

# ACCELERATORS OF SILVER SMES

COLLECTION OF BEST PRACTICES  
FROM RURAL AND MOUNTAINOUS AREAS



**SILVER SMES**  
Interreg Europe



European Union  
European Regional  
Development Fund

**Authors:** This brochure has been assembled by Euromontana with the active participation of SILVER SMEs partners. This printed publication reflects the author's views only and the Interreg Europe programme authorities are not liable for any use that may be made of the information contained therein.

**Copyright:** This document is meant to be widely distributed. Copies of the document or extracts are permitted as long as they are properly referenced.

**Publication date:** 2021

# CONTENTS

Introduction .....	1
AGE TECH Cross-border silver economy accelerator (Northen Sea).....	2
Digital innovation hub DIH.Healthday.si (Slovenia) .....	3
Silver Normandie (France).....	5
Social Entrepreneurship Programme of Aragon (Spain) .....	7
Silver Economy unit from the Chamber of Commerce and Industry of Creuse (France) .....	9
Health Innovation Hub Ireland center in Cork (Ireland) .....	11
Silver Surfer 4.0 (France) .....	13
Aldeia Toda capacitation for the silver tourism sector (Portugal) .....	15
SILVER SMEs partners .....	17

## Best practices locations



<https://www.interregeurope.eu/silversmes/>

# INTRODUCTION

**SILVER SMEs** is a five-year project (2018-2023) funded by the European Union's Interreg Europe programme. SILVER SMEs aims at improving the implementation of Regional Policies for SMEs competitiveness by taking better advantage of opportunities derived from the Silver Economy. By supporting the development of new SMEs from the Silver Economy, an intrinsic objective is to generate services and goods that will contribute to improve the quality of life within an ageing society, in particular in EU rural or mountainous areas.

## WHAT IS THE SILVER ECONOMY?

The Silver Economy offers a wide range of products and services dedicated to older adults, from health to housing, culture and mobility among others. The Silver Economy aims at [improving the quality of life and supporting the autonomy of older adults](#). It accounted for over 78 million of jobs in the EU in 2015 and is a fast-growing market with opportunities to seize for innovation.

## WHY SILVER SMEs?

The [share of older adults is important in most rural and mountainous areas](#), but these territories often lack adapted goods and services. SILVER SMEs can help in adapting solutions at local level to better answer older adults' needs whether they are healthy, dependent, or fragile.

By supporting the development of the Silver Economy, SILVER SMEs' objective is twofold: [improving the quality of life of older adults](#) and [creating new employment opportunities](#) in rural and mountainous areas.

## WHY A BROCHURE OF BEST PRACTICES?

This thematic brochure on hubs aims at demonstrating how [regions' support](#) through dedicated [calls, rural innovations hubs and accelerators](#) can boost innovation in the Silver Economy sector in rural and mountainous areas. These examples were selected as best practices among the 70 good practices available in [SILVER SMEs good practices database](#).

# AGE TECH CROSS-BORDER SILVER ECONOMY ACCELERATOR (NORTHERN SEA)



Age Tech is a cross-border Silver Economy accelerator aiming at fostering the development of innovative SMEs in territories facing ageing challenges.

## HOW WAS THE CROSS-BORDER ACCELERATOR CREATED?

The Age Tech Silver Economy accelerator was developed and established within SEAS 2 GROW, an Interreg 2 Seas Mers Zeeën project (2016-2021) involving partners from France, Belgium, Netherlands and the United Kingdom. This project aimed at **removing the commercial barriers that hinder the development of goods and services in the Silver Economy sector**. To establish an entrepreneurship ecosystem dedicated to the Silver Economy, SEAS 2 GROW created in 2014 a cross border accelerator.

## HOW DOES AGE TECH BENEFIT TO SILVER ECONOMY SMES?

Age Tech is based on **annual calls opened to SMEs** from the Silver Economy sector. Selected businesses then benefit from the support and advice of **30 experts** in technology and products related to the Silver Economy.

SMEs can conduct **large-scale testing** of their products and services and receive **feedback from 200 older adults** who test, assess, and participate to the improvement of their innovations.

