

LIST OF FREQUENTLY ASKED QUESTIONS
Business Development, Innovation and SMEs
(Business Innovation Greece Programme)

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Terminology		
1	Where could I find definitions of terms which are relevant for the Programme?	On the Programme web-site www.innovasjon Norge.no/Greeceinnovation , Call for Proposals, Essential Reading - <i>Glossary of Terms</i> . In addition, definitions relevant for the Call are included in <i>article 2</i> from Commission Regulation (EU) 651/2014 <i>declaring certain categories of aid as compatible with the Internal market in application of Articles 107 and 108 of the Treaty</i> , as amended by Commission Regulation (EU) 2017/1084.
Programme objective and structure		
2	How do I know that my project idea is eligible under this Programme?	<p>The Business Innovation Greece Programme is a business development programme for Greek private sector enterprises. The project should contribute to increased turnover and profit, and preferably job creation, for the Greek applicant.</p> <p>The Greek enterprise (the applicant) are expected to either develop new technologies/solutions/services/products for the market – or the applicant should apply existing technologies/solutions for business development purposes within their enterprise.</p>
3	I have previously participated in a Horizon2020 partnership projects. Is the structure of the Business Innovation Greece Programme similar?	No, in this Programme we only have one project and one applicant , where the applicant has to be a Greek private sector enterprise. It is also a requirement that the applicant is the main owner of the project as well as the main beneficiary of the project results.
4	What is the difference between the Individual Project Scheme and the Small Grants Scheme?	In principle there are now differences except from the level of grant amounts. The two schemes have the same objective and expected outcomes, but only SMEs can apply under the Small Grants Scheme. If the applicant is an SME, and if the applicant has applied for less than Euro 200,000 as a grant amount, the Fund Operator will categorise your project as a Small Grant.

5	<p>I am preparing a project within the focus area ICT. Are there any specific requirements I should be aware of?</p>	<p>Yes, an ICT project need to represent a new and scale able solution/product. In a state aid context, software development projects need to have as a goal to solve technical or scientific challenges, i.e. the development need to bring about some new knowledge (ex: new operating system, new programming language, new and more efficient algorithms based on new techniques or new encryption methods etc.). The costs/activities need to be eligible according to art. 25 (R&D&I) in the General Block Exemption Regulation (GBER).</p>
<p>Grant size and rates</p>		
6	<p>Is the size of the enterprise subject for assessment when deciding the grant rate for a project?</p>	<p>Yes, this is one of the elements assessed when deciding the grant rate (%). For example, only SMEs are eligible for the state aid category “Aid for SMEs”. As for the state aid category “Regional Aid”, a different aid bonus could be awarded depending on the size of the enterprise, small or medium size (see Call for Proposals, section <i>Grant rates and co-financing</i>).</p>
7	<p>How is the size of the grant determined?</p>	<p>The grant rate (%) is based on elements related to the project activities and costs, the type of the state aid category, the type of applicant and the applicant’s financial strength. The Call for Proposals includes information about the minimum and maximum grant rate (%) for the different project activities and is based on the General Block Exemption Regulation (GBER). The decision on the maximum grant rate and grant amount to be awarded to one project is made by the Fund Operator, within the limits set in the Call for Proposals.</p> <p>The grant rate (%) for the different type of project activities could vary (investments, R&D, training etc. have different grant rates). If you use the budget template available on the Programme web-site together with the GBER, it should be possible to calculate indicative grant rates for each type of project activity.</p>
8	<p>Does the numbers (amounts) for minimum and maximum grant assistance refers to the financing (grant) only or to the overall budget of the project?</p>	<p>The minimum and maximum amounts of grants refer the amount one project can receive from the Business Innovation Greece Programme, not the overall budget.</p>

