

Investment or business plans of SMEs and Mid-Caps with a total budget not exceeding €25 million may receive financing of up to €12.5 million of their eligible expenses, provided that are registered, operate and intend to invest in Greece, without prejudice to the eligibility of companies registered and operating in other EU Member States. Eligible investments or business plans must have been undertaken within three (3) years preceding the date of signing the financing agreement with the company and shall not have been completed more than six (6) months prior to that date.

Investments and expenses that may be incorporated into the investment or business plan include the following:

- Purchase, renovation and expansion of tangible assets, including land, only if it is essential for the investment, up to 10% of the amount of the financing. Purchase of farmland is not eligible.
- Intangible assets, including:
 - i. RDI expenses (including gross wages directly linked to the company's research, development and innovation assets and development costs of concessions, patents, licenses, trademarks and similar rights and assets);
 - ii. Purchase of processing licenses/patents, software, and other rights and assets with inherent production potential;
 - iii. Purchase of other intangible assets, such as licenses to use non-generated public resources (non-generated public resources refer to "monopoly rights" that do not require investment to create such rights, such as the right to use a broadcasting frequency), patents, trademarks and similar rights and assets, up to 10% of the cost of the investment.
- Change of generation (e.g. retirement of the previous owner) or staff-related change of business status. Financing in such cases aims at keeping the firm in business, provided that the buyer and the business for sale meet the eligibility criteria and the total financing does not exceed €5,000,000 (excluding own funds).
- Working capital of a more permanent nature. More specifically, business obligations related to the firm's transaction turnover as part of its ordinary business activities can be financed. Expenses that can be financed include (indicatively) the purchase of raw materials and other components of the manufacturing process, inventories and general expenses, commercial claims, and claims from sales to non-end consumers.