



INTERNATIONAL STUDY VISIT REPORT

DELIVERABLE D.T3.4.6

(WP T3, ACTIVITY A.T3.4)

Version
08 2020

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Data, venue	Steirisches Vulkanland, 5-6 September 2019 Vincenza/Verona, 12 - 13 September 2019 ECN-ISG ANNUAL EVENT, 17 October 2019, Milan ECN-Crowdfunding Convention, 24-25 October 2019, Brussels online + Bovec Valley and Slivna, June 2020
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1. Introduction

Within activity T3.4 different study visits for operators involved and PPs have been organized to help a better understanding of CE and non CE best practices on ICH project implementation and valorization and on the correct use of crowdfunding for this scope.

The following study visits have been organised:

- To the annual ECN Crowdfunding events (outside CE area)
 - ECN-ISG ANNUAL EVENT, 17 October 2019, Milan
 - ECN-Crowdfunding Convention, 24-25 October 2019, Brussels
- To 2 best practices selected by PPs
 - Study visit report, Steirisches Vulkanland, 5.-6.09.2019
 - Study visit report, Vicenza/Verona, 12.-13.09.2019
- Virtual/local events due to sanitary crisis, namely the
 - ALTFINATOR training programme, <https://www.altfinator.eu/mooc> and an investment based webinar organised by CIVITTA, <https://civitta.com/financing>
 - Bovec Valley & Slivna, June 2020

The following table provides an overview, which partner participated at which event:

venue	SVL	Verona Vicenza	ECN BRXL	ECN MILAN	on line/other	total
date	05/06_09_2019	12/13_09_2019	24/25_10_2019	17/10_2019		
PPs						
1	ok	ok		ok		3
2		ok		ok		2
3	ok	ok				2
4					ok	2
5	ok				ok	2
6	ok		ok			2
7					ok	2
9		ok		ok		2
11	ok	ok	ok			3
12		ok			ok	2
13	ok		ok			2



2. ECN-ISG ANNUAL EVENT, 17 October 2019, Milan




European Crowdfunding Network - Italian Strategic Group,
la Camera di commercio di Milano Monza Brianza Lodi
e Unioncamere Lombardia
presentano

IL CROWDFUNDING IN ITALIA

OPPORTUNITÀ E RISCHI

La prima conferenza annuale del Gruppo Strategico Italiano presenterà i risultati ottenuti nel corso del primo anno di attività, finalizzato allo sviluppo di un ecosistema nazionale favorevole alla crescita dell'industria del crowdfunding e delle relative figure professionali.

MILANO, 17 OTTOBRE 2019

ORE 9.30

Palazzo Turati, Via Meravigli, 9/b

R.S.V.P.





h. 12.30 LUNCH

h. 14.00 PANEL II - STRUMENTI DI GARANZIA

TBD, Cassa Depositi e Prestiti
Armando Melone, DG Growth, EU Commission
Sergio Zocchi, CEO October Italia
Massimo Bolzicco, Presidente CiviEsco
Modera: Ludovico Monforte, Chair ISG

h. 14.45 PANEL III - FONDI STRUTTURALI

Parlamento Europeo, TBD
Representative DG RTD, EU Commission
Carlo Allevi, WeAreStarting
Modera: Martina Lodi, ArTer

h. 15.30 COFFEE BREAK

h. 16.00 PANEL IV - QUADRO NORMATIVO

Umberto Piattelli, Partner Osborne Clarke
Marta Ghiglioni, Segretario Italia Fintech
TBD, Banca d'Italia
Modera: Giornalista TBD

h. 16.45 CONCLUSIONI

Carmin Di Noia, Consigliere CONSOB

h. 17.15 DIBATTITO

Demetra
Università Bicocca
Campania Sviluppo
Università di Bolzano
Università Telematica Sapienza
Modera: Dario Peirone, UNITO

h. 18.00 COCKTAIL

Contatti

francesca.passeri@eurocrowd.org



The European Crowdfunding Network hereby certifies that

Mr. Marco Braga – Trasferimento tecnologico e Innovazione scarl (LP)

Mr. Giulio Cavinato – Regione del Veneto (PP02)

Ms. Małgorzata Kilian – Rzeszowska Agencja Rozwoju Regionalnego S.A.
(PP09)

have attended the event

Crowdfunding in Italy: Opportunities and Challenges (ECN-
ISG ANNUAL EVENT), 17 October 2019, Milan

The conference, held in Italian, highlighted the support provided by ECN-
ISG members to the development of a favourable crowdfunding ecosystem
in Italy, aimed at promoting the further growth of crowdfunding through
partnerships with other stakeholders, and the professionalisation of the
industry through the creation of new professionals.

