

Vouchers for the competitiveness of SMEs



A Policy Brief from the Policy Learning Platform on SME competitiveness

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**Interreg
Europe**



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Summary

Vouchers schemes have been used first as business support instruments in the late 1990s and have since become widely popular. They are designed, implemented, and deployed by public authorities on national, regional, or local level to encourage certain behaviours, in this case innovation, in targeted companies – SMEs. To a large extent vouchers are used to promote innovation related activities, the adoption of digital technologies and the acquisition of new skills through training. But there are other vouchers addressing topics such as the green transition of the economy, the access to international markets, etc.

Vouchers are also quite present in Interreg Europe projects. This policy brief focuses on the use of vouchers to foster SME competitiveness and aims at providing a comprehensive overview of the good practices and the policy improvements basing on voucher schemes in those projects. They address topics such as innovation, digitalisation, internationalisation, e-commerce, business succession, and include the use of vouchers for the mitigation of the COVID-19 crisis and its consequences for the economy.

The policy brief also delivers a series of overall recommendations building on the experiences of Interreg Europe project partners with respect to the implementation and management of voucher schemes for SME competitiveness.



What are vouchers?

From the late 1990s to the present, vouchers/voucher schemes have become a popular instrument of business support and the career - they have already made – continues.

Publications often omit a definition or merely refer to one via link. The World Bank in its publication "[A Practitioner's Guide to Innovation Policy](#)" (2020) ¹ describes vouchers as follows:

"Vouchers are increasingly used to support innovation, especially to serve as an incentive for collaboration with knowledge providers. Vouchers are small, nonrepayable, entitlement-based grants that require light management with effective auditing. The simplicity of administration is a key attractiveness of these schemes; however, it requires effective brokerage (...) to link SMEs and knowledge providers and ensure compliance through random audits or other mechanisms". (p 112)

A similar general explanation additionally emphasises the inherent "ease" of innovation vouchers - as opposed to other instruments - to spur and drive innovation by providing an easy push to access knowledge providers:

"The basic premise behind innovation vouchers is that they represent a "light touch" intervention where scrutiny and accountability need not necessarily be as extensive (or cumbersome) as may be necessary with other types of policy instruments. Thus, innovation vouchers exist to move innovation along by providing a light nudge towards accessing knowledge providers that may be able to help SMEs in one capacity or another, thereby furthering policy that aims at growing and maintaining the SME sector. (p 19)

Source: M. Shiach & T. Virani (Editors): Cultural Policy, Innovation and the Creative Economy - Creative Collaborations in Arts and Humanities Research. Macmillan Publishers Ltd., London, 2017.

Vouchers are also quite present in Interreg Europe projects across all Thematic Objectives.

Vouchers in Europe

There are many voucher schemes "on the market" and their many variants have become very popular "innovation policy instruments". Since their start in 1997, the number of voucher schemes in Europe increased significantly, as described below.

¹ See also [The Innovation Policy Platform](#) for a definition of [innovation vouchers](#).



The Riga Declaration – realising the full potential of innovation voucher programmes

Let us start in September 2010 - based on the first positive experiences of EU Member States with Innovation Voucher Programmes, the participants of the Baltic Dynamics Conference signed the so-called "Riga Declaration" in order to fully realise the potential of these micro-grant schemes for a diverse range of innovative SME activities. In this regard, general guidelines - 7 principles and policy recommendations - for the design and management of innovation voucher programmes by member states and regions were proposed and recommended. The Riga Declaration is the result of cooperation between the Europe INNOVA Platform and managers of innovation voucher schemes in member states and regions. Through this process of quasi-standardisation of the objectives and implementation of innovation voucher schemes, it is encouraged to increase their use so that they will play an important component of future innovation support in all member states.

Source: EC Enterprise and Industry – Europe INNOVA: Guide to green innovation vouchers – Experiences from testing vouchers for renewable energy service innovators. 2011. https://greenovate-europe.eu/wp-content/uploads/2020/06/Guide-to-green-service-innovation-vouchers_KISPIMS.pdf

Since then, a variety of programmes have developed in the member states at local, regional, and national level, as documented in the following report:

EC (2019) report "[Voucher Schemes in Member States](#)"

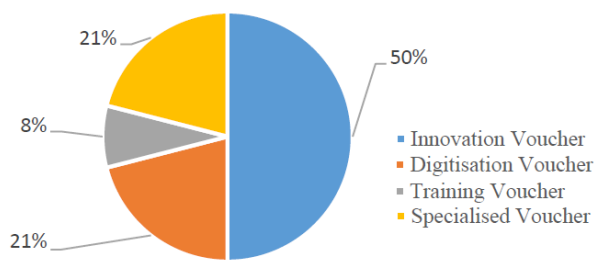
In 2019 the European Commission (EC) published a report on "[Voucher Schemes in Member States](#)". Subject of the study was the use of national initiatives and measures in the respective member states to promote innovation and digitisation. Here they use the following definition of vouchers:

"Broadly defined, voucher programmes consist of economic incentives granted by local, regional and national governments to private firms with the aim of addressing pre-defined goals. In this context, the voucher programmes are meant to address Micro, Small and Medium Sized Enterprises' (SMEs) and Governmental Institutions' issues with innovation and digitisation by incentivising the adoption of new technologies, services or skills." (p 1)

In that [EC report](#), vouchers are divided into the following four categories:

- Innovation vouchers,
- Digitisation vouchers,
- Training vouchers,
- Specialised vouchers.

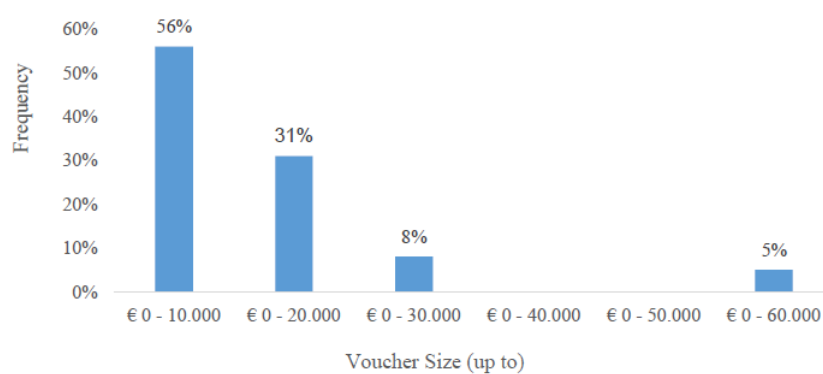
The 37 voucher schemes from 20 Member States included in the sample are distributed as follows among the 4 categories:



As will be shown later, this distribution is similar in the Interreg Europe projects, although vouchers for training are not used widely here.

Figure 1: Distribution of vouchers (EC 2019, p 2)

Another differentiating feature between the vouchers is their size as displayed in the following graph:



The most common amount for a voucher is less than 10,000 EUR. This is also the case in the projects considered later.

Figure 2: Distribution of the size of the vouchers (EC 2019, p 3)

This diversity speaks for the strength of voucher schemes to address own challenges and shortcomings. Good practices allow to imitate voucher schemes and to adopt or adapt them relatively inexpensively, based on one's own specific needs.

Let us now turn briefly to EU projects, first HORIZON 2020, then Interreg, to look afterwards in detail at Interreg Europe.

