



FINE

Fintech Investor
Network and
Ecosystem

D5.3 DISSEMINATION, COMMUNICATION AND EXPLOITATION REPORT I

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D5.3. DISSEMINATION, COMMUNICATION AND EXPLOITATION REPORT I

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The FINE Consortium is the following:

Participant number	Participant organisation name	Short name	Country
1	PARIS EUROPLACE/FINANCE INNOVATION	FI	FR
2	F6S NETWORK LIMITED	F6S	IE
3	CROWDFUNDINGHUB	CHF	NL
4	ACROSSLIMITS	AL	MT
5	IMPULSE4WOMEN	I4W	ES
6	THE FINTECH CORRIDOR	FC	IE
7	ASOCIATIA ROMANA DE FINTECH	RF	RO
8	TRUFFLE CAPITAL	TC	FR

EXECUTIVE SUMMARY

The Deliverable 5.3 Dissemination, Communication, and Exploitation Report I for FINE presents a comprehensive overview of the strategies and activities undertaken to maximise the visibility, impact, and sustainability of the project's outcomes. Funded under the Horizon Europe programme, this report details the collaborative efforts to engage diverse stakeholders. It highlights the dissemination channels, communication tools, and exploitation plans employed to ensure that the project's innovations reach their full potential, fostering knowledge transfer, societal benefits, and economic growth across Europe.

As leader of the WP5, F6S manages and implements dissemination, communication, and sustainability activities, with AcrossLimits as the leader of Task 5.4 and manager of the key exploitation results (KERs).

This deliverable presents, as defined in the Grant Agreement, “reports to be delivered in relation to the KPIs set in Section 2.2, providing evidence of the dissemination activities.” Besides evidence of results and outputs, it will also introduce upcoming activities for the second year of the FINE project to increase engagement but also initial plans and strategies for the exploitable results of the project.

This document will have a second version (D5.4 Dissemination, Communication, and Exploitation Report II) on M24 to present the results and evidence of the communication, dissemination, and sustainability activities of the project. At the same time, the deliverable D5.5 Exploitation and Sustainability Report will be a final report of all actions taken towards the future of the project's outputs, produced by AL as planned in Task 5.4.

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1 INTRODUCTION

The Fintech Investor Network and Ecosystem (FINE) aims to build stronger connections among fintech networks, both locally and internationally. The main goal of the project is to expand the connectivity and cooperation between Fintech investors across Europe, ensuring a greater flow of capital, knowledge, and engagement of investors from more developed to less-connected innovation ecosystems to create a more inclusive, and open innovation network in Fintech.

The Deliverable 5.3 Dissemination, Communication and Exploitation Report I is a summary of the actions performed in the first year of FINE, from September 2023 to August 2024, being delivered on the M12 of the project. This deliverable reports the highlights, achievements and challenges, as well as an overview of the audience through the project channels, it also provides an overview of the next steps to be developed for the second and final year of the project.

○ 1.1 THE FINE DCE STRATEGY: AN OVERVIEW

The overall objective of the FINE Project is to encourage investors to collaborate and invest together in fintech startups by creating a more vibrant investment environment, fostering European-wide innovation, and helping companies grow across borders.

In February 2024 [M6] the D5.2 Dissemination and Communication Plan was designed to maximise the impact of the project by raising awareness on its activities towards a wider audience of stakeholders. The work plan of the dissemination and communication presented in this deliverable is as follows:

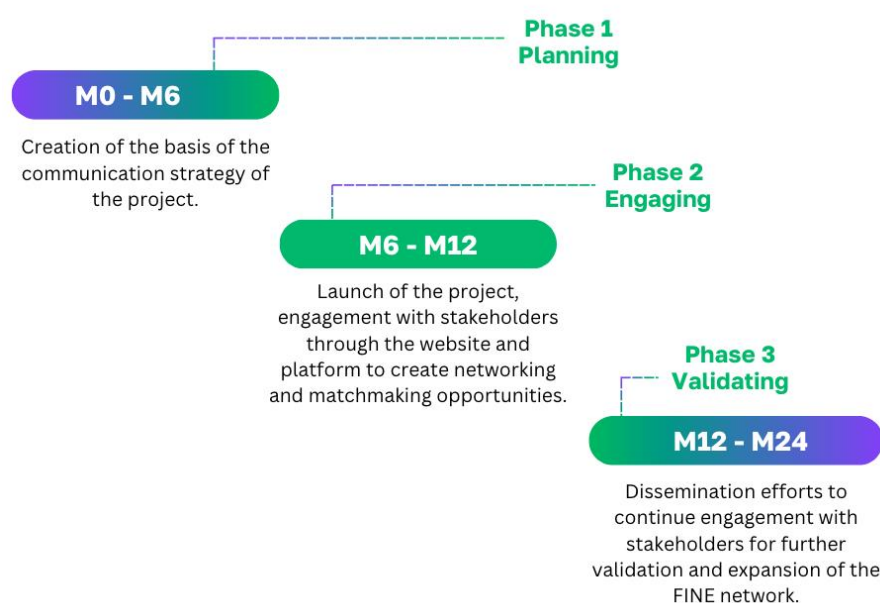


FIGURE 1 - COMMUNICATION AND DISSEMINATION WORK PLAN

As the image illustrates, the first 12 months of the project were based on the planning of the communication work, and the engagement with stakeholders through the channels of the project. Now, after M12, from August 2024 to August 2025, the validating phase of the dissemination begins, with the expansion of the FINE Network through the channels identified in the Dissemination and Communication Plan (D5.2) plus new tools and channels created for the expansion of the engagement of the project.

The FINE target audience was segmented into seven groups, including investors (young professionals, women, minorities, and experienced investors), investment networks, fintechs (SME/startups), policymakers, and the general audience interested in finance and investments.

To better reach the identified stakeholders, the communication and dissemination strategy was designed to be multilateral and dynamic, pushing forward articles, news, events, both from inside of the Network and from third party actors and organisations, to engage people from all target groups towards the project - following website updates, social media channels, and joining the activities of the project, such as the Matchmaking Network on the F6S Platform.

Therefore, at first the FINE Communication and Dissemination strategy was aimed at communicating and informing about the project's goals and activities to a broad audience. Once the project outputs started to come out, there was the chance to review our initial strategy, channels, and materials, and to develop new plans for the second year of the project, and towards the exploitation of those results.

2 THE IMPLEMENTATION OF THE FINE BRAND

Before the implementation of the dissemination and communication strategy of FINE, F6S developed the project brand. Aligned with the message intended to comply with the brand, the logo and the guidelines for the use of typography and colour palette were designed for the consortium.



FIGURE 2 - MAIN LOGOS OF THE PROJECT

The primary colour choice, green and blue, recalls the idea of modernity, innovation, practicality, and boldness. As to complement the two main colours, the main background

of the FINE brand has a purple tone (#662D91) that mutes from the dark purple to the lighter shade, becoming the main brand image for the online channels of the project.



FIGURE 3 - PRIMARY AND SECONDARY COLOUR PALETTE



FIGURE 4 - USE OF LOGO ON BRIGHT COLOUR AND PRIMARY PURPLE BACKGROUND

The FINE brand is being strongly recognised by project partners and stakeholders, by having a trademark of a logo associated with the bold colours. Throughout the second year of the project, we aim for this branding to continue attracting more investors to the FINE Network, for the association with a message linked to innovation and boldness.

2.1 GRAPHIC AND PRINTED MATERIALS

So far in the FINE project, the following materials have been designed for both digital and printing purposes:



FIGURE 5 - FINE FLYER A5 (PRODUCED IN JANUARY 2024)



FIGURE 6 - FINE ROLL UP (PRODUCED IN SEPTEMBER 2023 AND UPDATED IN JUNE 2024)

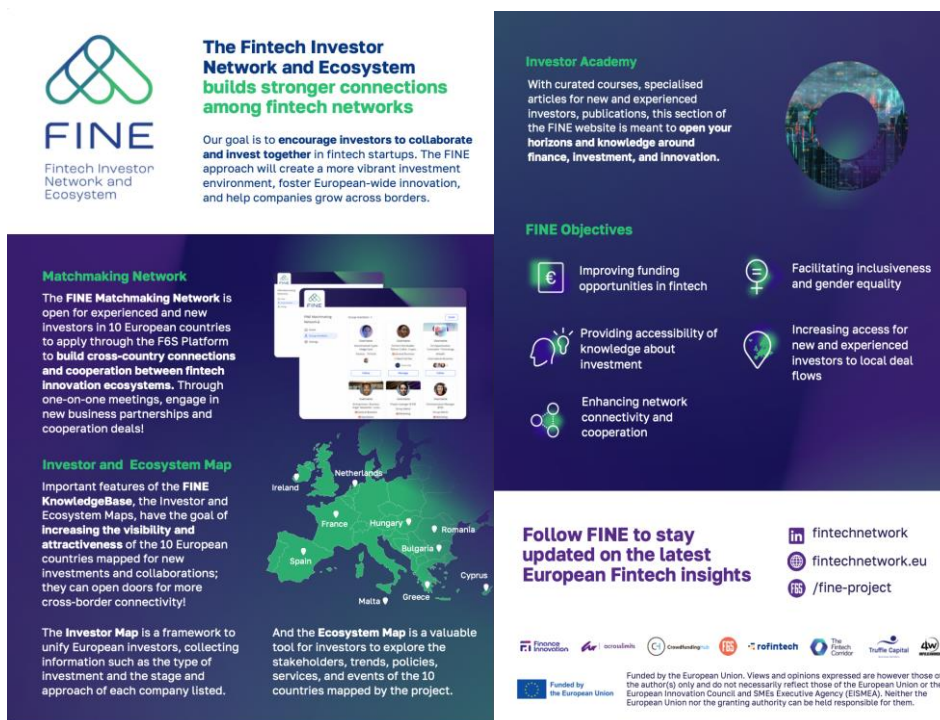


FIGURE 7 - FINE ONE PAGER A5 (PRODUCED IN JUNE 2024)