This event, together with the European Crowdfunding Conference organized
the 24.-25. October 2019 in Brussels, were suggested as study visit to the
ARTISTIC consortium.

Oliver Gajda
Executive Director,
European Crowdfunding Network





3. ECN-Crowdfunding Convention, 24-25 October 2019, Brussels









AGENDA 25 October 2019
DAY 2 | 8th ECN-Crowd Conference
9:00 OPENING

TRACK 3 - Market consolidation: From up- and down-scaling to M&A across Europe

9.30 WELCOME

9.45 OPENING: Challenges and opportunities of digitalisation in Emilia-Romagna

10.00 KEYNOTE: ECSP view from Brussels

10.15 PANEL 3: Implementing the changes: how the European crowdfunding industry will be remodelled by ECSP

11:00 COFFEE BREAK

11.30 INSIGHT 1: Corporate venturing in CF platforms

11.45 INSIGHT 2: Institutional co-investment

12.00 INSIGHT 3: M&A, Venture Capital

12.15 INSIGHT 4: Loan Guarantee schemes, Operational Grants

12.30 PANEL 4: Opening up: how crowdfunding platforms will seek to scale. Pro and cons of raising equity, exploiting M&A and venture or corporate investments

13.15 KEYNOTE: Capital Markets Union: Key Performance Indicators 2019

13:30 LUNCH BREAK

TRACK 4 - Blockchain/DLT - Collaboration beyond borders

14.45 PANEL 5: Opening up: Is Blockchain/DLT equipped to exploit and support crowdfunding in order to increase European competitiveness?

15.30 INSIGHT 1: Blockchain in Education: Current Landscape and Open Challenges

15.45 INSIGHT 2: Challenges to support innovation in compliance with regulation

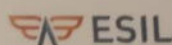
16.00 COFFEE BREAK

16.30 KEYNOTE

16.45 PANEL 6: SMEs in the emerging Token Economy - Opportunities, Education & Best Practices

17.30 CLOSING

NETWORKING DRINKS





The European Crowdfunding Network hereby certifies that

Mrs. Michaela Rychnavská, Mr. Martin Necid, Mr. Petr Rejnek -
Jihočeská hospodářská komora, CZ (PP 11)

Mr. Aradszki Zsombor - West Pannon Regional and Economic Development
Public Nonprofit Ltd, HU (PP 06)

Mr. Reinhard Willfort, Mrs. Conny Weber - ISN - Innovation Service
Network, AT (PP13)

have attended the event

The 8th ECN Crowdfunding Convention: Scaling up the
Industry, 24-25 October 2019
Rue Montoyer 21, 1000 Brussels, Belgium

This year's ECN CrowdCon included a focus on how training and education can support the creation of a favourable crowdfunding ecosystem in different contexts, drawing from the recent experience developed by ECNs joint venture in the Italian market and providing insights on how to replicate activities and methodologies.

Oliver Gajda
Executive Director,
European Crowdfunding Network





@eurocrowd
#ECNCrowdCon
2019

Scaling up the Industry

8th ECN CrowdCON



THE EVENT

The ECN Crowdfunding Convention was born in 2012 and since then is regarded as a high-level event, targeting the European ecosystem of crowdfunding and online lending, including policymakers, entrepreneurs, service providers and professional investors.

With the proposed regulation "European Crowdfunding Service Providers (ECSP) for business" covering both, lending-based crowdfunding and investment-based crowdfunding, in its final stages, we believe looking at the future is needed. In a market that soon will be regulated to ensure transparency, customer protection and platform operations across Europe, which is aimed to boost capital formation and investment opportunity across Europe, how can the industry act to ensure sustainable growth and outreach of its own operations? What challenges lie ahead in a maturing market, competition from new technologies and yet, an overall lack of scale? What are the current trends and developments, especially with regards to Blockchain or Distributed Ledger Technology?