HORIZON 2020 – Vouchers integrated into larger projects

The use of vouchers to leverage the activities and outreach of projects is possible in specific calls, according to the financial regulations for the EU Framework Programme for Research and Innovation Horizon 2020.

A typical – but not the only - example for this is the [Horizon 2020 INNOSUP](#) programme and more specifically the action named [Cluster facilitated projects for new industrial value chains](#). The objective of the programme is to “test new approaches for better innovation support through funding opportunities for innovation actors across Europe.”

In the framework of the projects funded under the action dedicated to clusters, the projects partners are requested to allocate a significant part of the budget for actions directly benefitting SMEs. Those actions include innovation and technical assistance voucher schemes, and this possibility has been used by many projects funded by INNOSUP. In those cases, the project partners launch their own call for funding and allocate vouchers to several selected beneficiaries, according to the overall financial rules for Horizon 2020 and further rules setup by each project according to its specific objectives.



Detailed information of the projects funded under INNOSUP and their partners can be found at the [Horizon 2020 INNOSUP data hub](#).

One interesting project example here is [C-VoUCHER](#) - Circularize ValUe CHains across European Regional Innovation Strategies.²

C-VoUCHER aims at generating new cross-sectoral and cross-border value chains with a circular economy approach, by combining industrial value chains (Agro-Food, Health, Sea Industries, Textile & Manufacturing) with enabling Technologies (Digital, Hybrid & Engineering), through design thinking concepts.

This is implemented by two programs - *Circularity Program* and *Circularity Value Replication Program* - supporting European SMEs in new business models:

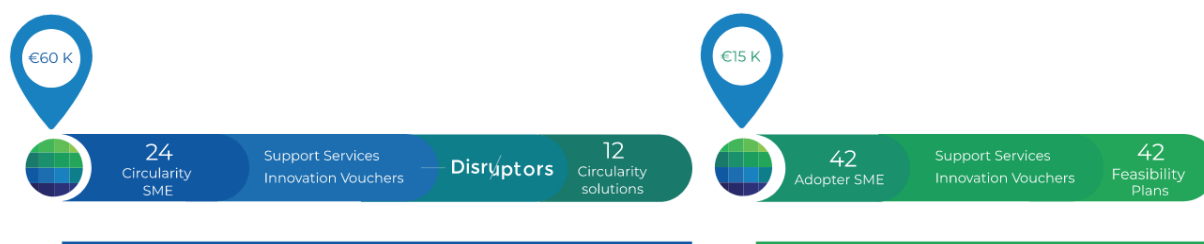


Figure 3: C-VoUCHER - *Circularity Program* (left) and *Circularity Value Replication Program* (right)

In the *Circularity Program* SMEs – selected in 2 calls - an acceleration program will be awarded, lasting up to 9 months with up to 60,000 EUR per voucher and dedicated services from high level Designers-in-Residence and top business professionals (mentors) who will guide them along the program to design new, circularity solutions. In the *Circularity Value Replication Program* – also selected in 2 calls - SMEs (adopters) obtain 15,000 EUR to create circular feasibility plans (lasting 3 months).

Interreg – Vouchers integrated into projects

Vouchers also play an important role in Interreg projects as illustrated in the examples below.

[Interreg Baltic Sea Region](#)

The [Baltic TRAM](#) - Transnational Research Access in the Macroregion - project offers companies free access to state-of-the-art analytical research facilities across the Baltic Sea Region, providing technical and scientific expertise to help solve challenges associated with developing new products or services. The overall objective is to boost innovation, secure the implementation of smart specialisation strategies, and encourage entrepreneurship by supporting small and medium-sized enterprises – thus contributing to the regional effort of making the Baltic Sea Region innovative, sustainable, and competitive.

² Another interesting example is [DIGI-B-CUBE](#) (HORIZON 2020 Research and Innovation programme), a project aiming to unlock the cross-sectoral collaborative potential of SMEs by combining Digital Technologies with the Bioimaging-Biosensing-Biobanking industries. DIGI-B-CUBE launches open calls for funding to support projects focusing on integrating digital innovations and disruptive technologies across the Medical Diagnostics and related value chains. SMEs operating in the health, medicine, biotech, biopharma, IT, or related sectors can apply for equity-free funding up to 60,000 EUR through the DIGI-B-CUBE voucher scheme. The DIGI-B-CUBE offers the following vouchers: prototyping voucher, customised solution innovation voucher, co-working disruption lab voucher, travel voucher.



Beginning of 2018 [Baltic TRAM](#) published a Briefing Note about the [“Innovation Voucher Landscape”](#). Presented are national voucher programmes in the Baltic Sea region as well as transnational ones (Baltic Sea Region - Bioeconomy Innovation Vouchers; Interreg Central European 2007-2013 Transnational Cooperation Programme - Centropo voucher scheme; Horizon 2020 - INCluSilver14 and Innovoucher). Finally, Baltic TRAM proposed the Transnational Innovation Voucher with 3 categories of voucher sums offered to the EU-based businesses without specific requirements of compliance with a certain Technology Readiness Level (classification adopted by Horizon 2020 programme).

[Interreg CENTRAL EUROPE](#) provides a website with an overview/ examples of [Voucher Schemes](#) that focus on SMEs, one of the most vulnerable groups in the wake of the negative impact on the economy. Vouchers seem to be a good solution.

Vouchers for the competitiveness of SMEs: a focus on Interreg Europe projects

VOUCHERS IN SME COMPETITIVENESS – AN OVERVIEW

Quite some projects are displaying good practices on the way vouchers are successfully used to address challenges relevant to the competitiveness of SMEs. Those challenges are widely in line with the ones identified by the European Commission in its 2019 report mentioned above.

The following map shows the wide spread of these schemes across Europe, all identified in the framework of Interreg Europe projects. By clicking on each dot, you will be brought to a description of the respective good practice. The arrows represent transfers of the practices.






INNOVATION VOUCHERS – PROJECTS AND THEIR PRACTICES


In the framework of the thematic objective SME competitiveness, innovation vouchers are mainly highlighted in the context of sectoral policies aiming at promoting and improving the overall innovation capacity and competitiveness of whole sectors through cooperation with research organisations or cross-sectoral collaboration. The schemes target typically **traditional sectors with an overall low innovation capacity** and tradition of collaboration with knowledge providers.

Those schemes build especially on the simplicity of vouchers, which make them attractive to a large number of businesses. They have therefore the potential to have a large impact in the targeted sector.

The use of vouchers is expected to spark further developments within the benefiting SMEs and enable them, thanks to the new knowledge gained, to engage into more ambitious improvement which will lead on the mid- to long-term to growth on the level of single businesses and increased competitiveness of the whole sector.

The following two examples from the Interreg Europe project [CLAY](#) illustrate well the archetypal innovation voucher scheme targeting traditional industrial sectors. The partners of the [CLAY](#) project do apply the schemes to support the ceramic sector.

