energy and Sustainable Economic Development (ENEA), Confindustria and the Belgian-Italian Chamber of Commerce.

[Read more](#)

## **“Clusters 4.0: Shaping Smart Industries: REGISTRATION OPEN!**

The European Commission’s Directorate General for the Internal Market, Industry, Entrepreneurship and SMEs and the European Cluster Observatory team are pleased to invite you to register to the **European Cluster Conference 2016**. The conference will be held in Brussels on **December 1st -2nd, 2016** at the Crowne Plaza Brussels, Le Palace Hotel.

The **fifth edition** of the European Cluster Conference will focus on the theme “**Clusters 4.0: Shaping Smart Industries**”, where you will have the opportunity to hear and discuss about the most recent trends and priorities for cluster policies and cluster organisations supporting industrial modernisation. More information on the conference foci is included in the **agenda** and on the **registration portal**.

[Info and Registration](#)

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# IP in Horizon 2020

This video, provided by the European IPR Helpdesk, sheds light on the importance of smart IP management in Horizon 2020 and how the IPR Helpdesk can support SMEs involved in Horizon 2020 projects.



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