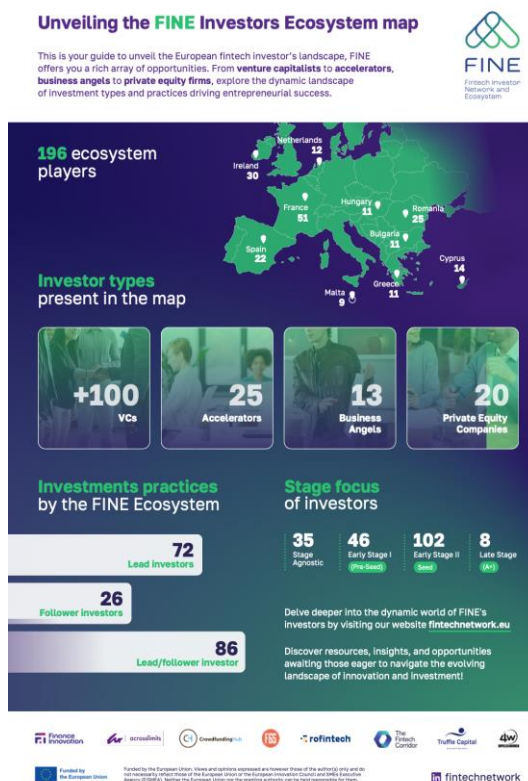


FIGURE 8 - FINE INFOGRAPHIC - INVESTOR AND ECOSYSTEM MAPS (PRODUCED IN MAY 2024)



FIGURE 9 - BOILER POWERPOINT - PROJECT PRESENTATION

Project flyers, roll ups, and one-pagers have been printed for events attended by the consortium also as part of the milestones Communication materials prepared and printed 1 (MS5) and Communication materials prepared and printed 2 (MS6).

3 DISSEMINATION AND COMMUNICATION CHANNELS: FIRST RESULTS

As this deliverable also marks halfway of the FINE project lifetime, the first results breakdown is a pathway to understand the best practices, potential risks and actions for improvement. The following describes all tools and channels used by the project for the communication and dissemination of the objectives and the results of FINE up until Month 12.

3.1 WEBSITE

The project website - <https://fintechnetwork.eu/> - was launched on December 5th, 2024 [M4] and had the main functionalities, such as the home page, the consortium, project's information, materials and resources, news and events.

Upcoming updates to the website that are programmed are: New mapped countries and general information updates in the Investor and Ecosystem Maps (M16), and implementation of the first batch of content of the Investor Academy (M18).

■ 3.1.1 INVESTOR AND ECOSYSTEM MAPS

On April 25th [M8] the [Investor Map](#) was launched, part of the Knowledge Base area of the website, being a framework to unify European investors from 10 European countries (France, Ireland, Spain, Netherlands, Malta, Bulgaria, Cyprus, Greece, Romania, and

Hungary) and collecting information about investments to foster new connections between investors.

Investor Map

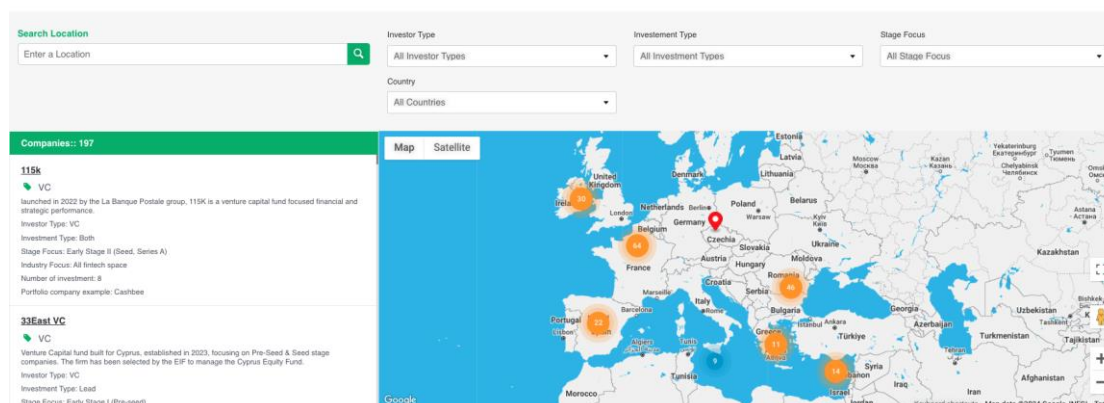


FIGURE 10 - FINE INVESTOR MAP

The second mapping output of the Knowledge Base, the [Ecosystem Map](#), was launched on May 16th [M9], as a tool for investors to explore the stakeholders, trends, policies, services, and events of the same 10 European countries targeted for the Investor Map. The goal of this new map is to increase the visibility for new investments and collaborations, opening doors to increased cross-border connections.

Ecosystem Map

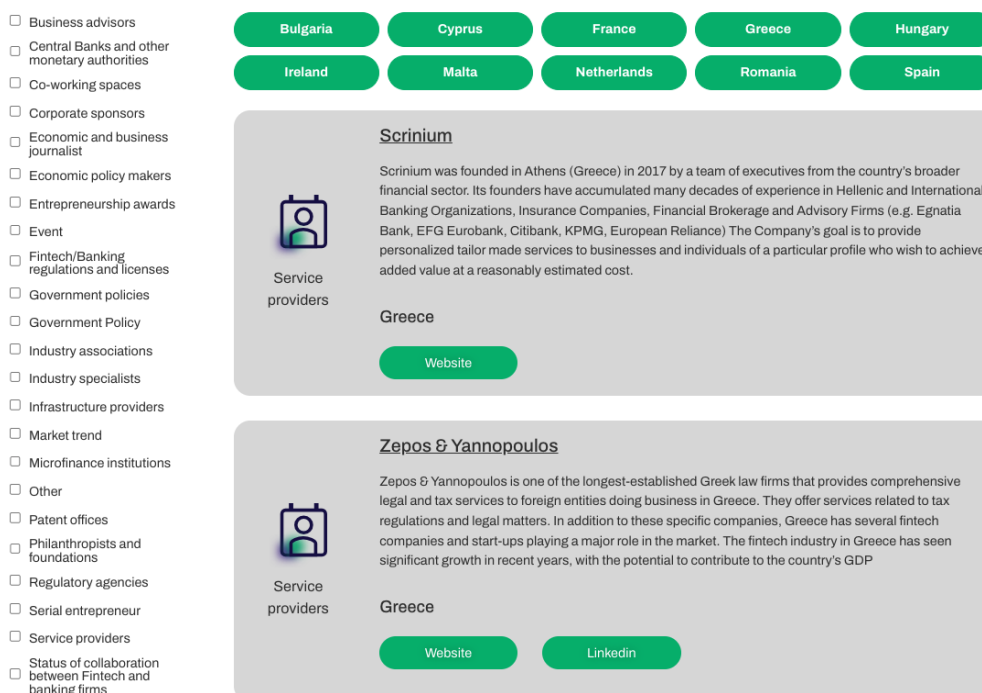


FIGURE 11 - FINE ECOSYSTEM MAP

■ 3.1.2 ARTICLES

Another feature of the Knowledge Base is the [Articles](#), written by the FINE consortium and providing important expertise about topics and themes that are relevant to the ecosystem. Since March 2024, five articles have been published, with another five scheduled to be published from October 2024 to February 2025.

Articles



Article: Redefining Finance – Investing in Sustainability

GreenFintech is a rapidly growing sector within the financial technology industry focusing on environmental sustainability in finance. Read more here.

July 1, 2024

Articles



Article: From Local to Legendary – The Surprising Investment Goldmine of CEE and Its Startup Stars

Central and Eastern Europe are where investment bravery and groundbreaking startups unfold. Read more here.