The 8th ECN Crowdfunding Convention will explore the future of crowdfunding within a harmonised European market, looking at technological advances, market consolidation and requirements for up- and down-scaling. We will seek open discourse elaborating strategies, best practices and failure. The Convention will take place on the 24-25 October 2019.

In this perspective, this year's ECN CrowdCon will also focus on how training and education can support the creation of a favourable crowdfunding ecosystem in different contexts, drawing from the recent experience developed by ECNs joint venture in the Italian market and providing insights on how to replicate activities and methodologies.

Featuring:

- Talks on sectorial and transversal future developments
- Discussion on trends & challenges
- Insights from practitioners, policy makers and academics
- 5+ hours of high-quality networking

Topics:

- Fostering strong national crowdfunding ecosystems in Europe
- Mainstreaming crowdfunding into EU policies
- Market consolidation: From up- and down-scaling to M&A across Europe



- Opening new insights – How will Distributed Ledger Technology impact the Alternative Finance sector?





OUR CROWD

Up to 200 Participants (there is flexibility depending on location, but 200 is a limit for adequate networking and knowledge exchange at high level)

From industry experts via academics to national and European policy makers and regulators, this event is a high-level, invitation only networking event. Bringing together key stakeholders into a relaxed atmosphere to exchange views and expertise on the future of alternative finance, the ECN CrowdCon will be filled with in-depth networking and cutting-edge knowledge exchange.

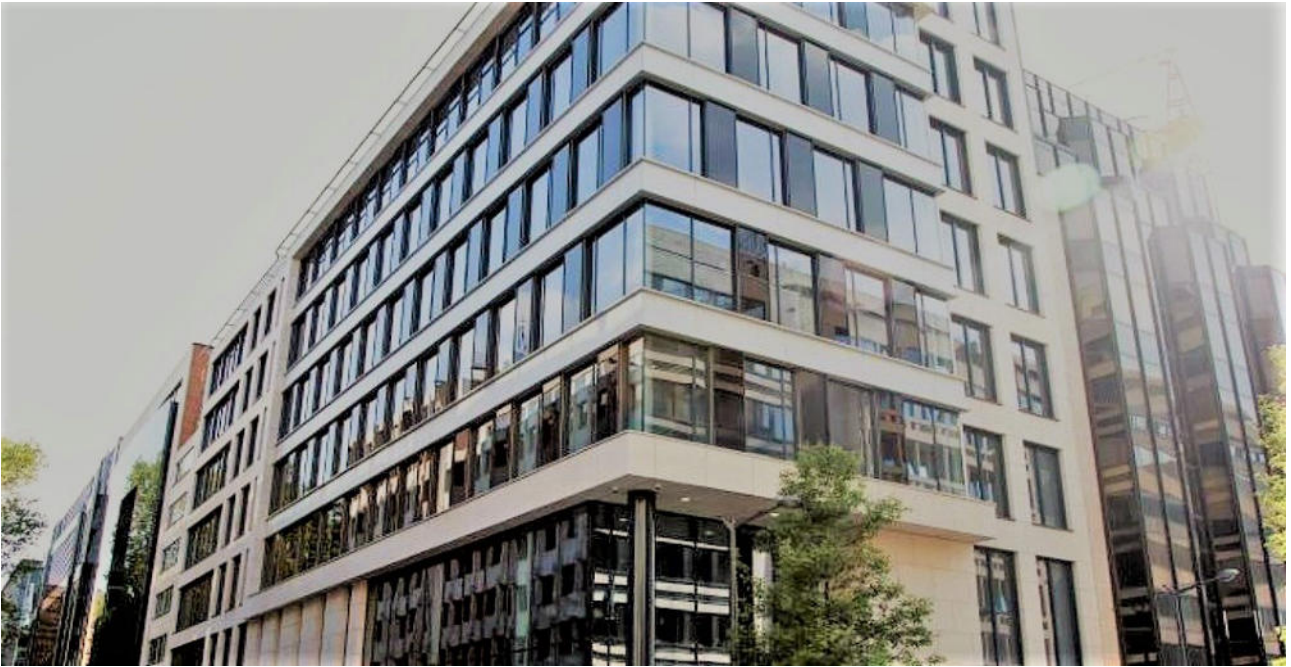
- 25% crowdfunding and alternative finance platforms
- 25% policymakers and regulators
- 25% technology and financial services experts
- 25% other stakeholders, including academia, service providers, media and entrepreneurs

