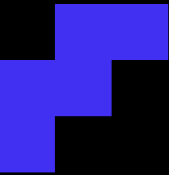


Call for SME Fintech Collaboration Projects – Info Meeting 26 January 2026 – AGENDA

- 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

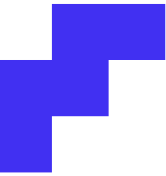
Elevating New Nordic Innovation

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.



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.

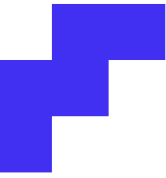


SME definition

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

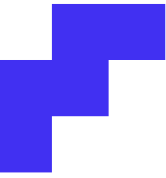
- The use of digital technology to improve, automate, or reinvent financial services and processes.
- Innovations that make financial activities more efficient, accessible, and user-friendly, often through software, mobile apps, data analytics, and automation.
- Wealhtech/investing, payments, accounting/payroll, 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.

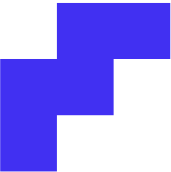
Grant recipients must sign a de minimis-declaration (as well as an SME declaration)



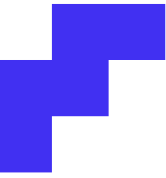
Funding and own financing

- 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



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

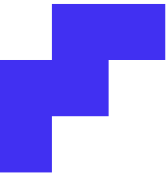


How to apply?

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

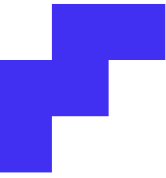


	Description of activity	Respective tasks of the partners	Milestone/deliverable/output	Period
1				
2				
3				
[...]				



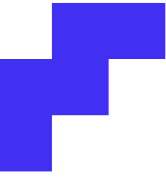
Assessment criteria

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



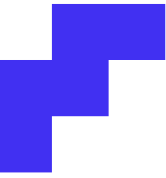
Societal impact areas

- 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.**
- **www.copenhagenfintech.dk/collaboration-projects**