

Guide to State incentives and aid in Spain

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GOBIERNO
DE ESPAÑA

MINISTERIO
DE ECONOMÍA, COMERCIO
Y EMPRESA

ICEX

INVESTIN
SPAIN

Index

/ HOW TO USE THIS GUIDE	1
/ SUMMARY (multiple-entry summary tables)	4
1/ INVESTMENT	5
2/ R&D&I	11
3/ WORKING CAPITAL	14
4/ H.R.	15
Recruitment and employment	15
Training and capacity building	16
 / INCENTIVES AND STATE AID	 17
 1/ INVESTMENT	 18
2/ R&D&I	103
3/ WORKING CAPITAL	149
4/ HR	
Recruitment and employment	178
Training and capacity building	183

How to use this guide

This guide contains a list of the main national (and some European) financial incentives, in individual fiches. This documentation has been prepared to provide a brief description and comparison of different programmes and tools that serve to stimulate investment and business development in Spain.

For this purpose, an effort has been made to unify and classify information based on the definition of common data fields. This makes them easy to find and understand.

It is important to note that this way of presenting information is useful but has the disadvantage of not presenting exhaustive information about each incentive. For this reason, we recommend to obtain further information from the original source of each programme using the [“MORE INFORMATION”](#) link in each fiche.

To locate each incentive easily, we have created multiple-entry tables. Here are some brief guidelines on how to use the tables and how to interpret the terms they contain.

Purpose

This column shows the purpose for which the incentive is granted. The first category includes those lines of incentives aimed at either boosting material investment, assisting in the company’s creation or growth at vital moments of its development, promoting the modernisation of its facilities or processes, or adapting them to achieve greater energy savings and efficiency (environment). The second category includes the incentives aimed at promoting Research, Development and Innovation (R&D&I) projects, reducing the difficulties they face to obtain financing given their greater inherent risk. The third category established includes those incentives designed to make it easier to obtain working capital in moments of liquidity needs. Finally, a fourth and final category includes those incentives targeted at improving company HR and training.

Type

This refers to the financial modality in which the aid is implemented. This can be a non-refundable subsidy; a loan with the various conditions that this type of funding requires; or a combination of the two as in partially refundable grants; the provision of funds implemented through the company’s capital shareholdings with the joint and several decision-rights involved; repayable advances that are intended to advance part of the payment of a grant; guarantees, understood as the security provided by a third party in the obligation for the payment of the debt; leasing whereby a company may get the right to use a fixed asset by paying a regular amount set by contract; or third-party financing, in which the entity responsible finds funding through private individuals or other entities and which is normally implemented using one of the modalities mentioned above. Finally, we should mention the possibility known as a tax deduction, in which financial aid is received through a reduction of company tax contributions for the year.

Economic sector

Most grants are aimed at encouraging the development of certain economic sectors and exclude the rest. However, there are others that are perfectly compatible with all sectors and therefore this factor is irrelevant. Often for a given subsidy there may be sectors that are not exclusive but are preferential. If information on this matter is specified in the call, it will also be shown in this field. If such a preference is not officially specified in the call, you can read about it in other sections of the corresponding fiche.

Type of company

This classification refers to the size of business, which is a limiting factor in accessing certain types of public aid. According to the current usage, the term Micro company refers to those employing fewer than 10 employees, with a turnover of less than 2 million euros and with the same limit for its total assets. A small company has fewer than 50 employees, a turnover below 10 million and total assets also below 10 million euros. Medium-sized enterprises are those with fewer than 250 employees, annual turnover not exceeding 50 million and total assets lower than 43 million euros.

Volume of aid

This field contains the minimum and maximum volumes of aid in absolute terms granted by each of the lines covered in case they are specified in the corresponding call.

Key issues

The information contained in this field does not follow uniform criteria for all the incentive lines provided. It aims to provide some additional information to assist potential beneficiaries to better decide whether they are entitled to receive the specific aid or not. Some examples of the information contained in this field may be business requirements, such as minimum turnover, company establishment date, and so on. They can also refer to other conditions or more specific information about the ultimate purpose of the specific incentive.

Call

This field provides information about the current availability of each aid. Some lines are permanently open which means they may be requested at any time of the year, during their lifetime and while funds are available. Other incentives, however, have time constraints for applying. In these cases, the period in which incentives can be applied for is stated in the public announcement. Some

incentives may only be requested on one occasion during the year (annual call) or on a number of occasions during the year (annual calls).

Body which grants the funds/incentive

This field lists the initials of the body granting each of the lines covered. Here is a list of the grantors and, where applicable, the meaning of the acronym used to refer to them:

- MINCOTUR: Ministry of Industry, Commerce and Tourism.
- Ministry of Finance.
- Ministry of Ecological Transition.
- Ministry of Science, Innovation and Universities
- ICO - Official Credit Institute (under Ministry of Economy and Business).
- AXIS ICO Group (under Ministry of Economy and Business).
- ENISA - National Innovation Company S.A. (under MINCOTUR).
- ICEX- Invest in Spain (under MINCOTUR).
- RED.ES (under Ministry of Economy and Digital Transformation).
- IDAE - Institute for Energy Diversification and Saving (under Ministry of Ecological Transition).
- CERSA - Spanish Guarantee Company S.A.
- CDTI - Centre for Industrial Technological Development (under Ministry of Science, Innovation and Universities).
- SEPE – State Employment Service
- State Foundation for Training in Employment (collaborating entity of the State Employment Service in the field of vocational training and employment promotion).
- CESGAR - Spanish Confederation of Mutual Guarantee Companies.
- EIB - European Investment Bank.

Summary (table of contents)

1/ INVESTMENT

Purpose: **Investment**

Lines of incentives aimed at either boosting material investment, assisting in the company's creation or growth at vital moments of its development, promoting the modernisation of its facilities or processes, or adapting them to achieve greater energy savings and efficiency (environment).

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Regional incentives	Grant	All	All sizes	No maximum financing limits. Min. budget: €600,000	ERDF target regions. No investments before the Project is considered likely to be eligible by Regions.	Open	Ministry of Finance
Corporate Finance	Loan	All	Large	Min. budget: 10M€	Large investment projects	Open	ICO
ICO-Guarantee-SGR/SAECA 2024	Loan or leasing	All	All sizes	Max: 2M€	-	Open	ICO

1/ INVESTMENT

Purpose: **Investment**

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
EIB individual loans	Loan	All sectors, except for defence, gambling, or activities which use live animals for experimental or scientific purposes	All sizes	No maximum financing limits. Min. volume for Project: 25-30M€	Contribute to EU policies.	Open	EIB
EIB intermediated loans for SMEs	Loan	All sectors, except for defence, gambling, or activities which use live animals for experimental or scientific purposes	SMEs (also mid-caps)	Max: 12.5M€	Contribute to EU policies.	Open	EIB
EIB Guarantees	Guarantee	All	All sizes	-	Contribute to EU policies.	Open	EIB
Guarantees/SGR	Guarantee	All	SMEs	-	Proven solvency.	Open	CESGAR
Guarantee Lines Programme for SMEs	Guarantee	All	SGR (for the benefit of SMEs)	-	-	Open	CERSA

1/ INVESTMENT

Purpose: **Investment**

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
ICO Companies Entrepreneurs 2024	Loan or leasing	All	All sizes and self-employed	Max: 12.5M€	Economic Activities Tax registry	Open	ICO
ICO Exporters 2024	Loan or leasing	All	All sizes and self-employed	Max: 12.5M€	-	Open	ICO
ICO CRTVE Cinema production	Loan	Audiovisual	All sizes and self-employed	-	New production audiovisual works	Open	ICO
ICEX SMEs Invest Program Commercial Establishment	Equity participation	All	All	Between € 75,000 and € 10M.	Investment projects abroad with financing needs (more than 3 years)	Open	ICEX
ENISA CREATION: entrepreneurs and young entrepreneurs' line	Participation loan	All except real estate and finance	SMEs	Max: €300,000 entrepreneurs and €75,000 Young entrepreneurs. Min: €25,000	Max 24 months since company registration	Open	ENISA

1/ INVESTMENT

Purpose: Investment

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Fond-ICOPYME Fund	Equity shareholdings and participation loan	All	SMEs	Min: €750.000 Max: 1,5M€ innovative companies at early stages Min: 1,5M€ Max: 15M€ consolidated companies	Early stages of establishment completed	Open	AXIS Grupo ICO
Fond-ICO Infrastructures II	Equity shareholdings and participation loan	Transport, social or energy infrastructure	All sizes	Min: 10M€ Max: 40M€	Transport, energy, social and service infrastructure projects.	Open	AXIS Grupo ICO
European Investment Fund	Capital shareholdings, venture capital, loans, guarantees	All	SMEs	-	Contribute to EU policies.	Open	EIF

1/ INVESTMENT

Purpose: Investment

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Expansion Direct Line (LIC A)	Partially repayable grant	All	All sizes	Min. project Budget: €175,000	Initial investment for activities of innovative companies	Open	CDTI
ENISA Growth	Participation loan	All except real estate and finance	SMEs	Min: €25,000 Max: 1.5M€	Competitive improvement of production systems and / or change of production model	Open	ENISA
Financial support for R&D&I in the field of Industry 4.0	Participation loan	Manufacturing industry	All sizes	Max: 95M€	Strategic Areas Industry connected 4.0	Open	Ministry of Economy, Industry and Competitiveness
NEOTEC Programme 2024	Grant	All	SMEs	Max: 250.000€	Support for the creation and consolidation of technology-based companies	Pending	CDTI
INNOVA INVEST	Grant	R&D&I	All, with a 50% foreign participation	Min: 500.000€ Max: 800.000€	R&D investments, companies with foreign participation already established in Spain	Pending	ICEX
Digital Women Entrepreneurs	Participation loan	All except real estate and finance	SMEs	Min: 25.000€ Max: 1.5M€	Support women's digital entrepreneurship projects.	Open	ENISA

1/ INVESTMENT

Purpose: Investment (environment)

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Loan IDAE	Loan	Energy services	All sizes	Depending on program Max: €250,000 or €350,000	Biomass, solar thermal and geo-thermal renewable energies	Open	IDAE
Loan GIT	Loan	Energy services	All sizes	Depending on program Min: €250,000 or €350,000 Max: 3M€ per project or 5M€ per company	Biomass, solar thermal and geo-thermal renewable energies	Open	IDAE
IDAE- Third party financing	Third-party financing	All	All sizes	-	Energy saving and efficiency and renewable energy generation.	Open	IDAE
III MOVES Plan: incentives to efficient and sustainable mobility	Grant	All	All sizes	Depending on type of action	Sustainable transport, vehicles and infrastructure	Open	IDAE
Just Transition Fund	Grant	All	All sizes	Depending on type of action	Facilitate the implementation of the European Green Deal	Open	European Commission
Energy efficiency actions in SMEs and large companies in the industrial sector (FNEE)	Grant	Industrial sectors	All sizes	Maximum 30% of eligible costs	Reduce carbon dioxide emissions and final energy consumption	Open	IDAE

2/ R&D&I

Purpose: Research, Development and Innovation

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Financial support for R&D&I in the field of Industry 4.0	Loan	Manufacturing industry	All sizes	Max: 95M€	Strategic Areas Connected Industry 4.0	Open	MINCOTUR
Tax incentives for R&D&I activities	Gross tax deduction in corporate tax	All	All sizes	-	Expenditure on R&D&I carried out in Spain or EU or European Economic Area	Pending	Ministry of Finance
Patent Box	Tax base reduction	All	All sizes	-	-	Open	Ministry of Finance
Financing of R&D projects	Partially repayable grant	All	All sizes	No maximum financing limits. Min. project budget: €175,000	-	Open	CDTI
Innovation projects	Partially repayable grant	All	All	-	-	Open	CDTI
Financing of strategic projects CIEN	Partially repayable grant	All	Min. 3, one of them SME.	Min proy: 5M€ Max. Proy: 20M€	-	Open	CDTI

2/ R&D&I

Purpose: Research, Development and Innovation

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
CERVERA R&D technological transfer projects	Partially repayable grant	All	SMEs, midcaps	Min. project Budget: €175.000	Key technologies	Open	CDTI
Horizon Europe	Grant as main financing instrument. Other: Loan, Guarantees and capital investment	Depending on the call	All sizes, specific instruments for SMEs	-	High-tech projects. Transnational collaboration from EU countries and third ones	Specific calls and open calls for 2021-2027 with several deadlines	European Commission
State Programme to Promote Scientific-Technical Research and its Transfer in Public-Private Collaboration 2023	Loan and/or grant	Strategic sectors according to calls	All sizes	-	Cooperation projects. Min. of 2 entities: one research body. The representative of the consortium must be a company	Pending	Ministry of Science, Innovation and Universities
CDTI Eurostars	Grant	All	All sizes	-	R&D projects submitted to the international EUROSTARS program	Open	CDTI
ERA-NET CDTI	Grant and/or loan	All	All sizes	Depending on investment and subprogram	National aid for projects already selected in transnational calls	Pending	CDTI

2/ R&D&I

Purpose: Research, Development and Innovation

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Aeronautical Technology Programme (PTA)	Grant	All	All sizes	Max: 80M€	Support for cooperative business R&D projects in aeronautical technologies	Pending	CDTI
R&D&I projects in strategic lines 2024	Grant and/or loan	All those matching the open lines of the call for proposals	All sizes	Max: 70M€	Support for industrial research projects in cooperation between companies and R&D agents	Pending	CDTI
Interregional Innovation Investments Instrument	Grant	All	All sizes	-	Funding for mature joint innovation projects in smart specialisation	Open	European Commission

3/ WORKING CAPITAL

Purpose: Working capital

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Guarantees- SGR/SAECA 2024	Loan or leasing	All	All sizes	Max: €2M	-	Open	ICO
ICO Companies and entrepreneurs 2024	Loan or leasing	All	All sizes and self-employed	Max: 12.5M€	IAE registry	Open	ICO
ICO Exporters 2024	Loan or leasing	All	All sizes and self-employed	Max: 12.5M€	-	Open	ICO
ICO Commercial Loan 2024	Loan	All	All sizes and self-employed	Max: 12.5M€	-	Open	ICO
ICO International 2024	Loan	All	All sizes and self-employed	Max: 25M€	-	Open	ICO
ICO International channel	Loan	All	All sizes and self-employed	-	-	Open	ICO
ICO Red.es ACELERA	Loan	All	All sizes	Max: €40M	-	Open	ICO

4/ HR

Purpose: Recruitment and employment

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Bonus/reductions on social security contributions for young people, based on law 11/2013	Bonification of social security contributions	All	All sizes	-	Priority workers under 30 and from temporary employment agency.	Open	SEPE
Bonus/reductions on social security contributions	Bonification of social security contributions	All	All sizes	-	Priority SMEs, unemployed, women, disabled persons, training contracts	Open	SEPE
Bonus/reductions for job maintenance	Bonification of social security contributions	All. Specific measures for tourism, commerce and hotel/catering.	All sizes	-	Priority aged over 65 years, work-life balance, permanent seasonal contracts	Open	SEPE
Bonus/reductions to self-employment	Bonification of social security contributions	All	All sizes	-	Priority disabled persons, work-life balance, family collaborators	Open	SEPE
Torres Quevedo Program 2024	Grant	All	All sizes	-	Recruitment of Doctoral holders in R&D&I activities	Open	Ministry of Science, Innovation and Universities

4/ HR

Purpose: Training and Capacity Building

Name of the line	Type of aid	Economic sector	Company type	Aid volume	Key aspects	Call	Body which grants the funds/incentive
Training actions by companies	Bonification of social security contributions	All	All sizes	–	Priority workers in SMEs, women, disabled persons, aged over 45 years and low-skilled workers	Open	State Foundation for Employment
Training offer for workers	Grant	All	All sizes - through business and self-employed associations	–	Priority workers in SMEs, women, disabled persons, aged over 45 years and low-skilled workers	Open	State Foundation for Employment

Incentives and state aid

1/ Investment

INVESTMENT



REGIONAL INCENTIVES

What is funded/promoted?

Productive investment geared towards promoting business activity, focusing on previously determined areas. The object of these subsidies is to offset imbalances between territories. Promotional projects are considered to be those which create new establishments, which extend an activity that has already been established or which start up a new one by the applicant company, as well as modernising installations, provided that it is not a simple replacement investment. Buildings (according to the established modules), machinery and fixed equipment are accepted to be elements making up the base which can be subsidised.

Who can apply for it?

Sector

It is defined in each Royal Decree determining sectors for each Autonomous Community.

- a) Transforming industries and production support services that, respecting the sectoral criteria established by the competent bodies, include advanced technology, pay special attention to environmental improvements and involve a significant improvement in the quality or innovation of the process or product and, in special, those that favour the introduction of new technologies and the provision of services in the subsectors of information and communication technologies and those that significantly improve commercial structures.
- b) Tourist establishments and complementary leisure facilities that, respecting the sectoral criteria established by the competent bodies,

have an innovative character, especially with regards to environmental improvements and that significantly improve the endogenous potential of the area.

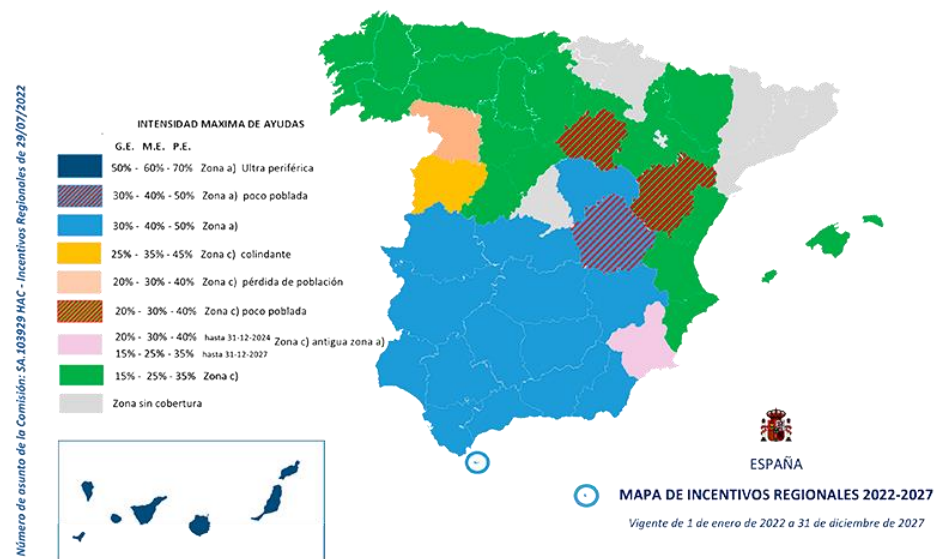
Company type

All sizes.

Geographical position

Autonomous Communities which are eligible: Andalusia, Aragon, Asturias, Balearic Islands, Canary Islands, Cantabria, Castilla La Mancha, Castilla-Leon, Ceuta, Extremadura, Galicia, La Rioja, Melilla, Murcia and Valencia.

Maximum subsidy percentages depending on region:



Access requirements

Law 50/1985, of 27 December, is the rule governing the incentive regime with regional purpose granted by the General State Administration. The regulation implementing the law was approved by RD 899/2007, of 6 July, amended by Royal Decree 303/2015 of April 24, and collects the different types of eligible areas, as well as maximum incentives. The specific aspects of each area are set out in the Commission’s decision of April 29, 2021; demarcating different zones of economic promotion, and in the revision adopted by Decision of the European Commission of March 17, 2022, relative to the SA regime 100859.

How much and how is it funded/promoted?

Incentive type

Grants.

Product characteristics.

Non-refundable grants expressed as a percentage of the costs considered eligible. The grant is paid ex-post, after justifying the action. Buildings, appliances and equipment are admitted as constituent investment elements of the eligible base.

Guarantees

No guarantees.

Conditions

Minimum project: €900,000. Minimum maintenance of the investment: 5 years. The investment cannot be made until the responsible authority of the Autonomous Region has given the applicant written confirmation that the project is, at first sight, possibly eligible; minimum self-funding of 25% and economic, technical and financial viability.

Where to apply?

Body which grants the funds/incentive

Ministry of Finance. [MORE INFORMATION](#)

Source of funds

Government budget and ERDF

How is it managed?

Application Process

The application and a project report must be submitted in the offices of the body responsible for regional incentives of each Autonomous Region. [MORE INFORMATION](#)

Regulation [HERE](#)

When?

Aid scheme based on open call. The deadline has been extended until December 31, 2027.

Case study

A company which manufactures screws decides to expand its facilities, creating a new centre in part of its Autonomous Region. The investment project amounts to 12,000,000 euros and 32 new jobs will be created. The investment consists

of land, new machinery and civil engineering. It will also have to pay for a viability project carried out by a prestigious strategic consultancy company.

The company, advised by its Autonomous Region, makes the application through the regional incentive office of its Autonomous Region, and it is awarded a non-returnable subsidy of 30% of the project for eligible expenses (max. in its Autonomous Region).

Previously, it had to submit a report on the investment plan and on the economic, technical and financial viability of the project. The company also provides proof that the investment has not begun when the application is made, and that no previous contracts have been made with any supplier.

The following percentages of the investment items shall be considered as eligible expenses and shall therefore be subsidised:

- a) Land: 0%.
 - b) Buildings: 15% (modulated).
 - c) Machinery.
 - i. Fixed elements: 100%.
 - ii. Mobile transport elements (forklift trucks, lorries, mobile cranes, etc): 0%.
 - iii. Other non-fixed elements (moulds): 0%.
 - d) Electronic equipment: 100%.
 - e) Software/information technology: 0%.
-

1/ Investment

INVESTMENT



DIRECT FINANCING

What is funded/promoted?

Financing of investment projects, development of business activities, export or corporate plans for business expansion, innovation or investment, regardless of the structure of the operation and its instrumentation. Thus, the following operations, among others, may be financed:

- New investment or expansion of business activities.
- Acquisition of companies or shareholdings.,
- Buyer credit, supplier credit and complementary financing operations.
- Grant guarantees and counter-guarantees for national or international projects.
- Business activities and liquidity including working capital.

Who can apply for it?

Sector

All.

Company type

All sizes.

Geographical position

Spain and abroad, in collaboration with other national, international or multinational private or public financial entities.

Access requirements

Companies or projects with **Spanish interest**¹ for investment, development of export activities or corporate expansion plans.

How much and how is funded/promoted?

Incentive type

It can be formalized through any instrument, depending on the operation to be financed (loan, project finance, financial endorsements, bonds, buyer credit, exporter, etc.)

Product characteristics

The minimum amount of ICO financing will be 10 million euros or its equivalent in another currency and will not exceed the largest share held by any other financial entity. In certain cases, taking into account the circumstances of the operation, **financing for an amount less than 10 million euros may be approved**².

Guarantees

To be determined based on the type of project and the characteristics of the company.

Conditions

In Companies or projects with Spanish interest for investment, development of export activities or corporate expansion plans.

Where to apply for it?

ICO [MORE INFORMATION](#)

How is it managed?

The operations will be formalized preferably in the medium and long term. The specific amortization and grace period will be subject to negotiation with each company.

