

HAMAG-BICRO

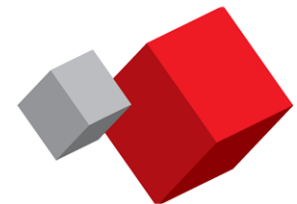
Croatian Agency for SMEs, Innovations and Investments

*Small practices – experience sharing; Interact
1st December 2025*

Iva Milašinčić

Head of development and support of entrepreneurship Unit

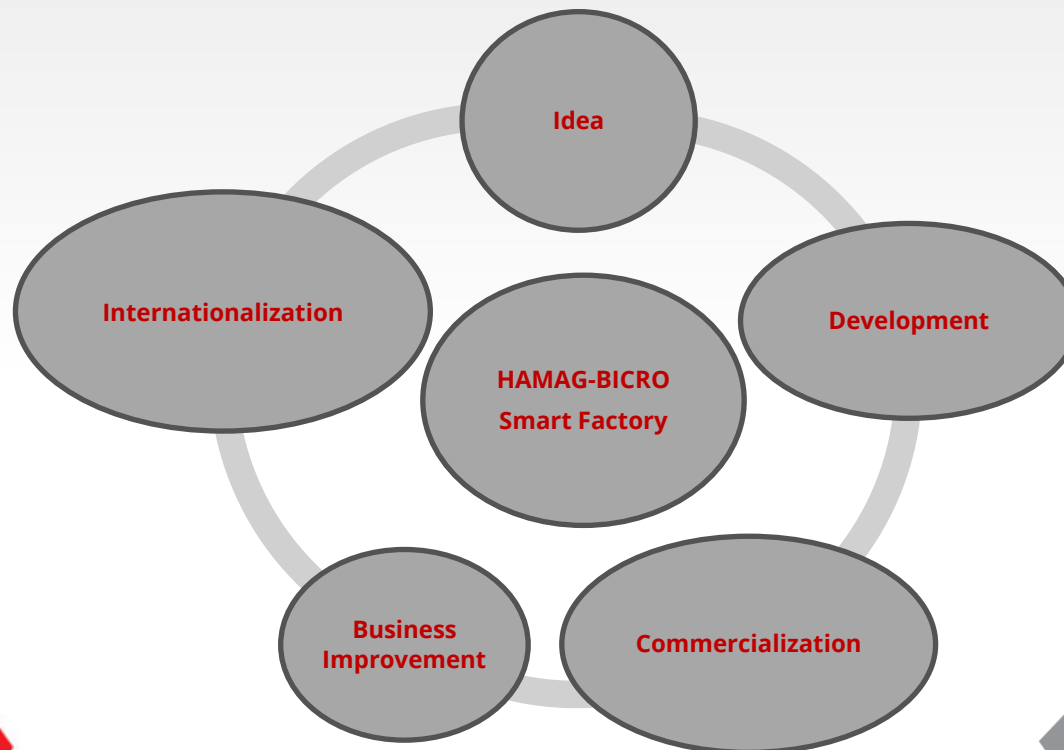
Support and Development of Entrepreneurship, Coordination and International Cooperation Sector



WHO WE ARE

HAMAG-BICRO is the **Croatian Agency for SMEs, Innovation and Investments**

- established in 2014 by the Government of the Republic of Croatia
- independent institution under the supervision of the Ministry of Economy
- founded with the aim of supporting the development of small and medium-sized enterprises, improving the innovation process and encouraging investments



WHAT WE DO

Financing

- Loans
- Guarantees for bank loans to SMEs
- Grants

Project Operations Support

- Evaluation
- Contracting
- Implementation

Entrepreneurship Development and Support, Coordination and International Cooperation

- Active support in Innovation and Internationalization
- Business and advisory assistance for Bio&Tech companies
- Professional Consultancy Services

By supporting growth and development of SMEs, HAMAG-BICRO aims to stimulate Croatia's economic growth and to strengthen Croatia's global competitiveness.



WE HAVE ENCOURAGED

Over 26 500 projects

Over 5,6 billion € of investments

Over 43 000 newly created jobs



Interreg



Co-funded by
the European Union

EmBRACE

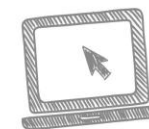
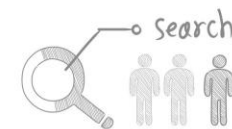
IPA Croatia – Bosnia and
Herzegovina – Montenegro

Enhancing MSEs sustainable gRrowth And CompEtitiveness - EmBRACE SPF project



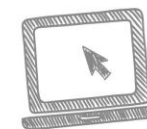
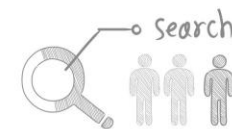
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The project is co-financed by ERDF and IPA III funds of the European Union.