Moreover, the Age Tech cross-border accelerator is a place where SMEs from the Silver Economy can **build their network and meet with potential investors**.

Find more information on: <https://www.interregeurope.eu/policylearning/good-practices/item/2664/cross-border-silver-economy-accelerator/>

# DIGITAL INNOVATION HUB DIH.HEALTHDAY.SI (SLOVENIA)



DIH.Healthday.si is an ecosystem of health high-tech SMEs and organisations that works towards the digitalisation of the Slovenian healthcare system.

## WHAT IS DIH.HEALTHDAY.SI?

In Slovenia, many SMEs work on research and development in the health sector with the aim to facilitate digitalisation. Yet, the ecosystem is quite fragmented and prominently has small enterprises and therefore did not have the expected impacts on healthcare. To improve their impacts and increase the uptake of their innovations, the Digital Innovation Hub.Healthday.si was created in 2014.

DIH.HealthDay.si is an entrepreneurship ecosystem gathering Slovenian health high-tech SMEs aiming at [supporting SMEs in boosting the digitalisation of the healthcare system](#).



## WHAT ARE THE RESULTS ACHIEVED?

Since 2014, DIH.HealthDay.Si has been [connecting all relevant stakeholders from the Slovenian healthcare sector](#): institutions, industries, innovative SMEs, patient alliances, universities, insurance companies, private investors and media.

Two persons are running the daily activities of this ecosystem. Each year, an [annual conference](#) is organised to give the floor to international speakers from the health and digital sectors. More than 15 [networking events](#) were also organised since the creation of DIH.HealthDay.Si, with over 800 participants.



A Think Tank was also established to connect the most important stakeholders at national level and **provide guidance about innovation** in the healthcare sector.

Although the DIH.HealthDay.Si is still having difficulties to get senior businesses on board to support new SMEs or to support start-ups in finding the adequate source of funding, the network already contributed to the development of the Silver Economy in Slovenia. Thanks to their activities and to the diversified membership, DIH.HealthDay.Si **connected 15 start-ups with potential partners and investors** and 2 supporting programmes were created for SMEs to help them coping with challenges in processes “from innovation to patients”.

Find more information on: <https://www.interregeurope.eu/policylearning/good-practices/item/3129/digital-innovation-hub-dih-healthday-si/>

## SILVER NORMANDIE (FRANCE)



Silver Normandie is a regional body connecting Silver Economy actors to facilitate innovation in the sector.

### HOW DOES THE REGION SUPPORT THE SILVER ECONOMY?

Normandy is an ageing and rural region, with a higher proportion of vulnerable older adults than in other French regions. Yet, the ageing generation in Normandy also benefits from a higher income.

To support the development of the Silver Economy in this area, [Silver Normandy](#) was created in 2014. Silver Normandy was the pilot phase for the creation of other Silver regions in France.



Silver Normandie is a regional body dedicated to the Silver Economy. It connects all actors of the Silver Economy within a [Regional Sector Committee](#), of which President is the [member of the Regional Council in charge of the Silver Economy](#) and Vice-President is the member of the Regional Council responsible for industry. The Committee gathers around 40 actors, from associations to company representatives, people from the health sector and investors, which reflect on the strategy to support this sector. Members of the Regional Sector Committee exchange on a regular basis during meetings as well as on a private online platform, where they can find different resources and presentations.

The management of Silver Normandie has been delegated by the Normandy region to the [Regional Development Agency of Normandy](#). One officer is

responsible for the coordination and animation of the network. The first year, around €40,000 were needed to launch the initiative and create the website. Annually, around €50,000 are needed to organise all the different activities. In addition, the organisation of 'Silver Day Normandie', a regional Silver Economy fair and networking event showcasing innovations, costs around €15,000.



## WHAT ARE THE BENEFITS FOR SMES?

Apart from the Committee's meetings, Silver Normandy organises different events, such as the 'Silver Day Normandie', and project brokerage sessions to strengthen the regional network.

Moreover, it provides support to Silver Economy businesses. Silver Normandy can for instance **connect an SME with investors**, provide useful resources (studies, market research) and monitor new development opportunities in the region. Silver Normandy's coordinator can also connect SMEs with **four Living Labs of the region**, to help them design and test their products.