¹ ICO considers that there is Spanish interest when:

- *Development of business activities or investments in Spain regardless of the nationality of the shareholder or owner of the financing.*
- *Development of business activities or investments outside of Spain: (i) if the Spanish company's participation in the capital is at least 30% of its capital or (ii) if the supplies, works or services provided by Spanish companies account for at least 30% of the project total investment.*
- *Business activities for the acquisition of Spanish goods and services by non-resident companies.*
- *Direct or indirect participation of a Spanish company in the capital stock of the foreign company that owns the financing.*
- *Other assumptions that will be assessed in each operation depending on the specific circumstances of the project or the company.*

² *When, as a result of the operations syndication processes, the amount to be formalized by ICO is less than 10 million euros or its equivalent in another currency.*

When financing operations of small or medium-sized Spanish or established companies in Spain, including Mid-Caps, in the process of national or international growth or expansion.

The price will be established for each operation according to market conditions. The usual commissions and expenses may be applied (opening commission, formalization expenses, etc.).

When?

Extension of the deadline until 31st December 2023.

Other specific characteristics

Projects that fail to comply with the obligations assumed by ICO by adhering to the Equator Principles or other international standards to which ICO may adhere will not be financed.

1/ Investment

INVESTMENT



ICO GUARANTEE SGR/SAECA 2024

What is funded/promoted?

Funding can apply for the following:

- Liquidity: Current expenses, payroll, payments to suppliers, purchase of products, etc.
- Productive investments inside and outside the country:
 - Acquisition of new or second-hand fixed assets.
 - Cars and industrial vehicles.
 - Adaptation and reform of facilities.
 - Acquisition of companies.
 - Creation of companies.

Who can apply for it?

Sector

All.

Company type

Self-employed, companies and public and private entities that have the endorsement of a Reciprocal Guarantee Society (SGR) or the State Corporation of Agricultural Insurance (SAECA), that undertake their business activities and / or cover the general needs of the activity in Spain or outside the national territory.

Geographical position

All Autonomous Regions, with equal opportunities, but the applicant must contact the Mutual Guarantee Company that works in his Autonomous Region.

The statutes of the SGR could be more restrictive to consider a company or self-employed participant than the general requirements established for this incentive. However, there are Mutual Guarantee Companies with national or sectoral scope.

Access requirements

To be participant in one of the Mutual Guarantee Companies included in the line.

How much and how is it funded/promoted?

Incentive type

Loan or leasing for investment, and loan for liquidity.

Product characteristics

When the requested financing is destined to Investment, it will be possible to finance up to 100% of the project.

The repayment period will be:

- From 1 to 6 years with 0 or 1 year of lack of principal
- 7 to 9 years old with 0, 1 or 2 years of grace
- 10, 12 or 15 years with 0, 1, 2 or 3 years of grace

The interest rate may be fixed or variable, plus the margin set by the managing Bank, depending on the type of operation. ICO publishes regular updates of these conditions. [MORE INFORMATION.](#)

If the transaction was formalized at a variable interest rate, it will be reviewed every six months by the Credit Institution in accordance with the provisions of the financing agreement.

Guarantees

The Bank, the Mutual Guarantee Companies or SAECA will analyse the request and, depending on the applicant's solvency and viability, shall determine the guarantees to be made.

Conditions

A study fee of 0.5% of the requested amount will be charged by the Mutual Guarantee Companies. The SGR may charge the client a fee of up to 4% of the amount of financing guaranteed as a mutual socialist fee, which will be paid once at the start of the operation. This amount is reimbursed to the client once his relationship with the SGR is terminated. SAECA does not apply a mutual fee.

Where to apply?

ICO, [MORE INFORMATION](#)

How is it managed?

Application Process

The application can be made through the credit entity which has an agreement for this line or Mutual Guarantee Companies (SGR) or SAECA.

You can find a list of SGRs on the following link: [MORE INFORMATION](#)

Procedure

The applicant is required to acquire a social share of the SGR and become part of the resources of this. The amount may be reimbursed at the end of the loan obtained. The applicant may remain as a participating member and have access to other facilities and services of the SGR.

Once the loan is approved by the SGR, it must be formalised in a credit entity. In case the SGR have signed agreements with any entity, this will be the chosen one. It could be any other of the entities listed in the ICO web, in agreement with the SGR, once provided that the bank will accept the endorsement of the SGR.

When?

Loans can be formalized under this Line until September 2024. [MORE INFORMATION](#)

Other specific characteristics

Once it has been analysed by the Mutual Guarantee Company (SGR), the credit entity may reject the operation if it is not considered feasible. This funding will be compatible with grants received from the Autonomous Regions or other institutions.

1/ Investment

INVESTMENT



EIB INDIVIDUAL PROJECT LOANS

What is funded/promoted?

Investment Projects which contribute to the economic policies of the EU. It finances all the expenses necessary for developing the business (tangible and intangible assets and working capital). Generally, land purchase is not included.

Who can apply for it?

Sector

All sectors, except for defence, gambling or activities which use live animals for experimental or scientific purposes.

Company type

All companies.

Geographical position

European Union (support can also be given to non-European companies or to European companies which wish to invest outside the EU; in the latter case, not all sectors are eligible).

Access requirements

Satisfy the Bank's technical eligibility requirements, depending upon the thematic priorities by country. Satisfy economic eligibility criteria (financial condition of company). The EIB also stipulates conditions relating to environmental sustainability of projects in order to be eligible.

How much and how is it funded/promoted?

Incentive type

Direct Loan

Product characteristics

The EIB can cover up to 50% of the cost of the project (in some cases, such as energy efficiency or renewable energies, up to 75% can be funded, but special authorization is required). The financial conditions are adapted in accordance with the type of project. One can normally choose between a fixed interest rate, a fixed interest rate which can be revised, or mixed. They are long term loans (4-20 years), usually with a grace period. They can possibly be bullet type financing (interests are paid and the principal is paid at the end of the loan's life). Appraisal fees or commitment fees may be charged. There are no maximum financing limits.

Guarantees

Guarantees are usually required, and also bank/banking syndicate guarantees or from a large diversified parent company with a strong credit rating. However, if the company has sufficient credit rating the loan can be signed without guarantees.

Conditions

Minimum budget for investment project: 25 million euros (subject to the entity's decision).

Where to apply?

Body which grants the funds/incentive

EIB. [MORE INFORMATION](#)

How is it managed?

Application Process

The loan application has to be sent directly to the Operation Department of the Bank (EIB office in Madrid, or the headquarters in Luxembourg), together with a description of the investment project and legal and economic/financial information of the applicant company. Further information at: [MORE INFORMATION](#)

Procedure

[MORE INFORMATION](#)

When?

Open all year. The project can be financed at any stage of implementation.

Other specific characteristics

EIB supervises the progress during the project and can carry out an on-the-spot inspection. It can also draw up a final report to assess the project. There is no incentive effect: the project can be funded starting from any of its stages. Compatible with receipt of public aid, but subject to the minimis regime. For European Commission aid, the sum of such aid and that granted by the EIB cannot be in excess of 90% of the cost to be financed.

Case study

A telecommunications company is going to carry out a project to expand its optic fibre networks in urban areas, for which it estimates that it needs to invest 32,000,000 euros. The project developers decide to request an Individual Loan from the EIB. For this purpose, the Operations Department of the Bank asks them to furnish an in-depth description of the capital required for the investment, together with cash flow estimates.

Specifically, the following information will be required:

- Technical description of project.
- Technological and innovation component. Risks and contingency plan.
- Developer's capacity for implementation and operation.
- Regular information concerning job creation during the investment and the operation. Operating and maintenance costs.
- Alignment with EIB objectives. Environmental impact assessment.
- Information on the project costs and comparative study with other similar projects. Return rate and other financial indicators.
- Economic sustainability.

/ INVESTMENT. EIB INDIVIDUAL PROJECT LOANS.

Once the Management Committee decides that the project is eligible, then the grant process includes an in-depth prior assessment and negotiation to be carried out in conjunction by the company and EIB technicians, the result of which will be a lengthy report which will be submitted to the Board of Directors. In the assessment, special attention is paid as to whether the project is in keeping with the priority objectives of the European Union, and the final conditions are highly dependent upon this process, in which own guarantees or guarantees from other solvent financial entities can be requested. The company finally agrees a loan for 50% of the project with a one-year grace period and 10-year repayment period.

1/ Investment

INVESTMENT



EIB INTERMEDIATED LOANS FOR SMES

What is funded/promoted?

Investment projects which contribute to the economic policies of the EU. It finances all the expenses necessary for developing the business (tangible and intangible assets and working capital). Generally, land purchase is not included.

Who can apply for it?

Sector

All sectors, except for defence, gambling, or activities which use live animals for experimental or scientific purposes.

Company type

SMEs (less than 250 employees). Occasionally, this kind of line can be granted to companies which are not SMEs (mid-caps), though with some degree of variation in the financial conditions.

Geographical position

European Union.

Access requirements

For each line, certain eligible sectors/investments are approved (for example, investment in energy efficiency). The specific criteria of this type of loan are determined by the financial entity, which requests approval from the EIB to assign EIB funds to each project.

How much and how is it funded/promoted?

Incentive type

Loan intermediated with financial entities.

Product characteristics

The EIB grants credit lines to the local associated intermediary banks, which must transfer the EIB funds to the promoters. The loans can be used to fund up to 100% of the total cost of any project up to a limit of 12,500,000 euros. Repayment periods are generally between 5 and 12 years (they can be extended to 15, depending on the sector. Generally, the maturity of the EIB funds cannot be longer than the useful life of the assets which are funded).

Guarantees

Determined by the intermediary entity.

Where to apply?

EIB. [MORE INFORMATION.](#)

How is it managed?

Application Process

The developers will have to directly approach one of the intermediating banks and financial institutions, which operate nationwide, regionally or locally. Application requirements can vary in accordance with the respective intermediary. List of intermediary entities is available at [MORE INFORMATION.](#)

Procedure

The associated banks will analyse the application and decide whether to grant the loan or not.

When?

Open all year.

Other specific characteristics

EIB supervises the progress during the project and can carry out an on-the-spot inspection. Compatible with receipt of public aid, but subject to certain limits.

Case study

A company which operates in the fertilizers sector has purchased an old production facility which it wishes to modernize by means of an investment project made up of:

1. Tangible assets:
 - Purchase of equipment: €1,500,000
 - Other fixed assets: €1,500,000
2. Intangible assets, amounting to €300,000. For patents and expenses relating to the assignment of the former company.

The company sends its application to a commercial bank which benefits from an EIB credit line, submitting the pertinent information. It is the financial entity which studies the application and decides whether to grant the credit and assume the credit risk or not. The company must comply with the following requirements: its staff must be less than 250 employees, and the total investment must be lower than 25 million euros. The financial entity processes a credit line for 50% of the requested loan through the EIB intermediation line and complements the total amount through its own credit line. The financing terms and conditions (interest rate, grace period, repayment period, guarantees, etc.) are determined by the bank which collaborates with the EIB. Repayment periods are usually between 5 and 12 years. EIB does not lay down any documentation requirements for the application. The company which develops the project must simply send the collaborating bank an in-depth description of the investment in capital, together with the financial estimates, although the bank is entitled to ask for any documentation it might deem pertinent to assess the risk of the operation. Finally, the financial entity grants it a 10-year loan for 1,650,000 euros through the EIB intermediation line.

1/ Investment

INVESTMENT



EIB GUARANTEES

What is funded/promoted?

Issues of senior debt and subordinated debt.

Who can apply for it?

Sector

All

Company type

All

Geographical position

European Union

Access requirements

Satisfy the Bank's technical eligibility requirements, depending upon the thematic priorities by country. Satisfy economic eligibility criteria (financial condition of company). The EIB also stipulates conditions relating to environmental sustainability of projects in order to be eligible.

How much and how is it funded/promoted?

Incentive type

Guarantees

Product characteristics

The limit depends on the rating of the entity to which the guarantee is granted and whether the issue is associated with a specific project. Limits are internal. Financial conditions vary according to each case.

Guarantees

Those established by the EIB.

Conditions

Those established by the EIB

Where to apply?

EIB. [MORE INFORMATION.](#)

How is it managed?

Application Process

Directly to the EIB (Madrid office or Department of Spain in Luxembourg).

When?

Open all year.

Other specific characteristics

Depending on the underlying financial structure of the operation, an EIB guarantee may be more attractive than an EIB loan. It provides higher added value to the debt issuance, and lower capital charges since under Basel II EIB guarantees provide a zero-risk weighting to the guaranteed obligation.

Case study

An electricity company has to develop and modernize its electrical distribution grid, which will include several sub-stations and the laying of electrical cables. In order to finance the operation, it decides to issue debt to complete a credit of 300 million euros. In order to achieve lower capital costs, it asks the EIB to guarantee the issue and so be able to put it on the market in its entirety. The guarantees lower the price of the issue, though they include a fixed cost which is a percentage of the guaranteed amount. The EIB guarantees the operation for up to five years.

1/ Investment

INVESTMENT



GUARANTEES / SGR

What is funded/promoted?

Financial guarantee (usually before financial institutions): Directly or indirectly guarantees financial risks before financial institutions.

Technical guarantee (before the Administration or third parties): They guarantee inherent risks or non-financial obligations, covering a possible breach of commitments undertaken by the guaranteed party.

Who can apply for it?

Sector

All.

Company type

SMEs.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

To have proven solvency.

How much and how is it funded/promoted?

Incentive type

Collateral/Guarantee

Product characteristics.

The most common ones are guarantees for any financing product requested (credit accounts, loan and leasing). The SGR charge fees for their guarantee, regardless of the financial expenses assigned by the financial institution in the operation. Deadline set out in the line granted to the SGR.

Guarantees

Those requested by the SGR.

Conditions

To obtain the guarantee by the SGR, the company must be admitted as a participant shareholder, and subscribe capital, of at least one share, in proportion with the guarantee requested. This amount is returnable once the term of the guaranteed operation has been completed.

Where to apply?

Body which grants the funds/incentive

Reciprocal Guarantee Companies (SGR). [MORE INFORMATION.](#)

Source of funds

Financial institutions.

How is it managed?

Application Process

The SME has to submit the operation for which the guarantee is requested, and all the documentation needed for risk analysis, to the SGR.

Procedure

Unlike credit entities, the SGR will focus its analysis basically on the project's viability

When?

Open all year.

Case study

A company operating in the domestic detergents sector, which manufactures a house brand for an important supermarket chain nationwide, has to expand its premises to ensure a constantly increasing supply, with new machinery and the expansion of the warehouse. Its most important client is not willing to make contracts for periods of longer than six months, and therefore, the financial institution to which it has applied for a credit to be able to refurbish its facilities believes there is a risk which cannot be assumed. The company cannot make other guarantees as it has pledged the assets (land and installations) in previous credits. The total investment amounts to 300,000 euros, and it needs funding for at least two thirds of this amount. The financial institution rejects financing the company due to lack of guarantees. The company submits a project viability study to the SGR of its Autonomous Region, requesting the possibility of guaranteeing the company before its financial institution for arranging a loan of 220,000 euros over a three-year period. It is essential that the company becomes a shareholder of the SGR and pays for company shares during at least the entire duration of the guarantee. It will also have to submit guarantee fee, study and brokerage charges, given that a broker will be involved. When presented with the guarantee by the SGR, the financial institution grants it the loan, with conditions better than those found on the market.

1/ Investment

INVESTMENT



GUARANTEES PROGRAMME FOR SMEs

What is funded/promoted?

The guarantees are aimed at all those SMEs and freelancers who need financing for a viable business project and want to benefit from the advantages of the guarantee of a reciprocal guarantee company (SGR), either because they do not have sufficient guarantees to obtain a loan from the entities, either because with the endorsement of an SGR, their interest rate conditions and repayment terms will improve significantly, or either because they require the endorsement to guarantee commitments other than those of financing and can obtain it from the SGR in better conditions than from others guarantee providers.

Partial refinancing of the guarantees granted to the self-employed and SMEs by Reciprocal Guarantee Societies (SGR). The General Directorate of SME Policy (DGPYME) subsidises these endowments through the Guarantee Program for SMEs.

Who can apply for it?

Company type

SGR.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

CERSA will grant cover (up to a maximum sum equivalent to 20% of the total outstanding risk refinanced by CERSA) for the principal and current interests, to the long-term financial guarantees granted by the SGR to SMEs, before financial entities, Public Administrations or Agencies, though this shall not include: companies in the following sectors: real estate, agricultural produce, fishing and coal, companies without personnel (existing or estimated in the short term), companies in crisis, and companies which do not comply with applicable laws in social, labour, ethical and environmental fields.

How much and how is it funded/promoted?

Incentive type

Guarantee.

Product characteristics

The objective of financial guarantees is to guarantee financing from different channels: credit institutions, public entities (CDTI, Ministries, SEGITUR, etc.), suppliers, clients and other lenders. This financing is adapted to the different needs of SMEs:

- Start of activity
- Investments
- Cash / working capital
- Refinancing
- Advances from clients or suppliers
- Deferrals of payment to suppliers
- Internationalization
- Foreign trade lines
- Export
- Leasing or renting operations
- Postponement in the payment of taxes
- Technical guarantees allow SMEs to guarantee non-monetary commitments related to their activity, before the Administration and before third parties:
- Tenders, public tenders for works and provision of services.
- Advance collection of grants and legal requirement.
- As a guarantee of supplies, for quantities delivered on account.
- Leases, provisional and / or definitive bonds.

- Endorsement of the game.
- Internationalization: guarantees for exports, international tenders, advance payments, execution of works abroad or any other guarantee from third countries.

Where to apply?

Body which grants the funds/incentive

CERSA. [MORE INFORMATION](#)

Source of funds

CERSA and DGPYME.

How is it managed?

Application Process

The guarantees can be applied for in any one of the SGR which operate in Spain. [MORE INFORMATION](#)

Find your office [HERE](#)

When?

Open all year.

1/ Investment

INVESTMENT



COMPANIES AND ENTREPRENEURS 2024

What is funded/promoted?

The line allows applying for financing through the Companies and Entrepreneurs Line to finance:

- Investment projects and / or the general needs of the activity, among others, liquidity needs such as current expenses, payroll, payments to suppliers, purchase of merchandise, etc.
- Technological needs
- Acquisition of new or second-hand fixed assets.
- Cars and industrial vehicles
- Adaptation and reform of facilities
- Acquisition of companies.
- Rehabilitation or reform of buildings, common elements and housing (VAT or similar taxes included) in the case of communities of owners, groups of owners' associations and individuals.

Who can apply for it?

Sector

All.

Company type

Self-employed and entrepreneurs, private individuals and homeowners' associations.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

The investment should be made in Spain, regardless of the location of the company.

How much and how is it funded/promoted?

Incentive type

The financing can be formalized under the modality of loan, leasing, renting or line of credit.

Product characteristics

Up to 100% of the project or liquidity needs can be financed.

The amortization period and shortcomings will be:

- from 1 to 6 years with 0 or 1 year of lack of principal
- from 7 to 9 years old with 0, 1 or 2 years of grace
- 10, 12, 15 and 20 years with 0, 1, 2 up to 3 years of lack of principal

The interest rate may be fixed or variable, plus the margin set by the managing Bank, depending on the type of operation. ICO publishes regular updates of these conditions. [MORE INFORMATION](#)

Guarantee

Each credit institution analyses the application for funding and, depending on the applicant's solvency and the feasibility of the investment project, the necessary guarantees will be determined, with the exception SGR or SAECA guarantees.

Conditions

In case the applicant is a company, before access to financing, it must be registered in the IAE (Business Tax).

In case it is a person, there is no need to be registered as a self-employed, but it is mandatory to be registered in the IAE.

Where to apply?

ICO [MORE INFORMATION](#)

How is it managed?

The operations are processed directly through the credit entities which collaborate in this line. The application can be submitted to any of these entities.

The client will also have to submit the documentation deemed to be necessary by each credit entity to study the operation, so this will vary from one credit entity to another. The client must be able to demonstrate the performance of the investment pledging to provide invoices, payments, projects, deeds or any other document that may serve as proof that the investment has been made.

When?

The client may formalize transactions with the Credit Institution throughout the year [MORE INFORMATION](#)

Other specific characteristics

These loans are compatible with aid received from the Autonomous Regions or other institutions.

1/ Investment

INVESTMENT



ICO EXPORTERS 2024

What is funded/promoted?

Advances Bill: bills with a maturity not exceeding 180 days from the date of signature of the operation.

Pre-financing: Liquidity needs of the company to cover the costs of production and processing of the goods being exported.

The operation ICO-funded pre-financing shall be cancelled prior to the execution of an operation in advance of invoices for goods that were the subject of pre-financing basis.

Who can apply for it?

Sector

All.

Company type

Freelancers, businesses, and other public and private organizations (foundations, NGOs, Pub Adm.). with registered office in Spain.

Geographical position

All Autonomous Regions with equal opportunities.

Access requirements

Incentive type

Loan or leasing for investment loan liquidity.

Product characteristics

It may finance up to 100% of the invoice amount, or up to 100% of sales of goods provided that no maximum amount of 12.5 million euros outstanding balance per customer per year, in one or more provisions is exceeded. A variable interest rate will apply. The Credit Institution may establish a commission at the beginning of the operation. The cost of this commission, plus the interest rate set by the Credit Institution cannot exceed the maximum APR that the Credit Institution can apply to the operation.

You can also apply a voluntary advance amortization fee of 0.05% on the amount cancelled. In case of compulsory early amortization, a commission will be accrued as a penalty of 1% on the unduly formalized amount.

The client will have to present the documentation that each credit institution considers necessary to study the operation.

Guarantees

The credit institution may request guarantees as appropriate. Among the guarantees that could be requested from the client, is the assignment of the credit right.

Conditions

The client and the Credit Institution may freely agree on the modality of the contract on the basis of which they will obtain financing. They can formalize a loan, a line of credit, a commercial discount, a factoring, etc.

The interest, the dates and form of its settlement will be agreed between the Credit Institution and the client in accordance with the provisions of the contract they have formalized.

Where to apply?

ICO [MORE INFORMATION](#)

How is it managed?

The client may formalize transactions with the Credit Institution throughout the year. [MORE INFORMATION](#)

Other specific characteristics

These loans are compatible with aid received from the Autonomous Communities (CC.AA.) or other institutions.

INVESTMENT



CRTVE CINEMA PRODUCTION

What is funded/promoted?

Financing aimed at Spanish audiovisual producers.

Finance the production of newly produced audiovisual works (feature films and short films, television films, documentaries with a decided cultural content, animation series, etc.), whose public communication rights have been assigned by the production companies to the Radio Corporation and Spanish Television, SA (CRTVE).

Who can apply for it?

Sector

Audiovisual.

Company type

Spanish audiovisual producers.

Geographical position

All Autonomous Regions, with equal opportunities.

How much and how is it funded/promoted?

Incentive type

Loan

Product characteristics

Up to 100% of the purchase price of the broadcasting rights over the audiovisual work that have been acquired by an audiovisual communication service provider may be financed, excluding VAT or equivalent tax.