	<h3>Innovation Springboard Service (PTI) for ceramic SME</h3>
<p>In artistic ceramic sector, innovation is not in the real DNA of companies - actors consider themselves as traditional and think that innovation is not for them.</p> <p>This is the starting point of the network "Innovez en Nouvelle-Aquitaine" - innovations must be brought into the companies. This network launched the <i>Innovation springboard service - PTI</i>. PTI is a financial tool to help companies in the implementation of an innovative collaborative project for the first time with an external skills center (Research and Technology Development organisation, company).</p> <p>The amount of a PTI is maximum 10,000 EUR and can be used for different services (e.g. technological pre-studies, scientific & technical feasibility studies, market studies, design studies).</p> <p>The Nouvelle-Aquitaine region wants innovation to become a significant factor in the development of regional businesses and thus in the creation of companies and jobs.</p>	
<p>Region</p>	<p>Limousin, France</p>
<p>More information</p>	<p>Find out more about the practice here</p>

	<h3>Thematic Voucher (Innovation, I&D...)</h3>
<p>The main objective of the <i>Thematic Voucher</i> is to support micro and SME sector to incorporate innovation, efficiency and circular economy into their work processes and methods by promoting process innovation, reinforcing dignity, and recognizing the ceramic ancestral art as lifelong and therefore environmentally friendly.</p>	



During a maximum of 12 months period the vouchers with a maximum budget of 20,000 EUR (the company must bear 25 %) are used to develop innovative actions covered by a thematic call with support of a specialised consultancy in the area of need (e.g. business plan, studies).

The Regional Coordination and Development Commission developed the voucher scheme with the aim to improve the competitiveness of the regions.

Region	Centro, Portugal
More information	Find out more about the practice here .

Both practices aim at fostering the first collaboration step of traditional SMEs with external knowledge providers in the framework of an innovative project. In the first example, the emphasis of the collaboration is on the input of **external knowledge and skills from a research centre**, a laboratory, or another company, whereas in the second example the emphasis is on the **involvement of a specialised consultancy**.

The [RCIA](#) project provides a somewhat different example of an innovation voucher:

	Kreativwirtschaftsscheck – KWS (Creative Voucher)
<p>Creative industry services are important input factors for innovations in SMEs. The Creative Voucher is designed to remove existing barriers and to support the use of creative industry services by SMEs with the aim of promoting or stimulating innovation projects.</p> <p>The Creative Voucher aims to increase the innovation activity of SMEs, to increase the use of creative services by SMEs, to strengthen the provider of creative services, stimulating and facilitating cooperation between creative industry enterprises along the value chains and of creative industry enterprises with enterprises from sectors outside the creative industries.</p> <p>The voucher worth up to 5,000 EUR can be used by any kind of SME based in Austria for cooperation with a creative service provider from anywhere in the world.</p>	
Region	Austria
More information	Find out more about the practice here . Find out more details in the information sheet.

The originality of this voucher scheme lies in the fact that, although the scheme was setup to support CCIs, the formal beneficiaries are the SMEs from other sectors making use of the services provided by CCIs. In this case the voucher scheme is used to open markets for CCIs and promote their relevance to the economy. It also induces changes within the CCIs and the way they structure their sales activities.

The KWS scheme was quite successful and its managing organisation, the Austrian promotional bank ([aws](#)) of the Austrian federal government was able to process about 2.000 applications and deliver 300 to 600 vouchers per year. The scheme was stopped after 6 years of operation, as it was considered that the initial objective of promoting the CCIs and their connection to other business sectors was achieved. Support to the CCIs was continued in the framework of the Creative Industries Strategy for Austria with different support schemes.

The Creative Voucher scheme from aws found its way into the following Pilot Actions:



- a **Regional Creative Vouchers Scheme** in the North-West Region of Romania implemented by the North-West Regional Development Agency.
- a **Voucher for creativeness** implemented by the City of Lublin (Poland).

Both Pilot Actions represent a straight transfer of the Creative Voucher good practice and have the same objective to foster the collaboration between traditional sectors and service providers from the CCIs.

Diana Ciszewska (City of Lublin) and Ioana Pavel (North-West Regional Development Agency) both acknowledged the suitability of the voucher scheme in the framework of Pilot Actions in order “to address whole sectors in need of support, such as the CCIs” and “to initiate behaviours, which might then be continued in the framework of more complex support schemes.” This was also made possible through bilateral collaboration with awss in the framework of the project.

Regional Creative Vouchers Scheme - North-West Region of Romania

The Regional Creative Vouchers Scheme has been allocated a budget of 50.000 EUR for the period 2020-2021. It is managed by the North-West Regional Development Agency as Managing Authority and involves several regional stakeholders for the promotion of the scheme, such as the Cluj Cultural Centre, the Transylvania Creative Industries Cluster, IT Clusters Transylvania IT and Cluj IT and further cluster and business associations from the North-West Region.

Voucher for creativeness – Lublin (Poland)

With the Voucher for creativeness Pilot Action, the City of Lublin plans to distribute 20 vouchers of 2.500 EUR each - supporting a collaboration between a creative service provider and a SME. The expectation is that, assuming a positive effect of the vouchers, further sources of funding will be looked for to maintain the scheme beyond the end of the RCIA project.

The [Design4Innovation](#) project also addresses the service providers in the field of design, which are often very small service-providing entities often called liberal professions. Those professions are characterised by a generally high level of knowledge and expertise.

	<p>SME e-wallet – effective business support programme from Flanders</p>
<p>The SME e-wallet is oriented towards practitioners of ‘liberal professions’ supporting their further professionalisation.</p> <p>The aid can be obtained when purchasing training (e.g., computing course, language training, management training, communication skills course) and advice (e. g. market study, communication plan, investment analysis) provided by registered and accepted service providers in these areas. Companies can choose freely how to spend the subsidy budget whether on advice and/ or training.</p> <p>The SME e-wallet is a web application through which enterprises can obtain a maximum amount of 7,500 EUR of support (small enterprises get 30 % support, medium sized 20 %) each year (before January 2020 the maximum amount was 10,000 to 15,000 EUR).</p> <p>The subsidy scheme is delivered by Flanders Innovation & Entrepreneurship.</p>	
<p>Region</p>	<p>Flanders, Belgium</p>



More information	Find out more about the practice here . Find out more on the website: https://www.vlaio.be/nl/subsidies-financiering/kmo-portefeuille
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In this example, the service providers are directly, and not indirectly as in the KWS scheme, targeted by the voucher scheme. The objective is to increase the professionalisation level of the liberal profession, so that they will be able to improve their operational and marketing processes and consequently have better opportunities to grow and create highly qualified jobs.

Further information on innovation vouchers can be found in recent Policy Learning Platform publications: [Voucher schemes: implementing innovation vouchers](#) and [Voucher schemes: zooming in on innovation vouchers](#).

DIGITISATION VOUCHERS – PROJECTS AND THEIR PRACTICES

Digitalisation is high on EU policy makers' agenda and is fundamental to the success of many global companies. The same applies increasingly to SMEs and concerns all aspects of making business. In order to stay competitive in today's economy, all companies need to digitalise. It is no more a choice, but rather an obligation. The digital transformation of the economy is without doubt a major challenge and as well an opportunity for European SMEs. It has manifold implications on the way enterprises are doing business but also how business support is delivered.

The following good practices illustrate how voucher schemes contribute to foster the digital transformation of businesses in different aspects of doing business.