About the SPF EmBRACE project

- **SPF EmBRACE** is part of the **Interreg VI-A IPA Programme Croatia-Bosnia and Herzegovina-Montenegro for the financial period 2021-2027**, implemented in cross-border area between Croatia, Bosnia and Herzegovina and Montenegro
 - **Priority Axis 1:** Smart investments in research, innovation and competitive entrepreneurship
Specific objective: RSO1.3. Enhancing sustainable growth and competitiveness of SMEs and job creation in SMEs, including by productive investments



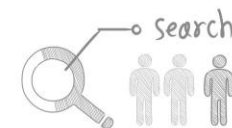
About the project

- **Title:** **Enhancing MSEs sustainable gRowth And CompEtitiveness**
- **Acronym:** **EmBRACE**
- **SPF beneficiary:** Croatian Agency for SMEs, Innovation and Investments (**HAMAG-BICRO**)
- **Duration in months:** **60** (February 2024 till February 2029)
- **Total project budget:** **11.764.706 EUR/EU co-funding 10.000.000 EUR**

About the project

- **Project's aim:** offer support to **micro and small enterprises** in the Programme area and enhance the competitiveness in the border regions
- **Support is given for:**
 - development and adaptation of business models, products, services and processes
 - development of pilot actions and new business solutions
 - enhancing SMEs cross-border business cooperation





Work Packages

WP 1 – Management costs

Activities:

- Activity 1.1: SPF scheme management activities
- Activity 1.2: SPF promotion and dissemination activities

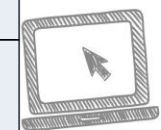
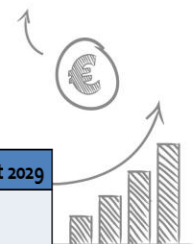
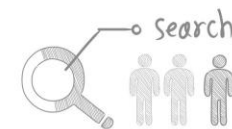
WP2 – Small Project Fund

Activities:

- Activity 2.1: Activity of contracting and implementation of small projects

Work Packages	Cost category	Flat Rate %	Total
Management	Staff costs	0	1.071.155,70 €
	Other costs flat rate	40	428.462,28 €
Total management			1.499.617,98 €
SPF	Small project funds		10.265.087,49 €
EmBRACE TOTAL			11.764.705,47 €

Unlock the change
EmBRACE it!

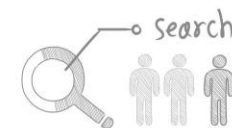


SPF indicators

The project counts the number of:

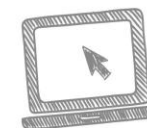
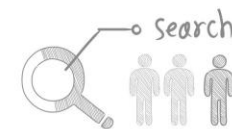
- SMEs introducing product or process innovation
- Solutions taken up or up-scaled by SMEs
- Enterprises supported and those receiving grants
- Pilot actions developed jointly and implemented
- Jointly developed solutions

Output Indicator	Target 2029	Result Indicator	Target 2029
RCO 01 - Enterprises supported (of which: micro and small)	120	RCR 03 – Small and medium-sized enterprises (SMEs) introducing product or process innovation	40
RCO 02 - Enterprises supported by grants	120		
RCO 84 - Pilot actions developed jointly and implemented in projects	12	RCR 104 - Solutions taken up or up-scaled by organizations	4
RCO 116 - Jointly developed solutions	8		



Concrete Impacts and Added Value

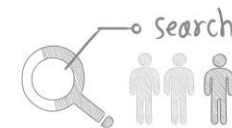
- Improved cross-border business cooperation and economic integration
- Raised competitiveness, sustainable growth and subsequently job creation
- Enhanced entrepreneurial skills, digitization and technological advancement of the SMEs
- Better socio-economic situation and increased resilience of the regional economy



Small Projects

Eligibility criteria

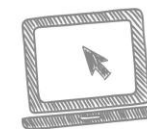
- Small Projects require collaboration between **at least two** autonomous **micro** or **small entrepreneurs** from different countries, including one from an EU member state (Croatia)
- Partners or affiliated companies cannot participate in the same project
- All participating entrepreneurs must be **registered and active** in the program area for **at least one year before applying** with **at least one employee**