June 3, 2024

Articles



Article: Unlocking the Potential – Exploring the Benefits of Syndicate Investing in Europe

Syndicate investing presents a compelling avenue for investors to invest collectively. Read more here.

April 23, 2024

Articles



Article: Women in FinTech

The past decades have seen an increase in the number of women working in the financial sector, but barriers still exist within the industry. Read more here.

April 3, 2024

Articles



Article: The EU's FinTech Action Plan and Digital Finance Evolution

The FinTech Action Plan, created in 2018, aims to position Europe as global hub for FinTechs. Read more here.

March 14, 2024

Articles

FIGURE 12 - FINE ARTICLES

■ 3.1.3 AMBASSADOR NETWORK

In the FINE Matchmaking area, the [Ambassador Network](#) has been updated with the current twenty profiles of experts that are now part of the FINE Network with their participation in activities of the project, and also disseminating the project's name to their own network of investors. The full list of the first year of the project is below:

AMBASSADOR NAME	COUNTRY	FIELD OF EXPERTISE
ALI PARANDEH ZANDPOUR	SPAIN	ENTREPRENEURSHIP
ANNEGIEN BLOKPOEL	NETHERLANDS	INVESTMENTS
CHANTAL CORBET	FRANCE	ACCELERATORS
CHRISTOS LYTRAS	GREECE	BUSINESS MANAGEMENT
DAVIT KIKVIDZE	GEORGIA	FINTECH
ILIANA ANGELAKIS	GREECE	BANKING/PAYMENTS
ILIAS LOUIS HATZIS	GREECE	START-UPS
JILL ROBB	IRELAND	FINTECH
JULIEN CREUZÉ	FRANCE	FINTECH
KRISTEN LAUGHLIN	USA	INVESTMENTS
MARINA INES IDESES	UK	BANKING/PAYMENTS
MIRCEA VADAN	ROMANIA	ACCELERATORS
NIKOLAOS MASTROYIANNOPOULOS	CYPRUS	BUSINESS MANAGEMENT
OLEKSANDR KIKTENKO	IRELAND	INVESTMENTS
PAWEL WIDAWSKI	POLAND	FINTECH
RENÉ REIJTENBAGH	BENELUX	INVESTMENTS
SEEMA MISHRA	SWITZERLAND	ENTREPRENEURSHIP
STAVRIANA KOFTEROS	CYPRUS	INVESTMENTS
SUZANNE WISSE-HUISKES	NETHERLANDS	INVESTMENTS
VIKTORIA SOLTESZ	CYPRUS	BANKING/PAYMENTS

TABLE 1 - FINE AMBASSADORS

3.2 SOCIAL MEDIA

Recognising the crucial role of social networks in disseminating project activities and outcomes, LinkedIn served as the primary communication channel during the first year of FINE, effectively reaching key stakeholders within the finance, entrepreneurial and investment ecosystems.

3.2.1 LINKEDIN

The FINE channel (<https://www.linkedin.com/company/fintechnetwork/>) on LinkedIn was launched on September 9, 2023, and is today the main social network for the project. The FINE LinkedIn profile is being used to report news and events, – from the FINE network, from project partners, and third-party events in which FINE partners are present – plus interviews, videos, podcasts, workshops, webinars, and online networking events.

In February 2024 (M6), when the D5.2 Dissemination and Communication Plan was delivered, the channel had 238 followers. At the delivery of this report, the channel had now 430 followers, an increase of 80% in six months.

Other important analytics, from September 2023 to July 2024, are the following: organic engagement with 26,000 impressions, 1000 reactions (likes), 39 comments in posts, 76 reposts, and 1400 clicks in links.

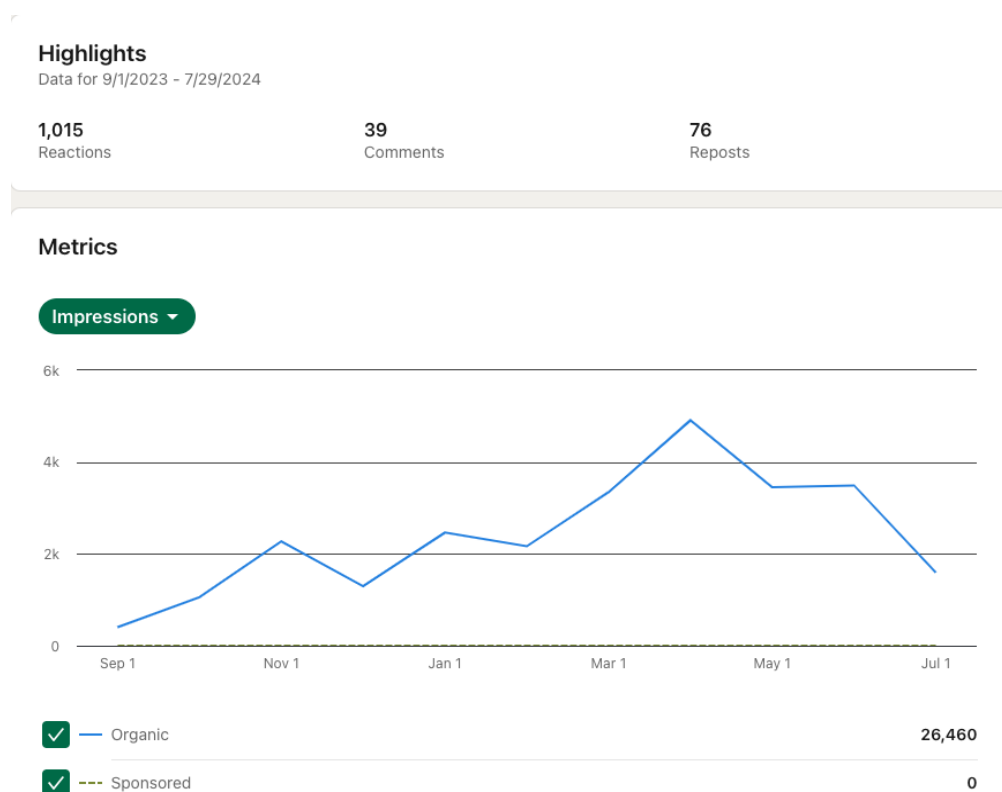


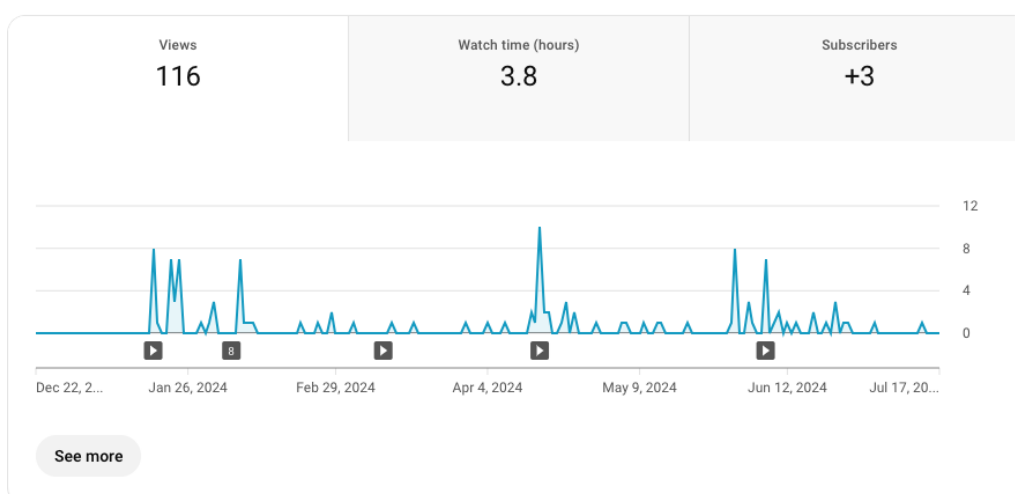
FIGURE 13 - LINKEDIN ANALYTICS

3.2.2 YOUTUBE

The YouTube channel for FINE (www.youtube.com/@finefintechnetwork) features all online events of the project, videos, and audio podcasts. The channel now has eight interviews with partners, conducted at the kick-off meeting of FINE, two webinars (the Launch webinar [M5], and the webinar "Investing into Fintech: A successful approach for women investors" [M10]), the official introduction video for the Fintech Investor Network and Ecosystem, and a video tutorial on how to join the FINE Matchmaking Network at the F6S Platform.

With 12 videos currently, the YouTube channel has now 116 visualisations.