Guarantees

Assignment to the ICO of the collection rights, including VAT, derived from the emission rights purchase contract. Likewise, other necessary guarantees may be required in the opinion of ICO to be provided by the producer.

Conditions

6-month Euribor variable rate plus ICO differential, plus a minimum margin of 1% per annum.

Where to apply?

ICO [MORE INFORMATION](#)

Juana Moreno Caballero.
Corporate Financing Area
juana.moreno@ico.es
91 592 16 95

When?

Open until 30 December 2025. [MORE INFORMATION](#)

Other specific characteristics

The loan operations granted will expire on the date set by the ICO in the loan contract signed with the production company, which will be determined based on what is agreed in the purchase contracts of the rights of public communication on the audiovisual work that acquires the audiovisual communication service provider of the production companies.

1/ Investment

INVESTMENT



ICEX SMEs INVEST PROGRAM COMMERCIAL ESTABLISHMENTS

What is funded/promoted?

This Program provides comprehensive support to investment and implementation abroad of Spanish SMEs, facilitating advice to the company by ICEX and access to financing from COFIDES, through two lines:

- SME Invest Productive Investments

Aimed at Spanish SMEs that wish to undertake a productive investment project abroad with medium or long-term financing needs (more than 3 years).

- SME Invest Commercial Implantations

Aimed at Spanish SMEs that wish to undertake a commercial implementation project abroad.

Who can apply for it?

Sector

All.

Company type

All private companies.

Geographical position

The scope of this program covers the whole national territory.

Access requirements

None.

How much and how is it funded/promoted?

Incentive type.

Equity participation

Product characteristics.

The financing will be carried out through equity participations and instruments close to quasi-equity.

SME Invest Productive Investments		
PHASES	SUPPORT OR FINANCING MODALITY	REQUIREMENTS
PROJECT PREPARATION (ICEX)	ICEX Service-Advice on Investments Abroad: - Capacity assessment of the company and the opportunity of the project - Feasibility study.	Existence of a productive investment project abroad
INVESTMENT FINANCING (COFIDES-FONPYME)	- Amounts between €75,000 and € 10 million. - Up to 80% of the MP and LP financing needs of the project. - Ordinary and joint venture loans (with remuneration linked to the results of the project) to the Spanish company, the subsidiary or the branch abroad. - Financing term, in general, between 5 and 10 years. www.cofides.es	<p>Companies:</p> - Balanced and healthy economic and financial situation. - Financially audited States - Consolidated track record and proven experience in the sector. - Majority of the capital in the foreign subsidiary or branch or effective control of it.
INVESTMENT DEVELOPMENT (SPANISH COMMERCIAL OFFICES)	To delve into the investment decision: Preferential access to the ICEX- Personalized Services program (SSPP): - Identification of partners - Preparation of agendas - Logistical support - Personalized information on request	Have participated in one of the two previous phases and have a positive certificate issued by ICEX.

SME Invest Commercial Implantations		
PHASES	SUPPORT OR FINANCING MODALITY	REQUIREMENTS
PROJECT PREPARATION (ICEX)	ICEX-Advice service for commercial implantations	Existence of a productive investment project abroad
INVESTMENT FINANCING (COFIDES-FONPYME)	<ul style="list-style-type: none"> - Amounts between € 75,000 and 1M€. - Up to 80% of the financing needs of the expenses associated with the commercial establishment (structure expenses, salaries and promotion expenses assumed by the subsidiary or branch). - Ordinary and joint investment loans (with remuneration linked to the results of the project) to the Spanish company, the subsidiary or the branch abroad, with a maximum repayment term of 3 years without grace period. - Financing of expenses associated with the commercial establishment of the company (structure expenses, salaries and salaries and promotion expenses assumed by the subsidiary). <p>www.cofides.es</p>	<p>Companies:</p> <ul style="list-style-type: none"> - Balanced and healthy economic and financial situation. - Financially audited States - Consolidated track record and proven experience in the sector. - Majority of the capital in the foreign subsidiary or branch or effective control of it. - The parent company must grant, in any case, joint and several guarantees of the financing granted to the subsidiary. <p>Projects:</p> <ul style="list-style-type: none"> - Existence of a client portfolio that generates a certain income in the destination country of the investment.
INVESTMENT DEVELOPMENT (SPANISH COMMERCIAL OFFICES)	<p>To delve into the investment decision:</p> <p>Preferential access to the ICEX-Personalized Services program (SSPP):</p> <ul style="list-style-type: none"> - Identification of partners - Preparation of agendas - Logistical support - Personalized information on request 	Must have participated in one of the two previous phases and have a positive certificate issued by ICEX.

Where to apply?

ICEX (Department of Advice and Support for Investment Projects).

ICEX and Commercial Offices reserve the acceptance of the advice based on the availability of resources and means required for its correct execution.

[MORE INFORMATION.](#)

How is it managed?

Application Process

The [application](#) and [business plan](#) shall be addressed to asesoramiento.financiero@icex.es.

When?

The deadline is established in the annual calls until December 31st 2024.

1/ Investment

INVESTMENT



ENISA ENTREPRENEURS AND YOUNG ENTREPRENEURS LINE

What is funded/promoted?

The purpose is to financially support SMEs promoted by entrepreneurs to undertake necessary investments in the early stages of life and to carry out their business plan.

Who can apply for it?

Sector

All sectors except for the real estate and financial sectors.

Company type

SMEs constituted as commercial company in the previous 24 months before the grant application.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

The business plan should include innovative features, either related to the product and / or service, its production, marketing, management, etc.

Capital contributions by the shareholders for a minimum amount to the loan amount applied in the case of entrepreneurs line).

For the young entrepreneurs line, the maximum age of those who provide most of the capital, may not exceed 40 years, and the minimum contributions from shareholders will be 50% of the loan.

Other conditions: Balanced financial structure, professional management, quality and feasibility of the business project, audited financial statements or accounts lodged in the registry for incorporated companies.

How much and how is it funded/promoted?

Incentive type

Participation loan.

Product characteristics

Entrepreneurs line: Loan amount: €25,000-€300,000. Minimum interest rate (fixed): Euribor + 3.75%. Floating interest rate: Shall be determined in accordance with the company's financial return, with a limit of 3%-6%. Maximum maturity: 7 years. Maximum grace period: 5 years for re- payment of capital, not of interest charges. Arrangement fee: 0.5%. Prepayment fee: equivalent to early settlement of the amount repaid. Early expiration commission because of changing shareholders: equivalent to the amount of the principal balance would have accrued as floating interest rate. Quarterly amortization of principal and interest.

Young entrepreneurs line: Loan amount: €25,000-€75,000. Minimum interest rate (fixed): Euribor + 3.25%. Floating interest rate: Shall be determined in accordance with the company's financial return, with a limit of 3%-6%. Maximum maturity: 7 years. Maximum grace period: 5 years for repayment of capital, not of interest charges. Arrangement fee: 0.5%. Prepayment fee: equivalent to early settlement of the amount repaid. Early expiration commission because of changing shareholders: equivalent to the amount of the principal balance would have accrued as floating interest rate. Quarterly amortization of principal and interest

Guarantee

No guarantees.

Where to apply?

Body which grants the funds/incentive

ENISA [MORE INFORMATION](#) for entrepreneurs line; [MORE INFORMATION](#) for young entrepreneurs line.

Source of funding

State Budget and ERDF.

How is it managed?

Application Process

Online, through the new ENISA customer portal. [MORE INFORMATION](#)

Procedure

After receiving the application and the business plan (ENISA may require further information), ENISA shall study the project and decide whether to approve it or reject it. There is a FAQ guide published on the website of ENISA.

When?

Open all year. The deadlines of lending are subject to availability of funds assigned each year to ENISA by MINCOTUR. If funds for an annuity are exhausted, pending requests will be passed to the next year.

Other specific characteristics

Compatible with receipt of other public subsidies, with certain limits.

1/ Investment

INVESTMENT



FOND-ICOPYME FOND

What is funded/promoted?

Fund aimed at companies registered in Spain, which have completed their initial implementation stages, and which carry out investments to boost their growth. The invested funds must have the following destinations: acquisition of new or second-hand productive assets, V.A.T. on investment, the acquisition of companies, investments in R&D&i and internationalization processes. Restructurings of liabilities, and, in general, working capital requirements cannot be subsidised.

Who can apply for it?

Sector

All.

Company type

SMEs.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

None.

How much and how is it funded/promoted?

Incentive type

Participation loan and capital shareholdings.

Product characteristics

Maximum amount of operation: in innovative companies, from 750,000 euros to 1,500,000 euros; and in consolidated and expanding companies, from 1,500,000 to 15,000,000 euros.

Capital shareholding: deadline adapted to the period during which the project matures as a guideline, five years.

Participation loans: deadline adapted to the period the project takes to mature; can be seven years, with a grace period for the repayment of the principal of two to three years. Interest rate: a fixed tranche, and another variable tranche, the latter depending upon the company's return.

Guarantee

Those that might be considered in accordance with the project.

Conditions

Always minority interest in capital, though never the largest minority interest. Preferably co-investment with other funds.

Where to apply?

AXIS Grupo ICO. [MORE INFORMATION](#)

How is it managed?

Application process

Companies which are interested and comply with the requisites to obtain funding will be able to contact AXIS (the company which manages FESpyme) to present their business plan, which shall include: the company description, five-year strategic plan, application of the funds to be provided by FESpyme, historical financial statements (from the last three years), estimated financial statements (over five years). This information can be sent to the following email address: axis@axispart.com

Procedure

Axis is responsible for analysing the information received and for determining if the project is viable and is in keeping with its investment criteria.

When?

Open all year, until 31st December 2023.

Other specific characteristics

The financing offered by this fund is generally speaking compatible with the financing granted by other bodies. Nevertheless, if the company co-finances with other public Fund(s), it cannot obtain the majority of the public capital in the company's share capital.

Case study

A company in the industrial sector, which is a leader in technical lighting and energy management, requires an investment of 2 million euros in capital to finance its international expansion, and become a European leader in its niche. It applies for this amount from Axis, under the FESpyme modality, as it is an alternative for it to finance its growth without using bank credit. Given that the capital contribution application is on a minority basis, the capital contribution of two million euros is approved, thus enabling the company to continue with its international expansion process.

1/ Investment

INVESTMENT



ICO INFRASTRUCTURES FUND II

What is funded/promoted?

It finances companies that develop infrastructure projects both in Spain and abroad, in the transport, social infrastructure and services, energy and environment sectors.

This Fund provides financing to companies through equity participations, subordinated debt and participating loans.

Who can apply for it?

Sector

Transport, social infrastructure and services, energy and environment.

Company type

All sizes.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

None.

How much and how is it funded/promoted?

Incentive type

Participative loan and equity participation.

Product characteristics

Participation for a minimum of € 10 million to a maximum of € 40 million.

Guarantees

The one considered depending on the project.

Conditions

It always participates as a minority of the capital, without being a majority partner. Preferable joint venture with other funds.

Where to apply?

ICO. [MORE INFORMATION](#)

How is it managed?

Application process

Interested companies likely to obtain financing may contact AXIS (the management company of FOND-ICOinfraestructuras II) to. Submit your project plan that includes at least relevant financial, technical and legal documentation for the purposes of the project analysis through the following email address: axis@axispart.com

Procedure

Axis is in charge of analysing the information received and determining whether the project is viable and fits with its investment criteria.

When?

Open.

Other specific characteristics

Projects that imply a public deficit will be excluded.

Axis will select the projects that will make up the FONF-ICOinfraestructuras portfolio taking into account, among others, the following criteria:

- Regulated and predictable revenue stream with a high degree of probability.
 - Solid guarantees on the risks of construction and operation of the projects.
 - Sufficiently proven experience, depending on the case; in the construction, operation and maintenance of projects.
 - Significant impact on the increase in competitiveness of Spanish business activities.
 - A certain return will be sought, which is adjusted to the risks assumed by the project.
-

1/ Investment

INVESTMENT



EUROPEAN INVESTMENT FUND

What is funded/promoted?

A varied range of financial products offered for SMEs, complementing the products offered by the EIB, which it forms part of. The goal of the equity products is to improve access to venture capital for SMEs with high growth potential. However, the EIF also offers debt instruments, for companies seeking a more traditional financing method. For that purpose, it offers guarantees and credit improvements through securitisation. EIF investment activities also include technology transfer and business incubators.

Who can apply for it?

Sector

All.

Company type

SMEs.

Geographical position

European Union, candidate countries and EFTA.

Access requirements

Promoting the application of European Union policies, particularly in the field of business initiative, technology, innovation, growth, employment and regional development.

How much and how is it funded/promoted?

Incentive type

Equity investments, venture capital, loans, guarantees.

Product characteristics

Depends on product type.

Guarantee

Depends on product type

Conditions

Depends on product type.

Where to apply?

European Investment Fund. [MORE INFORMATION.](#)

How is it managed?

Application process

Directly through an intermediary entity. List of intermediary entities: [MORE INFORMATION](#)

Procedure

Depends on product type

When?

Open all year.

Other specific characteristics

It is not offered financing to SMEs directly, but through a broad range of financial intermediaries, banks and venture capital funds.

1/ Investment

INVESTMENT



Expansion Direct Line (LIC A)

What is funded/promoted?

Innovation is promoted in all Spanish regions, improving the capacities of companies that propose investment plans that facilitate their growth. Specifically: aid for initial investment and initial investment in favour of a new economic activity to promote the growth of innovative companies.

Who can apply for it?

Sector

All.

Company type

All sizes.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Companies that are validly incorporated, have their own legal personality and tax domicile in Spain, and develop an investment project.

How much and how is it funded/promoted?

Incentive type

Partially repayable loan.

Product characteristics

Fixed interest rate: 1-year Euribor + 0.5%.

Grant up to 75% of the approved budget.

Payback: 7 years, with a grace period from the end of the project.

Non-refundable tranche (calculated on a maximum of 75% of the approved budget):

- FEDER funds: 10%
- CDTI funds: 5%

The company must contribute at least 25% of the eligible costs either through its own resources or through external financing exempt from any type of public aid.

Warranty

The CDTI may require the constitution of guarantees for the return of the aid when the economic and financial analysis of the company so indicates.

Terms

Minimum budget: 175,000 euros.

Maximum budget: 30,000,000 euros.

Duration: between 6 months and 18 months.

Projects belonging to all productive activities eligible for aid may be eligible for aid, except those excluded according to current regulations (see additional information).

Investments must be maintained in the beneficiary area for at least five years for large companies and three for SMEs.

Where to apply?

CDTI. [MORE INFORMATION](#)

How is it managed?

Application process

Directly through the electronic headquarters of the CDTI. [MORE INFORMATION](#)

Process

To access the Aid Management application - Private Area of the Electronic Office, it is necessary to enter the company's NIF and the password provided by CDTI. [MORE INFORMATION](#)

If the company has not yet been registered in the application, you must enter your data on the registration page and then you will receive an email with the password.

When?

Open all year.

Other Specific characteristics

1. The following investment aid will be granted:

- Aid for the initial investment, understood as investment in tangible and intangible assets related to:

- o The creation of a new establishment,
- o Expanding the capacity of an establishment existing,
- o The diversification of the production of an establishment in products that were not previously produced in the same, or
- o A fundamental transformation of the global process of production of an existing establishment, and

- Aid for initial investment in favour of a new economic activity, understood as investment in tangible and intangible assets related to:

- o The creation of a new establishment, or
- o The diversification of the activity of an establishment, as long as the new activity is not an identical or similar activity to the one previously carried out in the establishment

2. The following eligible expenses are financed:

- The acquisition of new fixed assets that represent a technological innovation and improvement of productive capacities in the owner company that carries out the project.
- The investment costs in the following tangible and intangible assets:
 - "tangible assets": assets consisting of facilities, machinery and equipment,

/ INVESTMENT. EXPANSION DIRECT LINE (LIC A)

- "intangible assets": assets that do not have a physical or financial materialization, such as patents, licenses, technical know-how or other intellectual or industrial property rights.

In the case of large companies, the costs of intangible assets will only be bankable up to a limit of 50% of the total eligible investment costs of the project for the initial investment.

1/ Investment

INVESTMENT



ENISA GROWTH

What is funded/promoted?

ENISA Competitiveness is aimed to finance business projects with viable and profitable business models, focused on:

- The competitive improvement of production systems and / or changing the production model.
- The expansion by increasing productive capacity, increased range of products / services, market diversification, search for capitalization and / or debt in regulated markets and financing of business projects through corporate operations.

Who can apply for it?

Sector

All, except for the real estate and financial sectors.

Company type

SMEs.

Geographical position

All Autonomous Communities, with equal opportunities.

Access requirements

To have audited financial statements and/or accounts lodged in the registry for the last fiscal year in case of loans up to 300,000 €, and externally audited financial statements in case of higher loans.

How much and how is it funded/promoted?

Incentive type

Participation loan

Product characteristics

Amount: between 25,000 and 1,500,000€. Maturity: maximum of 9 years. Grace period: maximum of 7 years. Minimum interest rate: Euribor + 3.75 %. Floating interest rate: spread to be determined, depending on the financial profitability of the company, with a 3%-8% limit. All interest are deductible from corporate tax. Arrangement fee: 0.5%. Prepayment fee: equivalent to early settlement of the amount repaid. Quarterly amortization of principal and interest.

Guarantee

No guarantees.

Conditions

Quality and viability of the business project. Professional management: business experience in the sector, technical skills and cover in all the management areas of the company. Financing by ENISA will be linked to the financial and economic structure of the company and also its solvency.

Where to apply?

ENISA [MORE INFORMATION](#)

How is it managed?

Application process

Online, through the new [ENISA customer portal](#).

Procedure

After receiving the application and the business plan (ENISA may require further information), ENISA shall study the project and decide whether to approve it or reject it. There is a FAQ guide published on the website of ENISA. [MÁS INFORMACIÓN](#).

When?

Open all year. The deadlines of lending are subject to availability of funds assigned each year to ENISA by MINCOTUR. If funds for an annuity are exhausted, pending requests will be passed to the next year.

Other Specific characteristics

Compatible with receipt of other public subsidies, with certain limits.

Case Study

A SME of about 25 employees in the computer engineering sector, in the expansion phase both nationally and internationally, decides to expand its capacity to produce computer devices and incorporate state-of-the-art technological equipment, in order to increase its catalogue of products with an upper range. The investment project that allows the modernization of its facility to achieve an improvement in terms of expansion and expansion of its productive capacity and at the same time implement an industrial process consisting of the following items:

- Improvement and expansion of facilities: 1,100,000 euros.
- Design and assembly equipment for the new range: 1,000,000 euros.

The SME, which has its own funds of 1,000,000, decides to increase capital by 1,500,000 euros and request, within its financing plan, a participatory loan of 600,000 euros. It presents the application to ENISA with the business plan demonstrating the viability of the project, and once the project is analysed, it is approved for the aforesaid amount. The loan repayment period is 9 years, with a 7-year grace period, and financing conditions are closed. The interest rate to be determined: Minimum interest rate: Euribor +3.75 % spread to be determined, in accordance with the financial profitability of the company.

1/ Investment

INVESTMENT



FINANCIAL SUPPORT FOR R&D&I IN THE INDUSTRY 4.0 – Activa Financiación

What is funded/promoted?

This action aims to support projects that promote the digital transformation of industrial enterprises, thus complementing business efforts to achieve their evolution to the digital economy and improving their environmental sustainability as a result of their digitalisation.

In particular, this action aims to support the incorporation of knowledge, technologies and innovations aimed at the digitisation of processes and the creation of technologically advanced products and services with greater added value in industrial companies.

Support will be given to industrial research projects, experimental development projects and innovation projects in the field of organisation and processes.

The action is part of the Connected Industry 4.0 initiative, which aims to develop differential competitive levers and the creation of the right conditions to promote the competitiveness of Spanish companies, thus building the Spanish model for the industry of the future.

Who can apply for it?

Sector

Productive industrial sector. It will be understood that the applicant carries out an industrial activity if the activities for which financial aid is requested fall within the activities included in Annex I of Order ICT/713/2021 of 29 June. [MORE INFORMATION](#)

Type of company

All industrial companies which develop industrial activities for at least 3 years.

Geographical position

All Autonomous Communities, with equal opportunities.

Access requirements

Beneficiaries may be companies that are not part of the public sector, that have been carrying out an industrial activity for a period of at least three years up to the date of the application deadline, and that meet all the conditions set out in Article 4 of Order ICT/713/2021 of 29 June.

How much and how is it funded/promoted?

Incentive type

Loan and grant.

Product characteristics

Grants awarded under this call for proposals may take the form of a repayable loan or a combination of loan and grant. The minimum budget of eligible items for projects under the ACTIVA-Large Implementations line will be 100,000 euros. The maximum budget for projects under the ACTIVA-SME line will be EUR 400,000 for micro and small enterprises and EUR 1,000,000 for medium-sized enterprises. The maximum amount of aid in the form of a grant will be, as a maximum:

- a) 50% of the eligible budget in the case of small enterprises;
- b) 20% of the eligible budget in the case of medium-sized enterprises;
- c) 5% of the eligible budget in the case of large enterprises;

The part of the aid granted in the form of a reimbursable loan will have the following characteristics: a) Amount of the loan: the nominal amount of the loan to be granted will be limited in accordance with the following limits:

- The company's Cumulative Outstanding Risk with the DGIPYME may not exceed 5 times the entity's own funds in the last financial year closed;
- The amount of the loan to be granted may not exceed the average turnover in the financial years 2020 and 2021;
- Applicable interest rate: The applicable interest rate shall be 0%.
- Repayment period: the repayment period for the part of the aid granted in the form of a loan will be as follows: i) for projects included in the ACTIVA-SME line, five years, of which two years will be a grace period; ii) for projects included in the ACTIVA-Grand Implementations line, ten years, of which three years will be a grace period.

In addition, the maximum amount of grant aid to be received per project will be limited to 400,000 euros in this call. In the event of sufficient budget availability, the maximum grant aid to be received per project could be increased to 500,000 euros in this call, respecting in all cases the maximum limits and intensities established in articles 13, 14 and 15 of Order ICT/713/2021 of 29 June.

Guarantee

The amount of the guarantee for the loan part of the proposed assistance will be 20% of the principal amount and 100% for the grant part of the proposed assistance.

Conditions

Competitive concurrence regime. The actions financed must be carried out from the day after the application is submitted up to a maximum period of twenty-four months from the date of the resolution of the award.

Where to apply?

MINCOTUR (EOI); [MORE INFORMATION](#)

How is it managed?

Application Process

Online, through the enabled platform. [MORE INFORMATION](#)

Procedure

The provisional and final decision proposals and the resolution of the aid award procedure will be published on the Aid Portal and the electronic headquarters of the Ministry of Industry, Trade and Tourism.

In addition, each beneficiary will receive notice of such publications by e-mail, according to the data provided on the application form.

Likewise, the aid granted will be published in the National Subsidies Database, in accordance with the provisions of Article 30 of the Regulations of Law 38/2003, of 17 November.

All communications will also be published in the Citizen Folder of the General Access Point of the General State Administration. [MORE INFORMATION](#)

When?

Different dates depending on the regions (2024)

INVESTMENT



NEOTEC PROGRAMME 2024 (pending)

What is funded/promoted?