Around **30 companies of the Silver Economy sector** now belong to Silver Normandy's network. Thanks to the region's connections with investors, such as banks or the Regional Chamber for Social and Solidarity Economy, Silver Normandy can help **build a regional ecosystem in the sector**. Many rural SMEs have already been oriented by the coordinator and found regional solutions and funds to develop innovative products for the ageing population.

Find more information on: <https://www.interregeurope.eu/policylearning/good-practices/item/3094/silver-normandie/>

# SOCIAL ENTREPRENEURSHIP PROGRAMME OF ARAGON (SPAIN)



The Aragon region offers training to future social economy entrepreneurs, including the ones from the Silver Economy sector.

## WHAT ARE THE PROGRAMME'S OBJECTIVES?

Depopulation and ageing trends are the main issues in the rural areas of Aragon region. The [creation of businesses with social objectives](#) is therefore a key priority in the region, with a focus on sustainability, social inclusion, and the Silver Economy.

Aragon region thus created in 2014 a social entrepreneurship programme to support the creation of new businesses in this sector. The programme in particular aims at:

- Giving more [visibility to social entrepreneurship](#) and promoting its important contribution to employment and economic development in the region.
- Supporting the [success](#) and sustainability of social businesses.
- Enhancing the [socio-economic impacts](#) of these companies.

## HOW DOES THE PROGRAMME SUPPORT SMES?

To support social economy businesses, the Aragon region opens each year between September and October a [call for interest](#) dedicated to social economy entrepreneurs. Selected applicants then participate to [training sessions](#) from December to February. After this 12-week training, participants keep on

receiving pieces of advice from the programme and, at a final stage in April, the best businesses are **awarded and receive further coaching**.



Emprender en aragon

During the first four editions of the programme (2014 to 2018), 164 businesses applied to the regional call. 71 of them were selected to attend the 12 weeks training and **37 were designed as finalists** to receive a personalised support.

Providing post-programme support or assisting existing companies for the creation of a new business line remains challenging but thanks to the programme **30 new social economy businesses in total have been created** and maintained, providing work for 137 persons. Out of these 30 companies, **11 work on the Silver Economy sector**.

The cost of the action amounts between €20,000 and €25,000. The success of Aragon's programme results from the strong relation created between advisers and participating companies during the 12 weeks training and from the **opportunities of networking** during this same period, which enables businesses to exchange information on funds and administrative processes.

Find more information on: <https://www.interregeurope.eu/policylearning/good-practices/item/3379/social-entrepreneurship-programme-in-aragon/>

## SILVER ECONOMY UNIT FROM THE CHAMBER OF COMMERCE AND INDUSTRY OF CREUSE (FRANCE)



The Chamber of Commerce and Industry of Creuse has developed a targeted support to SMEs of the Silver Economy in developing goods and services for older adults.

### HOW CAN CHAMBERS OF COMMERCE FURTHER SUPPORT THE DEVELOPMENT OF THE SILVER ECONOMY?

With around 35% of its population being over 60, [Creuse is one of the most ageing counties in France](#), while also being a rural territory facing challenges related to [depopulation and the lack of services](#). In the Creuse county more than 20% of people over 60 are vulnerable and facing a loss of autonomy. At the same time, the county is economically very attractive and goods sales to private individuals are rapidly growing.

The Chamber of Commerce and Industry of Creuse has therefore developed since 2010 a real [Silver Economy approach](#) in its support to local SMEs. [One full-time officer](#) – out of the 5 thematic officers employed – has been assigned to issues related to the Silver Economy sector in order to raise awareness among businesses on the needs of the ageing population and on the market opportunities.

To encourage the development of goods and services for the vulnerable and ageing population of the region, the Chamber of Commerce and Industry offers dedicated services to businesses, such as [market monitoring](#) and [economic advice](#).

## WHAT ARE THE RESULTS ACHIEVED BY THE CCI CREUSE?

The Chamber of Commerce and Industry of Creuse raised awareness on the Silver Economy through the organisation of **networking sessions**, communication in regional **media** and events such as “The Silver Economy: the economy for the ageing society”, held in January 2018.