Some of the Speakers that have confirmed or have been invited

Armando Melone - DG GROW, European Commission, Joachim Schwerin - Principal Economist, DG GROW, European Commission, Finnish Presidency of the European Council, Jung-Duk Lichtenberger - DG FISMA, tbd – ESMA, Hagen Weiss - BaFin, Jens Rockel – Gruppe Innovationsfinanzierung, Fraunhofer IMW, Philipp Sandner - Head of Frankfurt School Blockchain Center (FSBC) at the Frankfurt School of Finance & Management, Dusan Gajic - Professorship University of Novi Sad, Mathias Klaes - Director, Vinson Centre for Economics and Entrepreneurship, University of Buckingham, Robert Michels - Managing Partner, Dentons - UCL Centre for Blockchain Technology, Ludovico Monforte - UnionCamere Lombardia, Christin Friedrich - Innvestment (CF Platform Germany), Jens Glaso - Blockbonds (Blockchain/CF Platform Norway), Jeff Lynn - Seedrs (Equity CF Platform, United Kingdom), Pascal Ouvrard - October (Lending CF Platform, France), Cristina Moreno de Alboran - Goteo (Reward-based CF Platform, Spain), Alberto Bassi - Backtowork24 (Italy), Alex Raguet - Lumo (France), Brunilda Garcia Trabal - CrowdAngel (Spain), Coenraad de Vries - OnePlanetCrowd (The Netherlands), Darren Westlake - Crowdcube (United Kingdom), Giacomo Bertoldi - Walliance (Italy), Jens Engelmann-Pilger - Funding Circle (UK), Kimmo Lonmark-Privanet (Finland), Reinhard Willfort - 1000x1000 (Austria) and more.



THE LOCATION



Rue Montoyer 21, Brussels, Belgium

Host



Regione Emilia-Romagna



AGENDA

24 October 2019

DAY 1 | ECN-FinTech Research Network

9:00- 13.30: Invitation only

The ECN-FinTech Research Network is being established with a number of leading European Research Institutes and Universities. It follows the activities of the former ECN Scientific Work Group, which published the first comprehensive academic compendium on Crowdfunding with Springer Science.

DAY 1 | DG GROW Workshop on Alternative Finance and Fintech

9:00- 13.00: Invitation only

Experts from all 28 European member states will exchange and share Best Practices and discuss about future challenges in the fields of alternative Finance, Blockchain Innovation and Digitalization.

DAY 1 | 8th ECN Crowdfunding Convention

14.00 WELCOME AND OPENING - Francesca Passeri, ECN



TRACK 1 - Fostering strong national crowdfunding ecosystems in Europe

14.15 KEYNOTE: Strengthening the relevance of crowdfunding as an alternative source of finance in EU ecosystems - Armando Melone, DG GROW, European Commission

14:30 KEYNOTE: Impact of the Italian Strategic Group (ISG) - Ludovico Monforte, Unioncamere Lombardia

14.45 PANEL 1: Reaching a European crowd: The relevance of a European standard reference framework for education on crowdfunding.

- Moderator: Viorika Dishnica, ART-ER
- Oriol Sans, ACCIO
- Daniele Previati, University of Roma III
- Cosmina Miu, Romanian Ministry for Business Environment
- Gilles Le Cocquen, Bpifrance

15.30 COFFEE BREAK





TRACK 2 - Mainstreaming crowdfunding into EU policies

16.15 **INSIGHT 2:** Crowdfunding platforms as financial intermediaries – Bruno Robino, fi-compass, European Investment Bank

16.30 **INSIGHT 3:** EIC: the European DARPA + Innovation ecosystems dimension - Isidro Laso, European Innovation Council Task Force (EIC), DG RTD

16.45 **PANEL 2:** Going pan-European: how to bring together different stakeholders towards a common aim? Which benefits, opportunities and obstacles lie ahead?