Your channel has gotten 116 views so far








Content		Average view duration	Views
1	 Fintech Investor Network and Ecosystem (FINE) Launch Webinar Jan 18, 2024	3:41 (7.1%)	43
2	 Fintech Investor Network and Ecosystem - FINE Introduction Video Apr 16, 2024	1:10 (58.4%)	38
3	 FINE Partners Presentation - F6S Innovation Feb 5, 2024	0:29 (76.4%)	12
4	 FINE Webinar "Investing into Fintech: A successful approach for women investors" Jun 7, 2024	0:27 (0.5%)	10
5	 FINE Matchmaking Network - How to Join Mar 11, 2024	1:10 (33.2%)	9

FIGURE 14 - YOUTUBE ANALYTICS

3.3 F6S PLATFORM

The [FINE Matchmaking Network](#) at the F6S Platform is a dedicated page to gather information about key stakeholders (investors, start-ups, SMEs, investment networks) interested in joining the pipeline of opportunities that FINE offers. Currently the pipeline has 80 profiles, with consortium partners and FINE Ambassadors included.

The form for interested parties to fill out to join the FINE Matchmaking Network was opened in March 2024 [M7], and it's available for individuals and companies that are signed in to the F6S Platform. F6S developed two comprehensive guides detailing the process of joining the platform and the FINE Matchmaking Network, along with a PowerPoint presentation, and a [video tutorial](#).

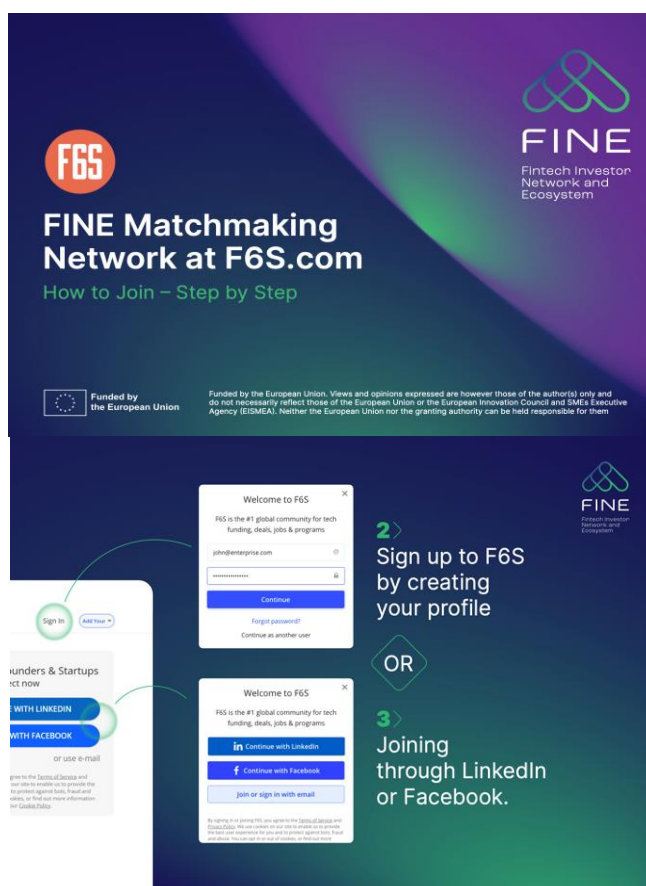


FIGURE 15 - FINE TUTORIAL FOR MATCHMAKING NETWORK

All profiles in the F6S pipeline are redirected to the FINE Private Group, a forum where participants can post opportunities, events, requests for collaboration, and other investment-related content.

F6S has added FC as an administrator of the Private Group, to create opportunities for matchmaking related to task 3.3 of WP3.

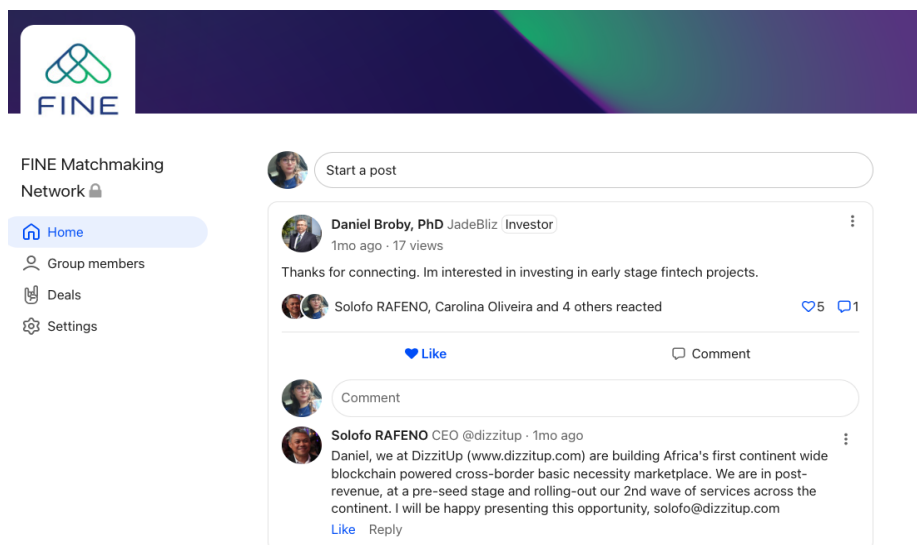


FIGURE 16 - FINE MATCHMAKING GROUP AT F6S PLATFORM

3.4 SLACK CHANNEL

The Slack channel for investors and other key stakeholders in the fintech ecosystem was created in July 2024 with an official release to the public in September [M13]. This new channel will be directed to all members of the FINE Matchmaking Network, plus other stakeholders that will join throughout an online campaign on the website and social media to be made from September 2024.

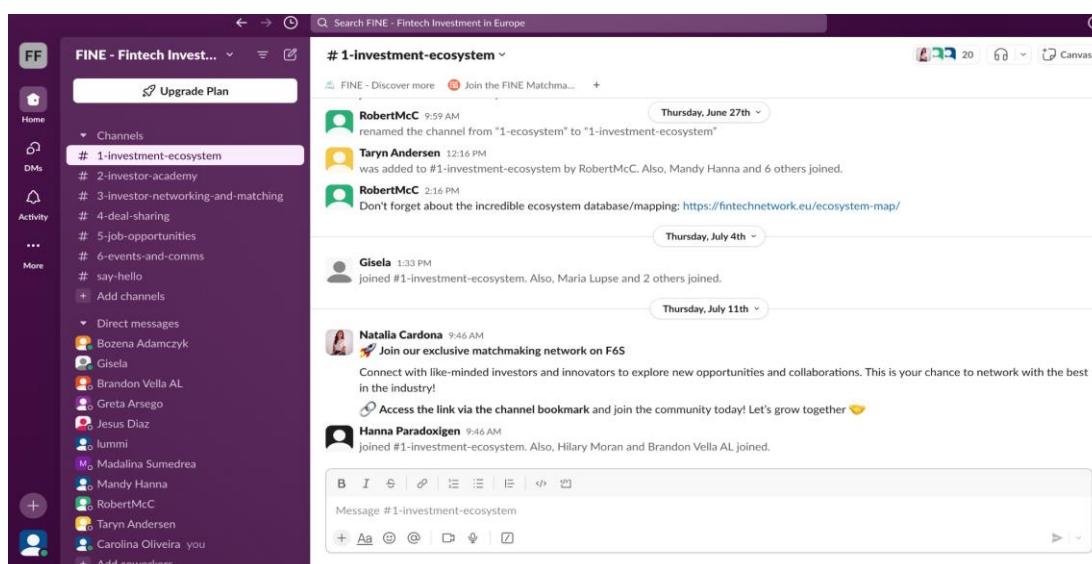


FIGURE 17 - FINE SLACK CHANNEL

The Slack channel is open for all audiences, will not require subscription and has the purpose of building a dynamic community where stakeholders can easily contact each other, and create business connections.

With different channels for different purposes, the current design of channels is as follows:

- Investment Ecosystem - For discussions about investments between professionals
- Investor Academy - For discussions about the upcoming courses in the Investor Academy
- Investor Networking and Matching - For networking and business collaborations
- Deal Sharing - For business opportunities
- Job Opportunities - For employment purposes
- Events and Comms - For all news about FINE and other interesting events
- Say Hello - Open conversation channel

3.5 OTHER MATERIALS

During the first year of the project, guidelines and tutorials have been produced to support the consortium with communication and dissemination efforts.

An Events Guideline has been developed, providing essential information on how to report events before, during, and after they occur. It also includes additional recommendations for improving the quality of photographs and videos (see Annex 1).

An Awareness Toolkit has been prepared for partners to aid in the dissemination of the project. It includes four banners with key messages, a general press release outlining the objectives of FINE, and the project logos.

An Article Writing Guideline was also developed, offering tips on delivering a high-quality article. It provides key information on starting with an idea, the writing process, and submitting the article along with images of photos for publication (see Annex 2).

All guidelines and tutorials are available on the project SharePoint for all partners.