Guarantee scheme from ETEAN		
9	If an applicant requests that guarantee, shall he beforehand talk to his bank, or the loan discussion with the bank shall start after the evaluation of the project proposal?	<p>In the application form, under Financial Plan, you should explain how you will secure the co-financing (own financing). If bank loan, you should start an initial discussion with your bank.</p> <p>If a guarantee from ETEAN is requested this must be mentioned in the Application Form. If the Fund Operator, after full financial and technical evaluation of the project, decide to offer you a grant, your request for guarantee will be forwarded to ETEAN for assessment and decision. In the Project Contract you will receive from Innovation Norway, you will be informed whether the guarantee from ETEAN has been approved or not.</p>
Applicants and project partners		
10	Can a consortium of companies and/or institutions be the applicant?	No, in this Programme is it a requirement that the applicant is one single Greek private sector enterprise.
11	Can an enterprise from another EU country be a project partner?	No, only entities from Greece or the Donor States (Iceland/Norway/Liechtenstein) will be accepted as project partners.
Project partnership (project cooperation)		
12	Can an applicant propose a project in partnership with a mother company based in a Donor State?	No. The project partnership should involve cooperation between entities which are legally independent of each other.
13	Is donor partnership a mandatory condition for project eligibility?	<p>No, it is not mandatory, but it is encouraged since one of the overall goal of the EEA Grants is to increase the long term bilateral cooperation between our countries. Donor partnership projects could receive extra points during the assessment process which will be conducted based on the Assessment Criteria and Methodology published together with the Call for Proposals.</p> <p>Here are some examples of projects with doubtful eligibility https://www.innovasjonorge.no/contentassets/2f97e67bda3243e59e7c5062397ae821/faq-project-ideas_not_eglibile.pdf</p>

14	How to establish a good structure of a partnership project?	<p>The applicant is fully responsible for the project towards the Fund Operator, including securing the co-financing (own financing) of the total project. The partners are responsible towards the applicant, and will prepare and sign a Partnership Agreement with the applicant.</p> <p>The applicant can have one or more partners. To be defined as a project partner, the company/R&D institute/university/NGO need to contribute with competence/knowledge/technology or similar, that is needed by the applicant (the Greek enterprise) in order to implement the project.</p> <p>(Note: If the competence/knowledge/technology is defined as standard (“off the shelf”), and could be provided by several companies/institutes, then it might be subject to procurement – after the approval of the project.)</p>
15	How to prepare the budget for a project partnership?	<p>It is important to note that the grant rate is calculated per project activity, not per entity. When the Greek enterprise prepare the project budget, it needs to include the total expenses for the project (including total costs/remuneration for partners).</p> <p>Partners are not allowed to charge consultancy fees. As a partner you can expect cost coverage (actual salary costs, social contribution etc. and overhead in line with information included in the Call for Proposals).</p>
16	Can a legal entity participate as a partner in more than one project application under the Programme?	<p>Yes, there is no restriction about this. One legal entity could participate in more than one project if it has a relevant role in each project and the necessary capacity to be involved.</p>
17	Does the Donor State partner in the project need to supply equipment/services for the project or we can find partners to represent our new green product in the Donor State?	<p>The simple provision of services does not qualify as project partnership. The applicant and its Donor State partner should agree what would be the roles and responsibilities of each party and the distribution of tasks as well as their contribution to the project (incl. financial) and this should be clearly outlined in the Partnership Agreement.</p>
How to apply?		
18	Where can I find information to guide me in filling in the Electronic Application Form?	<p>Once you access the application portal and start a new application, you will find guidance on the right-hand side of the electronic application. On the Programme web-site, under Call for Proposals, Essential Reading you will also find an Application Form Guidance.</p>