– Moderator: Yoann Nesme, PPL

– Martina Lodi, ART-ER

– Romain Bouttier, EASME

– Simone Reinhart, Greens/EFA, European Parliament

17:30 **CLOSING** - Matthias Klaes, Buckingham University

17:45 NETWORKING DRINKS

25 October 2019

DAY 2 | 8th ECN-Crowd Conference

9:00 OPENING

TRACK 3 - Market consolidation: From up- and down-scaling to M&A across Europe

9.30 **WELCOME**

9.45 **OPENING BY HOST**

10.00 **KEYNOTE:** ECSP view from Brussels – Jung-Duk Lichtenberger, DG FISMA, European Commission

10:15 **PANEL 3:** Implementing the changes: how the European crowdfunding industry will be remodeled by ECSP

– Moderator: Pascal Ouvrard, October

– Jens Engelman-Pilger, Funding Circle

– Nina Rudanko, Vauraus

– Karen Kerrigan, Seedrs

– Stefano Panzini, Osborne Clarke



11:00 COFFEE BREAK

11.30 **INSIGHT 1:** Corporate venturing in CF platforms – Edoardo Reggiani, BacktoWork24

11.45 **INSIGHT 2:** Institutional co-investment – Josy Soussan, Funding Circle

12.00 **INSIGHT 3:** M&A, Venture Capital – Tero Weckroth, Invesdor



12.15 **INSIGHT 4:** Loan Guarantee schemes, Operational Grants – Pascal Ouvrard, October

12.30 **PANEL 4:** Opening up: how crowdfunding platforms will seek to scale. Pro and cons of raising equity, exploiting M&A and venture or corporate investments

– Moderator: Philippe Dardier, Avolta Partners

– Coenraad de Vries, OnePlanetCrowd

– Leonardo Grechi, Walliance

– Christin Friedrich, Innovestment

13.15 **KEYNOTE:** Capital Markets Union: Key Performance Indicators 2019 – Julio Suarez, AFME

13:30 LUNCH BREAK

TRAC 4 – **Blockchain/ LT – Collaboration beyond borders**

14.45 **PANEL 5:** Opening up: Is Blockchain/DLT equipped to exploit and support crowdfunding in order to increase European competitiveness?

– Moderator: Conny Weber, ECN

– Matthew Caruana, Zaar

– Rie Okada, Goteo

– Paul Pöltner, Conda

– Tobias Seidl, Stokr

15.30 **INSIGHT 1: Blockchain in Education: Current Landscape and Open Challenges** - Elias Iosif, University of Nicosia

15.45 **INSIGHT 2: Challenges to support innovation in compliance with regulation** - Robert Michels, Dentons

16.00 COFFEE BREAK

16:30 **KEYNOTE** - Joachim Schwerin, DG GROW, European Commission

16:45 **PANEL 6: SMEs in the emerging Token Economy – Opportunities, Education & Best Practices**

– Moderator: Joachim Schwerin, DG GROW, European Commission

– Elias Iosif, University of Nicosia

– Reinhard Willfort, 1000x1000

17:30 **CLOSING** - Oliver Gajda, ECN

17:30 NETWORKING DRINKS





About ECN

The European Crowdfunding Network AISBL (ECN) is a professional network promoting adequate transparency, (self) regulation and governance while offering a combined voice in policy discussion and public opinion building. ECN was formally incorporated as an international not-for-profit organisation in Brussels, Belgium in 2013.

We execute initiatives aimed at innovating, representing, promoting and protecting the European crowdfunding industry as a key aspect of innovation within alternative finance and financial technology. We aim to increase the understanding of the key roles that crowdfunding can play in supporting entrepreneurship of all types and its role in funding the creation and protection jobs, the enrichment of European society, culture and economy, and the protection of our environment.

In that capacity we help developing professional standards, providing industry research, as well as, professional networking opportunities in order to facilitate interaction between our members and key industry participants. ECN maintains a dialogue with public institutions and stakeholders as well as the media at European, inter national and national levels.