Funding for the start-up of new business projects, which require the use of technologies or knowledge developed from research activity and in which the business strategy is based on the development of technology.

Who can apply for it?

Sector

All.

Company type

SMEs.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

New business projects that require the use of technologies or knowledge developed from research activity and in which the business strategy is based on the development of technology. Priority is given to the incorporation of people with a doctorate degree into the company to reinforce its capacity to absorb and generate knowledge.

The aid may be allocated to business projects in any technological and/or sectoral field. However, business models that are mainly based on services to third parties, without developing their own technology, are not suitable for this call.

The following costs may be financed: a) Investment in equipment, b) Staff costs, c) Materials, d) External collaborations/consultancy, e) Other costs: rent, supplies, royalties and licences, application and maintenance costs for patents and other industrial property rights, insurance and costs arising from the

/ INVESTMENT. NEOTEC PROGRAMME 2024

auditor's report. The latter shall have a maximum limit of 2,000 euros per beneficiary and per annuity.

How much and how is it funded/promoted?

Incentive type

Grant.

Product characteristics

Grants up to 70% of the budget for the action, with a maximum subsidy amount of 250,000 euros per beneficiary.

Guarantee

None

Conditions

Minimum bankable budget: 175,000 euros.

Projects of 1- or 2-years' duration. They must start on or after 1 January 2023 and may end on 31 December 2023 in the case of a one-year project or on 31 December 2024 in the case of a two-year project. (These dates will be adapted when the 2024 call for proposals is published).

Where to apply?

CDTI. [MORE INFORMATION](#)

How is it managed?

Application process

Directly through CDTI platform. [MORE INFORMATION](#)

Procedure

To access the Aid Management application - Private Area of the Electronic Office, it is necessary to enter the company's NIF and the password provided by CDTI. [MORE INFORMATION](#)

If the company has not yet been registered in the application, it must enter its details on the registration page and will subsequently receive an e-mail with the password.

When?

Call for 2024 is still pending. Link: [MORE INFORMATION](#)

Other specific characteristics

Companies must be small innovative companies, as indicated in the Order of Bases (article 3.1, Order CNU / 1308/2018, of November 28, 2018).

MORE INFORMATION

In addition, they must meet the following requirements:

1. They must be constituted in a maximum of three years prior to the closing date of the deadline for submitting applications for assistance to this call, counting from the date of granting of the deed of incorporation of the company and this being the least six months prior to the closing date for the submission of aid applications.
 2. They must not have distributed profits.
 3. They must not have arisen from a corporate operation of those contemplated in Law 3/2009, of April 3, on structural modifications of commercial companies.
 4. They must have a minimum share capital, or share capital plus issue or assumption premium, of 20,000 euros, fully paid up, and fully registered in the corresponding registry before submitting the application. For these purposes, the registration date that will be considered will be exclusively the date of the registration entry.
 5. They must have the annual accounts corresponding to the last two years, if applicable, deposited in the Mercantile Registry or corresponding official registry.
-

INVESTMENT



INNOVA INVEST (pending)

What is funded/promoted?

The purpose of the call is to promote R&D investments in Spain by companies with foreign capital participation that are already established or are planning to establish themselves in Spain.

For the purposes of this call, a foreign capital company will be understood as a company with a foreign shareholding of at least 50% of its capital stock. The foreign partners participating in the capital may be either legal entities domiciled abroad or individuals not resident in Spain. Likewise, the requirement of having a percentage of foreign investment equal to or greater than 50% will be deemed to be fulfilled when this investment has been made directly in the capital of the applicant company or when this percentage of foreign investment is reached indirectly, through the participation in the capital of a third entity or entities that, in turn, participate in the capital of the applicant.

The projects will be assessed on a competitive basis according to the criteria contained in the call for proposals and the General Block Exemption Regulation (EU Regulation No. 651/2014) will apply.

Who can apply for it?

Sector

All productive sectors.

Company Type

Only authorised companies in each one of the programmes.

Geographical position

The scope of this program covers the whole national territory.

Access requirements

Have a foreign shareholding of at least 50% of its capital stock. The foreign partners participating in the capital may be either legal entities domiciled abroad or individuals not residing in Spain.

How much and how is it funded/promoted?

Incentive type

Competitive concurrence grant.

Product characteristics

The project eligible for subsidies under this line of aid will have a maximum duration of 24 months, the specific duration being established in each call for proposals.

The maximum limit of aid per beneficiary may not exceed 800,000 euros. In the event that several beneficiaries of the program belong to the same business group, this maximum limit will be applied to the sum of the aid granted to them. In the event that this amount is exceeded, the amount of the aid will be awarded to the projects with the highest valuation until the limit is exhausted.

In the same way, each call will establish the minimum amount of the set of the eligible concepts included in each application that will have to be, at least, of 250,000 Euros.

	Pequeñas empresas - Porcentaje	Grandes empresas - Porcentaje
Investigación industrial	60	50
Desarrollo experimental	35	25

Guarantees

No guarantee will be required from the beneficiaries.

Conditions

Competitive concurrence regime. To determine the type of project referred to in the table above, industrial research projects and experimental development projects, the definitions of Articles 2.85) and 2.86) of Regulation (EU) No. 651/2014 of the Commission of 17 June 2014 shall apply. Likewise, in order to determine the size of the company, the criteria of Article 2 of Annex I of Commission Regulation (EU) No. 651/2014 of 17 June 2014 shall be used.

The projects to be supported must be carried out before June 30, 2023 in one or more of the Autonomous Communities of the national territory.

Where to apply?

ICEX [MORE INFORMATION](#)

How is it managed?

Application process

The application must be made through the ICEX Virtual Office.

[MORE INFORMATION](#)

Procedure

Both the award procedure as well as the justification and, if applicable, reimbursement, will be carried out electronically through the ICEX electronic registry (<https://oficinavirtual.icex.es/oficinavirtual/>). The applicant may access, with the certificate with which he/she submitted the application, the ICEX Virtual Office: <https://oficinavirtual.icex.es/planesempresa/login>, where he/she may consult the documents submitted and the processing status of the file.

The practice of electronic notifications will be in accordance with the provisions of Article 43 of Law 39/2015, of October 1. Additionally, a complementary system of alerts by e-mail will be made available to the interested party. The publication of the provisional and final resolution proposals, as well as the rejection resolutions, award resolutions and their possible modifications and other acts of the procedure, will be made [HERE](#) and [HERE](#), and will have all the effects of the notification made in accordance with the provisions of Article 45 of Law 39/2015, of October 1, in relation to competitive concurrence procedures.

[MORE INFORMATION](#)

When?

Pending.

1/ Investment

INVESTMENT



DIGITAL WOMEN ENTREPRENEURS

What is funded/promoted?

The purpose is to support and promote, through funding, female digital entrepreneurship projects and reduce the existing gender gap in this area.

Who can apply for it?

Sector

All sectors except for the real estate and financial sectors.

Company type

SMEs

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Emerging or growing SMEs in which one or more women hold a relevant position of leadership or power within the company: in the shareholding, in the administrative body or as part of the management team.

This line is aimed at both newly created companies and those that are considering a consolidation, growth or internationalization project.

How much and how is it funded/promoted?

Incentive type

Participation loan.

Product characteristics

To determinate the amount of the loan, the equity and the financial structure of the company, will be taken into consideration among other factors.

The interest rate will be applied in two tranches:

- First tranche: Euribor + 3.75 %.
- Second tranche: we apply a variable interest rate depending on the financial profitability of your company, with a maximum limit established between 3 % and 8 %, according to the rating of the operation.

Arrangement fee: 0.5%.

Maturity: maximum 9 years.

Principal grace period: maximum 7 years.

Early repayment fee: equivalent to the amount that the loan would have accrued for the second tranche of interest if the loan had been repaid in the agreed installments and the second tranche of interest had been settled at the maximum rate, deducting the second tranche interest accrued up to the date of early repayment.

Early maturity fee due to a change in the shareholding: In the event of a change in the majority control of the borrower company and/or global transfer by any title of the borrower company's assets, ENISA has the option to declare the early maturity of the loan. In the case of exercising this option, a penalty for early maturity will be established, equivalent to the amount that the loan would have accrued as the second tranche of interest -if the loan had been repaid in the agreed terms and the second tranche of interest had been settled at the maximum rate-, deducting the second tranche interest accrued up to the date of early maturity.

Guarantee

No additional guarantees other than those of the business project itself will be required for the granting of the loan.

Where to apply?

Body which grants the funds/incentive

ENISA [MORE INFORMATION](#) for digital women entrepreneurs.

Source of funding

Next Generation EU, and Recovery, Transformation and Resiliency Plan.

How is it managed?

Application Process

Online, through the new ENISA customer portal. [MORE INFORMATION](#)

Procedure

After receiving the application and the business plan (ENISA may require further information), ENISA shall study the project and decide whether to approve it or reject it. There is a FAQ guide published on the website of ENISA.

When?

December 31, 2023. The deadline for the admission of applications is open all year round. The deadlines for granting loans are subject to the availability of the funds allocated to ENISA by the Ministry of Economic Affairs and Digital Transformation for each budget year. Once the funds for an annuity have been exhausted, the pending applications will be carried forward to the following fiscal year.

Other specific characteristics

Compatible with receipt of other public subsidies, with certain limits.

1/ Investment

INVESTMENT (environment)



IDAE LOANS

What is funded/promoted?

The execution of major thermal energy production plants in buildings, using biomass, solar thermal and geo-thermal renewable energies, within the Biomcasa II, Solcasa and Geotcasa programmes, respectively.

Who can apply for it?

Sector

Energy services companies of the sector relating to the programme.

Company type

Only authorised companies in each one of the programmes.

Geographical position

All Autonomous Communities, with equal opportunities.

Access requirements

Applications to obtain the authorisation shall be submitted in accordance with the requirements and the application form which can be found online at the IDAE website corresponding to each programme.

How much and how is it funded/promoted?

Incentive type

Loan

Product characteristics

Maximum loan of 10 years with possibility of 1-year grace period with the following characteristics:

	Biomcasa II	Solcasa	Geotcasa
Minimum / installation	N/A ³	€ 200,000	N/A
Maximum can be funded / installation	€ 350,000	€ 250,000	€ 350,000
% financing maximum / Installation		100%	
Interest rate	Euribor+4,5%	Euribor+2,2%	Euribor+2,2%
Maximum amount which can be funded		€ 1,000,000 as indicated in the authorisation	
Size of authorised Energy Companies ⁴		All sizes	

Guarantees

Pledging of collection rights in favour of IDAE regarding the energy produced by the facility. Repayment undertaking for the amount of any subsidy received by the project.

Conditions

The project must be for the sale of energy (energy service). Buildings must have the following uses: residential, commercial, services, public or agricultural, and for thermal applications not including industrial use.

Where to apply?

MINETAD-IDAE [MORE INFORMATION.](#)

How is it managed?

Application Process

The authorisation applications shall be submitted by means of a specific request directed to the General Director of the IDAE, which will be presented in the IDAE offices, located in Madrid (postcode: 28004), C/ Madera, no. 8 (documentation delivered through C/ San Roque, no. 7). The application form can be found on the aforementioned website.

Procedure

Simple competition.

When?

Provided there are funds associated with the programme.

³ No applicable

⁴ Empresa de servicios energéticos

Other specific characteristics

Compatible with other subsidies and financing whose guarantees are not incompatible with those of the programme. In case of having previously been funded from Biomcasa program, the amount will be taken into account to calculate the maximum within the Biomcasall program.

Case study

A company authorised by means of a prior agreement signed with the client and verified by the IDAE, presents a project consisting of a solar thermal facility for producing domestic hot water, which will be connected to the conventional installation existing in the building.

In addition to the engineering, the installation project also includes assembling the installation, the civil works necessary, the equipment comprising the solar facility, such as the solar panels, which have a total surface area of 350 m², the tanks, hydraulic systems and pumps, and the control and remote monitoring systems, with the project budget amounting to €260,000. Simultaneously, the company has applied for a subsidy from the responsible body of the Autonomous Community for a sum of 20% of the budget, in this case €52,000. In accordance with the Solcasa programme, which establishes financing of 1000 €/KW with a maximum of €250,000, the thermal power is obtained. The 350 m² have an equivalent power of 245 KW, and therefore the company applies to the IDAE for funding of €245,000 over 10 years, with a 1-year grace period.

The annual interest rate applied in the repayment of the loan will be Euribor plus 2.2%. In accordance with the bases of the programme, the authorised company provides a guarantee consisting of the pledging of the collection rights and the undertaking to repay the loan for the amount of the subsidy received. The subsidy requested from the Autonomous Community is granted and is used in its entirety to repay the loan from the IDAE, thereby reducing the repayment period.

1/ Investment

INVESTMENT (environment)



GIT LOANS

What is funded/promoted?

The execution geothermal renewable energies. This new line of promotion is geared towards projects which, because of their size and complexity, lay outside the limits set out in the calls for the Biomcasa, Solcasa and Geotcasa programmes, establishing a financing system for major installations in these areas.

Who can apply for it?

Sector

Energy services companies.

Company type

Only authorised companies.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Applications to obtain the authorisation shall be submitted in accordance with the requirements and the application form which can be found online at the IDAE website.

How much and how is funded/promoted?

Incentive type

Loan

Product characteristics

Maximum loan of 10 years with possibility of 1 year grace period.

Interest rate: Euribor + 2.2%. No origination fee.

The maximum limit of financing per project will be 80% of the value of the eligible investment (that to be used for thermal generation), with an absolute maximum limit of financing per individual project of €3,000,000. From a minimum of €250,000 for Solcasa GIT projects and from €350,000 for projects in Biomcasa and Geotcasa GIT. Maximum limit which can be accumulated per authorised company: €5,000,000 (or that indicated in the authorisation).

Guarantees

Pledging of collection rights in favour of IDAE regarding the energy produced by the facility. Repayment undertaking for the amount of any subsidies received by the project. Bank guarantee for 20% of the funding. Those applicable to each project to be financed

Conditions

The project must be for energy sale (energy service) for thermal applications in businesses and any other activity, allowing a maximum of 15% for industrial use. For projects with electrical equipment, the IDAE will determine the eligible investment amount for financing purposes.

Where to apply?

IDAE [MORE INFORMATION.](#)

GIT Programme [HERE](#)

How is it managed?

Application Process

The authorisation applications shall be submitted by means of a specific request directed to the General Director of the IDAE, which will be presented in the IDAE offices, located in Madrid (postcode: 28004), C/ Madera, no. 8 (documentation delivered through C/ San Roque, no. 7). The application form can be found on the aforementioned website.

Procedure

Simple competition.

When?

Provided there are funds associated with the programme.

Other specific characteristics

Compatible with other subsidies and financing whose guarantees are not incompatible with those of the programme.

Case study

A company authorised in the programme obtains a contract for the sale of thermal energy in a homeowners' association made up of 4 buildings, which previously had a gas-oil (C) installation of 1,500 kW. It thus consists of sale of energy in 4 buildings for domestic thermal use. The project comprises the installation of two biomass boilers, one of 1 MW and another of 500 kW, in addition to pumps, deposits, silo, supply, remote monitoring, etc. The investment budget amounts to €450,000. Furthermore, the project has been granted a 30% subsidy, which amounts to €135,000. In accordance with the terms and conditions of the GIT programme and taking into account the financing limit by type of €500/kW, the financing will be at the most 80% of €450,000, i.e. €360,000. The financing is granted for the requested term of 10 years plus another for an optional grace period. An interest rate is applied of Euribor + 2.2%, with no origination, study or cancellation fees. The company will have to contribute a guarantee of 20% of the financing amount - €72,000 - and once it has received the aforesaid subsidy of €135,000 it will have to repay the credit over a period of 7 years. It will also have to maintain a level of equity of 20% of the capital loaned, which must never be lower than €100,000.

1/ Investment

INVESTMENT (environment)



IDEA-THIRD PARTY FINANCING

What is funded/promoted?

Strategic investment projects for energy saving and efficiency, and electrical generation with renewable sources.

Who can apply for it?

Sector

All.

Company type

All.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

None.

How much and how is it funded/promoted?

Incentive type

Third-party financing.

Product characteristics

IDAE takes part in defining the project, providing the technical solution which is best suited to each case and totally or partially finances the project investment.

IDAE directly performs the investment so, normally, no payments needed to be made by the industrialist or the final recipient of the investment: it is not therefore a loan from the IDAE to the industrialist, because the equipment belongs to the IDAE until the investment is recovered. IDAE recovers its investment, including its gains, through induced energy savings or by the electricity generated. Once the investment is recovered by IDAE, the facility becomes the client's property: from then on, the final user benefits from all the energy savings or the energy generated by the facilities, and, it will also have improved its competitiveness because it will be equipped with more advanced technological facilities which are more efficient from the energy standpoint.

There are three types of action:

- Grant of use of the equipment.
- Purchase with deferred payment sale
- Operation directly by IDAE.

Guarantees

They are determined in each case. Usually the use of machinery is assigned to the IDEA.

Conditions

The loan amount is determined by the profitability and risk of the project.

Where to apply?

IDAE [MORE INFORMATION](#)

How is it managed?

Application Process

Once a Third Party Financing project is identified, the responsible Technical Department of the IDAE makes an initial analysis. In case of positive results, a more in-depth technical- economic analysis is made, identifying the most appropriate technical solution, and drawing up a technical-financial-contractual proposal which shall be negotiated with the client.

Procedure

Negotiated with each client.

When?

Open all year.

Other specific characteristics

To be studied in each specific project.

Case study

An agro-food production plant decides to invest in a cogeneration facility with which it will save over 50% of the external energy currently required for its plant, and to produce energy which will be channeled on to the mains under the special tariff. Once the project is presented, an initial analysis is made in the IDAE, which decides that the plan is viable from the technical-energy standpoint. IDAE externally contracts a measurements study, and an agreement between the industrialist or promoter of the project and the IDAE is formalised. In the same agreement, they undertake to develop the project. Given that the results of the first analysis of the project were favourable, the IDAE designs the project technically and financially in accordance with its energy component, and draws up the pertinent proposal to be negotiated with the plant owner, and once accepted the IDAE prepares the corresponding contractual documents. Once the contract with the client is signed, the execution phase of the project gets under way. The IDAE carries out the technical management, the procurement management and finances the operation, acquiring the equipment in accordance with the company. Once the investment is completed, the facility is started up. At that point, the IDAE decided not to perform the exploitation directly and to transfer it to the industrialist. IDAE recovers its investment, including its gains, through induced energy savings or by the electricity generated. Once the IDAE recovers its investment, it will withdraw from the project, transferring the ownership of the facility to the industrialist.

1/ Investment

INVESTMENT (environment)



MOVES PLAN III – INCENTIVES TO EFFICIENT AND SUSTAINABLE MOBILITY

What is funded/promoted?

Aid aimed at encouraging the purchase of alternative vehicles, installing charging infrastructures for electric vehicles, the development of incentives to implement lending systems for electric bicycles and the implementation of measures included in Transportation Plans to work centres.

The following actions will be eligible subsidies, which must meet the requirements established in Annex I of the call:

- Action 1: Acquisition of alternative energy vehicles, being mandatory the scrapping of an M1 vehicle of more than ten years or of a vehicle N1 of more than seven years for the acquisitions of new vehicles M1 or N1.
- Action 2: Implementation of electric vehicle charging infrastructure

Who can apply for it?

Sector

All.

Company type

All sizes

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

None.

How much and how is it funded/promoted?

Incentives

Grants.

Product characteristics

This programme is funded with an initial volume of 400,000,000 euros from IDAE Budget, previously transferred from the State Budget.

- a) Up to 70% of the budget for action 1. Of the budget earmarked for action 1, a maximum of twenty percent will be earmarked for heavy vehicles powered by autogas and natural gas.
- b) Up to 50% of the budget for action 2.

Guarantees

None.

Conditions

The vehicle eligible for aid must be registered for the first time in Spain after the date of registration of the application, and belong to one of the categories detailed below:

- a) Cars M1.
- b) Buses or coaches M2.
- c) Buses or coaches M3.
- d) Vans or light trucks N1.
- e) Vans or light trucks N2.
- f) Trucks or N3 trucks.
- g) Light quadricycles L6e.
- h) Heavy quadricycles L7e.
- i) Motorcycles L3e, L4e, L5e.

Infrastructure operations will be eligible if they are carried out after the date of presentation of the aid application.

- For private companies it will be determined by the signing of the contract.
- For public entities the start of operations

Where to apply?

IDAE [MORE INFORMATION](#)

BOE [MORE INFORMATION](#)

How is it managed?

Application Process

Applications will be filled-in electronically through the application that will be available at the IDAE Internet address.

Procedure

Simple concurrence, by order corresponding to the date of registration of the application priority, and this, until the total available or until the expiration of the term of the program budget.

When?

Until the end of budgetary availability.

Other specific characteristics

The aid may be subject to co-financing with ERDF funds for the 2014-2020 period, within the Operational Program for Sustainable Growth.

This aid is incompatible with other subsidies or aid that could be granted for the same purpose, coming from any public or private administrations or entities, national, of the European Union or international organizations.

The budget of this call is 45,000,000 euros.

1/ Investment

INVESTMENT (environment)



JUST TRANSITION FUND

What is funded/promoted?

The Just Transition Fund is a new financial instrument within the Cohesion Policy which aims to provide support to territories facing serious socio-economic challenges arising from the transition towards climate neutrality. The Just Transition Fund will facilitate the implementation of the European Green Deal, which aims to make the EU climate-neutral by 2050.

Who can apply for it?

Sector

In order to tackle these challenges, high priority investment needs have been identified for diversifying and making the regional economy more modern and competitive in Asturias, León, Palencia, Cádiz, A Coruña, Córdoba, Almería, and Teruel. The smart specialisation strategies of these regions provide an important framework to set priorities for innovation in support of economic transformation. Based on this preliminary assessment, it appears warranted that the Just Transition Fund concentrates its intervention on these areas, complementing the efforts of the national just transition strategy.

Key actions of the Just Transition Fund could target in particular:

- investment in the creation of new firms, including through business incubators and consulting services;
- investment in deployment of technology and infrastructures for affordable clean energy, in greenhouse gas emission reduction, energy efficiency and renewable energy;

- investment in the circular economy;
- investment in research and innovation activities and fostering the transfer of advanced technologies;
- productive investments in SMEs, including start-ups; and,
- investment in the regeneration and decontamination of sites, land restoration and repurposing projects.

Moreover, priority investment needs have been identified for alleviating the social costs of the transition in the above-mentioned areas. Key actions of the Just Transition Fund could target in particular:

- upskilling- and reskilling of workers;
- job-search assistance to jobseekers; and,
- active inclusion of jobseekers.