19	Where can I find more specific information about the documents to be attached to the Application Form?	Please read <i>Annex I List of mandatory documents</i> in the Call for Proposals.
20	Where can I find the templates for the documents to be attached to the Application Form?	The templates are available on the Programme web-site, Call for Proposals, under Mandatory Attachments to the Application.
21	Some of the supporting documents requested as mandatory attachments to the Application Form are issued by national authorities in local language. Do we have to submit an English translation together with the documents?	No, official certificates and annual financial accounts etc. issued in local language can be submitted and presented in local language. For the rest of the documents, an unauthorized translation into English language is required.
22	Which financial documents should be attached to the Application Form?	Certified annual financial accounts of the Applicant for the years 2018, 2017 and 2016, as well as the latest approved and registered at the national financial authority's trial balance sheet for 2019, when applicable. <i>For applicants that do not form and publish annual balance sheet, then you should submit the form "E3" that was submitted to the financial authority for 2018, 2017 and 2016". In case the data from "E3" is <u>not sufficient</u> and information on Liabilities or Assets is needed, the Fund Operator will ask for this during the project assessment.</i>
23	Can an applicant submit more than one application?	No, only one project application will be accepted under each Call for Proposals.
24	Is it possible to submit an application under Individual Project Scheme and one under Small Grants Scheme for the same project idea?	No, only one project application will be accepted.
25	As an applicant, does the entity need to be registered with a minimum period before the deadline for the Call for	Yes, this is a requirement which is included in the Call for Proposals (see section "Eligible applicants and partners").

	Proposals?	
26	The list of mandatory documents contains templates for most of the documents. There is no template available for the Communication Plan. Could you please explain the meaning of this document? What information it should contain?	<p>The Communication Plan has the objective to define the key communication elements for the specific project, implemented under the Programme: communication objectives, messages, target groups, communication tools, activities, etc.</p> <p>All project communication plans should target the following objectives:</p> <ul style="list-style-type: none"> - To inform the public about the financial support provided to businesses through the Programme - To present and promote the project results - To communicate the bilateral opportunities offered by the Programme <p>In your Communication Plan you should define the objectives in more detail, outline the activities to be performed in order to reach the objectives; which communication tools/channels you intend to use (internet, Facebook, media, promotional materials, printed materials, etc.); the frequency / timeline of communication activities; how you intend to measure the success of your communication efforts (provide target numbers on recipients of newsletters, followers in social media and other indicators). The Communication Plan should short and to the point.</p>
Language		
27	Which language should be used in order to address questions to the Fund Operator?	The Programme language is English, and therefore it is mandatory to use English in written communication with the Fund Operator.
28	Which language should be used in order to fill in the Application Form?	English language. Applications in any another language will be automatically rejected. For more information please see the sections <i>Assessment criteria</i> and <i>List of mandatory documents</i> of the Call for Proposals.
Project implementation		
29	What are the procurement rules in the Programme?	<p>Applicable national and European Union law on public procurement shall be complied with at any level in the implementation of the projects.</p> <p>A enterprise (Project Promoter) that receives 50% or more of the eligible expenditure of the total project as grant from the Programme, shall conduct its procurement for that project in compliance with the</p>

		<p>national public procurement law as though the Project Promoter were a contracting authority under point 1 of Article 1 of Directive 2014/24/EU of the European Parliament and of the Council of 26 February 2014 on public procurement and repealing Directive 2004/18/EC, where the amount of the contract is at or above European Union thresholds set for public procurement.</p> <p>In cases where contracts concluded as part of the implementation of the Programme fall below the European Union thresholds set for public procurement or outside the scope of the applicable public procurement laws, the awarding of such contracts (including the procedures prior to the awarding) and the terms and conditions of such contracts shall, in line with the principle of proportionality, comply with best economic practices, including accountability, allow a full and fair competition between potential providers and ensure the optimal use of resources from the EEA and Norway Grants 2014-2021.</p>
Project activities		
30	If we include in the project some activities related to energy efficiency, do we need to present an audit for energy efficiency, prepared by licensed auditor?	No, it is not a requirement, but the applicant should be able to document the results to be achieved by the project.
31	Is the development of energy efficiency systems upgrading the existing technologies in a company eligible for funding?	Activities related to energy efficiency measures in an innovative project could be supported, in case they complement the main project and not stand as a sole/main activity.
32	At what stage of development one project should be, before submitting the application?	Activities are eligible after the formal approval of the project. The applicant may have some preparatory activities (e.g. starting the process for different permits) prior to the official start of the project, but they would not be considered as eligible for funding.
33	Can we include in our project application activities related to delivery and installation of renewable energy sources (for example solar panels) only for our own use?	No, energy production is not an eligible activity in this Call for Proposals.
34	Is the purchase of special vehicles eligible	Vehicles can be eligible under the state aid rules under certain conditions. However, the Fund Operator does not finance projects with purchase of vehicles as the main component of a project. To replace one