3.6 VIDEOS AND PODCAST

During the first year of the project, videos produced for the FINE project are available on the official website, YouTube channel, and shared on LinkedIn. The videos produced are:

- 8 videos introducing the project partners (October to December 2023)
- 3 teasers from the Launch Webinar (February 2024)
- 1 introduction video with the objectives of FINE (April 2024)
- 1 video reporting the UNCHAIN Festival 2024, in which FINE presented a workshop (June 2024)
- 2 teasers from the "Investing into Fintech: A successful approach for women investors" webinar (July 2024)

From September 2024, a series of five podcasts will be released to the public, first published on YouTube and shared to the official website as news and to the project

LinkedIn channel to increase its visibility. The episodes will be recorded and edited by F6S, always with a consortium partner as a moderator, with two FINE Ambassadors as guests. Each episode will have around 20 minutes, and the themes will be:

- Fintech - Davit Kikvidze and Seema Mishra (recorded in July 2024)
- Banking - Viktoria Soltezs and Marina Ideses (recorded in July 2024)
- Payments - Iliana Angelakis and Pawel Widawski
- Fintech Start-ups and SMEs - Ilias Louis Hatzis and Ali Parandeh Zandpour
- Accelerating investment networks - Mircea Vadan and Christos Lytras

3.7 NEWSLETTER


In total, four newsletters are programmed for the FINE project, and one edition was sent to subscribers in February 2024. The first edition of the newsletter, sent through Mailchimp, was received by 95 subscribers with an opening rate of 98,9% and 15 clicks in links (6 clicks on the invitation to join the FINE Matchmaking Network).



FINE Newsletter #1

Welcome to the first newsletter of the FINE Project!

The **Fintech Investor Network and Ecosystem** aims to build stronger connections among fintech networks. Our approach will create a more vibrant investment environment, fostering European-wide collaboration, and helping companies grow across borders.



Join the Matchmaking Network

The FINE Matchmaking Network is integrated with the **F6S Platform**, building cross country connections and cooperation between fintech innovation ecosystems.

FINE aims to increase access to capital and investment in less connected fintech investment ecosystems by building fintech investment pipelines to attract investors across Europe.

FIGURE 18 - FINE NEWSLETTER #1

The second newsletter will be sent in September 2024 and will feature the latest updates of the project, past and future events, as the Mid-Term Event programmed, and other upcoming activities in the network.

One main change for the upcoming editions will be the channel in which the newsletter will be sent and read. As LinkedIn has a functionality to build and send newsletters to the followers, F6S will take advantage of the engagement that the FINE page at the website, with more than 400 followers, to engage a larger audience. Current subscribers of the Mailchimp newsletter were now contacted, asking them to join the new newsletter on LinkedIn, and their contact information will be deleted in conformity with GDPR rules.

3.8 FINE EVENTS

The FINE project has conducted events programmed for its first year, as two webinars and one presential workshop.

The Launch Webinar happened on January 18th, with 1h and 30 minutes of duration, presenting the objectives of the project and the functionalities of the website, such as the Ecosystem and the Investor Map, and the FINE Matchmaking Network. A panel of experts was the highlight of the event, with Suzanne Wisse-Huiskes, Milen Ivanov, and Denise McQuaid, renowned professionals in the fintech and investment ecosystems. The webinar had 16 attendees, and the recording has been watched 43 times on YouTube.



FIGURE 19 - FINE LAUNCH WEBINAR

The second webinar, "Investing into Fintech: A successful approach for women investors" was focused on specific strategies for investing focused on new and experienced investors. The webinar took place on June 5th, with 1h and 30 minutes of duration, and had a preliminary explanation on fintech and some key examples of businesses, with two Case Studies presented by Tatjana Zabusu Mikuz and Annegien Blokpoel, two experienced professionals in venture capital and investments. The webinar has 23 attendees, and the recording has 11 views at this point.



FIGURE 20 - FINE WEBINAR INVESTING INTO FINTECH

The FINE workshop happened at the UNCHAIN Festival 2024, on June 20th. Called "Cross-border Investments in Fintech", the 50-minute workshop had a panel discussion about fintech investments with Florin Visa, Partner at Early Game Ventures and a guest partner from Truffle Capital. The workshop also had a Fintech prospect presentation with Benjamin Berényi, CEO at PastPay. The event was attended by 18 guests.

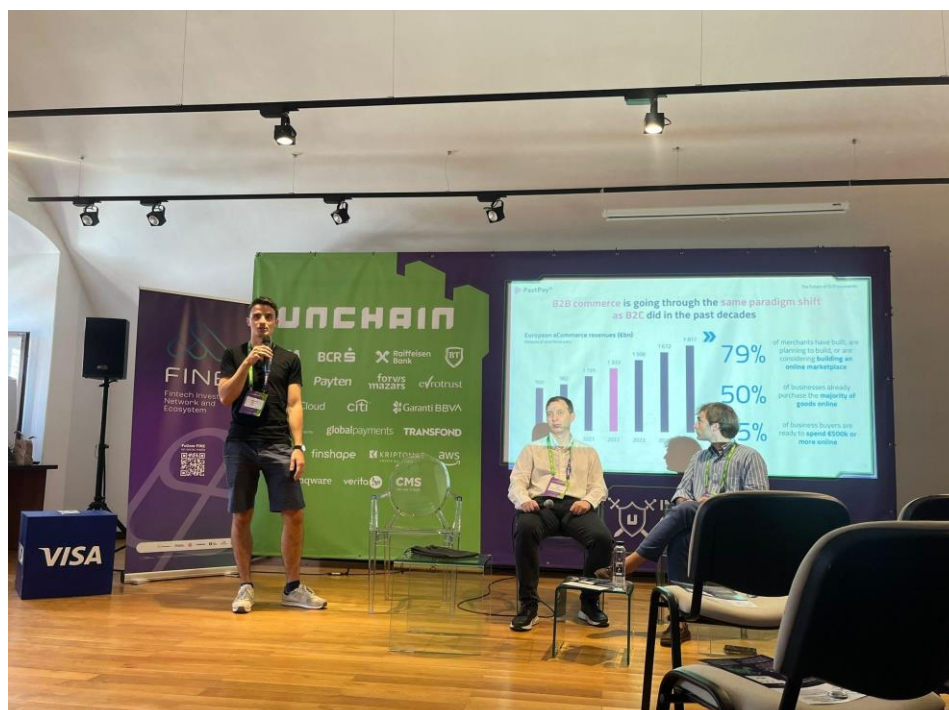




FIGURE 21 - FINE WORKSHOP AT UNCHAIN FESTIVAL

Two upcoming webinars in 2024 are scheduled to be in October, "Funding options for fintech startups", and November, now titled "How fintech and sustainability can join forces for a greener Europe". One workshop is programmed for October 2024, with the Baltic Innovation Agency, a contact point of EEN.

A Midterm Event showcasing results from FINE and three other EC projects in the same call: [Connect2Scale](#), [HICEE](#), and [HER FUND](#), is scheduled for September 24, 2024. The event, led by F6S, will be open to attendees, presenting the goals and preliminary outcomes already produced by the projects, as well as the upcoming activities.

Other online and in person events are programmed for early 2025, such as focus groups and the networking events linked to the matchmaking processes, leading to introductory meetings. These events will be coordinated by the project partners with F6S responsible for the communication strategy and the dissemination of the events.

3.9 THIRD-PARTY EVENTS

The FINE consortium partners attended external events in 2023 and 2024 presenting and representing the project. Some of the events mapped and attended were:

- Unchain Fintech Afterhours - Bucharest (RO), October 2023
- Banking 4.0 - Sinaia (RO), November 2023
- Fintech Focus Northern Ireland - Belfast (NI), January 2024
- Madrid International Fintech Capital - Madrid (ES), February 2024
- MoneyMotion - Zagreb (HR), March 2024
- Mobile World Congress / 4YFN - Barcelona (ES), March 2024
- InterTrade Ireland VCC - Dublin (IE), March 2024
- EU-Startups Summit - Valletta (MT), May 2024
- Transatlantic Fintech Exchange - Dublin (IE) and Belfast (NI), May 2024
- Money 20/20 - Amsterdam (NL), June 2024

- UNCHAIN Festival - Oradea (RO), July 2024



FIGURE 22 - FINANCE INNOVATION AT MONEY20/20 (JUNE 2024)



FIGURE 23 - FINTECH CORRIDOR AT FINTECH FOCUS NORTHERN IRELAND (JANUARY 2024)



FIGURE 24 - ROFINTECH AT UNCHAIN FINTECH AFTERHOURS - HOW TO WEB SIDE EVENT (OCTOBER 2023)

Upcoming events that will be attended by project partners are:

- Webit 2024 - Sofia (BG), October 2024
- Central And Eastern European Fintech Week - Bucharest (RO), November 2024
- Global Start-Up Cities - Ostrava (CZ), November 2024

3.10 SYNERGIES WITH EC PROJECTS

FINE has established synergies with eleven EC-funded projects in its first year. Some of the projects in the same call, [HORIZON-EIE-2022-SCALEUP-02-01 - Expanding Investments Ecosystems](#), such as [atTRACTION](#), [Connect2Scale](#), [HICEE](#), and [HER FUND](#), have been contacted by the F6S team and meetings have been established to plan events which aim to the amplification of the projects' results. The above-mentioned projects and FINE are together in the upcoming Midterm Event for FINE, on September 24th, 2024, to disseminate the projects' results.