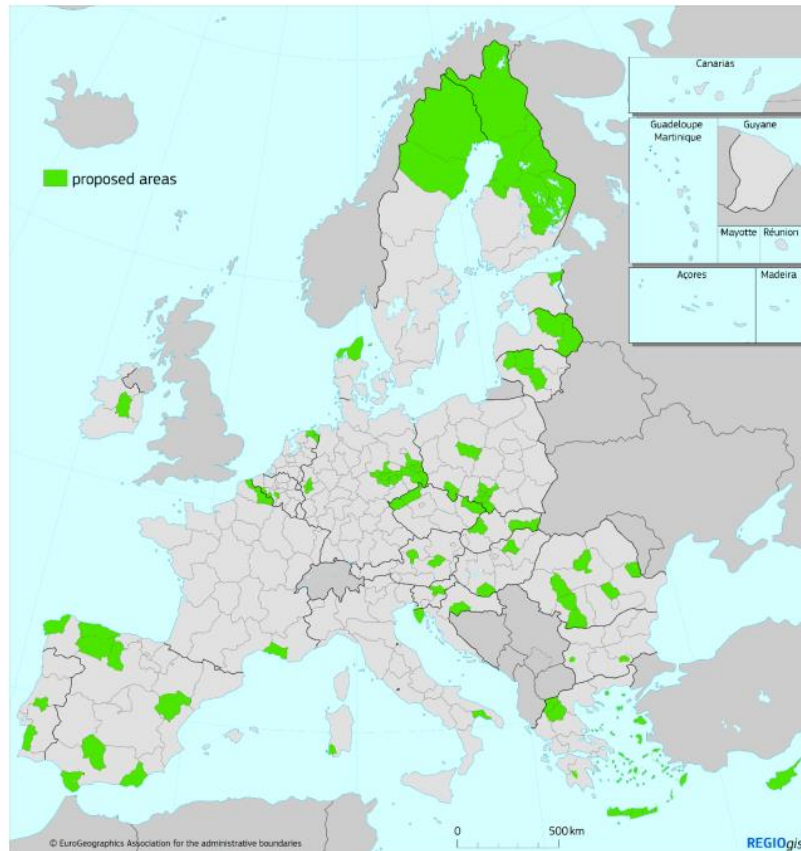
Company type

Companies, physical persons, public entities.

Geographical position

The identification of these territories will be carried out through a dialogue with the Commission. It will draw on the analysis provided in the context of the European Semester and in particular on the Commission's proposal for priority regions and sectors in terms of eligibility, as laid out in the Annex D of the 2020 European Semester Country Reports.

Just Transition Fund territorial eligibility – Preliminary Commission analysis:



Access requirements

We found the legal basis on Article 175 of the Treaty on the Functioning of the European Union.

Proposal for a regulation of the European Parliament and of the Council establishing the Just Transition Fund: ([COM\(2020\)0022](#))

How much and how is it funded/promoted?

Incentive type

Grants.

Product characteristics.

The fund will be equipped with €17.5 billion (in 2018 prices; €19.2 billion in current prices). This amount corresponds to fresh money made available to support EU countries in their green transition, out of which €7.5 billion will be financed under the EU's 2021-2027 budget, while the remaining €10 billion will constitute external assigned revenue stemming from the European Recovery Instrument (and, as such, will be made available from 2021 to 2023)

Guarantees

No guarantees.

Conditions

They will be established on a case-by-case basis.

Where to apply?

Body which grants the funds/incentive

European Commission. [MORE INFORMATION](#)

Instituto de Transición Justa (Spain) [MORE INFORMATION](#)

Source of funds

European Recovery Instrument and EU's budget

How is it managed?

Application Process

There is no single grant within the Just Transition Fund, but rather a budget envelope for different agencies to launch different grants for this purpose.

[SPANISH STRATEGY FOR JUST TRANSITION FUND](#)

When?

The Just Transition Fund has an overall budget of EUR 17.5 billion for 2021-2027.

1/ Investment

INVESTMENT (environment)



DIRECT REGIONAL AID FOR ENERGY EFFICIENCY ACTIONS IN SMEs AND LARGE COMPANIES IN THE INDUSTRIAL SECTOR (FNEE)

What is funded/promoted?

The purpose of this granting of aid is to encourage and promote the performance of actions in SMEs and large companies in the industrial sector so that they reduce carbon dioxide emissions and final energy consumption, by improving energy efficiency, helping to achieve This is the goal of reducing final energy consumption set by Directive 2012/27 / EU, of the European Parliament.

For these purposes, "final energy consumption" is understood to be all final energy supplied to industry, not including supplies from the energy transformation sector and the energy industries themselves.

Who can apply for it?

Sector

Industrial.

Company type

SMEs and large companies whose CNAE 2009 is among the following:

07. Extraction of metallic minerals. 08. Other extractive industries. 09. Activities to support the extractive industry. 10. Food industry. 11. Manufacture of beverages. 13. Textile industry. 14. Manufacture of clothing. 15. Leather and footwear industry. 16. Wood and cork industry, except furniture, basketwork, and plaiting materials.

17. Paper industry. 18. Graphic arts and reproduction of recorded media. 19. Manufacture of coke and refined petroleum products. 20. Chemical industry. 21. Manufacture of pharmaceutical products. 22. Manufacture of rubber and plastic products. 23. Manufacture of other non-metallic mineral products. 24. Metallurgy; Manufacture of iron, steel and ferro-alloys. 25. Manufacture of metal products, except machinery and equipment. 26. Manufacture of computer, electronic and optical products. 27. Manufacture of electrical material and equipment. 28. Manufacture of machinery and equipment. 29. Manufacture of motor vehicles, trailers and semi-trailers. 30. Manufacture of other transport material. 31. Manufacture of furniture. 32. Other manufacturing industries.

33. Repair and installation of machinery and equipment. 35. Supply of electricity, gas, steam and air conditioning. 36. Collection, purification and distribution of water. 37. Collection and treatment of wastewater. 38. Collection, treatment and disposal of waste; valorisation. 39. Decontamination activities and other waste management services

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Companies that with their actions seek to achieve a reduction in carbon dioxide emissions and final energy consumption, by improving energy efficiency with respect to their starting situation.

How much and how is it funded/promoted?

Company type

Grants.

Product characteristics

Budgetary allocation of € 307,644,906 originating from the National Energy Efficiency Fund. Cash delivery without consideration with a maximum of 30% of the eligible investment.

Guarantees

No guarantees

Conditions

Action 1: Improvement of technology in industrial equipment and processes with a maximum economic energy ratio of 14,379 (eligible investment / final energy saving toe in one year).

Action 2: Implementation of energy management systems with a maximum economic energy ratio of 14,501 (eligible investment / final energy saving toe in one year).

Where to apply?

For any questions or clarification, you can contact the Citizen Information Service on Energy Efficiency and Renewable Energies (SICER) through the email ciudadano@idae.es, the Institute's postal mail c / Madera, 8. 28004 Madrid, or the telephone 913 146 673 from 9:00 a.m. to 2:00 p.m. from Monday to Friday. Fax: 915 230 41 [MORE INFORMATION](#)

How is it managed?

Applications will be made in the corresponding Autonomous Region. [MORE INFORMATION](#)

When?

Depending on the Region (extension to June 2024 in several of them).

Other specific characteristics

The grants awarded in this program will be compatible with other grants awarded, for the same purpose, by any public administrations or public bodies or entities, national or international, provided that the following two conditions are met:

- 1) That, cumulatively, the limits established by Regulation (EU) No. 651/2014, of June 17, 2014, are not exceeded.
 - 2) That the aid granted by the other Administrations, for the same action, does not have co-financing from European Funds.
-

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



AID TO THE CONNECTED INDUSTRY 4.0 INITIATIVE

What is funded/promoted?

This action aims to support projects that promote the digital transformation of industrial enterprises, thus complementing business efforts to achieve their evolution to the digital economy and improving their environmental sustainability as a result of their digitalisation.

In particular, this action aims to support the incorporation of knowledge, technologies and innovations aimed at the digitisation of processes and the creation of technologically advanced products and services with greater added value in industrial companies.

Support will be given to industrial research projects, experimental development projects and innovation projects in the field of organisation and processes.

The action is part of the Connected Industry 4.0 initiative, which aims to develop differential competitive levers and the creation of the right conditions to promote the competitiveness of Spanish companies, thus building the Spanish model for the industry of the future.

Who can apply for it?

Sector

Productive industrial sector. It will be understood that the applicant carries out an industrial activity if the activities for which financial aid is requested fall within the activities included in Annex I of Order ICT/713/2021 of 29 June. [MORE INFORMATION](#)

Type of company

All.

Geographical position

All Autonomous Communities, with equal opportunities.

Access requirements

Beneficiaries may be companies that are not part of the public sector, that have been carrying out an industrial activity for a period of at least three years up to the date of the application deadline, and that meet all the conditions set out in Article 4 of Order ICT/713/2021 of 29 June.

How much and how is it funded/promoted?

Incentive type

Loan and grant.

Product characteristics

Grants awarded under this call for proposals may take the form of a repayable loan or a combination of a loan and a grant. The maximum total amount to be called will be 95,000,000 euros, of which 80,000,000 euros will be in the form of a loan and 15,000,000 euros in the form of a grant. The total financing to be granted shall be a maximum of 80 per cent of the bankable budget.

The characteristics of the loans will be as follows:

- Applicable interest rate: The applicable interest rate will be 0%.
- Repayment period: five years, with a two-year grace period for the ACTIVA-PYME line and a ten-year repayment period and a three-year grace period for the ACTIVA-Grand Implementations line.

The part of the aid granted in the form of a repayable loan will have the following characteristics and be subject to the following limits:

- a) The company's Accumulated Outstanding Risk with the DGIPYME may not exceed 5 times the entity's own funds in the last closed financial year;
- b) The amount of the loan to be granted may not exceed the average turnover in the financial years 2018 and 2019;

The loans granted may incorporate an aid element, the aid intensity of which is defined as the gross aid amount expressed as a percentage of the eligible costs of the project. The maximum amount of aid in the form of a grant shall be a maximum of:

- o 50% of the eligible budget in the case of small enterprises.
- o 20% of the eligible budget in the case of medium-sized enterprises.
- o 5% of the eligible budget in the case of large enterprises.

In addition, the maximum amount of subsidy to be received per project will be limited to 400,000 euros in this call. In the event that sufficient budget is available, the maximum grant aid to be received per project could be increased

to 500,000 euros in this call, respecting in all cases the maximum limits and intensities established in articles 13, 14 and 15 of Order ICT/713/2021 of 29 June.

Guarantee

The amount of the guarantee for the loan part of the proposed assistance will be 20% of the principal amount and 100% for the grant part of the proposed assistance.

Conditions

Competitive concurrence regime. The actions financed must be carried out from the day after the application is submitted up to a maximum period of twenty-four months from the date of the resolution of the award.

Where to apply?

MINCOTUR [MORE INFORMATION](#)

How is it managed?

Application Process

Online, through the enabled platform. [MORE INFORMATION](#)

Procedure

The provisional and final decision proposals and the resolution of the aid award procedure will be published on the Aid Portal and the electronic headquarters of the Ministry of Industry, Trade and Tourism. In addition, each beneficiary will receive notice of such publications by e-mail, according to the data provided on the application form. Likewise, the aid granted will be published in the National Subsidies Database, in accordance with the provisions of Article 30 of the Regulations of Law 38/2003, of 17 November.

All communications will also be published in the Citizen Folder of the General Access Point of the General State Administration. [MORE INFORMATION](#)

When?

Different dates depending on the Autonomous Community (2024)

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



TAX INCENTIVES FOR R&D&I ACTIVITIES (pending)

What is funded/promoted?

Activities on Research and Technological Innovation.

Who can apply for it?

Sector

All.

Company type

All.

Geographical position

All Autonomous Communities, with equal opportunities.

Access requirements

None.

How much and how is it funded/promoted?

Incentive type

Accelerated depreciation and gross deduction in corporation tax.

Product characteristics

Unrestricted repayment: Tangible and intangible assets, excluding buildings, pertaining to research and development activities may be amortized freely. Buildings may be amortized in equal parts over a 10-year period where they are related to research and development.

Tax deductions:

1. Research and Development Expenses: The basis of the deduction is the amount of the research and development expenses, including depreciation of assets assigned to the R&D activities, and, where appropriate, of investments in tangible and intangible assets excluding buildings and grounds. The general deduction rate is 30% of expenditure on R&D and 10% of investments in tangible and intangible assets. An additional deduction of 20% of the amount of personnel expenses of the company's qualified researchers assigned exclusively to research and development is also applied. If the expenditure on R&D during the tax period is greater than the average of the previous two years, 30% is applied up to this average, and 50% on the excess.

2. Technological Innovation: In the case of technological innovation, the deduction will amount to 12% of the expenses incurred in the tax period for this item.

It will be considered R&I activity the creation, combination, configuration of advance software through new theorems and algorithms or operating systems, languages, interfaces and applications to elaborate new products, process or services

Guarantees

None

Conditions

The costs of R&D&I must correspond to activities carried out in Spain or in any Member State of the European Union or European Economic Area.

The company resident in Spain with right of deduction may have carried out the R&D&I or may have entrusted to third parties at the Spanish company's expense, and can also apply for the grant in this case, providing the body carrying out the activity resides within the EU or European Economic Area.

The Spanish Corporation Tax Act sets a limit for these deductions of 35% of the amount of tax due. This limit increases to 60% when the amount deducted exceeds 10% of the full amount of tax due.

If the deductible expenditure on R&D&I cannot be applied in the year they occur due to lack of sufficient profits or for exceeding the above limits they may be applied to the tax periods of the next 15 years.

Where to apply?

Body which grants funds/incentive

Ministry of Economy, Industry and Competitiveness. [MORE INFORMATION](#)

Source of funds

State budget.

How is it managed?

Application Process

Corporate tax return at year end.

Procedure

The R&D&I activity must be fully justified and documented from the technical point of view, consistent with existing definitions and from an economic point of view, listing the costs. Taxable persons may address questions to the tax authorities or provide a reasoned report issued by the Secretary of Science and Innovation or body attached to it, relating to compliance with the required scientific and technological stipulations. Both queries and reports shall be binding for the tax authorities.

When?

Annually, at end of year.

Other specific characteristics

The deduction base shall be reduced by 65% of the grants received for the promotion of these activities and recorded as income during the tax period. Companies can replace this R&D&i tax incentive with one based on reducing employers' contributions to Social Security for research personnel. This bonification reaches to 40% of social security contributions for common contingencies by the employer and is completely incompatible with the application of the full tax credits mentioned above.

Case study

During 2019 a company carries out, among others, the following operations:

- Acquisition of a building for a laboratory that will house R&D activities for € 600,000 (€275,000 correspond to the value of land) to be operational in early 2020. The company accounted for a depreciation expense of the building equal to 2% of construction (effective

depreciation: € 325,000 x 0.02 = 6,500). However, the company decides to amortize it equally over a period of 10 years (10% annually).

- Acquisition of laboratory equipment for the amount of € 200,000. To amortize the assets accounted for, the maximum coefficient is shown in the tables as 12%. (€ 200,000 x 0.12 =24,000). The company decides to make use of accelerated depreciation under the IncomeTax Act and amortize the entire laboratory equipment in the first year.
 - The company received a € 75,000 grant to finance the equipment.
 - The laboratory operating costs amounted to € 50,000.
1. Depreciation tax adjustments: While € 30,500 are accounted as depreciation expenses, fiscally a total of € 232,500 (€ 202,000 more) will be applied for this item, thus reducing the tax base. This amount is from fully amortising the equipment necessary for laboratory operation (€ 200,000) and 10% of the laboratory building (€ 32,500) during the first year.

2. Deduction for expenditure on R&D activities. Year 2019:

Deduction

Amortisation building (excl. Accelerated depreciation amounts that are not part of the deduction base)	6.500 €
Amortisation laboratory equipment (excl accelerated depreciation)	24.500 €
Operating expenses	50.000 €
Subsidy recorded as income to 2019 (75,000x0.12)	9.000 €
Deduction base reduction (9,000x0.65)	-5.800 €
Total deduction base	75.200 €
Amount of deduction (75,000x0.3)	22.560 €

3. Deduction for investment in tangible assets (excluding buildings and lands) pertaining to R&D.

Deduction

Investment in equipment	200.000 €
Subsidy recorded as income to 2019 (75,000x0.12)	9.000 €
Deduction base reduction (9,000x0.65)	-5.800 €
Total deduction base	203.200 €
Amount of deduction (203,200x0.3)	

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



PATENT BOX

What is funded/promoted?

The assignment of the right to use or exploitation of intangibles created by the company according to Art. 23 TRLIS.

Who can apply for it?

Sector

All.

Company type

All.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

The grantor must have created or at least have taken the risk and benefits of the creation of the intangible subject to the right to use or exploitation. The transferring entity must employ these rights to use in the development of economic activity, i.e. the use of the assets must be materialized in the production of goods or services to market. In the event that the transferor and transferee are related for tax law purposes, the results of the use of intangibles may not materialize in the delivery of goods or services by the transferee that generate tax-deductible expenses in the transferor. The transferee entity cannot

reside in a country or territory where taxation does not exist, or which is considered a tax haven.

How much and how is it funded/promoted?

Incentive type

Reduction of corporate income tax.

Product characteristics

Revenue from the licensing of the use or exploitation of patents, designs, plans, secret formulas or processes, of rights to information concerning industrial, commercial or scientific experiences, will be integrated into the tax base at 40% the amount.

Guarantees

No guarantees

Conditions

None

Where to apply?

Body which grants the funds/incentive

Ministry of Economy, Industry and Competitiveness [MORE INFORMATION](#)

Source of funds

State budget.

How is it managed?

Application Process

Corporate tax return at year end.

Procedure

The entity must have the necessary accounting records to determine direct and indirect income and expenses for the assets transferred. It is not necessary, however, that transferred assets be expressly considered intangible assets as regards accounting, it is sufficient that the cost of creating this intangible asset was recorded in the profit and loss statement.

When?

Annually, at year end.

Other specific characteristics

Compared to other neighbouring countries, Spanish tax legislation is especially advantageous in this regard because of the extent of the assets whose income is subject to reduction. This tax benefit is not restricted to income from the use or exploitation of patents but extends to income received as a result of the transfer of use or exploitation of a design, plan, secret formula or process or even the know-how (rights to information concerning industrial, commercial or scientific experience).

Case study

The biotech company “A” has registered a patent which cost € 300,000. This Company A decides to grant exploitation of the patent to the Pharmaceutical Society B, unrelated and non-resident in the European Union, for a period of 15 years, receiving in exchange € 180,000 annually. The Company A accounted as intangible assets the cost of the asset amortized over the period of transfer. Each year, the Company A assumes some € 3,000 in costs associated with transfer of the intangible asset. On the other hand, the residence State of the transferee taxes income at a rate of 10%. Taxation of Biotechnology Society A: For each of the 15 years of the transfer of the exploitation of the patent, the biotech company A should be accounted as spending an amount of € 23,000, (€ 20,000 depreciation and € 3,000 annual expenses inherent in the patent) considered as a tax-deductible expense. In terms of revenue, in the tenth year the total income derived from the transfer of the exploitation of the patent counted from the beginning amounted to € 1,800,000. Thus, in the tenth year the amount of the cost of creating the asset multiplied by six is reached (€ 1,800,000; € 300,000 x 6). Therefore, in each of the first ten years the income to be integrated in the taxable base is € 90,000 and taxable income would be € 67,000 (€ 90,000 - € 23,000). By contrast, in the five following years, the biotech company A cannot apply this reduction so the income to integrate in its tax base is € 180,000. As for determining the deduction to prevent double taxation, the foreign tax € 18,000 ($0.10 \times € 180,000$) should be compared with the tax payable in Spain on income generated from foreign sources. If the general rate of 30% were applicable to the company, the gross amount of the first ten full periods would be € 20,100 ($0.30 \times € 67,000$). Therefore, because the total tax paid abroad (€ 18,000) is less than the total tax paid in Spain, it could be deducted from the tax returns for these periods.

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



FINANCING OF R&D PROJECTS

What is funded/promoted?

Projects applied to create and significantly improve a production process, product or service presented by a single company or by a business group. Can include both industrial research and experimental development activities. There are several categories: R&D individual projects, R&D projects in national cooperation, international or European technological cooperation projects, international technology training projects and R&D projects for the development of dual technologies.

Who can apply for it?

Sector

All.

Company type

All companies carrying out R&D projects. (R&D Individual projects); Economic Interest Grouping or consortium consisting of at least two and a maximum of six independent companies (R&D projects in national cooperation); Spanish companies in cooperation with other nationalities companies (international technological cooperation projects).

Geographical position

All Autonomous Regions.

Access requirements

None.

How much and how is it funded/promoted?

Incentive type

Partially repayable grant.

Product characteristics

The minimum budget to be financed per company will be 175,000 euros. For CIEN Projects (typology c) the minimum total budget of the requested project shall be 5,000,000 euros and the maximum 20,000,000 euros. The minimum eligible budget per project shall be at least EUR 4,500,000. For OP projects (typology i), the minimum eligible budget of the requested project shall not be less than 2,000,000 euros and the maximum eligible budget shall be 30,000,000 euros. In R&D cooperation projects (typology b and c), the distribution of the participation of each company (or group of related or associated companies) must be balanced: no autonomous company in the consortium may exceed 70% of the total budget of the project.

R&D projects shall have a duration of 12 to 36 months, with the exception of the following categories:

- National Cooperation R&D Projects (typology b), will have a duration of 12 to 48 months.
- CIEN Projects (typology c) will have a minimum duration of 36 months and a maximum of 48 months.

All projects may have one or more technical milestones, the duration of which must be between 9 and 18 months.

Conditions

Help of up to 85% of the approved budget. Fixed interest rate: 1-year Euribor. Refund: 7 or 10 years including a grace period between 2 and 3 years. Non-refundable tranche of between 20% and 33% of the aid. Advance payment of 35% of the aid with a limit of 250,000 euros, without the requirement of additional guarantees. The company must contribute at least 15% of the project budget with its own resources.

Where to apply?

CDTI Dpto.Innovacion@cdti.es

MORE INFORMATION

How is it managed?

The application can be made online ([online](#))

When?

Open all year.

Other specific characteristics

The third-party funds that you can include are those of the ERDF or the EIB.
Not in the case of dual technology development projects.

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



INNOVATION PROJECTS

What is funded/promoted?

Support for applied projects, very close to the market, with medium / low technological risk and short investment recovery periods, which are able to improve the competitiveness of the company through the incorporation of emerging technologies in the sector.

Support to companies with technological innovation projects with some of the following objectives:

1. Incorporation and active adaptation of emerging technologies in the company, as well as the processes of adaptation and improvement of technologies to new markets.
2. Application of industrial design and product and process engineering to improve them.
3. Application of a new or significantly improved method of production or supply, including significant changes in techniques, equipment and / or computer programs.

These projects support the acquisition of new fixed assets that represents an important technological leap for the company carrying out the project. Personnel costs are eligible; materials and consumables; hiring of external services and subcontracting; general expenses and the project audit report.

The formalization of investments and expenses must be after the date of presentation of the application.

Once completed, the investment must be kept at the project development site for at least five years provided that the project has been co-financed with ERDF funds.

Who can apply for it?

Sector

All

Company type

All

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Large companies that are not in a situation comparable to a credit rating of at least B- cannot be beneficiaries.

How much and how is it funded/promoted?

Company type

Partially Refundable Aid.