	for funding?	vehicle with another vehicle would not be an eligible project. It could be different if the purchase of a vehicle is a minor part of a project and important for the changing of the production process of a company.
35	I have a land plot and would like to develop a solar or wind park. Would this be eligible?	No, projects with the purpose of building energy production capacity are not eligible in this Call for Proposals.
Project costs and co-financing		
36	Are project preparation costs eligible?	No, these costs are not eligible and should not be included in the project budget.
37	Is man-hour contribution accepted in the co-financing as cash contribution?	Yes, as long as they are relevant and set in a proportional way.
38	Is VAT an eligible cost?	Recoverable VAT is not an eligible cost.
39	How do we calculate the hourly rate for man-hour as cash co-financing?	The calculation of man-hour rates shall be based on the actual costs of the employer, but be limited to the salaries, social security charges and other statutory costs included in the remuneration (gross salary).
40	Can I include indirect costs in the project budget?	<p>Please refer to the relevant provisions regarding indirect costs in the Call for Proposals, <i>Eligible indirect costs in projects (overheads)</i>. When preparing the project budget, the Applicant should take into account also the relevant provisions on eligible costs under the respective state aid category (Call for Proposals, section on <i>Grant rates and co-financing</i>).</p> <p>For example, for an investment project for which the applicant will request Regional aid, indirect costs are not eligible costs.</p>
41	Do I have to draw up a detailed budget when I submit an application, or should the budget be submitted after the project has been approved?	You have to submit a draft detailed budget using the budget template on the Programme web-site. If your project is approved, the Project Contract from Innovation Norway may require further information about an updated budget as well.
42	Is cash co-financing a requirement in the Programme?	Yes. Cash co-financing shall be provided by the applicant. In the case of a partnership project, some co-financing could also be provided by the partner(s). You have to agree on this and include it in the Partnership Agreement.

		<p>Man-hour contributions from the applicant and project partner(s) may be accepted as cash contribution based on the approved hourly rate for salaries. One of the most important selection criteria is whether the applicant can provide evidence of the ability to co-finance the project. Co-financing is the responsibility of the applicant. The standard Letter of Commitment for applicants and partners can be downloaded as mandatory attachment to the project application from the Programme web-site.</p> <p>The applicant's and any partner's financial ability to carry out the project will be assessed on a case-to-case basis. Innovation Norway will make their independent assessment of the creditworthiness of the applicant and partners and obtain credit reports as well. The Project Contract will outline in detail the financing requirements in the Special Conditions.</p>
43	Can the project expenditure budget also include expenditure that is not eligible?	Yes, if this expenditure is crucial for the implementation of the project, it should be stated in the budget attachment, and it should be explained how it will be financed. However, the Application Form should only include eligible expenditures.
44	What is in-kind contribution and will this type of contribution be accepted as source of co-financing?	In-kind contribution means the contribution of tangible or intangible assets, or voluntary work performed for the enterprise. This type of contribution will not be accepted as source of project co-financing.
45	Are costs for project management eligible? If "Yes", could they be performed by the management team formed by experts or could they be implemented by an external company?	Yes, the costs for project management are eligible if they are listed / classified as eligible costs under the state aid category relevant for the project. It is up to the applicant to decide how to organize the management of the project, but normally one project manager could be included, while accountant etc. will be part of the overhead.
46	Are costs for reconstruction works eligible, i.e. for applying of energy efficiency measures on buildings related to the activity of the candidate (for example isolation of manufacturing building)?	Projects mainly aiming at building reconstructions are not eligible under the Programme. For project applications where building reconstruction measures are a minor part of a business development project, applicants should carefully check the provisions under the relevant state aid category.
47	In case the applicant would like to introduce for the first time on national market and implement as part of the project an innovative technology, which	Yes, costs for technology that has been developed in a third country is an eligible expense under the Programme.