For more information or enquiries, please contact

Oliver Gajda

Executive Director

European Crowdfunding Network

oliver.gajda@eurocrowd.org





SPEAKERS

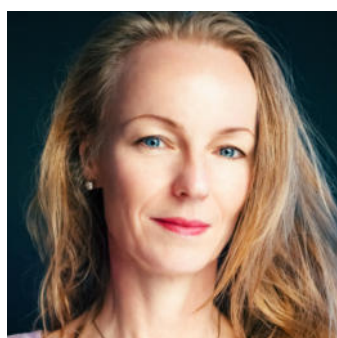
Julio Suarez, Research Director, AFME



Julio Suarez is AFME's Research Director and leads on the production of AFME's quarterly data reports on European capital markets and the annual Capital Markets Union (CMU) Key Performance Indicators report. He has also written several key analytical reports including on Insolvency Reform and Capital Markets in Central and Eastern Europe. More broadly, he is also engaged in AFME's work on Non-Performing Loans (NPLs) and CMU matters.

Prior to joining AFME, Julio was Senior Economist at BBVA, leading macroeconomic and financial sector analysis. Julio has a BSc in Economics, BEng in Industrial Engineering and a MSc in Economics from Los Andes University in Colombia as well as a Master in Public Policy from the University of Chicago.

Nora Szeles, Founder and Head of Business Development, Tokeportal.hu



Nora is founder and head of business development at Tokeportal, the Hungarian equity crowdfunding platform. She has an extensive background in finance & marketing across capital markets and an extensive academic background and experience in investment management.

Nora started her career at the Budapest Stock Exchange, where she was Head of Product Development. She holds an International Master's in Management by the CEU (Budapest) and Purdue University (USA) as well as a Diploma from the Budapest University of Economics, Institute of International Economics and Diplomacy (BIGIS).

Simone Reinhart, Advisor for Regional Development, Greens/EFA group, European Parliament



Simone is Advisor for Regional Development for the Greens/EFA group in the European Parliament, Brussels, since 2006.

Prior to her role she was Senior consultant at the Institute for Rural Development, Frankfurt/Main (2005-2006), and a Consultant at Taurus Institute at the University of Trier, Trier (2001-2005). She holds a diploma in Geography at the University of Trier, Trier (2001).





Rie Okada, Project Manager, Fundacion Goteo



Rie Okada, is a project manager specialized in culture and digital innovation based in Spain. She holds a BA in Architecture and MA in Art Management.

In Fundación Goteo she is in charge of development and implementation of the fundraising strategy and targeting corporate, private and public entities in Spain and Europe.

Isidro Laso Ballesteros, Deputy head of European Innovation Council – Innovation Ecosystems unit DG RTD, European Commission



Isidro is the Deputy Head of Unit of the European Innovation Council - Innovation Ecosystems unit (TF2). He was before for 8 years the head of the Startup Europe initiative at the European Commission.

Since 2015 Isidro has also been nominated thought leader at United Nations ITU, and is member of several advisory boards to international networks of startups. He combines his professional activities with academic activities such as being Cambridge University CSAP Continuing Fellow, visiting lecturer to CEPADE (Universidad Politecnica of Madrid) and writing books and papers, some of which have been translated into other languages, including Japanese.

After graduating as an Engineer from the Universidad Politecnica of Madrid, he set up his own software business in the Tecg AgriFood area, before becoming a strategy advisor to CEOs of large corporations. Afterwards he became director in charge of IT and Change Management Projects in a large corporation. In 2001 he moved into the public sector where he has been mainly working on strategy and innovation within the European Commission as well as member of advisory committees of many international organisations.

Stefano Panzini, Senior Associate, Osborne Clarke



Stefano's practice focuses on commercial and corporate law, real estate, alternative finance and fin-tech. He advises primary operators and real estate funds on acquisitions and sales of real estate or real estate portfolios, managing the full range of relevant contracts both corporate and retail. Stefano frequently works with multinationals, financial institutions and investment funds both in extraordinary transactions (acquisitions, mergers, buyouts, investments, listings), asset management and

regulatory and financial compliance matters. He has accrued specific expertise in





financial regulation in particular as far as regards alternative forms of finance, payments and fin-tech.

He graduated summa cum laude from the University of Genoa, and in 2013 completed a Masters Degree in Corporate Finance & Banking at the School of Business Administration, Bocconi University, Milan. Before joining Osborne Clarke Stefano worked both at the headquarters in Genoa of a leading Italian law firm, for a major law firm in Milan and as an inhouse lawyer. He has also spent time as a visiting trainee with a major corporate law firm in Boston (USA).