Product characteristics

Fixed interest rate with two options depending on the chosen repayment period:

- 3-year amortization: one-year Euribor + 0.2%.
- Amortization at 5 years: Euribor at one year + 1.2%.

Aid of up to 75% of the approved budget (up to 85% if it is co-financed with ERDF).

Non-refundable tranche (calculated on a maximum of 75% of the approved budget):

- CDTI funds: 2%
- ERDF funds: 5%

Lack: 1 year from the end of the project.

Advance payment of 35% of the aid with a limit of 400,000 euros, without requiring additional guarantees to the financial conditions approved by the Board of Directors, and up to 75% with guarantees considered sufficient by the CDTI for the difference.

The company must contribute at least 15% of the project budget with its own resources or external financing.

Aid subject to the minimis regime.

Where to apply?

CDTI; Dpto.AyudasInnovacion@cdti.es

[MORE INFORMATION](#)

How is it managed?

CDTI The completion and presentation of the applications to obtain the aid of this line must be carried out through the means enabled for it in the electronic headquarters of CDTI (<https://sede.cdti.gob.es>).

You can go directly to the [\(online application\)](#) of CDTI.

When?

Open all year.

Other specific characteristics

Obtaining the aid regulated in this procedure will be incompatible with any other aid intended for the same purpose except in the case of de minimis aid, in which case it will be taken into account for the purposes of determining its compatibility with the aid of the CDTI and as long as the maximum funding allowed by the Community regulations applicable to these grants is respected.

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



CIEN PROGRAMME (FINANCING OF STRATEGIC R&D&I PROJECTS)

What is funded/promoted?

The CIEN Strategic Program aims to finance large industrial research projects developed in collaboration with business groups and aimed at conducting a planned research in strategic areas of the future and with potential international projection.

The projects will have the objective of carrying out industrial research activities in which knowledge and techniques are acquired that may be useful for the creation of new products, processes or services, or contribute to a significant improvement in existing products, processes or services, always incorporating relevant specific developments. These projects may include the creation of complex system components that are necessary for industrial research, especially the validation of generic technology, except prototypes. In addition, projects may also include some experimental development activity.

Who can apply for it?

Sector

All

Company type

Consortia constituted by groups of companies, formalized by means of a private agreement of collaboration. All the companies forming part of the consortium

will be considered as beneficiaries. Each consortium must consist of a minimum of three and a maximum of eight companies; At least two of them must be autonomous, and at least one will be considered as SMEs.

Geographical position

All Autonomous Regions with equal opportunities.

Access requirements

None.

How much and how is it funded/promoted?

Incentive type

Partially repayable grant.

Product characteristics

Partially reimbursable aid with coverage of up to 85% of the total budget approved by the Board of Directors of CDTI, depending on the availability of funds and when the maximum aid intensity limits allowed by the Community state aid rules are not exceeded. The aid consists of a reimbursable tranche and a non-refundable tranche (TNR):

- The interest rate applicable to the repayable tranche is Euribor at one year fixed at the date of approval of the aid by the Board of Directors of the CDTI.
- The non-repayable tranche of the aid, subject to the availability of funds, will amount to 33% of the aid approved by the CDTI's Board of Directors.
- The repayable tranche of the aid will be returned within 7-10 years. The first repayment of principal will be made 2-3 years after the formalization of the aid.

Guarantees

In general, the CDTI does not require additional guarantees for the granting of funding. However, as a result of the economic-financial evaluation, financial conditions (guarantee, securing, capital increase and restoration of the balance of assets, fundamentally) can be requested to which the concession of the CDTI loan will be conditional. In the event that financial conditions are requested from any of the companies of the consortium, they must expressly accept them before the approval of the project, as the case may be, by the Board of Directors of CDTI.

A reduction of these guarantees can be applied to the participants who are SMEs according to the following conditions: o Average technological valuation of at least 30 over 40. Limits of contribution with reduction of guarantees by company or group of companies: 500.000 € for small Companies, and € 1,000,000 for medium-sized companies.

The SME to which the guarantee mitigation mechanism applies should in any case provide an endorsement of at least 25% of the reduced CDTI contribution, issued by a financial institution, mutual guarantee society or public entities whose organizational and That they can issue guarantees, which are sufficiently solvent in the opinion of the CDTI.

Conditions

The minimum budget to be financed is 5,000,000 euros and the maximum budget of 20,000,000 euros. The minimum budget to be financed by project will be 4,500,000 euros, and by company will be 175,000 euros.

The participation of the companies in the consortium must be balanced, so that none of the participating autonomous companies or any group of related or associated companies can exceed 70% of the project's eligible budget.

Duration of the project: between 36 months and 48 months. Project milestones should last between 9 and 18 months.

At least 50% of the budget must correspond to industrial research activities. At least 15% of the total budget of the approved project must be subcontracted to research organizations; one of which, at least, will be publicly owned

Where to apply?

CDTI; [MORE INFORMATION instrumentos_id@cdti.es](mailto:instrumentos_id@cdti.es)

How is it managed?

Application Process

The application can be made online. ([Online application](#))

Procedure

Competition.

The technical and financial viability of the project and of the companies (solvency analysis) will be assessed and, if necessary, financial conditions may be established in the approval of the projects by the CDTI Board of Directors.

The general criteria for technical evaluation of the projects are the assessment of the Project commercial exploitation plan, technology and innovation of the project, the capacity of the companies or consortium and the socio-economic and environmental impact.

When?

Open all year.

Other specific characteristics

The aid granted by the CDTI is incompatible with any other public aid aimed at financing the project.

Case study

A medium-sized company in the industrial chemical branch, dedicates one of its lines to the production of cosmetics. After a market study, identifies as a priority, the investment in a new line of ecological cosmetics, and estimates a necessary investment of about 8,000,000 euros. This company is in contact with 2 other companies in the same sector, a research organization and 3 SMEs from other sectors, interested in the project as potential suppliers of raw materials. The duration of the project is set at 40 months. They decide to coordinate and form a consortium, formalizing on the basis of private collaboration agreements. Once one of the companies has been appointed as the coordinator of the consortium, it contacts the CDTI and generates an application for the CIEN Program (2018). The CDTI examines and evaluates the project, granting the Consortium with the requested assistance. Assign each member of the consortium the proportional amount and the consortium carries out the development of the desired product line, fulfilling the milestones and deadlines set initially.

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



"CERVERA" R&D TECHNOLOGICAL TRANSFER PROJECTS

What is funded/promoted?

Research and business development projects of an applied nature will be financed for the creation or significant improvement of a productive process, product or service. The projects must demonstrate a technological differential aspect over the existing technologies in the market. These projects can include both industrial research and experimental development activities. The essential characteristic of this type of projects is that they necessarily have to be developed in a limited group of technological areas and contract certain project activities to Technological Centres.

Who can apply for it?

Sector

Technological.

Company type

SMEs and mid-cap companies.

Geographical position

All Autonomous Regions with equal opportunities.

Access requirements

Companies that collaborate with Technological Centres of national scope in the priority technologies Cervera.

How much and how is it funded/promoted?

Incentive type

Partially repayable grant.

Product characteristics

Fixed interest rate: 1-year Euribor. Loan (financial coverage) of up to 85% of the approved budget. Refund: 10 or 15 years including a deficiency between 2 and 3 years. Non reimbursable tranche of 33% of the aid. Advance of 35% of the aid with a limit of 250,000 euros, without requiring additional guarantees. The company must finance at least 15% of the project budget with its own resources. A 5% guarantee will be requested on the loan granted. If the economic-financial evaluation establishes a volume of guarantees superior to 5%, the company will be able to benefit from the Technical Provision Fund for its reduction up to the minimum requested (5%), up to a maximum coverage of 1,000,000 euros.

Guarantees

The disbursement of the aid will take place as the technical and economic conditions foreseen for each of the milestones of the project are met, and the company must submit an expense audit prior to its certification.

The payment is conditioned to proof that the beneficiary is up-to-date in complying with the tax obligations or in front of the Social Security, as well as up-to-date with the payment of their reimbursement obligations for any other aid previously granted by the CDTI or of any other loans or advances previously granted charged to the General State Budget. It must also prove that it is not subject to a pending recovery order following a previous decision by the European Commission that declared illegal aid and incompatible with the common market.

The CDTI will carry out an analysis of the economic-financial and risk situation of the applicant companies, in order to require the creation of guarantees. As a general rule, each beneficiary will be required to guarantee a 5% guarantee on the loan approved by CDTI, through the provision of guarantees granted by financial entities, reciprocal guarantee companies or public entities whose rules of organization and operation contemplate that they can issue guarantees, and solvency in the opinion of the Center.

This CDTI instrument is associated with a fund of technical provisions designed to guarantee the return of the reimbursable tranche granted to each project. The maximum coverage of the fund will be five times its endowment approved in the corresponding annual law of general budgets of the State. The limit of coverage of the fund, by company or group of companies, will be of one million euros, after that limit the CDTI will apply the guarantee regime that it deems pertinent based on the result of its economic-financial evaluation.

In the event that financial conditions are requested, the company must expressly accept them before approval of the project, as the case may be, by the CDTI Board of Directors.

The company may opt for an advance of 35% of the aid granted with a limit of up to euros 250,000, without requiring an additional guarantee to the financial conditions agreed by the Board of Directors in the approval of the project.

Conditions

Minimum eligible budget: 175,000 euros.

Relevant participation of Technology Centres of at least 10% of the total budget of the project.

Duration: 12 to 36 months for individual projects, and one or more technical milestones, the duration of which shall be 9 to 18 months.

Where to apply?

CDTI cervera@cdti.es

[MORE INFORMATION](#)

How is it managed?

Application Process

The application can be made online ([online application](#)) from CDTI

Procedure

The requests will be completed with the electronic means available in the aforementioned Internet address. Likewise, a technical report of the project must be submitted, as well as administrative and financial documentation and the contract or contracts formalized with the corresponding research organizations duly signed. Applicants must submit the application for assistance, the responsible declarations and attached documentation by means of a recognized or qualified or advanced electronic signature based on a recognized or qualified electronic certificate, as it can be consulted in the electronic headquarters of CDTI under the section "Electronic Signature". The electronic certificate with which the presentation is made must correspond to the legal representative or agent of the applicant company.

The presentation of on-line projects, through the CDTI application, can be carried out continuously, within the scope of the permanently open call.

When?

Open all year.

Other specific characteristics

The aid granted by the CDTI is incompatible with any other public aid aimed at financing the project, except:

a) with the aid of the Autonomous Communities with which CDTI has subscribed the corresponding co-financing agreement and.

b) with other public aid granted by local entities and other public fund managers, which may be direct or indirect, and co-financed or not with European funds.

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



HORIZON EUROPE 2021-2027

What is funded/promoted?

Horizon Europe is the European Union's flagship research and innovation programme, part of the EU's long-term Multiannual Financial Framework (MFF), with a budget of €95.517 billion (including €75.9 billion from the MFF and €5 billion from Next Generation Europe) to be spent over a seven-year period (2021-2027).

The Horizon Europe Programme, like its predecessor Horizon 2020, will function as the key instrument for carrying out the EU's Research, Development and Innovation (R&D&I) policies. The overall objective of the programme is to achieve scientific, technological, economic and societal impact from the EU's R&D&I investments, thereby strengthening its scientific and technological foundations and boosting the competitiveness of all Member States. Horizon Europe will be the Framework Programme with the largest budget to date, having the potential to generate significant economic, social and scientific benefits.

Who can apply for it?

Sector

Depending on the call. Only those actions that are exclusively civil application, and non-military are funded.

Company type

All. It may vary from one call to another. There are specific instruments to support SMEs.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

The working language will be English. The funded activities must provide added value at European level and must respect the ethical principles and applicable law.

European Partnerships are thematically linked to Clusters and can be of different types depending on their characteristics. The entities participating in the co-financed partnerships are responsible for setting up a common programme that will be implemented by themselves, including joint international calls for proposals with funding from both the participating funding agencies and the EC.

How much and how is it funded/promoted?

Incentive type

The main financing instrument is subsidy, but other mechanisms are possible, such as loans, guarantees or capital investment for both research and innovation activities requiring risky investments (debt facility), or to cover the development and growth of innovative companies (venture capital mechanism). Direct and indirect management aids.

Product characteristics

Research and innovation projects can be of various types according to their scope, volume, management and rationale, so type of project, rate of funding, and others, will depend on every specific call made by the EC.

In all cases, indirect costs will be 25% for all entities, not its justification being required.

In the case of the direct costs, the percentage reaches a maximum of 100% of total eligible costs in research and development or coordination actions and support, reducing the maximum rate to 70% for innovation projects in case of profit entities.

Guarantees

Only the ex-ante financial capacity of the coordinator is evaluated, in case of applications for more than € 500,000.

Where to apply?

European Commission [MORE INFORMATION](#)

How is it managed?

Application Process

Applications are made through the Participant: [MORE INFORMATION](#)

There's an online manual: [MORE INFORMATION](#)

Procedure

A potential participant in Horizon 2020 has two different ways of participating: from his own idea (either as project coordinator or participating individually in instruments permitted) or joining a consortium led by a third entity. Calls for proposals, as well as all associated documents, including deadlines and submission modalities, are published on the European Commission's website.

The steps are:

- Find a suitable Call for Proposals.
- Find project partners or apply as an individual.
- Create an account on the portal.
- Register and organisation.
- Submit your grant proposal through the system access.

When?

Project proposals must be submitted in response to EU calls during the period 2021-2027. These calls for proposals may refer to one or more of the priorities and / or areas of operation of Horizon Europe. Generally, there's a period of 3 / 4 months to submit the proposal. In certain cases, the call can be permanently open for the duration of the program, with several established periods of evaluation. The specific lines of action (topic) that projects must conform, are collected and described in the call fiche available on the Participant Portal and in the working programs for each area of operation.

Other specific characteristics

- Over the next 7 years, Horizon Europe will increase by 30% the funding delivered in the last H2020 programme.
 - Initiatives with an impact on R&D and innovation are even more important during this programme.
 - Horizon Europe aims to broaden the partnership to include all nations, not necessarily physically located within Europe, with strong R&D&I capabilities, so that they can collaborate with all the brightest minds on the planet.
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2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



STATE PROGRAMME TO PROMOTE SCIENTIFIC AND TECHNICAL RESEARCH AND ITS TRANSFER IN PUBLIC-PRIVATE PARTNERSHIPS

What is funded/promoted?

Collaboration Challenges is aimed to support projects in cooperation between companies and research bodies in order to promote the development of new technologies, the business application of new ideas and techniques, and to develop new products and services.

Who can apply for it?

Sector

All sectors that match the challenges laid down in Annex III of the call.

Company type

All sizes of company and sectoral business associations.

The project must involve a minimum of two entities, one of them being necessarily a body of public and private research.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Cooperation projects in which the representative of the consortium must be a company. At least two entities must take part in the project, and one of them must necessarily be a public or private research body.

How much and how is it funded/promoted?

Incentive type

Grants for entities in the public sector and private research agencies, and loans for private companies. Competitive concurrence.

Product characteristics

Gross equivalent subsidy (SBE): up to 40% large companies, up to 50% medium-sized, up to 60% small-sized and up to 100% R&D bodies.

Loan conditions:

1. Interest rate: 12 month EURIBOR rate.
2. Maximum repayment period: 10 years.
3. Maximum grace period: 3 years.

Guarantees

No guarantees in case of subsidies.

Loan higher than € 200,000/ participant requires guarantees for concession.

If the total loan is higher than € 1,000,000 guarantees for all participants are required. In any case, guarantees will be 25% of the loan amount.

Conditions

Minimum budget € 500.000.

Projects must have a duration of 3 years and start their implementation during the period of time indicated in the application. In any case, the start date must be after the closing date for submission of applications and must be during the year 2022.

Where to apply?

Ministry of Science, Innovation and Universities. Spanish Research Agency.

[MORE INFORMATION.](#)

How is it managed?

Application Process

The application must be filled in and submitted using the electronic means enabled for that purpose on the website of the Secretary of State of R&D. [MORE INFORMATION](#)

To apply for this call, you can look up the user's manual. [MORE INFORMATION](#)

Procedure

Competition

When?

Call for 2024, from 30 January to 20 February 2024.

Other specific characteristics

These subsidies are compatible with the receipt of other subsidies, grants, income or resources for the same purpose deriving from any Public Authority or public or private entity, in Spain, of the European Union or international bodies.

RESEARCH, DEVELOPMENT AND INNOVATION



CDTI EUROSTARS

What is funded/promoted?

Applied research or experimental development projects submitted to the EUROSTARS international program, approved by the internal expert panel set up for that purpose, situated within the ordered list established by the aforesaid panel and with assured public and/or private funding in the other member states of the corresponding international consortiums. This line will be used to fund Spain's participation in those projects. The following expenses can be subsidized: expenses for own staff or personnel hired exclusively for the project, instrument and equipment expenses, subcontracting and other operating expenses. Beneficiary entities will be entitled to record 20% of the total direct project expenses as indirect expenses.

The call for direct granting for the 2024 annuity EUROSTAR, has been approved for projects selected by the EUREKA, aiming to finance Spanish business participation in R+D projects in which CDTI participates as a funding agency.

Who can apply for it?

Sector

All projects, with civil purpose, favourably evaluated by the Eurostars program.

Company type

All sizes, but the project leader must be an R&D-performing SME (see access requirements).

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

The projects are carried out on a cooperative basis with at least two legal entities from two different Eurostars countries, that are independent of one another.

The project leader must be an SME that:

- have at least 5 Full Time Equivalent (FTE) dedicated to R&D activities or 10 FTE in case of SMEs with a headcount of more than 100 FTE employees
- or dedicate at least 10% of their FTE to R&D activities
- or dedicate at least 10% of their turnover to R&D activities.

How much and how is it funded/promoted?

Incentive type

Grants.

Product characteristics

The subsidy percentage varies in accordance with the project type (experimental development or applied research), and the size of the company.

	Small enterprise	Medium enterprise	Big enterprise
Industrial Research	70%	60%	50%
Experimental Development	45%	35%	25%

It can be increased by 15% in case of effective collaboration between companies, being an SME, or between company and OPI, or wide dissemination of results.

Guarantees

No guarantees.

Conditions

No single entity is responsible for more than 75.00 % of the project budget.

Where to apply?

CDTI, as national contact point. [MORE INFORMATION](#)

How is it managed?

Application Process

The projects are presented exclusively for approval to the corresponding calls through Eurostars program web. [MORE INFORMATION](#)

Subsequently there are calls for direct concession at the national level for approved projects.

Procedure

Competition

When?

Annual Call. The 2024 annual call is open until 14th March 2024.

Other specific characteristics

The duration of these projects may be from 12 to 36 months.

Case study

An SME heads an international consortium with a German company and with another Italian company to develop a new type of materials for hermetically sealed packaging. They present the project in Brussels within the EUROSTARS programme, and are approved. Since all the participant member states have funding for the project, it is approved.

The Spanish SME, whose part of the project amounts to 100,000 euros, then approaches the CDTI and presents the project within the deadline established by the CDTI EUROSTARS call.

As it is considered to be an experimental development project in cooperation with other companies, and as the applicant Spanish company is an SME, it is awarded a grant of 60% of the approved budget.

RESEARCH, DEVELOPMENT AND INNOVATION



ERA-NET COFUND (pending)

What is funded/promoted?

Era Net Cofund actions are transnational nets of public organisms of R&D&I funding, aimed to coordinate national and regional research programs of the members of the European Union and associated countries, as well as to prepare and execute joint calls to boost research, technological development and innovation transnational projects.

The main objective of the ERA-NETs is to implement joint calls for the financing of transnational technological cooperation projects on strategic topics of high European added value.

The ERA-NETs offer opportunities for the internationalization of R&D with lower risks and greater success rate, thanks to the decentralization of the funding they provide, which makes them bridge actions, halfway between national calls and European calls. Thanks to these initiatives, Spanish entities can participate in transnational projects with public funding, through more accessible procedures, since once a proposal is approved internationally, it is managed through nationally / regionally known programs and funds.

At present, the call for direct granting for the 2021 annuity, ERA-NET Cofund CSP has been approved for innovation projects in concentrated solar energy, for the financing of Spanish business participation in R+D projects in which CDTI participates as a funding body.

Who can apply for it?

Sector

Depending on each ERA-NET line.

Company type

All sizes, but it has to be confirmed on each ERA-NET line.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Depending on the line

How much and how is it funded/promoted?

Incentive type

Grant and/or loan

Product characteristics.

Depending on each line. In the specific section of the CDTI website you can consult the information web pages of each of the lines that have open deadlines for your application. [MORE INFORMATION](#)

Guarantees

None.

Conditions

The receipt of the aid will be compatible with any other subsidy or aid destined for the same project, unless the maximum aid intensities applicable in the Community regulations are exceeded.

25% are funds provided by the European Union, Horizon 2020 Program.

Where to apply?

CDTI. [MORE INFORMATION](#)

How is it managed?

Application Process

Through each of the available websites for each different line. You can view the opened calls in which CDTI participates in the CDTI's own website. [MORE INFORMATION](#)

Procedure

Call for direct assignment.

When?

Annual calls. Call pending.

Other specific characteristics

The duration of these projects may be from 12 to 36 months. There is no minimum and maximum financeable budget. The budget for the SERA application will have to be in accordance with the project approved in the international phase in each ERA-NET.

RESEARCH, DEVELOPMENT AND INNOVATION



AERONAUTICAL TECHNOLOGY PROGRAMME (PTA) (pending)

What is funded/promoted?

Support for cooperative business R&D projects in aeronautical technologies that contribute to achieving some of the challenges identified in relation to:

- Technologies focused on the reduction of emissions: zero-emission aircraft
- UAS
- Systems
- Intelligent and advanced manufacturing: Digitalisation.

Who can apply for it?

Sector

It depends.

Company type

Groupings of companies in 3 categories:

- **Large Enterprise PTA:** Grouping made up of between 3 and 6 partners, of which at least one must be an SME and led by a Large Enterprise. At least two of the companies must be autonomous.
- **SME PTA:** Grouping made up of between 2 and 4 partners, all of them SMEs, and led by an SME (not a microenterprise). At least two of the companies must be autonomous.
- **PTA Large Strategic Projects:** projects exclusively framed within the sub-subject on Research into new technologies and demonstrators of on-board systems for the use of hydrogen in aircraft. Large-scale PTA-type clusters. Relevant participation of research organisations

(minimum 15% of the eligible budget in subcontracting). At least 50% of the eligible budget for industrial research activities.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

The groupings will not have legal personality, whereby one of the participants will act as coordinator or representative.

Prior to the formulation of the application, the members of the consortium must sign an internal agreement regulating the functioning of the consortium.

How much and how is it funded/promoted?

Incentive type

Grant.

Product characteristics.

Subsidy up to the maximum intensity limits: 65% Large Enterprise, 75% Medium Enterprise and 80% Small Enterprise.

For each project and beneficiary, the aid intensity limit will be given by the weight of each type of activity (industrial research or experimental development) and by the maximum intensity corresponding in each case.

Multiannual projects developed in any Spanish Autonomous Community.