Fostering the digital transformation of businesses from a strategic perspective

The digital transformation is by far not limited to the implementation of ICT tools which will 'only' enable a business to digitalise its existing processes. It often implies to rethink the operational aspects of a business as well as its products. Such transformations need to be well planned and addressed in a way that gets the highest possible acceptance from the staff to deliver measurable impacts. This requires a tailored strategic approach, which can be significantly improved by getting assistance from qualified experts through a voucher scheme. This is what the [“Digital Advisors” programmes](#) from Madrid, Spain, and Lisbon, Portugal, are about.


	“Digital Advisors” programme
<p>Digital Advisors programme is aimed at promoting the digital transformation of Spanish SMEs through individualised advice by specialised agents. This service is focusing on the realisation of a Digitalisation Plan for the incorporation of ICT in its processes (business management, relationship with third parties, electronic commerce, digitalisation of services and solutions).</p>	



<p>The program includes a diagnosis of the state of digitalisation of SMEs and an action plan for its digital transformation.</p> <p>On the one hand, beneficiaries are SMEs which can receive a grant up to 5,000 EUR per SME. And, on the other hand, beneficiaries are digital advisors, who must register at the database of programme to provide this individualised advice.</p>	
Region	Comunidad de Madrid, Spain
More information	Find out more about the practice here .


	<h3>Industry 4.0 Vouchers to promote SMEs digital transformation</h3>
<p>The Industry 4.0 Voucher is a grant to support the uptake of digital transformation in SMEs which are lacking necessary resources as well as specific know-how to adopt suitable technologies to stimulate the digital transformation of traditional business models.</p> <p>The voucher scheme contributes to lowering the initial barriers of digital transformation by enabling SMEs to purchase consultancy services for the diagnosis of suitable strategies for the organisation leading to the adoption of technologies and processes associated with Industry 4.0 (e.g. digital channels for managing markets, channels, products, customer segments; CRM and E-Commerce; electronic marketplaces; Social Media Marketing; Content Marketing; Display Advertising; Mobile Marketing).</p> <p>SMEs must apply for the voucher - each worth maximum 7,500 EUR - with a project where they specify their needs and business goals that an accredited consultant must take in consideration.</p>	
Region	Lisboa, Portugal
More information	Find out more about the practice here .

The [Digital Vouchers](#) scheme from the region Pays de la Loire, France, and the [Technology Vouchers for SMEs](#) from Central Macedonia, Greece, have a similar setup and a broad strategic approach to the digital transformation of businesses in all their processes, but include the option for SMEs to also use the voucher scheme for co-financing the acquisition of digital tools.

	<h3>Digital Vouchers</h3>
<p>The voucher constitutes a concrete response to the need of SMEs to conduct their digital transformation.</p> <p>On the one hand SMEs need external advice to identify and choose the best solutions/ tools that will enable them to grow, innovate and face their current challenges. In this case the scheme part-finances the use of external advisors to implement digital solutions with a maximum amount of 15,000 EUR (50 % support).</p> <p>In addition, the vouchers include a financial support to acquire those new digital solutions with a maximum amount of 15,000 EUR (50 % support).</p>	
Region	Pays de la Loire, France



More information	Find out more about the practice here .
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	<h3>Technology Vouchers for SMEs</h3>
<p>The region of Central Macedonia changed their plans during the project PURE COSMOS after having understood the need for upgrading SMEs digital skills to meet the innovation and technology future. The action aims at strengthening SMEs in innovation and productivity improvement by financing specific actions.</p> <p>Instead of the foreseen call on “Innovation and Entrepreneurship Eco-System Support Structures”, the regional Authority published a call on Innovation Vouchers for SMEs, to advance their digital skills and applications.</p> <p>The Technology Vouchers aims at developing the secondary business sector enterprises and the tourism-culture sector, supporting investments of ICT applications, developing of e-commerce and supply chain management applications of commercial and industrial enterprises, promoting ICT applications in social economy.</p>	
Region	Central Macedonia, Greece
More information	Find out more about the practice here

The scheme from Central Macedonia explicitly addresses the tourism and cultural sector as well as the social economy as specific target groups, thus considering specific regional policy priorities.

As a result of the peer reviews and the exchange of good practices performed in the framework of the [SKILLS+](#) project, the Małopolska Regional Development Agency initiated a policy change, which main aim is to increase the availability of specialist consultancy services support (including ICT) for entrepreneurs. The new scheme is called "Vouchers for success" and was implemented already in 2020, rapidly generating over 150 applications. It is financed by The Małopolska ROP 2014-2020.

The “Vouchers for success” schemes address two policy recommendations, which emerged from the peer reviews in [SKILLS+](#):

- Supporting innovation and competitiveness of the ICT industry in Małopolska;
- Supporting the digitisation of SMEs in non-urbanised areas through targeted actions.


A specificity of the scheme is that the application is taking place in two steps. The first step triggers a comprehensive diagnosis of the applicant’s need by the Małopolska Regional Development Agency. As a result, the scope of the services needed is specified and the applicant can submit a full application which eventually leads to the signature of a grant agreement and the delivers of specialised consultancy services.



	<h3>Vouchers for success</h3>
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Region	Małopolskie, Poland

Further aspects of the digital transformation


Further voucher schemes addressing the digital transformation of businesses have a somewhat narrower focus on specific aspects or technologies. This is for instance the case for the [ICT Innovation Vouchers](#) in Murcia, Spain, which focus on rather advanced and innovative digital technologies such as Big Data and the Internet of Things, as well as Cybersecurity aspects. It is a good example of a measure used to tackle the lack of ICT-related innovation experience and culture in regional SMEs. The practice has contributed to lowering the initial barriers of ICT innovation. A noteworthy and relevant aspect of the voucher is that the ICT services can only be purchased from pre-approved and vetted service providers which helps generate trust and maintain quality in the use of the provided public funds. The measure also builds new B2B relationships between SMEs and ICT service providers.

	<h3>ICT Innovation Vouchers</h3>
<p>The ICT Innovation Vouchers is a grant to support the uptake of ICTs in SMEs by addressing the lack of innovation experience and culture in regional SMEs.</p> <p>The practice contributes to lowering the initial barriers of ICT innovation by enabling SMEs to purchase innovative ICT services from approved service providers which helps generate trust and maintain quality in the use of the public funds provided.</p> <p>The voucher scheme is also of use to ICT service providers by affording them an opportunity to maintain clients and establish new client relationships.</p> <p>The ICT innovation vouchers – each worth 6,000 EUR - has been used to implement Big Data Planning and projects on the Internet of Things and Cybersecurity.</p>	




Region	Región de Murcia, Spain
More information	Find out more about the practice here .

Cybersecurity is not only an option but the focus of the [Cybersecurity voucher](#) in Slovenia.

	<h3>Cybersecurity voucher</h3>
<p>Cyberattacks are on the rise - this is confirmed by studies on white-collar crime. Many companies have so far failed to arm themselves optimally for these dangers.</p> <p>The Slovenian Enterprise Fund recognised the importance of enhancing the digital security of micro/SMEs and set up cybersecurity voucher with the aim to encourage SMEs to increase cybersecurity, thereby increasing their competitiveness, added value, and revenues from sale.</p> <p>The voucher has two application sub-areas:</p> <ul style="list-style-type: none"> ▪ The protection of the company against cyberattacks, ▪ The security aspects related to the products of the company in their working environment on the client side. <p>During a maximum six-month period, the vouchers with a maximum amount of 9,900 EUR (the company must bear 40 % and the amount exceeding the maximum) offer co-financing for the system security review and/ or penetration test carried out by a contractor selected from the catalogue of approved experts.</p>	
Region	Zahodna Slovenija, Slovenia
More information	Find out more about the practice here .