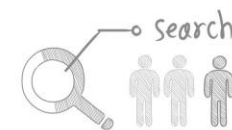


Small Projects

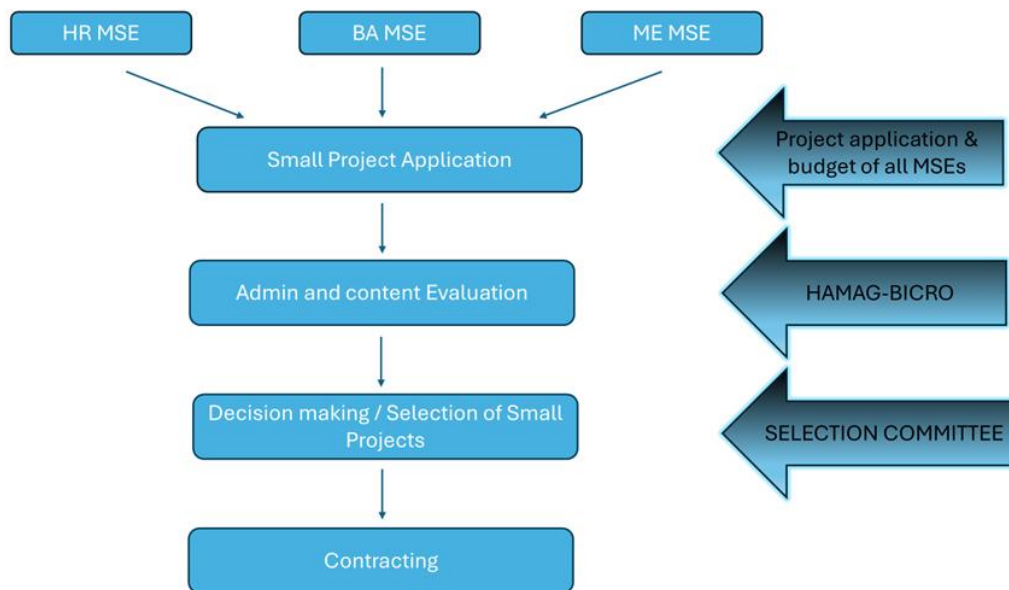
- Small project's duration is **6-12 months**
- Max EU support per SP: **200.000,00 EUR**
- Up to **85% of project costs** are covered by the EmBRACE pilot project; the rest is co-funded by the entrepreneurs

Cost category
Staff costs
Office and administrative costs
Travel and accommodation costs
External expertise and services costs
Equipment costs
Costs of infrastructure and works



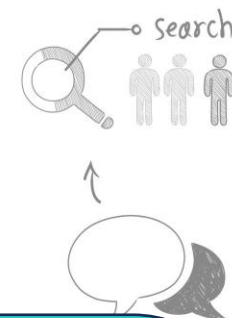


Evaluation, Selection and Contracting



 **Implementation** – reporting on a 4-month basis





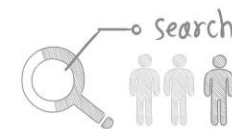
1st Call for Proposals

- Total number of projects selected for financing: 24
- Number of SMEs: 66
 - Croatia – **24**
 - Bosnia and Herzegovina – **23**
 - Montenegro – **19**
- Total amount: **4.811.916,77 EUR**
- EU co-financing: **4.090.129,24 EUR**

LINK TO THE SMALL PROJECTS

<https://cbchb.eu/cbc-cro-bih-mne/embrace/small-projects/>





2nd Call for Proposals

– RECENTLY OPEN

1st October 2025 – 15th December 2025

Video:

<https://www.youtube.com/watch?v=Itb4MOjQOQk>



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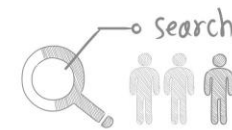


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Experience with international projects

Enterprise Europe Network (EEN)

EEN is an international network that provides support to small and medium-sized enterprises (SMEs) in achieving their business goals through various services and initiatives. It brings together organizations known for their excellence in business support.

EEN Croatia is a key point of contact for SMEs in Croatia seeking support in various aspects of business, from financing and innovation development to internationalization and access to new markets.

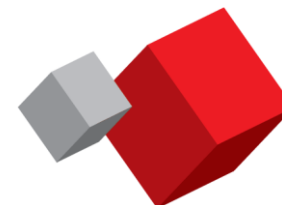
<https://en.hamagbicro.hr/international-cooperation/enterprise-europe-network-een/>



Horizon Europe

Horizon Europe is the EU's key funding programme for research and innovation.

National Contact Point (NCP) for European Innovation Council (EIC) – HAMAG-BICRO



Experience with international projects

EUREKA

EUREKA is a programme that encourages small, medium and large companies to cooperate with international partners in the initiation of research and development (RD) activities.



Programme objectives are:

encourage companies to invest in research and development activities, thereby strengthen their innovation capacity

encourage international cooperation of entrepreneurs

create the grounds for international market placement

The programme is intended for micro, small and medium companies.

