

# INFORMATION BULLETIN

## SME Financing Programmes

Second Quarter | April 2026

Dear partners, this bulletin has been prepared by the team of the European Digital Innovation Hub for the North Central Region (EDIH NCR) and contains structured information on current and upcoming SME financing opportunities. The programmes are categorised by funding level — national and European — and by status — active (open for applications) and upcoming (expected for 2026–2027).

### SECTION I: NATIONAL-LEVEL PROGRAMMES

National-level programmes are primarily funded through the Competitiveness and Innovation in Enterprises Programme (CIEP) 2021–2027 and the Recovery and Resilience Plan (RRP). Applications are submitted in Bulgarian via the Information System for Management and Monitoring (ISUN 2020).

#### 1A. Current Programmes (Open for Applications)

##### New Models in Production

<b>Main Objective</b>	Purchase of new machinery, robotic systems and specialised software (ERP/MES) to modernise production processes. Industry 4.0 elements are also supported — IoT, cloud services, data analytics.
<b>Deadline</b>	<b>27 May 2026</b>
<b>Funding</b>	<b>€25,000 – €400,000 in grants</b>
<b>Who Is It For</b>	Manufacturing SMEs, especially in priority sectors. Enterprises in Northern Bulgaria receive additional scoring points during evaluation.

##### Innovation Implementation through Local Action Groups (LAG)

<b>Main Objective</b>	Support for the implementation of product, process and organisational innovations in specific municipalities covered by Community-Led Local Development (CLLD) strategies.
<b>Deadline</b>	<b>Varies according to the specific LAG and region. It is recommended to check the current intake of the relevant LAG.</b>
<b>Funding</b>	<b>Up to BGN 200,000 in grants</b>
<b>Who Is It For</b>	SMEs registered and operating in the territory of the relevant LAG. The aid intensity varies depending on the type of innovation and location.

## 1B. Upcoming Programmes (Expected 2026–2027)

Programme	Expected Intake	Budget / Project	Main Focus
Clean and Resource-Efficient Technologies (Critical Technologies)	September – December 2026	Up to BGN 7,000,000	Reducing dependence on external resources; energy independence.
Green Technologies and Circular Economy (via ITI)	Ongoing, by regions — 2026	To be announced	Waste reduction, resource reuse, energy-saving solutions.
Digitalisation and Artificial Intelligence (PRIDST)	To be announced — 2026–2027	To be announced	Collaboration between business and science on AI solutions and cybersecurity.

## SECTION II: EUROPEAN-LEVEL PROGRAMMES

European-level programmes are managed directly by the European Commission or its agencies. Applications are submitted in English and require “European added value” — the project must have the potential for application in more than one member state. Budgets are significantly larger, but so is the competition.

### 2A. Current Programmes (Open for Applications)

#### EIC Accelerator (European Innovation Council — Horizon Europe)

<b>Main Objective</b>	Support for innovative SMEs and start-ups with breakthrough technologies (DeepTech), including AI, biotechnology and clean technologies. Funding is combined — a development grant plus equity investment for scaling.
<b>Deadline</b>	<b>Series of deadlines for 2026: 6 May, 8 July, 2 September and 4 November 2026. The short proposal can be submitted at any time.</b>
<b>Funding</b>	<b>Grant up to €2,500,000 + equity investment up to €10–15,000,000</b>
<b>Who Is It For</b>	Innovative SMEs and start-ups with a Technology Readiness Level of TRL 5-6 (demonstrated prototype) and global market ambition.

#### SME Fund 2026 — Ideas Powered for Business (EUIPO)

<b>Main Objective</b>	Facilitating the registration of intellectual property rights through vouchers covering a significant portion of official fees. A mandatory step before entering new international markets.
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<b>Deadline</b>	<b>Until 4 December 2026 (Applications can be submitted immediately.)</b>
<b>Funding</b>	<b>75% reimbursement for trademarks and industrial designs; 75% for patents; up to €1,500 for a European patent.</b>
<b>Who Is It For</b>	All EU-registered SMEs, regardless of sector. Low administrative burden and fast approval.

### Cascade Funding — Horizon Europe / Digital Europe

<b>Main Objective</b>	Small targeted grants distributed through approved consortia for specific challenges in the areas of digitalisation, energy efficiency and cybersecurity. Applications are short (10–15 pages) and approval takes 2–3 months.
<b>Deadline</b>	<b>Various calls are running simultaneously. Current examples: SECURE (cybersecurity), MANUFACTergy (energy efficiency), Excel4Pro (food processing).</b>
<b>Funding</b>	<b>€30,000 – €100,000 depending on the specific project. Excel4Pro: up to €40,000; SECURE: up to €30,000.</b>
<b>Who Is It For</b>	SMEs seeking fast modernisation without a heavy administrative burden. Information on open calls: European Digital Innovation Hubs (EDIH) and the EC Funding & Tenders portal.