Between 2015 and 2017, **83 companies were informed to the issue of ageing** and the opportunities offered by the Silver Economy sector in the region. Among them, 22 companies benefited from an individual support and **4 of them developed a new offer** targeting the county’s older population.

One of the strengths of this strategy relies in the fact that it does not only target SMEs specialised in the Silver Economy sector but all businesses. Their scope is to trigger the development of new business lines, boost innovation and make a more diversified offer available for the ageing population in a transversal manner.

The support provided by the Chamber of Commerce and Industry of Creuse is **easily transferable** to other regions since such chambers exist in most European countries. These bodies are often the **main contact point at local and regional level for entrepreneurs** and therefore best placed to provide advice and raise awareness of economic needs and opportunities in the region.

▀ Find more information on: <https://www.interregeurope.eu/policylearning/good-practices/item/3093/silver-economy-support-from-the-chamber-of-commerce-and-industry/>



# HEALTH INNOVATION HUB IRELAND CENTER IN CORK (IRELAND)



Health Innovation Hub Ireland (HIHI) is Ireland's first innovation hub with the objective of accelerating healthcare innovation and commercialisation through addressing healthcare challenges.

## WHAT IS THE HEALTH INNOVATION HUB IRELAND?

HIHI is a [partnership of clinical and academic centres](#) across Ireland. Created in 2016, the hub offers support to businesses from the health sector. There are four centres: Galway, Dublin and two in Cork.

HIHI was set up by a unique collaborative partnership of two government departments (Department of Health and the Department of Business, Enterprise and Innovation) and is funded by Enterprise Ireland and the Health Service Executive (National Health Service).



Health Innovation Hub Ireland [advises and supports enterprises](#) to progress their innovative products, services and technologies in the Irish and global healthcare markets. [They pilot market-ready solutions](#) in real-world healthcare settings, validate prototypes with [healthcare experts](#) and verify ideas that meet healthcare and market needs. They provide guidance and advice on health

priority needs, product development, regulatory requirements, and procurement.

## HOW DOES HIH SUPPORT INNOVATION AND BUSINESS DEVELOPMENT IN THE SILVER ECONOMY?

Innovation in healthcare can take a long time and is very costly. For example, a medical device from idea to a product on the market can take 7 to 10 years. In addition, such products may encounter technical difficulties linked to the creation of a new service that needs to be integrated into existing IT systems for instance.

The Irish government recognises the need for an integrated healthcare system to enable older adults to remain at home for longer. HIH in Cork supported the enterprise 'CareFolk', who developed an integrated care platform (web & mobile) for clinicians, health professionals and community services for the assessment, management, co-ordination, and review of patients. One clinician reported that Carefolk helped to reduce his time spent on administrative processes by 50%. This pilot allowed sharing of patient information between care team members. Following completion, this has been recommended with the addition of extra features to the national health service.

Since its creation in 2016, HIH has engaged with 575 enterprises and 380 healthcare staff in Ireland. 90 healthcare staff attended innovation workshops and 34 have completed the Postgraduate Diploma in Health Innovation – a diploma proposed by HIH in partnership with the Trinity College in Dublin.



Find more information on: <https://www.interregeurope.eu/policylearning/good-practices/item/4496/health-innovation-hub-ireland/>

## SILVER SURFER 4.0 (FRANCE)



Silver Surfer is a national call for projects dedicated to Silver Economy businesses created by Eurasanté with the support of region Hauts-de-France.

### WHAT IS SILVER SURFER?

Silver Surfer is a reference initiative for the Silver Economy in the Hauts-de-France region. It [supports innovators](#) in the region and [helps SMEs to develop their solutions](#) addressing the challenges of ageing and autonomy.

The annual calls were created by Eurasanté, and financially supported by public institutions such as the Hauts-de-France region, the North County, Lille Metropolis.

The [first call was launched in 2015](#) and in 2020 the sixth edition of the call was launched.

### HOW DOES SILVER SURFER SUPPORT BUSINESSES?

This call is structured in 4 main steps starting with the submission of applications from businesses. Step 2 is the selection of businesses; in 2018, 6 applicants were selected. They shared a [grant amounting €50,000](#) to develop their proof of concept.

