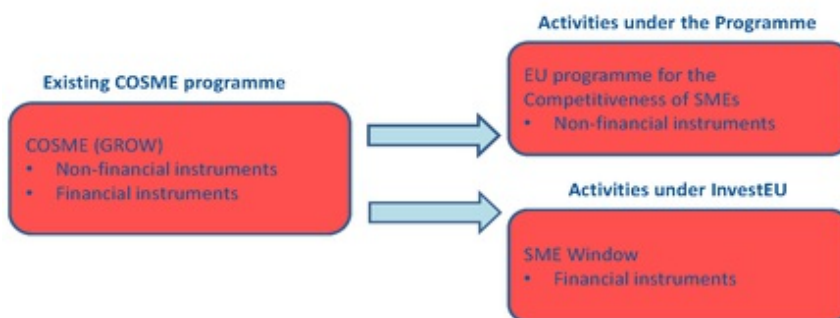


## COSME - Programme for the Competitiveness of Small and Medium-Sized Enterprises

When the Multiannual Financial Framework 2021-2027 comes into force, COSME (2014-2020) will be replaced by two EU programs: › **Single Market Programme** ([https://ec.europa.eu/info/funding-tenders/find-funding/eu-funding-programmes/single-market-programme/overview\\_en](https://ec.europa.eu/info/funding-tenders/find-funding/eu-funding-programmes/single-market-programme/overview_en)) (SMP) and › **InvestEU** ([https://europa.eu/investeu/about-investeu/what-investeu-programme\\_en](https://europa.eu/investeu/about-investeu/what-investeu-programme_en)) . The SMP has a total budget of 4.2 billion euros and InvestEU with a total budget of 372 billion euros.



The SMP offers SMEs indirect support in order to increase their competitiveness. Around 1 billion euros are available for this. This finances support options such as

- ▶ Enterprise Europe Network
- ▶ Erasmus for Young Entrepreneurs
- ▶ Cluster initiatives
- ▶ IPR SME help desk
- ▶ SME performance review
- ▶ SME envoys

SMEs can receive direct financial support through InvestEU. The budget made available for this amounts to 11.25 billion euros a finances instruments such as:

- ▶ Equity Facility for Growth (COSME EFG)
- ▶ Loan Guarantee Facility (COSME LGF)

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The › programme will be structured ([https://ec.europa.eu/commission/presscorner/detail/en/ip\\_21\\_1046](https://ec.europa.eu/commission/presscorner/detail/en/ip_21_1046)) around four policy windows/ The InvestEU Programme supports the following 4 main policy areas (“windows”):

1. Sustainable Infrastructure
2. Research, Innovation and Digitisation
3. SMEs
4. Social Investment and Skills

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COSME is the programme for the competitiveness of companies and for small and medium-sized enterprises (SMEs) and runs from 2014 to 2020 with a budget of EUR 2.3 billion. COSME is the successor to the CIP.

Measures are supported to:

- ▶ Facilitate access to finance for SMEs
- ▶ Improve access to markets
- ▶ Improve the framework for competitiveness
- ▶ Promotion of an entrepreneurial culture in Europe.

The program benefited from companies, especially SMEs, and public and private actors active in the area of business support.

Further information can be found on the › [EU portal](https://ec.europa.eu/growth/smes/cosme_en) (https://ec.europa.eu/growth/smes/cosme\_en) and the › [COSME flyer](https://www.euhochschulnetz-sachsen-anhalt.de/eu_hsnetz_media/Horizont+2020/Ausschreibungen/Weitere+EU_F%C3%B6rderung/COSME_leaflet+Dp-1384.pdf) (https://www.euhochschulnetz-sachsen-anhalt.de/eu\_hsnetz\_media/Horizont+2020/Ausschreibungen/Weitere+EU\_F%C3%B6rderung/COSME\_leaflet+Dp-1384.pdf) .

Current tenders can be found in the › [Funding & Tender Opportunities Portal](https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/programmes/cosme)(https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/programmes/cosme) .

In addition to the › [EU University Network Saxony-Anhalt](http://www.euhochschulnetz-sachsen-anhalt.de/en/) (http://www.euhochschulnetz-sachsen-anhalt.de/en/) , the › [EEN Saxony-Anhalt](http://een-sachsen-anhalt.de/dienstleistungen/eu-foerderung.html) (http://een-sachsen-anhalt.de/dienstleistungen/eu-foerderung.html) also advises on this program.

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