The Region of Wallonia – Digital Wallonia Agency - also has a voucher dedicated to Cybersecurity in the framework of a wider scheme named [Keep It Secure](#). The scheme aims to increase the level of maturity of SMEs in terms of IT security and to create a dynamic of trust around cybersecurity providers.

	<h3>Chèques-entreprises Cybersécurité (Cybersecurity voucher)</h3>
<p>The Cybersecurity Cheque allows SMEs to get help from a specialist to carry out an audit or diagnosis of the company's cybersecurity situation. This consultant, or another one, can then take over to implement the actions recommended in the cybersecurity audit or diagnosis.</p> <p>The amount funded is comparatively high compared to most voucher schemes and goes up to 60.000 EUR over 3 years.</p>	
Region	Wallonia, Belgium
More information	Find out more about the practice here .



The voucher schemes from Slovenia and Wallonia have served as reference for the Tuscany Region to adapt an existing voucher scheme and extend its scope to Cybersecurity, leading to already over 300 applications. The Brittany region is currently working on developing a new voucher scheme, which is expected to be integrated in the region’s Action Plan.

Finally, the Irish [Trading Online Voucher Scheme](#) incentivises micro-enterprises to develop online trading in their business to better compete. The practice addresses the rapid change in business models across many sectors resulting from the growth of internet usage, adoption of mobile and digital technologies and the impact of globalisation.

	<h3>Trading Online Voucher Scheme</h3>
<p>The Trading Online Voucher Scheme assists small businesses with up to 10 employees. It offers financial assistance of up to 2,500 EUR (with co-funding of 50% from the business) along with training and advice. The training sessions cover various topics – e. g. developing a website, digital marketing, social media for business and search engine optimisation.</p> <p>This funding can be used towards adding payment facilities or booking systems to the website or developing new apps for customers. The voucher can also be used towards subscriptions to low-cost online retail platform solutions, to help companies quickly establish a retailing presence online.</p>	
<p>Region</p>	<p>Southern and Eastern, Ireland (EIS) Midland and Western, Ireland (TRINNO)</p>
<p>More information</p>	<p>Find out more about the practice here (EIS), here (TRINNO).</p> <p>Find out more on the website: Trading Online Voucher Scheme - Local Enterprise Office</p>

This scheme focusing on microenterprises with less than 10 employees have been extremely popular and successful over the period 2015-2019, contributing to support 6.000 businesses in this period. The businesses reported an average sales growth of 21 % per enterprise and the creation of about 8.500 jobs, i.e. 1,4 per enterprise on average.

This scheme has been adapted specifically to address the mitigation of the COVID-19 crisis. See more on this below in the section *Trading Online Voucher scheme – addressing COVID-19 impact*.

Moreover, it also led to interesting developments in other countries where this practice was taken up and implemented. *“Following a staff exchange in Ireland in 2018, involving TRINNO partners - Development Centre of the Heart of Slovenia and WestBIC - and including the Slovenian Ministry of Economic Development and Technology and the Local Enterprise Office Roscommon, the Slovenian Ministry prepared a new voucher scheme in Slovenia, influenced by the Irish Trading Online Voucher scheme, in which they work closely with the Slovenian Enterprise Fund who published voucher calls.*

Since January 2019, when the first voucher calls were published in Slovenia, 3,510 vouchers were approved totalling over 15 million EUR. The new voucher scheme was extremely well received, forcing the Ministry to close the calls in July 2020, much sooner than planned as all available funds were spent due to rapidly rising demand. Building on this success, a new call



opened in February 2021. The new voucher system in Slovenia is a huge success on national level. The results are beyond expectations and the feedback from companies is very positive. It has significantly simplified access to co-financing individual services, which help companies to strengthen their competitiveness and competences, including the introduction of digital solutions to facilitate on-line and remote trading during COVID-19.

“The positive impact of the Good Practice transfer of the Trading Online Voucher Scheme from Ireland to Slovenia was also recognized on the programme level. In this context WestBIC presented the scheme and its impact at the Interreg Europe Online Discussion on addressing COVID-19 business challenges in September 2020. Additionally, the new voucher scheme in Slovenia was presented at the Interreg Europe event “Europe let’s cooperate” and is featured in the Interreg Europe’s new publication highlighting the latest programme achievements and 30 stories about policy changes from 30 projects in 30 countries. The TRINNO project won, from among 7 successful stories under SME competitiveness.”

OTHER/ SPECIALISED VOUCHERS

Whereas innovation and digitisation vouchers represent the largest part of voucher schemes some further aspects of SME competitiveness are also addressed, such as:

- Fostering the internationalisation of SMEs,
- Business succession: supporting the transfer of businesses to new ownership.

Those examples do not represent the full scope of possible voucher schemes, they illustrate the ones highlighted in Interreg Europe projects. The list is likely to grow as the work of the projects goes on.

Internationalisation vouchers

The Alentejo region in Portugal uses vouchers to improve the capacity and skills of regional SMEs to engage into international sales activities.

	<h3>Voucher Opportunities of Internationalisation</h3>
<p>The Alentejo region has a high potential for internationalisation but the regional business fabric - especially micro and small companies - is characterised by being directed towards the internal market.</p> <p>As the financial capacity of SMEs to leverage internationalisation processes is poor, the voucher scheme aims to support small business initiatives for SMEs to mobilise and monetise competitive advantages with Internationalisation.</p> <p>The voucher is limited to companies that have not started internationalisation process yet but have potential and capacity to do so. In order to support their first exports, the internationalisation voucher aims the support for the acquisition of consultancy services from a network of certified consultants in the field of market research.</p> <p>The voucher can last one year, and the maximum amount is 10,000 EUR (co-financed 75 %).</p>	
Region	Alentejo, Portugal
More information	Find out more about the practice here and in the Action Plan for Alentejo .



	<h3>Internationalisation Voucher</h3>
<p>One of the shortcomings identified before the launch of ROP Alentejo 2014-2020 was the need of strengthening SMEs skills to develop new business models, especially those that are related to internationalisation.</p> <p>The short-term approach of the scheme aims to strengthen the capacity and skills of Alentejo's SMEs to engage successfully in international business activities, namely by improving their performance regarding exports of goods and services.</p> <p>The practice provides funding to simplified internationalisation projects aimed at promoting business diagnostics, identifying internationalisation opportunities, associated markets, and appropriate marketing strategies.</p> <p>The maximum support is 15,000 EUR per project (the funding rate is 75 %).</p>	
<p>Region</p>	<p>Alentejo, Portugal</p>
<p>More information</p>	<p>Find out more about the practice here.</p>

These voucher schemes from Portugal are specifically aimed at SMEs that have not internationalised yet or do not have significant export experience but have potential and capacity to do so. To support their first exports, Alentejo region developed an internationalisation voucher scheme that allows such companies to benefit from expert advice, business model development, attending fairs and competitions, etc.

The application process itself was deliberately designed to be as simple as possible to attract companies to participate in the voucher scheme, and a network of certified consultants was set up to provide high-quality advice to the SMEs.