PTA Large Companies:

- Minimum eligible budget of EUR 4,500,000 and maximum of EUR 12,000,000.
- Minimum eligible budget of €500,000 for large and medium-sized enterprises; €250,000 for small enterprises.
- Duration: projects must end on 30 June 2025, starting in 2022.

PTA SMES:

- Minimum eligible budget of EUR 2,000,000 and maximum of EUR 5,000,000.
- Minimum eligible budget per company of 200,000 euros.
- Duration: projects must end on 31 December 2023 or 2024, starting in 2022.

PTA Large Strategic Projects

- Minimum eligible budget of 20.000.000 euros and maximum of 35.000.000 euros.
- Minimum eligible budget of 1,000,000 euros for large and medium-sized companies; 500,000 euros for small companies.
- Duration: projects must end on 30 June 2025, starting in 2022.

[MORE INFORMATION](#)

Guarantees

None.

Conditions

Balanced distribution of the budget over the duration of the project.

No single company in the grouping, nor any group of linked or associated companies, may exceed 60% of the eligible budget of the project (70% in the case of Large Strategic Projects).

Subcontracting: up to a maximum of 50% of the eligible budget of each beneficiary.

Where to apply?

CDTI. [MORE INFORMATION](#)

How is it managed?

Application Process

Through each of the available websites for each different line. You can view the opened calls in which CDTI participates in the CDTI's own website. [MORE INFORMATION](#)

Procedure

Competitive call with fixed deadlines for submission.

When?

Is still pending.

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



R&D&I PROJECTS IN STRATEGIC LINES 2024 (pending)

What is funded/promoted?

The objective of the call R&D&I projects in strategic lines is to support industrial research projects carried out in cooperation between companies and public and private R&D actors, in order to respond to the challenges identified in the thematic priorities (topics).

Who can apply for it?

Sector

It depends.

Company type

May apply for it:

- Public research bodies as defined in article 47 of the Law on Science.
- Public universities, their university institutes, in accordance with the provisions of Organic Law 6/2001, of 21 December, on Universities, which are registered in the Register of Universities, Centres and Degrees, created by Royal Decree 1509/2008, of 12 September, which regulates the Register of Universities, Centres and Degrees.
- Health research institutes accredited in accordance with the provisions of Royal Decree 279/2016, of 24 June, and complementary regulations.
- Other public R&D&I centres, with their own legal personality, which in their statutes or in the regulations governing them or in their corporate purpose have R&D&I as their main activity.

- State-wide technology centres and state-wide technological innovation support centres validly registered at the time of submission of the application in the register of centres regulated by Royal Decree 2093/2008, of 19 December, which regulates Technology Centres and State-wide Technological Innovation Support Centres and creates the Register of such Centres.
- Private universities with proven R&D capacity and activity.
- Private R&D&I centres, with their own legal personality and non-profit-making status, which have R&D&I as their main activity defined in their statutes or in the regulations governing them or in their corporate purpose.
- Companies, understood as such any commercial company, regardless of its legal form, which habitually carries out an economic activity aimed at the market. Only companies whose incorporation or commencement of activity has taken place prior to the first day of the month prior to the date of publication of the extract of this call in the "Official State Gazette" may acquire the status of beneficiaries.
- Sectorial business associations.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

The grants covered by these rules are intended to finance industrial research projects in collaboration between companies and research organisations with the aim of responding to the challenges identified in the thematic priorities (topics), which are determined in the calls for proposals, and in which the overlap between disciplines at a methodological, conceptual or theoretical level is valued. The aim is to give impetus to advances in the field of application to which the projects are addressed, both in the scientific field and in technological development and innovation.

How much and how is it funded/promoted?

Incentive type

Grant.

Product characteristics.

The eligible budget will be established on the basis of the total cost of the financed activity. The individual amount of each grant will be determined on the basis of the real eligible cost of the action and the characteristics of the beneficiaries.

The themes of the projects submitted must be aligned with the priorities (topics) set out in Annex II of the corresponding Call for Proposals.

The projects submitted must meet the following requirements:

a) Size. The minimum budget of the project shall be 400,000 euros and a maximum of 2,000,000 euros.

b) De duración. Los proyectos tendrán una duración de tres años y comenzarán su ejecución en la fecha indicada en la solicitud. En cualquier caso, la fecha de inicio deberá ser posterior a la fecha de finalización del plazo de presentación de solicitudes y estar comprendida a lo largo del año 2022.

MORE INFORMATION

Guarantees

None.

Conditions

Conditions regarding participation:

1.º The representative of the grouping of entities presenting the project will be the entity that signs and registers the application, and may be any of the entities participating in the grouping. This entity will act as the applicant for the grant and as the sole interlocutor with the awarding body, and will therefore be the only one with access to notifications through the Virtual File Folder-Facilit@, and must pass on to the other participants all notifications or communications that the agency notifies through the electronic means established in the call for applications.

The project must involve the participation of a minimum of two entities, with one of the participating entities being a public or private research organisation, as defined in article 5.1.a) to g), and the other being a company, as defined in article 5.1.h).

3. The minimum participation per entity shall be 10% of the total project budget. In order to become a participant in the consortium, a budget must be submitted and a grant application must be made. In order for the group of entities presenting the project to meet the objectives of the incentive effect indicated in articles 16 and 43, entities that do not apply for aid, or that do not need aid to carry out the activity, will not be allowed to participate in the group.

4. The maximum participation by an organisation, of those listed in sections h) or i) of article 5.1, may be up to 70% of the total budget for the project.

5. Research organisations shall be entitled to publish the results of research projects, provided that they derive directly from the research carried out by them.

Where to apply?

Ministerio de Ciencia e Innovación. [MORE INFORMATION](#)

How is it managed?

Application Process

Through each of the available websites for each different line. [MORE INFORMATION](#)

Procedure

Competitive call with fixed deadlines for submission.

When?

Pending.

2/ R&D&I

RESEARCH, DEVELOPMENT AND INNOVATION



INTERREGIONAL INNOVATION INVESTMENTS INSTRUMENT (I3)

What is funded/promoted?

The Interregional Innovation Investments (I3) instrument is a funding instrument under the European Regional Development Fund (ERDF) regulation (article 13).

Its objective is to encourage the development of European value chains by mobilising innovation ecosystems to scale up and commercialise interregional innovation projects through the linkage to mainstream Cohesion policy operational programmes, mobilise additional investments in the selected priority areas and enhance the cooperation with partners from different Member States strengthen complementarities between different EU, national and regional funding instruments.

Who can apply for it?

Sector

R&D&I.

The instrument provides funding for mature joint innovation projects and supports stakeholders involved in smart specialisation to develop and set up such projects in value-chain investment portfolios.

Company type

Legal entities (public or private bodies)

Geographical position

European Union

Access requirements

Regulation 2021/1058 of the European Parliament and of the Council of 24 June 2021 on the European Regional Development Fund and the Cohesion Fund ([DOUE L 231/60, 30.6.2021](#))

Regulation 2021/1059 of the European Parliament and of the Council of 24 June 2021 on specific provisions for the European territorial cooperation objective (Interreg) supported by the European Regional Development Fund and external financing instruments ([OJEU L 231/94, 30.6.2021](#)).

How much and how is it funded/promoted?

Incentive type

Grants.

Product characteristics.

I3 is a funding instrument under the European Regional Development Fund (ERDF), with a budget of EUR 570 million over 7 years. It builds on the experience gained with the interregional pilot actions and benefits from the smart specialisation strategies (S3) under cohesion policy. It is implemented under direct management by the European Innovation Council and the SME Executive Agency ("EISMEA") on the basis of the work programme, the first of which covers the years 2021 and 2022.

Guarantees

No guarantees.

Conditions

They will be established on a case-by-case basis.

Where to apply?

Body which grants the funds/incentive

European Commission. [MORE INFORMATION](#)

Source of funds

European Regional Development Fund (ERDF)

How is it managed?

Application Process

Call for [proposals](#) of Innovation Investment Strands

[Funding & tender opportunities](#)

When?

The first cut-off date is 15 February 2024, and the second is 14 November 2024

3/ Working capital

WORKING CAPITAL



ICO GUARANTEE SGR/SAECA 2024

What is funded/promoted?

The financing may be used to:

- Needs of liquidity: current expenses, payrolls, payments to suppliers, purchase of merchandise, etc.
- Investments within and outside of national territory:
 - Acquisition of new or second-hand fixed assets.
 - Cars and industrial vehicles
 - Adaptation and reform of facilities.
 - Acquisition of companies
 - Foundation of companies

Who can apply for it?

Sector

All.

Company type

Financing geared towards self-employed workers, companies and non-profit making entities, which are or could be considered to be participants in one of the Mutual Guarantee Companies (SGR) included in the line (including SAECA).

Geographical position

All Autonomous Regions, with equal opportunities, but the applicant must contact the Mutual Guarantee Companies that works in his Autonomous

/ WORKING CAPITAL. ICO GUARANTEE SGR/SAECA 2024.

Region. The statutes of the SGR could be more restrictive to consider a company or autonomous participant partners than the general requirements established for this incentive.

However, there are Mutual Guarantee Companies with national or sectoral scope.

Access requirements

To be participant in one of the Mutual Guarantee Companies included in the line.

¿How much and how is funded/promoted?

Incentive type

To be participants in one of the Mutual Guarantee Companies included in the line.

Product characteristics

Financing will be:

- With no investment project, up to 100% of the liquidity needs, with a maximum of 2 M€, in the case of having 100% guarantee of the SGR.
- With investment project, from 50% to 100%, and up to 50% of liquidity needs, with a maximum of 2 M €.
 - From 1 to 6 years with 0 or 1 year of lack of principal
 - 7 to 9 years old with 0, 1 or 2 years of grace
 - Of 10, 12 and 15 years with 0, 1, 2 or 3 years of grace

The interest rate may be fixed or variable, plus the margin set by the managing Bank, depending on the type of operation. ICO publishes regular updates of these conditions. [MORE INFORMATION](#)

Guarantees

The Bank, the Mutual Guarantee Companies or SAECA will analyse the request and depending on the applicant's solvency and viability and shall determine the guarantees to be made.

Conditions

A study fee of 0,5 % of the requested amount will be charged by the Mutual Guarantee Companies. The SGR will also charge a commission on the outstanding balance of the amount guaranteed, plus up to 4% of the amount of the transaction in concept of mutual social share. The mutual social share is not applicable in case SAECA is the SGR.

Where to apply?

ICO, [MORE INFORMATION](#).

How is it managed?

Application process

The application can be made through the credit entity which has an agreement for this line or the Mutual Guarantee Companies (SGR) or SAECA.

You can find a list of the SGR on the following link: [MORE INFORMATION](#)

Procedure

The applicant is required to acquire a social share of the SGR and become part of the resources of this. The amount may be reimbursed at the end of the loan obtained. The applicant may remain as a participating member and have access to other facilities and services the SGR.

Once the loan is approved by the SGR, it must be formalised in a credit entity. In case the SGR have signed agreements with any entity, this will be the chosen one. It could be any other of the entities listed in the ICO web, in agreement with the SGR, once provided that the bank will accept the endorsement of the SGR.

When?

The client can formalise transactions with the Credit Institution throughout the year 2024. [MORE INFORMATION](#)

Other specific characteristics

Once the guarantee has been approved by the SGR, the credit institution may deny the operation if, after studying it, it considers that it should not formalize it, even though the SGR has previously granted the guarantee. It is compatible with other incentives.

3/ Working Capital

WORKING CAPITAL



ICO COMPANIES AND ENTREPRENEURS

What is funded/promoted?

The financing may be used to develop investment projects and / or the general needs of the activity, among others, liquidity needs such as:

- Financing may be used to develop investment projects and / or the general needs of the activity, among others, liquidity needs such as current expenses, payroll, payments to suppliers, purchase of merchandise, etc.
- Technological needs
- Acquisition of new or second-hand fixed assets.
- Cars and industrial vehicles
- Adaptation and reform of facilities
- Acquisition of companies.
- Rehabilitation or reform of buildings, common elements and housing (VAT or similar taxes included) in the case of communities of owners, groups of owners' associations and individuals.

Who can apply for it?

Sector

All

Company type

Self-employed and professionals, companies and other public or private entities (foundations, NGOs, public administration).

Individuals, communities of owners and groupings of communities of owners can also request financing through this Line to rehabilitate housing and buildings or reform their common elements.

Geographical position

All Autonomous Regions, with equal opportunities

Access requirements

The investment should be made in Spain, regardless of the location of the company.

How much and how is it funded/promoted?

Incentive type

The financing can be formalized under the modality of loan, leasing, renting or line of credit.

Product characteristics

Up to 100% of the project or liquidity needs can be financed.

The repayment period will be:

- from 1 to 6 years with 0 or 1 year of lack of principal
- from 7 to 9 years old with 0, 1 or 2 years of grace
- 10, 12, 15 and 20 years with 0, 1, 2 up to 3 years of lack

The interest rate may be fixed or variable, plus the margin set by the managing Bank, depending on the type of operation. ICO publishes regular updates of these conditions. [MORE INFORMATION](#)

Guarantees

Each credit institution analyses the application for funding and, depending on the applicant's solvency and the feasibility of the investment project, the necessary guarantees will be determined, with the exception SGR or SAECA guarantees.

Conditions

In case the applicant is a company, before access to financing, it must be registered in the IAE (Business Tax).

In case it is a person, there is no need to be registered as a self-employed, but in the IAE.

Where to apply?

ICO [MORE INFORMATION](#)

How is it managed?

The operations will be formalized preferably in the medium and long term. The specific amortization and grace period will be subject to negotiation with each company.

The price will be established for each operation according to market conditions. The usual commissions and expenses may be applied (opening commission, formalization expenses, etc.)

When?

The client may formalize transactions with the Credit Institution throughout the year 2024 [MORE INFORMATION](#)

Other specific characteristics

These loans are compatible with other aid received from the Autonomous Communities (CC.AA.) or other institutions.

3/ Working Capital

WORKING CAPITAL



EXPORTERS

What is funded/promoted?

Freelancers and companies with registered office in Spain that issue invoices derived from the firm sale of goods and services made to a debtor located outside the national territory or those that have an accrediting document agreed with a company with registered office abroad may request financing. of Spain, whereby the buying company undertakes to acquire goods from the company domiciled in Spain, regardless of the name and form given to said document.

Advances bill: Invoices that have a maturity not exceeding 180 days from the date of signature of the operation may be anticipated.

Prefinancing: The company's liquidity needs to cover the production and processing costs of the good to be exported. The pre-financing operation financed with ICO funds must be cancelled prior to the formalization of an operation to advance invoices for the goods that were the object of pre-financing.

Who can apply for it?

Sector

All.

Company type

All type, also freelancers.

Geographical position

All Autonomous Regions, with equal opportunities

How much and how is it funded/promoted?

Incentive type

Loan or leasing.

Product characteristics

It may finance up to 100% of the invoice amount, or up to 100% of sales of goods provided that no maximum amount of 12.5 million euros outstanding balance per customer per year, in one or more provisions is exceeded.

Variable interest rate. A commission may be established at the beginning of the operation, which together with the interest rate that the Credit Institution sets, may not exceed the maximum APR that the Credit Institution can apply to the operation.

A voluntary early repayment fee of 0.05% may be applied on the amount cancelled. In the event of mandatory early repayment, a penalty fee of 1% will accrue on the amount unduly formalized.

Guarantees

The Credit Institution may request the guarantees it deems appropriate. Among the guarantees that the client could request, is the assignment of the credit right.

Conditions

The client and the Credit Institution may freely agree on the type of contract based on which they will obtain the financing. They will be able to formalize a loan, a line of credit, a commercial discount, a factoring, etc. The interest, the dates and form of its settlement will be agreed between the Credit Institution and the client in accordance with the provisions of the contract they have formalized.

Where to apply?

ICO [MORE INFORMATION](#)

When?

Open all year round. [MORE INFORMATION](#)

Other specific characteristics

This financing will be compatible with aid received from the Autonomous Communities (CCAA) or other institutions.

3/ Working Capital

WORKING CAPITAL



COMMERCIAL LOAN

What is funded/promoted?

Freelancers and companies with registered office in Spain that issue invoices derived from the firm sale of goods and services made to a debtor located within the national territory or those that have an accrediting document agreed with another company with registered office in Spain may request financing. Spain, whereby the purchasing company undertakes to acquire goods from the company requesting financing, regardless of the name and form given to said document.

Advances of invoices: Invoices that have a maturity of no more than 180 days may be anticipated, counting from the date of signing the operation.

Pre-financing: Liquidity needs of the company to cover the production and processing costs of the good object of national sale in the national territory.

The pre-financing operation financed with ICO funds must be cancelled prior to the formalization of an operation to advance the invoices of the goods that were the object of pre-financing.

Who can apply for it?

Sector

All.

Company type

All sizes, also freelancers

Geographical position

All Autonomous Regions, with equal opportunities

How much and how is it funded/promoted?

Incentive type

Loan.

Product characteristics

It may be financed up to 100% of the invoice amount, or up to 100% of the sale amount of the goods provided that the maximum amount of 12.5 million euros of outstanding balance per customer and year is not exceeded, in a or various provisions.

Guarantees

The Credit Institution may request the guarantees it deems appropriate.

Conditions

The client and the Credit Institution may freely agree on the type of contract based on which they will obtain the financing. They will be able to formalize a loan, a line of credit, a commercial discount, a factoring, etc. The entity may demand, in any case, the guarantees it deems necessary to grant the financing. Among the guarantees that the client could request, is the assignment of the credit right.

The Credit Institution may establish a commission at the beginning of the operation. The cost of this commission plus the interest rate set by the Credit Institution may not exceed the maximum APR that the Credit Institution may apply to the operation. In addition, you may apply a voluntary early repayment commission of 0.05% on the amount cancelled. In the event of mandatory early repayment, a penalty fee of 1% will accrue on the amount unduly formalized.

The client will have to present the documentation that each Credit Institution considers necessary to study the operation. A variable interest rate will apply. The interest, the dates and form of its settlement will be agreed between the Credit Institution and the client in accordance with the provisions of the contract they have formalized.

Where to apply?

ICO [MORE INFORMATION](#)

When?

Open all year. [MORE INFORMATION](#)

Other specific characteristics

This financing will be compatible with aid received from the Autonomous Regions or other institutions.

3/ Working Capital

WORKING CAPITAL



ICO INTERNATIONAL

What is funded/promoted?

- **Section I Investment and Liquidity:**

Business activities and / or investment and liquidity needs outside the national territory.

- **Section II Medium and Long Term Exporters:**

Supplier Credit: financing to companies with registered office in Spain or domiciled outside Spain with Spanish interest, for the sale of goods or services, to companies with registered office outside Spain.

Buyer Credit: financing to companies with registered office outside of Spain, for the acquisition of goods or services exported by companies with registered office in Spain or companies with registered office outside of Spain that have "Spanish interest"⁵.

Complementary Financing: financing for the company that acquires the goods or services, which has not been fully covered with a Buyer Credit.

Who can apply for it?

Sector

All.

⁵ ICO considers that there is Spanish interest when there is:

- Development of business activities or investments in Spain regardless of the nationality of the shareholder or owner of the financing.
 - Development of business activities or investments outside of Spain: (i) if the Spanish company's participation in the capital is at least 30% of its capital or (ii) if the supplies, works or services provided by companies Spanish accounts for at least 30% of the project's total investment.
 - Business activities for the acquisition of Spanish goods and services by non-resident companies.
 - Direct or indirect participation of a Spanish company in the capital stock of the foreign company that owns the financing.
- Other assumptions that will be evaluated in each operation depending on the specific circumstances of the project or the company.

Company type

All sizes, also freelancers.

Geographical position

Section 1: Companies and freelancers located in Spain.

Section 2: Companies with “Spanish interests”.

How much and how is it funded?

Up to 12.5 million euros or its equivalent value in dollars (USD) for Tranche I and up to 25 million euros or its equivalent value in dollars (USD) for Tranche II, in one or more operations. In the form of a loan, leasing and line of credit for Investment and Liquidity. Loans for Medium and Long Term Exporters.

Product characteristics

Fixed or variable rate interest (euro or USD dollar), plus the margin established by the credit institution according to the repayment term.

Guarantees

To be determined by the credit institution, except endorsement by SGR / SAECA.

Conditions

The credit institution may charge a single commission at the beginning of the operation; in addition to, where appropriate, the early amortization. In Section II, in addition to the above, you may charge an additional study / opening commission.

Where to apply for it?

ICO (Body granting the aid).

Application directly through credit institutions. [MORE INFORMATION](#)

[File section I](#)

[File section II](#)

When?

Open all year round.

Other specific characteristics

This financing will be compatible with aid received from the Autonomous Regions or other institutions.

3/ Working Capital

WORKING CAPITAL



INTERNATIONAL CHANNEL

What is funded/promoted?

Investment and liquidity:

Business activities and / or investments outside of Spain.

Liquidity needs or general expenses of the activity outside of Spain

Medium and long-term exportation:

Supplier Credit.

Buyer Credit.

Complementary Financing: linked to the purchase transaction that has not been fully covered in a buyer loan.

Who can apply for it?

Sector

All.

Company type

Freelancers, companies and public and private entities, both domiciled in Spain and abroad, that have at least 30% of the capital of a Spanish company or "Spanish interest"

Geographical position

Companies domiciled in Spain and abroad that have at least 30% of Spanish company capital or "Spanish interest"⁶.

⁶ ICO considers that there is Spanish interest when there is:

- *Development of business activities or investments in Spain regardless of the nationality of the shareholder or owner of the financing.*

How much and how is funded/promoted?

Incentive type

Credit

Product characteristics

Financing contract agreed by the client and the credit institution, there is no amount limit.

Guarantees

To be determined by the international financial institution or the local bank based outside of Spain.

Conditions

The financial conditions will be those established between the client and the international financial institution

Where to apply?

Directly through international financial institutions or local banks located outside of Spain with which ICO has signed collaboration agreements.

How is it managed?

The operations will be formalized preferably in the medium and long term. The specific amortization and grace period will be subject to negotiation with each company.

The price will be established for each operation according to market conditions. The usual commissions and expenses may be applied (opening commission, formalization expenses, etc.) [MORE INFORMATION](#)

When?

Open all year. [MORE INFORMATION](#)

-
- *Development of business activities or investments outside of Spain: (i) if the Spanish company's participation in the capital is at least 30% of its capital or (ii) if the supplies, works or services provided by companies Spanish accounts for at least 30% of the project's total investment.*
 - *Business activities for the acquisition of Spanish goods and services by non-resident companies.*
 - *Direct or indirect participation of a Spanish company in the capital stock of the foreign company that owns the financing.*
 - *Other assumptions that will be assessed in each operation depending on the specific circumstances of the project or the company.*

3/ Working Capital

WORKING CAPITAL



ICO RED.es ACELERA

What is funded/promoted?

Projects for which the granting of aid is approved by Red.es, in accordance with the provisions of the corresponding call for grants. As an indication:

- Experimental development projects (prototyping, development of pilot projects, testing and validation of products in technologies such as Artificial Intelligence, 5G technologies, massive data and information processing technologies, Blockchain, robotics, digital content ...)
- Projects that promote the development, promotion and adoption of digital technologies.