The F6S team has also reached [Invest2Scale - Establishing The Investment Network For Startups And Entrepreneurs Focused On Green And Sustainable Technologies](#) and [DigiAdvance](#), with synergies still to be confirmed through meetings with the project coordinators.

Other projects currently in synergies are [Innobuyer](#), [PROCEDIN](#), [X2.0](#), [SynergistEIC](#), [AccelerAction](#), [BESIDE](#), and [Women TechEU](#).

4 DISSEMINATION AND COMMUNICATION KPIS

The following table presents the Communication and Dissemination KPIs of the project and what has been reached so far:

TYPE OF ACTIVITY	DESCRIPTION	PROJECT KPI	WHAT HAS BEEN REACHED (M12)
PROJECT WEBSITE	PROJECT DISSEMINATION - WITH EXPLANATIONS RELATED TO PROJECT ACTIVITIES, CONSORTIUM, PUBLIC EVENTS; CONTENT CREATION - HOSTING OF TRAINING MATERIALS, TOOLS AND INFORMATION GATHERED THROUGH THE PROJECT ; DISCOVERY AND MATCHING - THE PROJECT WILL PRESENT FINTECH AND INVESTORS, OFFERING A POSSIBILITY TO CONNECT.	5000 VISITORS	3400 (70%)
NEWSLETTER	ONLINE NEWSLETTERS CONTAINING PROJECT UPDATES AND PROGRESS, TO BE CIRCULATED TO INTERESTED STAKEHOLDERS.	4 NEWSLETTERS, EVERY SIX MONTHS	1 NEWSLETTER - FEBRUARY 2024 (25%)
SOCIAL NETWORKS	SOCIAL MEDIA CAMPAIGNS USING RELEVANT SOCIAL NETWORKS AIMED AT INFORMING THE GENERAL PUBLIC ABOUT FINE.	6 SOCIAL MEDIA POSTS/MONTH+ RETWEETS (TOTAL 144)	65 POSTS (45%)
INFOGRAPHICS	DIGITAL INFOGRAPHICS WILL BE PRODUCED TO SUPPORT SOCIAL MEDIA CAMPAIGNS. THESE WILL BE INTENT ON SIMPLIFYING INFORMATION REGARDING PROJECT OUTPUTS.	4 INFOGRAPHICS	1 INFOGRAPHIC - JUNE 2024 (25%)
BROCHURES/ LEAFLETS	LEAFLETS WILL BE PRODUCED TO COMMUNICATE INFORMATION ABOUT THE PROJECT TARGETED TO DIFFERENT AUDIENCES. THESE WILL BE CIRCULATED AT FACE-TO-FACE EVENTS AND CONFERENCES, OR DIGITALLY.	1000 DISTRIBUTED	100 DISTRIBUTED (10%)
VIDEOS	30-SECOND TEASER VIDEOS PREPARED IN ENGLISH, USED FOR DISSEMINATION AS PART OF A SOCIAL MEDIA CAMPAIGN.	5 VIDEOS	15 VIDEOS PRODUCED (300%)
PODCASTS	INTERVIEW WITH INVESTORS, REGULATORS AND REPRESENTATIVES OF FINTECH ECOSYSTEM INNOVATORS.	5 PODCASTS	2 EPISODES RECORDED
PUBLICATIONS/ WHITEPAPERS	PUBLICATIONS/WHITEPAPERS PUBLISHED THROUGH THE RESEARCH ACTIVITIES OF THE PROJECT TO DELIVER INSIGHTS GAINED BY FINE.	10 PUBLICATIONS	TO BE STARTED
ONLINE FOCUS GROUPS	FOR DIGITAL FINANCIAL SERVICES STAKEHOLDERS TO SHARE KNOWLEDGE AND LESSONS LEARNED IN THE FIELD WITH THE OBJECTIVE OF IDENTIFYING THE STANDARDISED	2 ONLINE FOCUS GROUPS	TO BE STARTED

	FRAMEWORKS NEEDED TO SUPPORT THE SCALING UP OF DIGITAL FINANCIAL SERVICES USAGE GLOBALLY.		
WORKSHOPS	WORKSHOPS WILL BE ORGANISED TARGETING DIFFERENT TYPES OF INVESTORS AND ECOSYSTEM PLAYERS TO PRESENT AND DISCUSS THE PROCESSES AND METHODOLOGIES OF THE MATCHMAKING TOOLS CREATED BY FINE, TO AID IN MATCHING FINTECH INVESTMENT OPPORTUNITIES TO FINANCIAL RESOURCES AND TRANSFER OF METHODOLOGICAL BEST PRACTICES BETWEEN INVESTMENT PARTNERS.	5 WORKSHOPS (2 ONLINE AND 3 IN PERSON) WITH AT LEAST 20 PARTICIPANTS IN EACH - OF WHICH: 1 TARGETING WOMEN; 1 TARGETING NEW INVESTORS.	1 WORKSHOP IN PERSON - JUNE 2024 (20%) WITH 8 PARTICIPANTS (-40%)
ONLINE WEBINARS	ONLINE WEBINARS WILL BE HOSTED TARGETING DIFFERENT TYPES OF INVESTORS (INCLUDING WOMEN AND YOUNG INVESTORS) TO PRESENT EDUCATIONAL CONTENT DEVELOPED FOR THE INVESTOR ACADEMY ON CROSS-BORDER INVESTMENT, COINVESTMENT, AS WELL AS A MORE BASIC INTRODUCTION TO INVESTING IN FINTECH.	5 WEBINARS WITH 20 PARTICIPANTS EACH. OF WHICH: 1 TARGETING WOMEN; 1 TARGETING NEW INVESTORS.	2 WEBINARS. LAUNCH WEBINAR: 16 PARTICIPANTS. WOMEN INVESTORS WEBINAR: 23 PARTICIPANTS (40%)
VIRTUAL NETWORKING EVENTS	NETWORKING EVENTS WILL BE HOSTED ONLINE ON MATCHMAKING SERVICES SUCH AS B2MATCH, TO CONNECT INVESTORS TOGETHER WITH POTENTIAL FOR CO-INVESTMENT OPPORTUNITIES.	2 VIRTUAL NETWORKING EVENTS HOSTED WITH 20 PARTICIPANTS EACH	TO BE STARTED
FINE MATCHING PROCESS	USING THE MATCHMAKING TOOLS IN WP4, FINE WILL CHAPERONE A NUMBER OF INTRODUCTORY MEETINGS BETWEEN INVESTORS AND ECOSYSTEM PLAYERS THAT ARE MATCHED BASED ON THEIR PROFILE.	40 INTRODUCTORY MEETINGS ORGANISED	TO BE STARTED
ARTICLES	ORIGINAL ARTICLES FOR THE KNOWLEDGE BASE COVERING LOCAL INVESTMENT TRENDS AND OPPORTUNITIES.	10 ARTICLES	5 ARTICLES (50%)
FINAL CONFERENCE	THE FINAL CONFERENCE AT THE END OF THE PROJECT WILL BRING ALL PARTNERS TOGETHER TO SHOWCASE ALL ACTIVITIES OF THE PROJECT INCLUDING ITS SUCCESSES AND LESSONS LEARNT.	80+ ATTENDEES	TO BE STARTED

TABLE 2 - C&D KPIs

5 EXPLOITATION STRATEGY

The FINE project is designed to generate a lasting impact within the European Fintech landscape, extending beyond the project's lifetime. For the FINE consortium, sustainability is more than a goal – it's a core value reflected in every aspect of our activities. This commitment stems from an understanding of ecosystem challenges and the identification of sustainable solutions through meticulous research of Fintech investments. Ensuring a proactive and evidence-based approach to sustainability, leading to concrete results.

The project's online presence, encompassing the website and digital platform, will remain accessible and active, serving as a valuable resource for anyone seeking to learn and engage with the insights and materials generated by FINE.

A dedicated Exploitation and Sustainability Report (D5.4) will be produced by Across Limits (AL) as the Exploitation Manager of the FINE Project, due in August 2025 (M24). This report will outline the strategies for maximising the exploitation of project outputs, ensuring that the work undertaken by FINE continues to contribute to the European Fintech ecosystem development, long after the project conclusion.

5.1 FINE'S KEY EXPLOITABLE RESULTS

According to the Impact section of the Grant Agreement, the identified needs for the FINE project related to the key exploitable results (KERs), are:

- Need for in depth and up-to-date knowledge of Fintech investment ecosystem players and the regulatory frameworks and contexts Fintech start-ups and investors must operate in
- Need for diversified scaling financing mechanisms (investments, co-investments, crowdfunding, partnership, services, etc)
- Need for animated network of investor networks that understand approaches for sharing knowledge and practices and can ensure a rapid overview of investment landscape and opportunities
- Need for increased collaboration between investors at different stages of the investment lifecycle and between countries
- Need for greater gender balance and equality in the Fintech investment world, with increased inclusivity of women investors and minority investors
- Need for ESG criteria to be included at the beginning of the Fintech investment pipeline, to ensure more responsible investments

Throughout the identified needs, the KERs of the project have been divided into two sections, the **Knowledge Base**, where some of the main educational/informational takeaways of the project are located, and **other KERs** identified as business/corporate outputs of FINE.