ESIF programmes for internationalisation in West Midlands (UK)

West Midlands (UK) used the findings of the INTRA project to further shape services being delivered in their projects – C&W Innovation Test Beds, Focus Digital, C&W Green Business, C&W Business Support - that would not have included this angle otherwise. After the regional stakeholders group meeting in Coventry on 19th September 2018, it was agreed that all regional ERDF support should incorporate and offer to companies the possibility to receive digital support to make them internationalisation ready and should become part of the basic SMEs support package. **The process of accessing this added support through the current programmes delivered under the ESIF strategy, would be simplified as a digital voucher (inspired by the internationalisation voucher in Algarve, Portugal).** This voucher will give company the opportunity to have the support needed, and this allows regional business support providers to work across programmes and initiatives seamlessly.

New Internationalisation Voucher in Slovenia

The Slovenian Regional Development Agency Podravje – Maribor managed to bring about the take-up of an Internationalisation Voucher to be implemented from 2019 - 2023 under the OP for the Implementation of the EU Cohesion Policy in the period 2014 – 2020 in Slovenia. The scheme can be used for




- obtaining an international, European or Slovenian Quality Certificate;
- a patent application or registration of trademark/design;
- market research on the foreign markets;
- participation at an economic delegation abroad;
- participants at international forums;
- group participation of Slovenian businesses at fairs abroad.

The scheme is part of a broad voucher programme managed by the Slovenian Enterprise Fund. Until the end of 2020, about 70 cybersecurity projects have been successfully implemented. Currently, there are more than 100 applications in the evaluation procedure or in the early phase of implementation. (Source: Chamber of Commerce and Industry of Slovenia)

Vouchers for business succession

Business succession is not a core topic of most economic development policies, which focus mostly on supporting business creation and the growth of existing businesses. However, traditional family businesses account for an important part of European private employment – on average 40-50 % of all jobs (Source: [EUROPEAN FAMILY BUSINESSES](#)). Thus, the issue of preparing the transfer of ownership to either the next generation or a buyer from outside the family is highly relevant for the preservation of their activities and jobs. This is especially central to maintaining activities on the local level, where those businesses are commonly deeply rooted.

The following example from Małopolska, Poland, illustrates the use of vouchers for supporting business transfer processes.

	Vouchers for advisory services
<p>The Voucher for advisory services in Małopolskie is co-financed by EU funds through the ROP for the Region 2014-2020. The sub-measure covers specialist consulting to SMEs, including professional advice at the stage of business transfer.</p> <p>The Voucher for advisory services supports SMEs in the succession phase. It can be used to purchase specialised consultancy services from a consulting company accredited by the Ministry of Development. The advice should cover procedures and processes related to strategic planning and implementation of succession, with particular emphasis on areas that are crucial to ensure further activity and stability of the company's operation.</p> <p>The value of the voucher is worth 5,000 EUR (up to 90% of co-financing). Support is provided to SMEs operating on the market longer than 24 months.</p>	
Region	Małopolskie, Poland
More information	Find out more about the practice here .

This good practice from Małopolska was transferred to Slovenia in the framework of the [STOB regions](#) project. More about this transfer is to be found below in the section *STOB regions: Creation of a network of family business consultants with expertise in business transfer and succession in Kranj, Slovenia*.



Further policy impact of voucher schemes

Beyond being a useful tool for supporting SMEs and fostering their competitiveness by incentivising the adoption of new technologies, services or skills, voucher schemes bring some further linked benefits from a policy making perspective:

- A positive impact, such as higher quality standards and professionalisation on the service delivery market,
- The flexibility to adapt rapidly voucher schemes to specific needs such as the mitigation of the COVID-19 crisis.

In this section, we provide insightful examples from Interreg Europe projects.

VOUCHERS POSITIVELY IMPACT THE QUALITY AND DELIVERY OF EXPERTISE IN A SPECIFIC DOMAIN

While one commonly focuses on the companies receiving the voucher, voucher schemes have in practice different target groups or beneficiaries:

- The companies receiving the voucher and,
- The service providers.

Both groups are impacted, and vouchers have proven to be a useful tool to contribute to increase the availability and quality of services needed by businesses to develop on local, regional, or national level. Two main aspects are to be considered:

- **Generating or increasing the demand** for specific services,
- **Fostering quality standards** on the service providers' side.

Generating or increasing the demand for specific services

The availability of a voucher scheme on the market provides an opportunity for service developers to create a new offer or develop their existing one and collaborate with companies they were not working with already. The main benefits for service providers are:

- The opportunity to gain new customers, which then often engage in a longer and broader collaboration,
- The chance to learn from the initial collaboration with customers and develop their offers according to the needs of the market.

From a policy making perspective, the voucher increases competition in the service market by forcing service providers to develop their range of services and by lowering the threshold for companies to acquire services. As an overall effect, the regional economy benefits from a better functioning relationship between businesses and services providers.

This mechanism is well illustrated in Interreg Europe projects.



RCIA: developing the market for creative industries

The project [RCIA](#) has generated policy improvements around a voucher scheme supporting the collaboration of traditional SMEs with creative service providers. The policy improvements implemented in the framework of RCIA build on the Creative Voucher good practice from the project's Lead Partner, the Austria Wirtschaftsservice GmbH (aws).

The Creative Voucher contributed to the development of the cultural and creative industries in Austria, which were included into the national S3 priorities and incorporated in the national policy framework through the [Creative Industries Strategy for Austria](#).



STOB regions: Creation of a network of family business consultants with expertise in business transfer and succession in Kranj, Slovenia

“When the Slovenian Business Development Agency did work out in 2019 a new full fledged voucher programme, the experiences from our partners from the STOB project enabled us to contribute to the design of a specific voucher for business succession” tells Nives Justin from Business Support Centre in Kranj (BSC), Slovenia.

The new voucher programme for business succession – one out of 12 vouchers encompassed in the new Slovenian voucher programme, builds in part on the [Vouchers for advisory services](#) from the Polish region Małopolskie and integrates also the expertise from the STOB regions Lead Partner IHK-Projektgesellschaft GmbH in Germany. The Slovenian voucher for succession offers 3 funding options, which can be used consecutively or combined simultaneously:

- Costs of the preparation for a transfer of ownership, including consultancy and accountancy related services,
- Costs for the implementation of the transfer, including administrative and legal costs
- Costs for improving the skills of the new owners, as necessary.

The scheme is expected to support the wave of upcoming business transfers in Slovenia, where *“over 80% of the businesses are family-owned and over 50% of them still led by the first generation of entrepreneurs. Those entrepreneurs have mostly created their businesses in the years following the independence of Slovenia in 1990 and will reach the age to retire in the years to come.”* (Nives Justin)

The launch of the new scheme was accompanied by the implementation of minimum requirements in terms of experience and track record for the consultants to be eligible as service providers. Those requirements shall guarantee minimum quality standards in the provision of services. The list of eligible consultants is public, which also contributes to promote their services.

In addition, considering the limited awareness among businesses for the issue of business transfer and succession, BSC also deploys efforts to promote it. One significant part of this takes place in a yearly family businesses conference, which brings together all the relevant actors, including the experts and service providers in this area, including lawyers and



accountants. Unfortunately, this event could not take place in 2020, the year after the introduction of the new scheme.

