

# Call for SME Fintech Collaboration Projects – Info Meeting 26 January 2026 – AGENDA

- Welcome, 5 min (Sine)
- Purpose, scope, context and budget of the call, 5-10 min (Simon)
- Conditions of application and funding, including open Q & A, 45 min (David et al.)
- Wrap up and next steps (Sine)

## Vision

# Elevating New Nordic Innovation

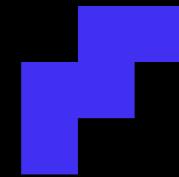
**Copenhagen Fintech is a non-profit, innovation hub founded in 2016 in Denmark, with the mission to foster innovation within the financial sector, by building a thriving fintech ecosystem.**

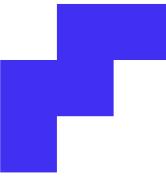


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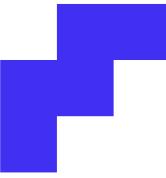
Virksomhedsudvikling  
Danmark





# Who can apply – and for what?

- **Danish small and medium-sized enterprises (SMEs) may apply and receive funding for a collaborative innovation project within fintech.**
- The project must involve at least one SME and at least one additional partner, such as a large company, a knowledge institution, another SME, or a public authority.
- Can involve various forms of collaboration related to develop and test concepts for new products, solutions or processes, including organisational models, business models or marketing approaches.
- Concepts can take the form of e.g. an innovative prototype, mock-up, drawing or plan.

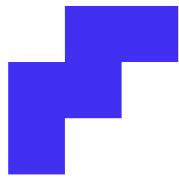


# SME definition

SMEs are defined as enterprises

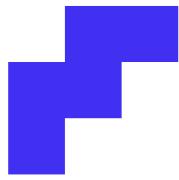
- employing fewer than 250 persons, and
- having an annual turnover not exceeding EUR 50 million, and/or
- an annual balance sheet total not exceeding EUR 43 million.

If a company owns or is owned, in whole or in part, by other entities, this may affect compliance with the SME definition.



# Fintech definition

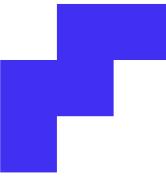
- The use of digital technology to improve, automate, or reinvent financial services and processes.
- Innovations that make financial activities more efficient, accessible, and user-friendly, often through software, mobile apps, data analytics, and automation.
- Wealthtech/investing, payments, accounting/payroll, data aggregation/analytics, digital assets/cryptocurrencies, lending, personal finance, neobanking, insurance, regtech, etc.



## “De minimis” state aid

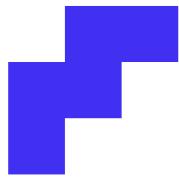
The total state aid granted to a single undertaking must not exceed EUR 300,000 over a three-year period.

Grant recipients must sign a de minimis-declaration (as well as an SME declaration)



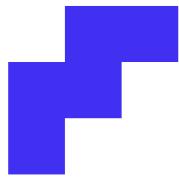
# Funding and own financing

- Up to DKK 100,000 to each SME, and up to DKK 200,000 per project
- Up to 70 per cent of the project's total salary costs
- Hourly rate of DKK 406 plus an overhead of 40 per cent
- Call budget of DKK 1.5 million (10-15 projects)
- Another, similar call planned in 2026 before summer
- Max one grant per SME over the two calls



# Project budget Example

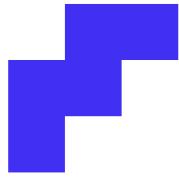
<b>BUDGET</b>			
	Total costs	Grant	Own financing
DKK	142.668,40	100.000,00	42.668,40
Percentage	100	70	30
<i>Project staff</i>			
Name	Company	No. of hours	Cost incl. OH
	NN Aps	251	142.668,40
			-
			-
<b>Total</b>		251	142.668,40
<b>DISBURSEMENT</b>			
	Amount	Date	
Advance payment			
Final payment			
<b>Total</b>	-		



# How to apply?

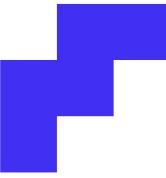
**Submit basic info, project description and budget (cf. assessment criteria) no later than Feb 6 12:00:**

- **Project objective and the planned innovation**
- **Commercial and societal relevance**
- **Work plan, including the respective tasks of the partners and milestones (TEMPLATE)**
- **The partners and their respective project-relevant competences and other resources**
- **Risk management**
- **The project's connection (synergy and complementarity) with other public innovation grants received**
- **Project budget, including supported staff and distribution between financial partners (TEMPLATE)**
- **Indication of relevant societal focus areas**



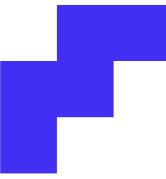
# Work plan

	Description of activity	Respective tasks of the partners	Milestone/deliverable/output	Period
1				
2				
3				
[...]				



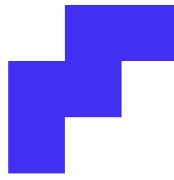
# Assessment criteria

- Project objective, clarity and novelty of innovation
- Commercial and societal relevance
- Feasibility, collaboration and cost-effectiveness



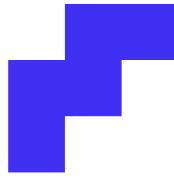
# Societal impact areas

- Innovative use of technology and data, including digital sovereignty
- Security and stability in the financial sector
- Sustainability and the green transition
- Financial accessibility and inclusion
- Investment in entrepreneurship and growth



# Dead- and timeline

- Application open: 2-6 February 12:00
- Assessment by internal expert committee
- Decision by subcommittee of Cph Fintech Board:  
Mid March
- Projects running: April-June



# Further info

- Please read the detailed ***Conditions of Funding!***
- **David Grønbæk, Project Compliance Officer, tel. +45 5358 4424, [djh@copenhagenfintech.dk](mailto:djh@copenhagenfintech.dk).**
- **[www.copenhagenfintech.dk/collaboration-projects](http://www.copenhagenfintech.dk/collaboration-projects)**