

## PRACTICAL GUIDE – FINANCIAL RESOURCES

As an entrepreneur, several types of financing are at your disposal to launch your business or strengthen your financial situation. Depending on the development stage of your project, appropriate sources of funding will vary. Here is a non-exhaustive list of financing structures you can turn to.

Check out “*Le Guide du routard du financement d’entreprise*” 2020 edition (French only) for a more in-depth look at the financing, guarantees and loans available for your business.

<https://bpifrance-creation.fr/boiteaoutils/guide-du-routard-du-financement-dentreprise-2020>

### LOANS

There are several types of loans, with various selection criteria and repayment rates. Loans can be used to supplement your capital and are an effective way to leverage other funding and financially strengthen your business.

#### 0% interest loans:

- Réseau entreprendre [Reseau-entreprendre.org]
- Initiative France [initiative-france.fr/Créer]
- RAISE [https://www.raise.co/]
- Initiative Remarquable (Initiative France [https://les-aides.fr/aide/MBgPGSwMDA4v/initiative-france/pre-t-d-honneur-initiative-remarquable.html])

#### Loans:

- L’Adie [https://www.adie.org/pour-creer-ou-developper-mon-entreprise/]
- Fondation Entreprendre [https://www.fondation-entreprendre.org/]
- Wedogood [https://www.wedogood.co/]
- Initiative France [https://www.initiative-france.fr/]
- La Nef [https://www.lanef.com/professionnels/]
- La Caisse Solidaire [https://www.caisse-solidaire.fr/emprunter/]
- Triodos Bank [https://www.triodos.be/fr/credit-professionnel]
- Fabrique Aviva [https://www.aviva.fr/aviva-france/engagements/la-fabrique.html]
- 10 000 startups pour changer le monde [https://10kstartups-pour-changer-le-monde.fr/]

#### Innovation loans:

- EIF (European Investment Fund) [ https://www.bpifrance.fr/Toutes-nos-solutions/Prets/Prets-sans-garantie/Pret-Innovation-FEI]

- Caisse d'Épargne [<https://www.caisse-epargne.fr/entreprises/financer-investissements/pre-innovation/>]

## COMPETITIONS AND PRIZES

Participating in a competition can boost your project and be a real financial asset for your start-up.

- Innovation competition [[https://www.transtech.fr/saloninovpro/inovpro-concours-dinventeurs/?gclid=EA1aIQobChMIh92378zT8QIVXOnmCh1HxQA2EAAAYASAAEgIIWfD\\_BwE](https://www.transtech.fr/saloninovpro/inovpro-concours-dinventeurs/?gclid=EA1aIQobChMIh92378zT8QIVXOnmCh1HxQA2EAAAYASAAEgIIWfD_BwE)]
- National competition for business creation [<https://www.leconcoursdelacreation.fr/>]
- Défi entreprendre [<http://www.defi-entreprendre.fr/>]
- EIC Horizon Prizes [[https://eic.ec.europa.eu/eic-funding-opportunities/eic-prizes/eic-horizon-prizes\\_en](https://eic.ec.europa.eu/eic-funding-opportunities/eic-prizes/eic-horizon-prizes_en)]
- The European Capital of Innovation Awards [[https://eic.ec.europa.eu/eic-funding-opportunities/eic-prizes/european-capital-innovation-awards\\_en](https://eic.ec.europa.eu/eic-funding-opportunities/eic-prizes/european-capital-innovation-awards_en)]

## CROWDFUNDING

Participatory financing/crowdfunding is another funding source during the pre-seed phase or can be used as a seed fund to create and develop your project.

- Ulule [<https://fr.ulule.com/>]
- Kisskissbankbank [<https://www.kisskissbankbank.com/>]
- Comeon [<https://www.commeon.com/fr>]
- Happy Capital [<https://www.happy-capital.com/>]

## GOVERNMENT SUBSIDIES

Regional, national, and European government subsidies exist to encourage business creation in France.

### Ile de France's subsidies:

- Innov'up [<https://www.iledefrance.fr/innovup>]
- PM'up [<https://www.iledefrance.fr/appel-projets-pmup-relance>]
- TP'up Relance [<https://www.iledefrance.fr/appel-projets-tpup-relance>]
- Finov'up [<https://www.finovup.fr/>]
- PIE [<https://www.pie.paris/>]

### National subsidies:

- BPI France [<https://www.bpifrance.fr/>]
- Help for innovation – BPI France [<https://www.bpifrance.fr/Toutes-nos-solutions/Aides-concours-et-labels/Aides-a-l-innovation-projets-individuels/Aide-pour-la-faisabilite-de-l-innovation>]
- PIA [<https://bit.ly/2Yn1Qmo>]
- Bourse French Tech [<https://lafrenchtech.com/en/how-france-helps-startups/bourse-french-tech-en/>]

### European Subsidies:

- European Innovation Council [[https://eic.ec.europa.eu/index\\_en](https://eic.ec.europa.eu/index_en)]
- European Regional Development Fund (ERDF) [[https://ec.europa.eu/regional\\_policy/fr/funding/erdf/](https://ec.europa.eu/regional_policy/fr/funding/erdf/)]
- EU Finance for Innovators [<https://www.eib.org/fr/products/mandates-partnerships/innovfin/>]

### INVESTMENT FUNDS

Investment funds help accelerate the growth of your business. Each investment fund has its own selection criteria and is usually specialized in a specific sector.

- makesense's Seed Fund [<https://fund.makesense.org/>]
- INCO & Generali [<https://www.general-impactinvesting.inco-group.co/fonds>]
- RAISE [<https://www.raise.co/>]
- Investir & + [<https://fr.investiretplus.com/>]
- Capelia [<http://capelia.net/>]

### BUSINESS ANGELS

Business angels are a possible funding source when your high-growth project is at an earlier stage and doesn't have the sales/revenues to qualify for investment fund minimums.

- France Angels - <https://www.franceangels.org>
- Euro Equity [<https://www.euroquity.com/fr/home>]

### SPECIFIC FUNDING FOR WOMEN

#### In Ile de France:

- MyAnnona [[myannona.com](http://myannona.com)]
- Femmes business angels [[femmesbusinessangels.org](http://femmesbusinessangels.org)]

#### At the European level:

- Women TechEU [[https://eic.ec.europa.eu/eic-funding-opportunities/european-innovation-ecosystems/women-techeu\\_en](https://eic.ec.europa.eu/eic-funding-opportunities/european-innovation-ecosystems/women-techeu_en)]
- EIC Prize for Women Innovators [[https://eic.ec.europa.eu/eic-funding-opportunities/eic-prizes/eu-prize-women-innovators\\_en](https://eic.ec.europa.eu/eic-funding-opportunities/eic-prizes/eu-prize-women-innovators_en)]
- EIC Business Acceleration Service & the Women leadership Programme (WLP) [<https://community-smei.easme-web.eu/articles/open-call-eic-women-leadership-programme-levelling-playing-field>]