The work in STOB regions continues and BSC has already “*started conversations and preparations for developing new projects for business succession support.*” (Justin Nives)

Fostering quality standards

Many policy makers implement a certification scheme for potential service providers. In such case, only the certified or listed organisations are then eligible as service providers within the voucher scheme. Applicants must select a provider from the list of certified organisations. This is made to ensure the quality standards of the services provided and the use of the public funds provided. Most of the voucher schemes displayed here above have such a mechanism.

VOUCHERS ENABLE A FAST AND FLEXIBLE REACTION IN EXCEPTIONAL SITUATIONS/ TIMES/ PHASES – THE EXAMPLE OF THE COVID CRISIS

Thanks to their flexibility in terms of target groups and their light administrative setup, voucher schemes can be adapted fast to new needs. This has proven to be valid also in the context of the mitigation of the impact on the economy of the COVID-19 crisis, as illustrated by the following examples.



Trading Online Voucher scheme – addressing COVID-19 impact

Following the COVID-19 outbreak and the restrictions brought with the first lockdown in Ireland, the government rapidly recognised the potential of the Trading Online Voucher (see also above) scheme in providing support for small enterprises and adapted the conditions in response to the new existential challenges for traditional enterprises:

- Increased funding, from €2,500 to 2 X €2,500
- Funding rate, from 50% to 90 %
- Total budget so far from €3m to €20m

The number of applications went up very rapidly. During the period March – June 2020 about 4.000 applications were submitted, compared to 400 for the same period the year before. The target for 2020 was increased to 7.700 applications compared to initially 1.200.

James Donlon from the Irish WestBIC, a partner in the Interreg Europe [TRINNO](#) project, reported that on the national level in Ireland, “*the introduction of additional funding and more flexible conditions for the scheme as a COVID-19 response resulted in phenomenal uptake to address the new trading challenges of enterprises. In 2020, 13,000 businesses applied for the scheme nationally, with a total budget of EUR 32m. In contrast, in 2019 and previous years, an average of 1200-1500 enterprises availed of the scheme with a typical annual budget of just EUR 2.5m. At a local level, in the rural county of Roscommon, 272 Vouchers were approved for rural enterprises in 2020, compared to just 29 in 2019. In summary, the demand for the Voucher scheme has increased by 1000% since the pandemic unfolded.*”





It can be highlighted that for 2020 when the average GDP decrease across EU countries was -6 % as a result of the pandemic, Ireland recorded positive GDP growth (+2.5 %) as the only EU country ([The Irish Times](#)).



Small vouchers supporting local businesses

The COVID-19 crisis did especially hit badly numerous local shops and businesses, which almost overnight had to close or reduce very significantly their activities to a level bringing them in existential danger. Some cities, together with their local stakeholders, did put in place rapidly voucher schemes aiming at bringing some financial relief to those small businesses. The following two examples from the cities of Teruel, Spain, and Szombathely, Hungary, illustrate well those approaches.

	<p>Szombathely ReStart Program (addressing COVID-19 impact)</p>
<p>In April 2020, the Szombathely ReStart Program was launched in Hungary at the local level to directly address the impacts of COVID-19. This programme was developed to maintain the adaptability and competitiveness of the regional ecosystem resulting from the lockdown for the post-COVID period.</p> <p>The core theme and objective is social inclusion.</p> <p>In this context, different areas of intervention have been defined, including the ReStart Program, which consists of the three pillars - Buy Local, Be Online, Spend Wisely.</p> <p>Within the framework of Buy Local, a market voucher programme, among other things, has been developed. This voucher has a value of 100 EUR per person.</p>	
<p>Region</p>	<p>Nyugat-Dunántúl, Hungary</p>
<p>More information</p>	<p>Find out more about the practice here.</p>

	<p>Bonus issuance by Administrations and Entities (addressing COVID-19 impact)</p>
<p>Following the COVID-19 outbreak in March 2020, the City of Teruel, the Chamber of Commerce and the local trade and business associations did setup a voucher scheme aimed at reactivating the economy in the city, helping both local companies and citizens.</p> <p>This initiative works through a website (https://deteruelparateruel.com/) where consumers choose a local business and then buy a voucher with a 20% discount. This extra discount is covered by the city administration. For example, a customer pays 40 EUR and gets a 50 EUR voucher.</p> <p>The vouchers are aimed at all people who want to support the local trade and professional services in their city, and this also means a small financial aid to maintain their purchasing power.</p>	
<p>Region</p>	<p>Aragon, Spain</p>

[More information](#)Find out more about the practice [here](#).

Both schemes constitute an interesting example how regional stakeholders can join efforts to react rapidly to a crisis like the COVID-19 pandemic and implement measures aiming at mitigating its economic consequences. They demonstrate the capacity of local actors to act fast and flexibly in comparison to large national schemes, which – although more significant in terms of amounts - take time to be implemented. A fast reaction is very important to address the needs of small and very small businesses not having the financial resources to bypass longer periods of reduced income.

In both cases the public sector provides a leverage to private spending to encourage consumption in local businesses. This is a simple measure that could easily be tested out in other regions. Beyond the benefits of increased revenue to local businesses it also strengthens the understanding that local businesses can survive hard times only if the local population is willing to buy locally. The customer loyalty to local SMEs might be improved on the mid- to long-term also.

Key take-aways and recommendations



Voucher schemes are also about business support, not only about money

Voucher schemes are a useful tool to deliver targeted support to small businesses. Thanks to their flexibility they can be adapted fast to the needs of the businesses and – thanks to light administrative procedures - delivered quickly.

However, vouchers have typically low amounts and do not make up for lack of financing. Their objective is to establish a working connection and cooperation between (small) companies and service providers, which will eventually result in further investments or transformations in businesses. Those resulting investments, innovation or other kind of growth-oriented projects might then require further soft or financial support schemes. **Voucher schemes should therefore be embedded into wider business support services.**

A possible combination of both aspects – providing funding and improving the delivery of public business support services – is the one applied in Slovenia for the cybersecurity and further digital vouchers. *“The management of the funding scheme is performed by the Slovenian Enterprise Fund, a national funding organisation. At the same time, SMEs are requested to get a pre-approval of their application by the local Digital Hub. This enables to guarantee the quality of the application but also to increase the outreach of the Digital Hubs in the SME community.”* (Grit Ackermann, Chamber of Commerce and Industry of Slovenia, CYBER project).



Vouchers are small, short-term incentives aiming at long-term impacts

The voucher schemes are based on the fact that they incite companies towards implementing or starting activities that might not take place – or at least not on the same scale - without the vouchers. The services are delivered mostly within a few months, but the actual implementation of the activities might take much longer, for example in the case of digitalising the production. Even ‘lighter’ transformations such as setting up an online sales channel will only deliver results after some time. Consequently, the impact of the vouchers should be examined in an adequate timeframe, which is a long-term perspective.

As mentioned rightly by Anna Zych from the Malopolska Regional Development Agency, (SKLLS+ project), *“we assume that 100% of SMEs that have received vouchers will undertake implementations or investments that, based on the project implementation, will be the result of specialist consulting. At this stage these are only our assumptions. The effects of consulting indicated by entrepreneurs may be long-term. We must remember that implementations and investments are not financed directly by the voucher.”*

This implies to setup an adequate **reporting and follow-up procedure** enabling to evaluate properly the impact of the voucher scheme.



