

We analyse the best policies of EU countries to attract investments



# **Malta Enterprise Schemes**

The Maltese government created and owns Malta Enterprise economic development agency. Through this agency, they have created several schemes such as:

#### **Business Start**

Provides seed funding to startups, with a focus on innovative enterprises, including those led by young and female entrepreneurs.



### **MicroInvest**

Offers tax credits to small businesses and self-employed individuals, encouraging female participation by providing higher tax credits for enterprises owned by women.



Malta has seen a significant increase in female employment rates at **81.7%**, surpassing the EU average of **75.3%**.



Between the second quarter of 2021 and the same period in 2022, the number of self-employed women increased by 1,750, while the number of self-employed men increased by 287.

Shows the effects of programs targeted specifically towards women!





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# **SELFIEmployment Fund**

Offers zero-interest loans ranging from €5,000 to €50,000 to young people aged 18-29 who are not in education, employment, or training (NEET), facilitating the creation of new businesses. Part of the broader Youth Guarantee program to combat youth unemployment by promoting entrepreneurship.

€5,000 - €50,000



Facilitated the launch of numerous youth-led enterprises. Contributed to a reduction in youth unemployment rates through self-employment.

Applications Received

2,040

Projects Financed

571

Total Funds Disbursed

€19.1

A significant **majority of the financed projects** (approximately **83.5%**) were located in **southern Italy, a region with higher levels of unemployment and NEETs**.

An evaluation indicated that companies financed by the SELFIEmployment Fund exhibited a higher survival rate compared to those without such funding, with **97% of funded companies remaining operational versus 83% of non-funded ones.** 





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# Plan Entrepreneuriat des Femmes (Women's Entrepreneurship Plan)

The Ministries of Women's Rights; National Education, Higher Education and Research; and the Delegate Ministry for SMEs, Innovation and the Digital Economy worked together to implement this program. Its focus was enhancing the availability of information to women entrepreneurs regarding public support mechanisms, providing personalized assistance through mentoring, training, and networking opportunities, and improving women's access to financial resources. There was also a specific focus on those in rural areas.



Between 2018 and 2022, the share of businesses created by women reached 39% of total business creations. In 2023, 28% of French women were engaged in entrepreneurial activities, including intentions to create a business, ongoing business creation projects, or current or former business ownership.



## La French Tech

Aimed at foreign entrepreneurs, including young and female founders, providing a fast-track procedure to obtain a residence permit for creating innovative startups in France.

**Significant increase** in the number of startups established by foreign entrepreneurs.

Enhanced diversity in the entrepreneurial ecosystem with more women-led startups.

French Tech Tremplin: Launched in 2019, this program promotes equal opportunities by supporting entrepreneurs from underrepresented backgrounds in the French tech ecosystem. It offers a preparatory phase to help individuals launch their businesses and an **incubation phase providing financial support of up to €22,900**, along with mentorship and resources to develop their startups.

The 2024 cohort of the French Tech Next40/120 reported combined net revenues of €10 billion in 2023, reflecting a 3% increase from the previous year. Within this group, 31 companies each reported net revenues exceeding €100 million.



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## **Netherlands: A Hub for Fintech Innovation**

Discover the key initiatives that make the Netherlands a leader in fintech investment, fostering a dynamic and inclusive ecosystem.

### **Techleap Program**

Nonprofit initiative providing structured mentorship, investment network access, and community-driven growth for fintech startups and scale-ups.

## **Code V Initiative**

Government-backed initiative increasing access to capital for women entrepreneurs and investors in finance.

#### **SME Finance Foundation**

Public-private initiative shaping SME-focused fintech regulation through self-regulation.

Dutch fintech sector grew from **635** companies (2019) to **861** (2023).



Explore how these proven strategies can be adapted to foster your own thriving fintech ecosystem.