	has been developed in a third country such as the United States, will the cost of the technology be an eligible expense?	
48	Can one applicant include in the budget an eligible cost which will be 100% covered by the co-financing and an eligible cost will be covered from the grant?	For each category of eligible costs included in the project budget, the applicant should indicate the grant amount and rate proposed for the respective costs. When preparing the project budget, the applicant should make sure that the grant rate for each project activity does not exceed the maximum grant rate foreseen for the corresponding state aid category (section on Grant rates and co-financing of the Call for Proposals).
49	Is acquisition of second-hand equipment permitted by the Fund Operator within regional aid? What procedure should be followed by the applicant to get the approval of the acquisition from the Fund Operator?	<p>Yes, acquisition of second-hand equipment is among the categories of eligible direct expenditures listed in the Call for Proposals (section on Eligible direct expenditures). Only SMEs can include such costs in the project budget.</p> <p>The applicant should justify the option for second-hand equipment and the lifetime of the equipment from the moment of procurement should exceed the project implementation duration.</p> <p>A decision will be taken by Innovation Norway on case by case basis and Special Conditions will be included in the Project contract.</p>
50	At what stage of the project preparation an applicant must prove that he is able to provide the necessary co-finance for the project and what kind of documents are needed in this respect?	When applying, the applicant should attach a Letter of Commitment (the template is published on the Programme's web-site). In the pre-contracting phase, the applicant must also provide a document proving the availability of the co-financing for the project. In case the co-financing is brought with the support of a financial institution, the applicant should submit a document confirming the support (bank loan contract, Engaged Comfort Letter). No bank guarantee is requested at the stage of submitting the project application. The formal confirmation of the co-financing will have to be submitted before the Project Contract is signed. Normally, the applicant is given 30 days from the date of the Project Contract to provide documentary evidence of co-financing.
State Aid		
51	How to define under which state aid category we fall as company?	The state aid category is always related to the activities carried out, and will be assessed case by case.
52	Which economic activities are excluded from funding under the regional aid?	The eligibility is assessed based on relevant state aid legislation, mainly Commission Regulation 651/2014 declaring certain categories of aid as compatible with the Internal market in application of Articles 107 and

		<p>108 of the Treaty, as amended by Commission Regulation 2017/1084.</p> <p>Article 1 Scope paragraph (3) and article 13 Scope of regional aid list the aid measures which don't fall under the provisions of the above-mentioned Regulation 651, and therefore will not be eligible for funds under the present Programme.</p> <p>However, for the aid measures listed under article 13 from Regulation 651, the article excludes the application of Section 1 (Regional aid) to certain aid measures, but it does not preclude that such aid could be awarded under another section of the Regulation (e.g. research and development aid in steel sector).</p>
Assessment process		
53	Are the national authorities involved in project assessment and selection?	EEA and Norway Grants Programmes operated by Innovation Norway (role of Fund Operator) will not involve national authorities in the decision and selection making process of the project applications. However, Innovation Norway will be in close cooperation with the National Focal Point, National Programme Partners, other Programme Operators and other relevant national authorities in order to ensure a smooth implementation of the Programme.
54	Is it recommended for an SMEs to use consultants and would this provide more scores to the application?	It is up to the applicant to decide whether to mobilize a consultancy company to assist in the preparation of the project application. Innovation Norway does not work with consultants and does not consider it necessary to involve consultants, but rather encourages potential applicants to develop their project applications themselves. If a project application is prepared by a consultancy company, it does not bring a higher score to the application.
55	How could the applicant prove that a project is innovative? Is it necessary to attach any documents to the application?	Potential applicants should be able to make their own assessment on whether one project is innovative or not. Innovative technology/products should be clearly explained in the project description of the Application Form and also in the Business Plan (a mandatory attachment to the application). The term "innovation" is defined in the Glossary of Terms.