Who can apply for it?

Beneficiaries of aid from the calls published by Red.es may request this funding.

Sector

All

Company type

Legal persons validly incorporated in Spain. Companies and other public or private entities (foundations, associations, public Universities)

Geographical position

All Autonomous Regions, with equal opportunities

How much and how is it funded/promoted?

Up to 100% of the amount of the project, less the amount of the advance payment made for the aid, if requested.

Incentive type

The financing can be formalized under the modality of loan.

Product characteristics

Financing will be formalized under the loan modality.

Type of interest

Fixed or variable, plus the margin established by the credit institution according to the repayment term.

Amortization and grace period

From 1 to 7 years with the possibility of up to 2 years of grace period depending on the term.

Commissions

The credit institution may charge a single commission at the beginning of the operation, in addition to, where appropriate, the early repayment.

Guarantees

The Credit Institution may request the guarantees it deems appropriate, these must be related to the object financed and may not exceed the amount of the loan that they guarantee.

Where to apply?

In any of the Credit Institutions that collaborate with the ICO in this product.

A complete list of entities to contact can be consulted in the "Where to request" section on the product sheet. [MORE INFORMATION](#)

Previously, Clients will request the approval of their projects and the corresponding aid to RED.es, on the dates and conditions established in the corresponding Calls published by said entity that are subject to ICO RED.es ACELERA.

When?

Loans may be formalized until March 31, 2024.

Other specific characteristics

The aid provided for in ICO-RED.ES ACELERA will be compatible with the receipt of other subsidies or aid, for the same eligible project from any Administration or public entities, in the case that the Ministerial Orders and / or the applicable regulations allows it.

4/ H.R

RECRUITMENT AND EMPLOYMENT



BONUSES/REDUCTIONS ON SOCIAL SECURITY CONTRIBUTIONS FOR YOUNG PEOPLE, BASED ON LAW 11/2013

What is funded/promoted?

The purpose of this aid program is the granting of bonus/reductions to hiring, in general for young people, according to Law 11/2013. Several typologies and their corresponding regulations stand out:

1. Part-time hiring with training. Law 11/2013. (Art.9)
2. Recruitment of a young person by micro-enterprises and self-employed entrepreneurs. Law 11/2013. (Article 10)
3. Recruitment in new projects of young entrepreneurship. Law 11/2013. (Article 11)
4. Conversion into indefinite contract first young employment. Law 11/2013. (Art.12)
- 5 and 6. Trainee contract. (I) and (II). Law 11/2013. (Article 13)
7. Enterprises. Law 5/2011. (Article 9)
8. Cooperatives or Labour Societies. Law 5/2011. (Article 9)
9. Undefined workers from an ETT with a young first job contract. Law 11/2013 (Art.12.4)
10. Undefined workers from an ETT with a contract in training and learning. Final Disposition 4 of Law 11/2013. 11. Undefined workers from an ETT

with a trainee contract. Law 3/2012. Apto 2. Art 7. (Modified by R.D. Law 16/2013)

Who can apply for it?

Sector

All.

Company type

All sizes.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Applicants must meet the following requirements, according to each typology:

1. Under the age of 30, enrolled in the Employment Office. In addition, it must fulfil one of the requirements established in art. 9 of Law 11/2013.
2. Under the age of 30, enrolled in the Employment Office.
3. Over 45 years old. In addition, it must fulfil one of the requirements established in art. 11 of Law 11/2013.
4. Under the age of 30, enrolled in the Employment Office.
5. Under the age of 30 or under the age of 35, regardless of the period since the completion of their studies, enrolled in the Employment Office.
6. Under the age of 30 or under 35 years of age, with non-work placements under R.D.1543 / 2012. Registered in the Employment Office.
7. Minors under 30 years of age or under 35 years of age with social exclusion. Over 30 years.
8. Under the age of 30 or under 35 years of age, enrolled in the Employment Office, who are incorporated as working or working partners. 3 In the case of cooperatives, these have had to opt for a Social Security Regime of employees. Art. 9 of Law 5/2011. Over 30 years.
9. Workers who had been hired by an ETT with an eventual contract, "first young job" and made available to a user company that proceeds to be hired as an undefined employee.
10. Workers who have been hired by an ETT for training and learning and made available to a user company that proceeds to be hired as an undefined employee.
11. Workers who have been hired by an ETT with an internship contract and made available to a user company that proceeds to be hired as an undefined.

How much and how is it funded/promoted?

Incentive type

Bonuses / reductions to recruitment.

Product characteristics

The amount of the Bonuses / Reductions will be determined based on the type:

1. Reduction of 100% of the business fees for common contingencies in companies with less than 250 employees. 75% in companies of the same or higher workforce.
2. Reduction of 100% of the business fees for common contingencies.
3. Reduction of 100% of the business fees to Social Security.
4. Upon processing, after a minimum of 3 months: Men: 500 euros/year. Women: 700 euros / year
5. Reduction of 50% of the business fees for common contingencies.
6. Reduction of 75% of the business fees to Social Security by common contingencies.
7. 850 euros / year.
8. 1st year: 1650 euros / year, 2nd and 3rd year: 800 euros / year 800 euros / year.
9. Bonus of corporate contributions to Social Security: Men 500 euros / year Women 700 euros / year.
10. Reduction of the corporate social security fees: Men: 1500 euros / year Women: 1800 euros / year.
11. Bonus of the business fees to Social Security. Men: 500 euros / year Women: 700 euros / year.

Conditions

Validity: until the unemployment rate falls below 15% for measures 1, 2, 3, 4, 5, 6 and 9, and indefinite for measures 7, 8, 10 and 11.

Duration:

- Measures 1, 2 and 3: 12 months, extendable for 12 months only for 1.
- Measures 4, 8, 9, 10 and 11: 3 years.
- Measures 5, 6: validity of the contract.
- Measure 7: validity of the contract, or 3 years in case of indefinite hiring.

Where to apply?

SEPE. [MORE INFORMATION](#)

How is it managed?

Application process

Electronically through the application on the web. [MORE INFORMATION](#)

Procedure

Direct application if the conditions required for each bonus are met. [MORE INFORMATION](#)

When?

It can be requested at any time, while each type of aid is in force, according to what is indicated in the conditions section.

Other specific characteristics

The applicable regulations referred to by each type of aid have been compiled to facilitate consultation:

- Law 5/2011 [MORE INFORMATION](#)
 - Law 3/2012 [MORE INFORMATION](#)
 - R.D.Law 1543/2012. [MORE INFORMATION](#)
 - Law 11/2013, [MORE INFORMATION](#)
 - R.D. Law 16/2013, [MORE INFORMATION](#)
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4/ H.R.

RECRUITMENT AND EMPLOYMENT



BONUS/REDUCTIONS ON SOCIAL SECURITY CONTRIBUTIONS

What is funded/promoted?

The purpose of this aid program is the granting of general bonus/reductions in recruitment. Several typologies stand out:

1. Undefined.
2. Conversions in undefined.
3. Temporary recruitment.
4. Temporary contract for Training and Learning.

Who can apply for it?

Sector

All.

Company type

All sizes, also freelancers

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Applicants must meet the following requirements, according to each typology and its corresponding regulations:

1. 1.1. For companies with less than 50 workers: unemployed over 45 years, and unemployed young people between 16 and 30 years. Law 3/2012.
- 1.2. For various groups; Victims of gender violence, trafficking in human beings, terrorism, domestic violence, socially excluded workers and people with disabilities. Law 43/2006.
- 1.3. Unemployed workers over 52 beneficiaries of subsidies. Law 45/2002 (D.T.5ª) and Law 43/2006.
2. 2.1. Conversion of contracts in practices, of relief and substitution in companies of less than 50 workers. Law 3/2012.
- 2.2. People with disabilities. Law 43/2006
- 2.3. Conversion of contracts for training and learning and whatever the date of its celebration. Law 3/2012.
- 2.4. Conversion of temporary contracts into permanent ones, celebrated with victims of terrorism, gender violence, domestic violence and people in situations of social exclusion. Final provision 14. Law 3/2012.
3. 3.1. Persons with disabilities, Victims of gender violence, terrorism, trafficking in human beings and workers in situations of exclusion, ET (DA 20ª) RD Legislative 2/2015 / Law 3/2012, Law 45/2002, Law 43/2006.
4. 4.1. Young unemployed, hired for training and learning. Law 3/2012.

How much and how is it funded/promoted?

Incentive type

Bonus/reductions on social security contributions.

Product characteristics

The amount of the Bonus/Reductions will be determined according to the typology:

- 1.1. Unemployed: 1,300, Women underrepresented: 1,500. Young unemployed: 1st year: 1,000, 2,100, 3,200. Young women underrepresented: 1st year: 1,100, 2º 1,200, 3º 1,300.
- 1.2. Gender violence, trafficking in human beings and terrorism victims: 1,500.
Domestic violence Victims: 850, Social exclusion: 600. Disability: between 4,500 and 6,300 or 100% business fees.
- 1.3. Bonus that corresponds according to the current employment promotion program.
 - 2.1. Between 500 and 700.

2.2. 100% business fees.

2.3. Reduction between 1500 and 1800.

2.4. 1500, to gender violence victims and Terrorism victims 850, Social exclusion 600.

3.1. Reduction between 50% and 100% of contributions or between 3,500 and 5,300. Gender violence victims 500, Social exclusion, terrorism and trafficking in human beings victims: 600.

4.1. Reduction of 75% or 100% of employer's fees.

Conditions

Duration of the Measure:

1.1. Until the unemployment rate falls below 15%. in the rest, indefinite.

Duration:

- Measures 1.1, 2.1, 2.2 and 2.3: 3 years.
- Measure 1.2: 2 years, 4 years, or validity of the contract, according to target group.
- Measure 1.3: according to the applicable PEF (Employment promotion program 9 regulations.
- Measure 2.4: 4 years.
- Measures 3 and 4: validity of the contract.

Where to apply?

SEPE. [MORE INFORMATION](#)

How is it managed?

Application process

Electronically through the application on the web. [MORE INFORMATION](#)

Procedure

Direct application in case of fulfilling the conditions required for each bonus [MORE INFORMATION](#)

When?

You can request at any time, as long as each type of aid is in force, as indicated in the conditions section.

Other specific characteristics

The applicable legislation referred to in each type of aid has been compiled to facilitate its consultation:

- Law 45/2002, of 12 December, on urgent measures to reform the unemployment protection system and improve occupancy. [MORE INFORMATION](#)
 - Law 43/2006, of 29 December, for the improvement of growth and Employment. [MORE INFORMATION](#)
 - Law 3/2012, of July 6, on urgent measures to reform the labor market. [MORE INFORMATION](#)
 - Royal Legislative Decree 2/2015, of 23 October, approving the consolidated text of the Law on the Workers' Statute. [MORE INFORMATION](#)
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4/ H.R

RECRUITMENT AND EMPLOYMENT



BONUS/REDUCTION FOR JOB MAINTENANCE

What is funded/promoted?

The purpose of this aid program is the granting of general bonus/reductions in recruitment. Several typologies stand out:

1. Maintenance of employment in workers.
2. Reconciliation of personal, work and family life.
3. Selective employment,
4. Prolongation period of fixed discontinuous activity.

Who can apply for it?

Sector

All for 1, 2 and 3, and tourism, commerce and hotel/catering for 4.

Company type

All company sizes, including freelancers.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Applicants must meet the following requirements, according to each typology and its corresponding regulations:

1. Workers over 65 years of age with 38 and a half years of contribution and indefinite contract, or over 67 years with 37 years of contribution. General Law on Social Security 8/2015 (article 152) and law 27/2011.
2. Interim contracts with unemployed persons to substitute workers for:
 - a. Rest for maternity, adoption, foster care, paternity, risk during pregnancy or breastfeeding. RDL 11/1998 and Law 12/2001 (D.A. 2ª).
 - b. Leave of absence for care of family members. E.T. (DA 21)
 - c. Victims of gender violence. Organic Law 1/2004.
3. Recovery of full working capacity or affected by partial incapacity that are reincorporated to the company after having ceased by disability having received benefits. RD 1451/1983 (Article 2).
4. Discontinuous fixed contract that generates activity in February, March and November. Law 48/2015 (D.A. 89th).

How much and how is it funded/promoted?

Incentive type

Bonus/reductions in recruitment.

Product characteristics

The amount of the Bonus/Reductions will be determined according to the typology:

1. Reduction 100% corporate share for common contingencies, except temporary disability.
 - a) 100% employer's share of the caretaker and 100% worker's share in maternity status (inc. Occupational contingencies and joint collection) during substitution.
 - b) Reduction of 95, 60 and 50% of quota for common contingencies during the first, second and third year, respectively, during leave.
 3. Reduction 50% of the social security contribution corresponding to common contingencies.
 - c) 100% of the corporate contribution to Social Security for common contingencies during substitution, or 6 months in case of geographical mobility / work center.
3. Reduction of 50% of the Social Security contribution corresponding to common contingencies for 2 years.
4. 50% common contingencies, unemployment, FOGASA and vocational training during the months of February, March and November of each year

Conditions

For typology 1. If the worker does not have the necessary seniority to fulfil the age, the exemption applies from the fulfilment of the requirement. It is financed by Social Security.

Where to apply?

SEPE. [MORE INFORMATION.](#)

How is it managed?

Application process

Electronically through the application on the web. [MORE INFORMATION](#)

Procedure

Direct application in case of fulfilling the conditions required for each bonus. [MORE INFORMATION.](#)

When?

It can be applied at any time, while each type of aid is in effect.

Other specific characteristics

The applicable legislation referred to in each type of aid has been compiled to facilitate its consultation:

- Royal Legislative Decree 8/2015, of 30 October, approving the revised text of the General Social Security Law [MORE INFORMATION](#)
 - Law 27/2011, of 1 August, on updating, adaptation and modernization of the Social Security system. [MORE INFORMATION](#)
 - Royal Decree-Law 11/1998, of September 4 (bonuses of social security contributions of interim contracts). [MORE INFORMATION](#)
 - Law 12/2001, of 9 July, on urgent measures to reform the labour market to increase employment and improve its. [MORE INFORMATION](#)
 - Organic Law 3/2007, of 22 March, for the effective equality of women and men. [MORE INFORMATION](#)
 - Organic Law 1/2004, of December 28, on Measures of Integral Protection against Gender Violence. [MORE INFORMATION](#)
 - Law 48/2015, of October 29, of General State Budgets for the year 2016. [MORE INFORMATION](#)
 - Royal Decree 1451/1983, of 11 May, (selective employment or measures to promote the employment of disabled workers). [MORE INFORMATION](#)
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4/ H.R.

RECRUITMENT AND EMPLOYMENT



BONUS/REDUCTIONS TO SELF-EMPLOYMENT

What is funded/promoted?

The purpose of this aid program is the granting of bonus/reductions to self-employment. Several typologies stand out:

1. General (Based on contribution basis). a. With the minimum contribution base b. With upper contribution base
2. Under the age of 30 or women under the age of 35.
3. Persons with disabilities, victims of gender violence and victims of terrorism.
4. Interim.
5. Cooperative family members of self-employed workers.
6. Reconciliation of personal and family life related to hiring.

Who can apply for it?

Sector

All.

Company type

Freelancers.

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Applicants must meet the following requirements, according to each typology and its corresponding regulations:

1. and 2. Initial register or after 5 years. Law 20/2007 (article 31) and RD Law 6/2016.
2. Disability greater than 33%, victims of gender violence and victims of terrorism. Law 20/2007 (art.32).
3. Termination of temporary activity (maternity, etc.) and substitution by unemployed person with interim contract. Law 12/2001 (DA 2^a) and Organic Law 3/2007 (DA 16th), and Law 20/2007 (article 38)
4. New register of family members as self-employed workers. Law 20/2007 (Article 35).
5. Stay on contract on RETA, and hire a worker (minimum 3 months), in case of care of children under 7 years of age, take care of dependent or disabled family. Law 25/2015 (Article 9).

How much and how is it funded/promoted?

Incentive type

Bonus/reductions in recruitment.

Product characteristics

The amount of the Bonus/Reductions will be determined according to the typology:

1. About the fee for common contingencies including temporary incapacity:
 - a) Reduction of 50 euros / month for 6 months.
 - b) Reduction equivalent to 80% fee for 6 months.a) and b) 50% fee month 7 to 12, 30% months 13 to 15, and 30% months 16 to 18.
2. Additional bonus of 30% on bonus in general case.
3. Bonus 1 a) and 1 b) may be applied for 12 months instead of 6. Subsequently, 50% of the fee up to a maximum of 48 months.
4. 100% of the fee during substitution.
5. 50% of the fee during the first 18 months, and 25% of the fee during the months 19 to 24.
6. 100% or 50% of the fee, in case of full-time or part-time contract, respectively, for 12 months.

Where to apply?

SEPE. [MORE INFORMATION](#)

How is it managed?

Application process

Electronically through the application on the web. [MORE INFORMATION](#)

Procedure

Direct application in case of fulfilling the conditions required for each bonus. [MORE INFORMATION](#)

When?

It can be applied at any time, while each type of aid is in effect.

Other specific characteristics

The applicable legislation referred to in each type of aid has been compiled to facilitate its consultation:

- Law 20/200, of July 11, on the Statute of Autonomous Work. [MORE INFORMATION](#)
 - Royal Decree Law 6/2016, of December 23, on urgent measures to boost the National System of Youth Guarantee. [MORE INFORMATION](#)
 - Law 12/2001, of 9 July, on urgent measures to reform the labour market to increase employment and improve its quality. [MORE INFORMATION](#)
 - Organic Law 3/2007, of 22 March, for the effective equality of women and men. [MORE INFORMATION](#)
 - Law 25/2015, of 28 July, on a second chance mechanism, reduction of the financial burden and other social measures. [MORE INFORMATION](#)
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4/ H.R.

RECRUITMENT AND EMPLOYMENT



TORRES QUEVEDO PROGRAMME 2024

What is funded/promoted?

The purpose of this grant program is to grant aid for a period of three years enterprises, state-level technology centres, support centres for technological innovation at state level, business associations and science and technology parks for the recruitment of doctors develop industrial research , experimental development or pre-feasibility studies in order to promote the careers of researchers and stimulate demand in the private sector of sufficiently prepared to undertake plans and R & D and help consolidate technological start-ups.

When?

Call open from 23th January to February 13th, 2024. [HERE](#) you can see the call, and [HERE](#) the entire regulations complied on BDNS. [MORE INFORMATION](#)

4/ H.R.

TRAINING AND CAPACITY BUILDING

Fundación Estatal
PARA LA FORMACIÓN EN EL EMPLEO



TRAINING ACTIONS BY COMPANIES

What is funded/promoted?

Training actions planned and managed by companies for their employees. Priority will be given to small and medium-sized enterprises, women, the disabled, people aged 45 and over, and workers with low skill levels. Companies which are not considered to be SMEs, will ensure that the percentage of participation by these collectives in training actions is at least equal to that represented by them in the total staff overall. Individual Training Permits. Permits of up to 200 hours of work time through which the employee is authorized by the company in order for him or her to carry out a training activity recognized by official certification, including professional titles and certificates.

Who can apply for it?

Sector

All.

Company type

All (except Public Administration)

Geographical position

All Autonomous Regions, with equal opportunities.

Access requirements

Applicant companies must have their work centres in state territory, carry out training for their employees and pay for their professional training, and also be up to date with their Social Security obligations.

How much and how is it funded/promoted?

Incentive type

Direct reductions in Social Security payments.

Product characteristics

Reductions up to the annual credit limit of the company. This credit is the result of applying, to the Professional Training Fee paid by the company the previous year, the following percentages according to the size of the personnel: 50% for companies of 250 or more employees; 60% for those of between 50 to 249 employees; 75% for those having between 10 and 49; and 100% of the fee if they have between 6 and 9 employees. Companies with between 1 and 5 employees have a credit of € 420 per annum. If new companies are installed or new work centres are opened, the company will have € 65 for each employee which is recruited. Individual Training Permits are financed by being charged to an additional credit. Maximum economic modules per training action (cost per participant and hour of training) applicable on a bonus basis to Social Security payments shall be those which are established below in accordance with the teaching method and the level of training:

	Training level	
	Basic	Higher
Face to face	9€	13€
Distance training	7,50€	
Conventional distance learning	7,50€	
Mixed	The above modules shall be applied in accordance with the hours of face-to-face learning and the conventional distance learning or distance training of the activity.	

The training action will last at least 6 hours.

Individual Training Permits provide the company with funds for salary costs of up to 200 hours of work time which the employee can use for this purpose.

Guarantees

No guarantees

Conditions

The companies shall co-finance the training action in a percentage which varies depending on their size. Thus, companies with between 10 and 49 workers shall co-finance 10% of the training costs; those with between 50 and 249 workers, 20%; those with over 250 employees, 40%. and Micro-SMEs from 1 to 9, 5%.

Where to apply?

Body which grants the funds/incentive

FUNDAE. [MORE INFORMATION](#)

Source of funds

Social Security and European Social Fund managed through the Tripartite Foundation.

How is it managed?

Application Process

Online by submitting the application on the website. [MORE INFORMATION](#)

When?

Open all year.

Other specific characteristics

They are not incompatible with the receipt of other subsidies. The development of the training actions shall be monitored and assessed and will also be evaluated and their quality be controlled subsequently.

Case study

An SME with its work centre in Spain, and which has 40 employees, decides to carry out an IT training programme for part of its staff, and so it approaches the Training Actions for companies line of the Tripartite Foundation, complying with the requirements established. The training is considered to be a higher training action, and the idea is to cover it on a face-to-face basis for a group of 22 workers and with a total of 30 hours. The corresponding module is 13 euros per employee and hour, so it should receive 8,580 euros. Given that it is a company with a number of employees of between 9 and 49 this amount is increased by 10%. Therefore, the total bonus it can apply for is 9,438 euros. The company has to cover 10% of the training expenses, and it can approach any training provider that it wishes.

4/ H.R.

TRAINING AND CAPACITY BUILDING

Fundación Estatal
PARA LA FORMACIÓN EN EL EMPLEO



TRAINING OFFER FOR WORKERS

What is funded/promoted?

These are the training actions that the competent Public Administrations develop for employees and that are aimed at covering the needs not covered by the training programmed by the companies for their workers. Up to 30% of unemployed people can also participate in this training offer. This training offer is developed through:

- Sectoral training programs
- Cross-training programs
- Professional qualification and recognition programs

The programming and management of these training actions are defined in each call, which will be adjusted and carried out on the basis of the annual report on prospecting and detection of training needs and the multi-year training scenario.

The financing of the training offer for employed workers will be made, through subsidies under a competitive competition regime, through the publication of calls.

Who can apply for it?

Sector

All.

Company type

All sizes.

Geographical position

All Autonomous Regions, with equal opportunities.

Where to apply?

Body which grants the funds/incentive

FUNDAE. [MORE INFORMATION](#)

Source of funds

Social Security and European Social Fund managed through the State Foundation for Employment.

When?

Periodic calls. [MORE INFORMATION](#)



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