<https://en.hamagbicro.hr/grants/eureka/>



EUROSTARS

Eurostars is a research and development programme created as a joint initiative of EUREKA and the European Commission. The basic criterion is the participation of at least two member countries.

The main partner on the project must be a small or medium-sized company engaged in research and development (innovative SME). Other project partners must be small or medium-sized enterprises.

Eurostars is part of the European Partnership on Innovative SMEs, co-funded by the European Union through Horizon Europe. In Croatia, the research programme is financed through the Second Swiss Contribution to selected EU Member States aimed at reducing economic and social disparities.

<https://en.hamagbicro.hr/grants/eurostars/>



Experience with international projects

B-LIGHT - Beneficiary Light Grant Scheme

is a project that was financing the cooperation of small and medium enterprises in the border area Hungary - Croatia within the **Interreg V-A Cooperation Program Hungary-Croatia 2014-2020**.

The maximum share of the total eligible cost, which could be used from the B Light Grant Scheme, was **75%** and Light users themselves have balanced the rest of the amount.

Project duration: 1.2.2017. - 31.7.2021. with extension until 31.12.2022.

Project value: 12,510,299.00 EUR, of which EUR 760,500 is available to HAMAG-BICRO, and a **total of 7.6 million EUR in grants was available to entrepreneurs.**

B-LIGHT – contracted and implemented Light projects

CALL	NUMBER OF PROJECTS	NUMBER OF SMEs in		TOTAL PROJECT VALUE EUR	INTERREG FINANCING EUR
		CRO	HU		
1	8	8	8	2.549.786,18	1.849.339,63
2	6	6	8	2.019.148,60	1.514.361,43
3	6	6	6	1.894.459,82	1.420.844,86
4	12	14	13	3.822.050,90	2.866.538,15
TOTAL:	31	33	34	10.285.445,5 EUR	7.651.084,07 EUR
		67			



Experience with international projects

The **brochure** which combines 31 **successful** stories about cross-border cooperation between 67 small and medium-sized enterprises from Croatia and Hungary is available for download [here](#).

B-LIGHT – **short final video** you can watch on link:
<https://www.youtube.com/watch?v=KBiyuqAe530>

More detail information can be found:
<https://cbchb.eu/cbc-hu-cro/b-light/>



Experience with international projects

B Light 2 – Fostering cross-border business cooperation of SMEs operating on different sides of the Hungary-Croatia border

Priority P1 – Competitive border region

Objective 1.3. – Enhancing sustainable growth and competitiveness of SMEs and job creation in SMEs, including by productive investments

B Light 2 – Fostering cross-border business cooperation of SMEs operating on different sides of the Hungary-Croatia border is a strategic pilot project that finances the cooperation of small and medium-sized enterprises (SMEs) in the Hungary-Croatia border region within the framework of the **Interreg V-A Hungary-Croatia Cross-border Cooperation Programme 2021–2027**, as a continuation of the strategic B Light project from the previous financial perspective.

Project duration: **44 months** (1.8.2025. – 31.3.2029.)

Total project value is EUR **10.787.875**, of which EU funds are EUR **8.630.300**.

The amount of EU funds available for SME-s is EUR **7.502.101,86** (total value EUR 9.377.627,33 EUR).

More detail information can be found:

<https://cbchb.eu/cbc-hu-cro/b-light-2/>



Experience with international projects

SEAS - Sustainable Enterprises Advancing blue Solutions

Priority Axis 1: Sustainable growth in the blue economy

Specific Objective: 1.1: Developing and enhancing research and innovation capacities and the uptake of advanced technologies

The strategic project SEAS is a pilot project that provides direct grant financial support to SMEs within the **Interreg Italy – Croatia 2021-2027** and improves SMEs businesses, fosters growth and generate new jobs, increases competitiveness and access to foreign markets focusing on development of innovative products/services taking into account sustainability and green transition in the border area.

The SEAS project focuses on the development of links and synergies among Blue sector entrepreneurs and between entrepreneurs and research Institutes for:

- strengthen SMEs innovation capacities and technology transfer in order to bring new products and services to the market;
- facilitate the involvement of young researchers with business activities.

Project duration: **36 months** (July 2025 – June 2028)

Total project value / EU co-financing: **EUR 3.125.000,00 / EU EUR 2.500.000,00**

Available to SMEs EU co-financing: **EUR 1.640.000,00**

More detail information can be found:

<https://cbchb.eu/cbc-it-cro/seas/>



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Herzegovina – Montenegro

Thank you for your attention!



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