Knowledge Base KERs:

KER NAME	DESCRIPTION	LEAD PARTNERS	TYPE OF RESULT	TARGET STAKEHOLDERS
FINE INVESTOR AND ECOSYSTEM MAPS	<p>COMPREHENSIVE MAPS OF THE FINTECH ECOSYSTEMS ACROSS PARTNER COUNTRIES. INCLUDING KEY PLAYERS LIKE INVESTORS, INNOVATION HUBS, BANKS, AND REGULATORY AUTHORITIES. THESE MAPS HELP INVESTORS UNDERSTAND LOCAL TRENDS, OPPORTUNITIES, CHALLENGES, AND RISKS IN EACH ECOSYSTEM, ENSURING THEY ARE WELL-INFORMED FOR EFFECTIVE ENGAGEMENT AND INVESTMENT DECISIONS.</p>	TC	<p>METH – METHOD, MATERIAL, TECHNOLOGY, DESIGN (NEW OR IMPROVED)</p> <p>PROD – PRODUCT (NEW OR IMPROVED)</p> <p>DSG – DESIGN (NEW OR IMPROVED)</p>	BUSINESS ANGELS, CORPORATE INVESTORS, FAMILY OFFICES AND VC FIRMS, FINTECH START-UPS AND INNOVATORS
FINE INVESTOR ACADEMY	<p>TAILORED EDUCATIONAL CONTENT FOR INVESTORS AT VARIOUS STAGES, FROM BEGINNERS TO SEASONED PROFESSIONALS. THE CURRICULUM WILL COVER FINTECH-SPECIFIC KNOWLEDGE, AND SPECIALISED CONTENT FOR UNDERREPRESENTED GROUPS. IT WILL ALSO INCLUDE CASE STUDIES, BEST PRACTICES, AND GUIDANCE ON RESPONSIBLE INVESTMENT, WITH A FOCUS ON PROMOTING CROSS-BORDER COLLABORATIONS.</p>	CFH	<p>LEARN – LEARNING AND TRAINING (LEARNING MODULES, CURRICULA)</p> <p>SERV – SERVICE (NEW OR IMPROVED)</p>	NEW AND YOUNG INVESTORS AND WOULD-BE INVESTORS, WOMEN AND MINORITY INVESTORS, CROWDFUNDING PLATFORMS

FINE ARTICLES	CURATED COLLECTION OF ARTICLES AVAILABLE AS PART OF THE KNOWLEDGEBase. THESE ARTICLES WILL PROVIDE INSIGHTS INTO FINTECH TRENDS, INVESTMENT OPPORTUNITIES, AND RELEVANT NEWS IN THE PARTNER COUNTRIES. THIS WILL SERVE AS AN ONGOING RESOURCE FOR INVESTORS TO STAY UPDATED ON THE LATEST DEVELOPMENTS IN THE FINTECH LANDSCAPE.	ALL	PO – POLICY RECOMMENDATION, GUIDANCE, AWARENESS RAISING, ADVOCACY	NEW AND YOUNG INVESTORS AND WOULD-BE INVESTORS, WOMEN AND MINORITY INVESTORS, EXPERIENCED INVESTORS, FINTECH START-UPS AND INNOVATORS
POLICY RECOMMENDATION	POLICY RECOMMENDATIONS BASED ON ECOSYSTEM MAPPINGS AND STAKEHOLDER CONSULTATIONS. THESE RECOMMENDATIONS WILL ADDRESS REGULATORY AND FINANCIAL FRAMEWORKS THAT EITHER FACILITATE OR HINDER INVESTMENTS IN EACH REGION. THE GOAL IS TO CREATE A MORE FAVOURABLE ENVIRONMENT FOR FINTECH INVESTMENTS BY INFORMING POLICY MAKERS OF NECESSARY CHANGES.	I4W	PO – POLICY RECOMMENDATION, GUIDANCE, AWARENESS RAISING, ADVOCACY	EUROPEAN POLICY MAKERS

TABLE 3 - KNOWLEDGEBase KERS

Other KERS:

KER NAME	DESCRIPTION	LEAD PARTNERS	TYPE OF RESULT	TARGET STAKEHOLDERS
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FINE MATCHMAKING NETWORK	MATCHMAKING NETWORK TO CONNECT INVESTORS WITH SIMILAR INTERESTS AND EXPERTISE ACROSS DIFFERENT COUNTRIES. USING THE FEATURES AVAILABLE ON THE F6S PLATFORM, THE NETWORK WILL FACILITATE CO-INVESTMENT OPPORTUNITIES AND COLLABORATION. INVESTORS WILL BE ABLE TO CREATE PROFILES, SPECIFY THEIR INVESTMENT PREFERENCES, AND BE MATCHED WITH POTENTIAL PARTNERS, WITH ACTIVE SUPPORT FROM COMMUNITY MANAGERS.	FC,F6S	SERV – SERVICE (NEW OR IMPROVED) PROD – PRODUCT (NEW OR IMPROVED) BUS – BUSINESS MODEL (NEW OR IMPROVED)	NEW AND YOUNG INVESTORS AND WOULD-BE INVESTORS, WOMEN AND MINORITY INVESTORS, EXPERIENCED INVESTORS, FINTECH START-UPS AND INNOVATORS, VC FIRMS, BUSINESS ANGELS
FINE SLACK CHANNEL	THIS CHANNEL WILL SERVE AS A REAL-TIME COMMUNICATION HUB FOR INVESTORS AND STAKEHOLDERS, FOSTERING QUICK EXCHANGES, IDEA SHARING, AND COLLABORATION. IT WILL HELP MAINTAIN AN ACTIVE, CONNECTED COMMUNITY THROUGHOUT THE PROJECT'S DURATION AND BEYOND.	ALL	SERV – SERVICE (NEW OR IMPROVED)	NEW AND YOUNG INVESTORS AND WOULD-BE INVESTORS, WOMEN AND MINORITY INVESTORS, EXPERIENCED INVESTORS, FINTECH START-UPS AND INNOVATORS, VC FIRMS, BUSINESS ANGELS

TABLE 4 - OTHER KERS

○ 5.1.1 SCALABILITY OPPORTUNITIES

● 5.1.1.1 INVESTOR AND ECOSYSTEM MAPS

- Expansion to other regions: The methodology and information gathered can be readily adapted to analyse and map fintech ecosystems in other global regions, broadening the project's scope and impact.
- Integration with other tools: Maps can be integrated with data visualisation and analysis platforms to enhance data accessibility and user experience.
- Partnerships with financial institutions: Collaboration with banks, investment firms, and other financial institutions can increase awareness and adoption of the project's resources.
- By providing detailed, accessible, and actionable information, this project positions itself as an asset for investors navigating the complex landscape of the European fintech industry. Its scalable nature and adaptability offer the potential to become a leading resource for investment decisions across multiple markets

○ 5.2 PROJECT EXPLOITATION MEASURES PERFORMED

The FINE project has begun to deploy various assets designed to leverage its resources and generate impactful results. These measures, outlined below, aim to maximise project reach and impact:

Initial Deployment:

- Investor Resources: The project website has launched with a dedicated section featuring articles designed to inform and engage investors. This serves to build awareness and attract interest in FINE.
- Investor and Ecosystem Mapping: A comprehensive mapping of the ecosystems in each country involved in FINE has been completed. This provides a valuable understanding of the existing landscape, identifying potential partners and collaborators.
- Academy Development: The FINE Investor Academy is currently in preparation. This initiative aims to provide comprehensive training and resources, empowering participants to effectively engage with the project and its objectives.

Upcoming Initiatives:

Matchmaking Platform Launch: The project's matchmaking platform, hosted on a dedicated Slack channel, is scheduled to go live in the coming weeks. This platform will facilitate networking and collaboration among project stakeholders, fostering synergies and accelerating project progress.

Next Steps:

The project team will continue to actively implement these measures, monitoring their impact and iterating accordingly. Further development and refinement of these tools will be prioritised to ensure they effectively contribute to achieving project goals.

Impact:

These initial exploitation measures have established a foundation for future project activities. They provide a starting point for attracting investors, engaging stakeholders, and fostering collaborative partnerships. The upcoming launch of the matchmaking platform will significantly enhance this framework, promoting a dynamic and interconnected ecosystem that drives project success.

○ 5.3 INDIVIDUAL EXPLOITATION PLANS OF CONSORTIUM

FINE results and initiatives will be discussed with each of the Consortium Partners with a special focus on how they can be exploited, adding more value to the work done throughout the FINE project with minimal to no additional effort required.