Voucher schemes are not necessarily meant to last forever

Vouchers are usually implemented to resolve a gap in the market and trigger businesses to adapt faster and better to the changing conditions of making business and the pressure of the global competition. Consequently, if the voucher scheme fulfils its role and contributes to close the specific issue or gap addressed it **should also be stopped**. This is what happened in Austria with the Creative Voucher scheme.

As explained by Christina Koch from aws, *“the Creative Voucher was implemented in order to raise the awareness significantly among traditional sectors of the economy for the innovative potential of CCIs. The scheme became rapidly popular and was used by about 300 businesses per year (out of 2.000 applications). Thanks to the flexibility of the scheme, it was adapted slightly each year to consider the feedback from the beneficiaries and the CCIs. aws was also able to use success stories resulting from the new collaborations generated to intensify the public promotion of CCIs.*

It was more and more possible to engage the companies into more ambitious developments and to setup more complex financial instruments. Finally, having reached its goal, the Creative Voucher scheme was closed 2018 after 6 years of operation.”



Strong promotion of the voucher scheme is needed to ensure its success



Voucher schemes are used to reach a large number of SMEs and to raise awareness on specific topics such as innovation, the digital transformation, etc. This also implies that the impact of **voucher schemes should be amplified by dedicated promotion campaigns**, information about the tangible benefits for businesses and communicating on the success stories, so as to increase the speed of the transformation aimed for in the industry.

Jérémy Grandclaudon from the Digital Wallonia Agency (CYBER project) puts it in his own words; *“It is not enough to make your voucher scheme successful to publish calls for application on your website. Vouchers are expected to generate a quick impact and they need to be promoted via specific roadshows, media, and social media activities by using e.g. success stories in order to reach rapidly the target group, Otherwise the take up might be slow and that would be a poor use of the public money allocated to setup and run the scheme.*



Voucher schemes are light schemes for the beneficiaries but tough on the administration side!

While vouchers are very much appreciated by the beneficiaries for being light in terms of application process and fast on decision and payments, it is quite a challenge for the managing organisation to keep up to this promise to the user.

Jérémy Grandclaudon from the Digital Wallonia Agency (CYBER project) named a series of challenges for managing organisations:

- **Providing a fast answer to applications requires adequate preparation ahead of launching the scheme**

“The voucher scheme in Wallonia delivers a feedback to applicants within 5 working days and ensures payments within 1 week after the conclusion of the collaboration between the beneficiary and the service provider.

To ensure those short processing times, it is necessary to:

- *have the right IT platform processing the information from applicants and project partners,*
- *prepare the people working within the managing organisation and adapt the working processes.*

If the voucher scheme is new to the organisation, people will mostly not be used to work on such time constraints. Failing to prepare them and adapting the internal processes might lead to not meeting the requirements, for instance only because one person might be missing for some days.” (J. Grandclaudon)

- **The accreditation of service providers requires a solid process**

Many voucher schemes come with the necessity for service providers to get an accreditation. Beneficiaries need to select the one they want to work with from the list – usually published on the managing organisation’s website – of accredited organisations. The rationale behind such lists is to guarantee minimum quality standards in service delivery.



But that brings also issues with it for the managing organisations and *“the validation process of the service providers needs to be quite solid, especially with respect to potential juridic consequences:*

- *If the service delivered is weak and even causes damages to the beneficiary, the latter might turn to the managing organisation in charge of the accreditation with a legal complaint,*
- *Rejected service providers might also claim against the rejection of their application.*

So, the process needs to be transparent and juridically solid. In the case of the cybersecurity voucher in Wallonia, considering the potentially critical aspects of the service provided, we have even implemented an accreditation process around an interview and the involvement of two independent research organisations.” (J. Grandclaudon)



Voucher schemes have a great replication potential

Regardless of the specific constraints on the management of voucher schemes described here above, the voucher is a customer-friendly and adaptable tool, which makes it attractive as a policy instrument. *“A voucher scheme is a very flexible instrument”* (Anna Zych, Malopolska Regional Development Agency). This sentence sounds almost like an evidence when looking at the popularity of voucher schemes as incentives for businesses. But that would not be fair to the usefulness of vouchers in business support delivery.

Their flexibility enables many organisations to provide targeted incentives to businesses without being themselves specialists for funding instruments. Diana Ciszewska (City of Lublin, RCIA project) especially raised, in the context of the transfer of the Creative Voucher to Lublin, that voucher schemes, *“due to their simplicity and low amounts, can be implemented also by organisations such as cities, which neither have large funds to allocate or experience with managing financial business support schemes.”*

Their simplicity also implies that **they are easily applicable for different sectors and needs and thus reach efficiently large number of businesses in the identified target group.**

How can the Policy Learning Platform support?

The [Interreg Europe Policy Learning Platform](#) can help regional policymakers to better design SME policies by facilitating the exchange of experience from different regional and institutional contexts and showcasing success stories via the [Policy Learning Platform good practice database](#). In addition to the good practice database, the Policy Learning Platform can provide a forum for direct discussions among partners from different projects – either in thematic workshops, peer review learning, or in webinar and online discussions, and provide expert advice through our on-demand [policy helpdesk service](#).



Sources of further information

- **European policies and institutions**
 - [Horizon 2020](#)
 - [Interreg Baltic Sea Region](#)
 - [Interreg CENTRAL EUROPE](#)

- **Previous Policy Learning Platform publications**
 - Roundabout one year ago the Policy Learning Platform published a “short” story on [Voucher Schemes – a great career since end of the 1990s](#) in Thematic Objective SME competitiveness. The briefly presented voucher schemes from the Interreg Europe projects [DEVISE](#), [EIS](#), [ESSPO](#), [INTRA](#), [PURE COSMOS](#), [STOB regions](#) and [TRINNO](#) cover topics such as **digitalisation**, **internationalisation**, **business succession** and **e-commerce** contributing to improve the competitiveness of SMEs.
 - Early beginning of this year two more stories dealing with vouchers have been published by the Policy Learning Platform in Thematic Objective 1 Research and innovation: [Voucher schemes: zooming in on innovation vouchers](#) and on [Voucher schemes: implementing innovation vouchers](#).

- **Literature**
 - The World Bank, Xavier Cirera, Jaime Frías, Justin Hill, and Yanchao Li. [A Practitioner’s Guide to Innovation Policy](#) - Instruments to Build Firm Capabilities and Accelerate Technological Catch-Up in Developing Countries (2020)
 - European Commission, [A report on the use of voucher schemes to promote innovation and digitization](#) (2019)
 - Interreg Baltic Sea Region, Baltic TRAM Briefing Note 1/2018, [Baltic TRAM Perspective on Innovation Vouchers - Baltic TRAM \(baltic-tram.eu\) \(2018\)](#)
 - EURADA, Europe’s Innovation Voucher Schemes: What makes them successful and for whom? RSA Winter Conference, 16 November 2018.
 - JRC: Incentivising Innovation and Adoption of ICT: ICT Innovation Voucher Programmes. <https://publications.jrc.ec.europa.eu/repository/bitstream/JRC104057/jrc104057.pdf> (2016)

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#voucher schemes



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