### LIFE Programme — Climate and Environment

<b>Main Objective</b>	Funding of demonstration projects for the green transition: recycling, wastewater treatment, CO <sub>2</sub> emissions reduction and circular economy.
<b>Deadline</b>	<b>2026 Call: published on 21 April 2026. Information days: 28–30 April 2026.</b>
<b>Funding</b>	<b>Up to 60% grant for eligible costs of demonstration projects.</b>
<b>Who Is It For</b>	SMEs and organisations implementing innovative environmental solutions. The project must have a demonstration nature and replicability across the EU.

## 2B. Upcoming Programmes (Expected 2026–2027)

Programme	Expected Deadline	Funding	Who Is It Suitable For
Eurostars (Eureka Partnership)	September 2026	National funding under European rules	SMEs with at least one international R&D partner. The project must be market-oriented and led by an innovative SME.

Programme	Expected Deadline	Funding	Who Is It Suitable For
InvestEU — Financial Instruments	Ongoing, via commercial banks	Low-interest loans with state guarantees; minimal own contribution; grace period	SMEs requiring larger investment resources beyond the reach of grants. Suitable for expensive equipment.

## SECTION III: CONSOLIDATED COMPARISON TABLE

The table below provides a quick overview of all programmes for easy comparison and orientation when selecting the appropriate procedure.

Programme	Level	Status	Funding	Who For
New Models in Production	Nat.	Active	€25 000 – €400 000	Manufacturing SMEs; advantage for Northern Bulgaria
Innovation Implementation (LAG)	Nat.	Active	Up to BGN 200,000	SMEs in LAG areas
Clean Technologies (Critical Technologies)	Nat.	Upcoming	Up to BGN 7,000,000	SMEs focused on energy independence
Green Technologies / ITI	Nat.	Upcoming	TBA	SMEs implementing circular economy
Digitalisation and AI (PRIDST)	Nat.	Upcoming	TBA	SMEs and academic institutions — AI, cybersecurity
EIC Accelerator (Horizon Europe)	EU	Active	Up to €2.5m + equity	DeepTech SMEs with TRL 5-6 and global potential
SME Fund 2026 (EUIPO)	EU	Active	Up to 75% IP voucher	All SMEs — trademarks, patents, designs
Cascade Funding	EU	Active	€30 000 – €100 000	SMEs — digitalisation, energy, cybersecurity
LIFE Programme (Climate and Environment)	EU	Active*	Up to 60% grant	SMEs with projects on recycling, emissions, water
Eurostars (Eureka)	EU	Upcoming	National, under EU rules	SMEs with an international R&D partner
InvestEU (Financial Instruments)	EU	Upcoming	Low-interest loan	SMEs requiring larger resources

\* The 2026 LIFE call was published on 21 April 2026. Check the portal for current status.

## SECTION IV: PRACTICAL RECOMMENDATIONS FOR A SUCCESSFUL APPLICATION

1

The DNSH Principle (Do No Significant Harm): Mandatory for every project. It must be demonstrated that the new machines, processes or technologies do not harm the environment. Include an environmental assessment in the project proposal from the very beginning.

2

Regional Priority: The 2026 programmes award additional points to enterprises operating in Northern Bulgaria (North Central, North West and North East). Make sure this is clearly reflected in the project proposal.

3

Digital Maturity: Projects incorporating Industry 4.0 elements (IoT, cloud services, data analytics) score significantly higher than standard equipment purchases. Plan the digital component in advance.

4

Timely Technical Preparation: Do not wait until the last week! The ISUN 2020 system becomes overloaded before the deadline. Obtain electronic signatures and register company profiles in a timely manner.

5

European Programmes — Seek Support from EEN: For direct European programmes (EIC, LIFE, Eurostars), contact the Enterprise Europe Network (EEN) in Bulgaria. They offer free consultations and assistance in finding international partners.

6

STEP Seal — Advantage in European Applications: If the project is in the field of critical technologies (biotechnology, AI, clean technologies), it may receive STEP Seal status (Strategic Technologies for Europe Platform), which provides an advantage in evaluation.

### For questions and consultations, contact the EDIH NCR team

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