Sustainability plans will also be produced and shared for the Knowledge Base, containing the Investor Academy, and for the Matchmaking Network, as well as methodology reports and documentation.

○ 5.4 EXPLOITATION AND SUSTAINABILITY KEY ELEMENTS

■ 5.4.1 POST PROJECT EXPLOITATION

- FINE results assessment: A thorough review of all project outputs, including research findings, tools, methodologies, and developed platforms (Knowledge Base, Investor Academy, Matchmaking platform).
- Individual partner needs & capabilities: Identify each partner's unique strengths, areas of expertise, and existing business strategies.
- Exploitation plan development: Create tailored plans for each partner, outlining how they can utilise FINE's outcomes to:
 - Enhance existing products/services: Integrate FINE tools and methodologies into existing operations, thereby improving efficiency, expanding offerings, or developing new markets.
 - Develop new products/services for new learning needs: Leverage FINE knowledge and insights to create novel offerings based on the project's learnings.
 - Strengthen market positioning: Use FINE's reputation and established networks to gain a competitive advantage.
 - Maximise ROI: Focus on practical applications and strategic partnerships that generate tangible benefits.

■ 5.4.2 MINIMAL TO NO ADDITIONAL EFFORT

- Leveraging existing infrastructure: Utilise existing resources and infrastructure wherever possible, minimising the need for additional investment.
- Modular approach: Design solutions that can be integrated into existing systems and processes with minimal adaptation.

- Automated tools and processes: Employ automation wherever possible to minimise manual effort and accelerate implementation.

■ 5.4.3 SUSTAINABILITY PLANS

- Knowledge Base: Develop a plan to ensure long-term accessibility, update and maintain the content, and promote its use within the partner networks.
- Investor Academy: Create a curated module for continuous learning, expanding the curriculum, and building a sustainable knowledge that helps investors for cross-border investment.
- Matchmaking Platform: Develop strategies for ongoing user acquisition, platform maintenance, and ongoing development based on user feedback and evolving market needs.
- Methodology Reports and Documentation: Ensure proper archiving, dissemination, and continued accessibility of project methodologies and documentation for future reference and research.

■ 5.4.4 COLLABORATION AND KNOWLEDGE SHARING

- Sharing best practices: Facilitate knowledge sharing between consortium partners regarding successful exploitation strategies.
- Joint marketing and outreach: Collaborate on joint marketing initiatives to promote the FINE project and its outcomes.
- Building a community of practice: Encourage ongoing collaboration and exchange of expertise within the FINE network.

○ 5.5 BENEFITS

- Maximises value of FINE project: Ensures that the project's achievements are effectively utilised by each partner, yielding tangible benefits.
- Promotes sustainability: Ensures the long-term impact of FINE's outcomes beyond the project duration.
- Strengthens consortium partnerships: Encourages collaboration and knowledge sharing, fostering stronger relationships and joint efforts.
- Increases ROI for partners: Enables each partner to achieve a significant return on their investment in the FINE project.

○ 5.6 OBJECTIVES AND NEXT STEPS

- Conduct a comprehensive assessment of FINE project outcomes.
- Gather information on each partner's needs and capabilities.
- Create sustainability plans for the Knowledge Base, Investor Academy, and Matchmaking Network.
- Regular Monitoring: Track key metrics, collect feedback from partners, and adjust plans as needed.

- Communication & Reporting: Regularly communicate progress to partners and stakeholders, showcasing impact and addressing concerns.
- Implement the plans and track progress regularly.

6 EVALUATION, LESSONS LEARNED AND NEXT STEPS

This first Dissemination, Communication and Exploitation Report showcases the main actions carried out based on the project's needs and the communication and dissemination roadmap previously designed on the deliverable 5.2 Dissemination and Communication Plan. At first, the actions were designed to a broad audience to communicate and raise awareness about the project. This is due the fact that the outputs were still in the production stage.

From M6 to M12, the efforts were to consolidate the FINE brand, to increase awareness and engagement with events, articles, videos, and knowledge-sharing to attract key stakeholders. Moving forward it is crucial for the project to solidify its identity as both a brand and a project. This means increasing engagement among stakeholders through activities such as cross-border collaborations and matchmaking activities. Demonstrating the project's value will be essential, particularly by achieving its primary objective of fostering stronger connections within fintech networks. Additionally, work towards focusing on encouraging investors to collaborate and jointly invest in fintech startups.

For that, in the first months of the second year, we'll push forward the FINE Matchmaking Network through the F6S Platform and the Slack channel, where investors can truly explore synergies and form business collaborations. On the side, the FINE events will continue, with strong dissemination on our online channels, and FINE partners will continue to spread awareness about the project in external events. It is essential to continue to communicate with the different project partners and its work packages, and external key stakeholders, to guarantee a multi-dimensional dissemination and exploitation of the results.

7 CONCLUSION

This report presents evidence of actions performed for the communication, dissemination, and sustainability activities in the first year of the FINE project. From the initial strategy presented in the Deliverable 5.2 Dissemination and Communication Plan, in M6 of the project, to the present time, in M12, the analysis of the results and outputs here presented is positive and represents thoughtful and diverse work in communicating and disseminating the project throughout the key stakeholders of the project.

In the next period, the validating stage for FINE begins, establishing the work performed and engaging with stakeholders towards the validation of the brand and the FINE outputs. In this step, more events and activities are programmed, as these upcoming actions will position FINE as a relevant project in the ecosystem and provide light onto the results

that will be exploited by FINE towards the sustainability of the project in the fintech and investment ecosystems.

The results of these actions will be reported in the second edition of this deliverable, the D5.4 Dissemination, Communication and Exploitation Report II to be presented on M24.

ANNEX 1



FINE INTERNAL AND EXTERNAL EVENTS GUIDELINES

Internal Events:

Organised by partners for the project.

External Events:

Organised by third-party organisations or partners, but not directed to the project.

Before the Event:

1. Share the interest in the event with the F6S team:
2. Add the event to the Partners Reporting Dashboard with the required information:
3. Make your request for the necessary C&D materials (e.g. flyers, brochures, roll-up, banners) and online communication (e.g.: social media posts, website news post).

During the Event:

1. If you are a **SPEAKER**: Please have photos of you taken while presenting.
2. If you are **ATTENDING**: Please take photos of the event, of the materials with FINE branding, if applied (flyers, roll-up, etc), and of you with the event's branding (logo of the event, entering the venue, etc).
3. If you are **EXHIBITING**: Please have photos of the booth and of you in it, and of FINE materials at the booth.
4. If the event is **ONLINE**: Please take screenshots of the presentation/live event.
5. If you need **LIVE COVERAGE**: Please contact the F6S team before to discuss the needs for the event (e.g. social media posts during the event)

After the Event:

1. Fill in the External Event Reporting Sheet (below) with the necessary information up to 3 days after the event:
2. Create a subfolder to the Events folder and add there your photos and videos, and the .doc file of the External Event Reporting Sheet.
3. Send the link to the folder by email to the F6S team:
4. If sharing any LinkedIn posts about the event in your personal or organisation account, please tag FINE and use the #fintechnetwork.

Photography and Video Tips:

1. Make sure you have good lighting: natural light is always the best option, if not possible, please use the camera flash and make sure the back of the object/person is not backlit.
2. When recording a video, keep your phone in a horizontal position.
3. Make sure the FINE branding is visible, when applied.
4. Whenever possible, please provide videos of the event as videos are very engaging on social media.



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ANNEX 2



FINE ARTICLE WRITING GUIDELINES

1. Before you begin

- Share your interest in a topic for an article with the F6S team (carolina@f6s.com, natalia@f6s.com) so it can be analysed into being part of the FINE content or the Investor Academy.
- In the email, share a list of potential topics, with necessary information for a small summary.

2. During writing

- Create a title with the main topic as the primary keywords.
Example: Women in Fintech (topic), Women in the Workforce: The Rising Role of Women in Fintech (title)
- Think of a four part structure:
 - An introduction paragraph, in which you introduce the topic and a potential "problem".
 - Two middle paragraphs in which you develop the structure of the problem, and possible ways for the problem to be solved.
 - And a closing paragraph, in which you provide the ending explanation of the "solution".
- You can also divide the structure into sub-titles, to introduce a new sub-topic.
- Present your main points in a logical, clear, and concise manner.
- Use images, videos, or other elements to help illustrate your topic, and to make the article more visually appealing.
- Blog posts usually range from 1,000 to 2,500 words, which translates to roughly 6,000 to 15,000 characters including spaces.
- Include a short bio, a photograph and the LinkedIn profile of the author.

3. After writing

- Once you finish writing, take some time to review the grammar and spelling mistakes.
- Upload the article in .doc form to the [Articles folder in the Sharepoint](#).
- Add one to three images or videos to the [Images folder](#), to visually support your article.



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