The third step consists, during a period of 4 months, in the [development of a prototype](#) – which will be assessed by a jury and a panel of end-users, including directly in nursing homes and within home care services.

Based on this evaluation, 3 laureates are selected and receive support to build their project. They [receive funding](#) to transform their prototype into a marketable product, [benefit from a few months of experimentations](#) in real conditions to test the product before its commercialisation and [obtain visibility](#) through the HIPÂ

show flat and the AgeingFit event, the annual international Silver Economy fair organised in Lille.

## WHAT ARE THE RESULTS ACHIEVED?

One annual edition of the call is launched each year since 2015 and “Silver Surfer 6.0” ended in January 2021 during the AgeingFit digital event. Since 2015, more than 100 businesses applied to the first step and **18 companies** were rewarded.

For the 4<sup>th</sup> edition of the call, in 2018, 15 businesses applied to Silver Surfer and 6 of them were selected to develop a proof of concept. For the first time in these calls, **older adults were also involved in the evaluation process**: the 6 innovations developed were tested by older people in **11 retirement homes**, as well as by peers during AgeingFit. In 2020, in the framework of Silver Surfer 6.0, testing was expanded to 17 nursing homes, 7 non-medical residences for independent seniors and 3 home care services involved in the organisation of experimentations by end-users.

Silver Surfer 4.0 awarded 3 companies for their innovative products and services targeting older adults.

- Nutri'Earth for its Nutri'For project: insect-based foods adapted to the needs of the ageing population.
- Lifebloom: a walking assistance solution for older people in loss of autonomy.
- Sigo Healthcare: a train wagon decoration kit to facilitate the implementation of "Travel Therapy" in retirement homes.



Find more information on: <https://www.interregeurope.eu/policylearning/good-practices/item/2711/silver-surfer-4-0/>

# ALDEIA TODA CAPACITATION FOR THE SILVER TOURISM SECTOR (PORTUGAL)



Centro Social das Taipas

The Aldeia Toda project aims at creating capacity for mountain hotels to propose care services tailored to both dependent tourists and residents.

## WHAT ARE THE LINKAGES BETWEEN TOURISM AND THE SILVER ECONOMY?

Many hotels in the North of Portugal are conformed to accessible tourism's standards, including in mountainous areas. Adapted accommodations allow disabled or dependent older adults to travel. Yet, the sector **lacks specialised workforce** who can propose activities fitted to the needs of dependent older tourists.

The Aldeia Toda project carried out by the social centre of Taipas has a two-fold approach. On the one hand the project addresses the lack of skilled workforce in the tourism sector, including increasing the number of care workers capable of **proposing activities and taking care of dependent tourists**. On the other hand, it intends to tackle the **challenges of depopulation and ageing** in mountain villages by attracting young and skilled people.



Centro Social das Taipas

## HOW WILL THE PROJECT SUPPORT DEPENDENT OLDER ADULTS AND BOOST THE CREATION OF SMES?

The Aldeia Toda project only started in July 2019 and is still exploring the different possibilities to **develop a viable care offer for dependent tourists**. One

of the options studied is the establishment of community professional caretakers, who could provide services to **both older residents of the surrounding villages and to dependent tourists**. Such offer could meet the needs of dependent tourists but also of their accompanying person and could as well make up for the lack of seniors' care services in the mountains.

Within the course of the project, the social centre of Taipas intends to **train caregivers** on how to provide such services and to encourage them to **create their own SME** in the sector to propose their services to the surroundings hotels. The cost foreseen for this capacitation process amounts €30,000.

The Aldeia Toda project will build on the long experience of the social centre of Taipas, which is recognised as a **public utility charity** in Portugal since 1984. The centre already runs a retirement home welcoming 57 residents as well as a day care centre for older adults.

▀ Find more information on: <https://www.interregeurope.eu/policylearning/good-practices/item/4501/centro-social-das-taipas-aldeia-toda-caretakers-capacitation/>

# SILVER SMEs PARTNERS



**HINCKS CENTRE**





@Silver\_SMEs



@SilverSMEs



@SILVERSMES



SILVER SMEs

<https://www.interregeurope.eu/silversmes/>