

Call for SME Fintech Collaboration Projects 2026/3 – Info Meeting 14 September 2026 – AGENDA

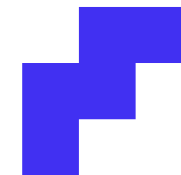
- Welcome (Simon)
- Brief round of introductions, 5 min
- Purpose, scope, context and budget of the call, 10 min (Simon)
- Conditions of application and funding, including open Q & A, 45 min (David)
- Thank you and goodbye (Simon)



Vision

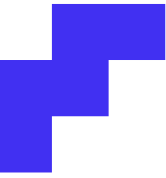
Elevating New Nordic Innovation

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.



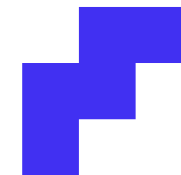
Who can apply and for what?

- Danish small and medium-sized enterprises (SMEs) may apply and receive funding for a collaborative innovation project within fintech.
- At least one Danish SME and at least one additional partner, such as a large company, another SME, a knowledge institution, a public organization, or a non-profit private organization. (NB: Only SMEs can be funded.)
- Support for collaboration to develop and test new products or processes. Results may be an innovative prototype, mock-up, drawing or plan.
- A partner may collaborate based on its role as potential customer/early adopter, problem owner, market regulator, or provider of specialized (research-based) project-specific expertise.



Funding and own financing

- Up to DKK 100,000 for a fintech-related innovative project
- Up to 70 per cent of the total salary costs of the project
- Calculated at an hourly rate of DKK 406, plus an overhead of 40 %
- Early instalment of one third of the grant
- Max one grant per SME over the three calls of 2026
- Call budget of DKK 1.5 million (15-20 projects)

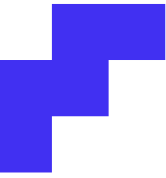


SME definition

SMEs are defined as enterprises

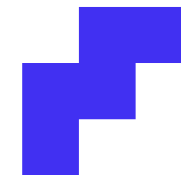
- employing fewer than 250 persons, and
- having an annual turnover not exceeding EUR 50 million, and/or
- an annual balance sheet total not exceeding EUR 43 million.

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



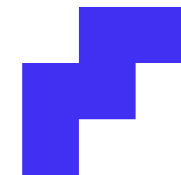
Documentation of salary costs

- Agreement indicating the average percentage of the employee's working time allocated to the project (salaried employees)

https://udviklingidanmark.erhvervsstyrelsen.dk/sites/default/files/2025-11/DEM_Arbejdsbeskrivelse_v2.pdf

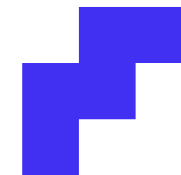
- Monthly record of hours worked (especially for entrepreneurs and business owners who do not draw a salary from their own company)

https://udviklingidanmark.erhvervsstyrelsen.dk/sites/default/files/2025-11/DEM_Tidsopg%C3%B8relse_ma%CC%8Aned-ua_1.pdf



Can multiple SMEs share the grant?

- Yes. The funded SME partner must be an active participant in the design and implementation of the project, including having a significant interest in the planned innovation. (NB: The provision of advisory or testing services cannot be funded.)
- The grant holder is the responsible partner who signs the grant agreement and administers the project on behalf of all partners. Accountable to Copenhagen Fintech for the implementation of the project in accordance with the grant conditions, including any onward disbursement of the grant to other SME partners in the project.



How to apply – Application Form

Max. 5 pages in Word format

A) Basic information

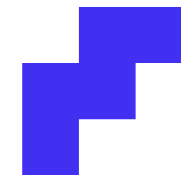
Project title, period, amount, applicant company, partner(s) (funded or non-funded), contact persons

B) Project description

NB: Please address the selection of criteria of Conditions Art 4

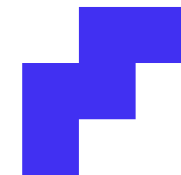
C) Work plan

Specification of activities, division of tasks among partners, milestones, and timing



How to apply – Budget Form

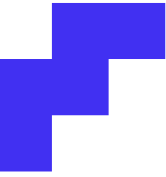
1	BUDGET AND ACCOUNTS for salary and overhead costs in a collaborative project 2026/3 (Cluster Programme, Copenhagen Fintech)			
2				
3	<i>The applicant completes the budget as part of the application. Total costs consist of salary costs for project staff plus overhead. The grant may cover a maximum of 70 per cent of the total costs. The grant recipient completes and signs the accounts as part of the final reporting. Copenhagen Fintech completes the fields relating to the case number and disbursement.</i>			
4				
5	Project title		Case number	CP-2603-
6	Grant letter recipient		CVR-number	
7	Start date		End date	
8				
9	BUDGET		ACCOUNTS	
10				
11		Total costs	Grant	Own financing
12	DKK	-		-
13	Percentage	100	#DIVISION/0!	#DIVISION/0!
14				
15	Project staff			
16				
17	Name	Company	No. of hours	Cost incl. OH
18				-
19				-
20				-
21	Total		0	-
22				
23	DISBURSEMENT	First payment	Amount	Date
24		Final payment		
25		Total	-	
26				
27				
28				
29				
30	*By signing, I confirm the accuracy of the accounts, including that the project staff, who are listed above and have signed a work description ("arbejdsbeskrivelse") or a time record submitted to Copenhagen Fintech, have been employed by and received a salary from the indicated companies.			



Assessment criteria (I)

Innovative objective, clarity and novelty

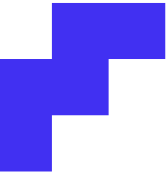
- Whether the specific innovative product or business process (solution) targeted by the project is described with sufficient clarity (including whether it forms part of a broader solution, if it is a sub-project).
- Whether the solution differs sufficiently from existing solutions on the market, including the company's own existing solutions.



Assessment criteria (II)

Commercial and societal relevance

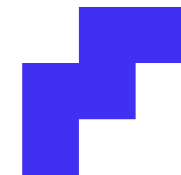
- Whether it is sufficiently demonstrated that market introduction will generate a significant commercial benefit for the applicant and any other funded partner(s).
- Whether it is sufficiently demonstrated that the solution meets a need in a market of relevant size, including the existence of users/customers and any secured risk capital investment or development grants, and potential for scaling.
- Whether it is sufficiently demonstrated that the project's results will contribute to addressing societal challenges, for example in relation to the focus areas of security, sustainability, inclusion and digital sovereignty described below.



Assessment criteria (III)

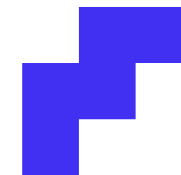
Feasibility, quality of team, collaboration, and cost-effectiveness

- Whether the applicant and any other funded SME possess the necessary resources, competences and commitment, preferably on a full-time basis, to implement the project and exploit its results.
- Whether it is clearly and concretely described how the intended innovation will be achieved through coherent activities with associated milestones and risk management.
- Whether the partners' respective roles, tasks and collaboration (complementarity and synergies) are clearly described.
- Whether the budget is reasonable, realistic and cost-efficient in relation to the project objectives and planned activities, including a reasonable balance between expected outcomes and the size of the grant.
- Whether the grant holding SME is clearly legally, organisationally and financially independent of the collaboration partner(s).



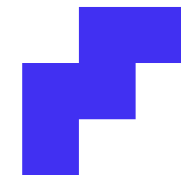
Societal impact areas

- 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

- Deadline on 5 October 2026
- Assessment by expert committee
- Decision by subcommittee of Cph Fintech Board, communicated Mid-November
- Projects of 2-3 months running Dec 26 – April 27



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