Author: of a publication in the journal *Contratto e Impresa* entitled “Violazione dei doveri d’informazione da parte degli intermediari finanziari tra culpa in contrahendo e responsabilità professionale”.

Karen Kerrigan, COO, Seedrs



Karen is a qualified lawyer who began her career in Simmons & Simmons LLP’s financial litigation group. She heads Seedrs’ legal, compliance and financial teams, is a Director of the UK Crowdfunding Association, and was named one of the top women in fintech by Innovate Finance.

Bruno Robino, Head of fi-compass, European Investment Bank



Bruno is Head of fi-compass at the European Investment Bank, leading the team implementing a unique advisory platform on financial instruments under the European Structural and Investment Funds. Combining the experience gained in the private sector, at the European Commission (EC), at the European Investment Fund (EIF) and at the European Investment Bank (EIB), Bruno cumulates more than 30 years of direct involvement in financial instruments focusing on SMEs, access to finance,

innovation, venture capital and private equity, debt and guarantee products, microfinance as well as on the provision of technical assistance and capacity building services.

Prior to the EIB, Bruno spent eight years at the EIF acting as Head of Region for JEREMIE operations in Italy, France, Malta and Spain: he has been instrumental in the launch and follow-up of nine JEREMIE Holding Fund operations. Bruno joined EIF in 2000 and, as an investment manager, carried out investments in venture capital and private equity funds in the Benelux, the UK, France, Italy, Greece and Spain, holding several advisory board positions in various risk capital funds. Previously, spent six years as an advisor to the EC for initiatives related to





innovation financing for SMEs in the framework of the INNOVATION Programme. In 2007, was appointed Adjunct Professor lecturing on Innovation Management at the Master of Business Administration programme of the John F. Welch College of Business – Sacred Heart University in Luxembourg. Bruno holds a Master's Degree in Business Management and an MBA and is fluent in English, French, Spanish and Italian.

Cosmina Miu, Minister Plenipotentiary, Head of section Competitiveness, Permanent Representation of Romania to the European Union

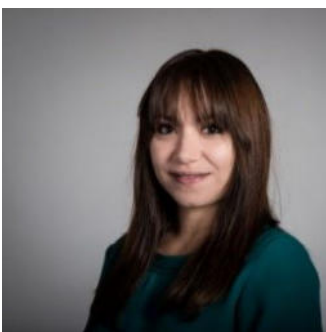


Ms Cosmina MIU is Minister Plenipotentiary, Head of section Competitiveness, Permanent Representation of Romania to the European Union, EU Council Presidency Ms. Cosmina MIU, mechanical engineer, graduated the University „POLITEHNICA” Bucharest, faculty of Machines Building technology in 1984. Currently is head of section Competitiveness at the Permanent Representation of Romania to EU, acting as industry attaché, responsible for industrial policy, SME, Technical harmonisation and

Standardization.

Previously Ms. Miu worked in a company for production of oilfield equipment and valves, UPET SA, in Târgoviste, in a research and design organisation for automation, IPA S.A, Bucharest and in the Ministry of Industry and Economy of Romania. She followed training in the field of Design and improvement of production systems, Innovation, Technology Foresight and Sustainable Development.

Viorika Dishnica, Research and Innovation Brussels Office, ART-ER



Viorika Dishnica runs the Research and Innovation Brussels Office of ART-ER, the regional Research and Innovation Agency of the Emilia-Romagna Region and has been working for ART-ER (Former ASTER) in its European and International Development Unit since 2010. Former Chair and current Board Member of the Vanguard Initiative and part of the team coordinating the regional participation at the thematic areas within the Industrial Modernisation S3 Platform, she has also participated as a sherpa at the

Strategic Forum on IPCEI.

She has a deep knowledge of EU innovation and industrial policies, she is expert in EU Funding, in particular those relating Research and Innovation, and speaks several European languages. Graduated in International Political Science at Bologna University she has obtained a Master Degree in EU Funding for Research, Innovation and Sustainable Development at the European College of Parma.





Leonardo Grechi, Head of Development, Walliance



Leonardo Grechi is a business development executive. After two years working for a bank as financial advisor – during which he won the gold medal at the “financial advisor awards” for the category ‘Credit and Financing Instruments’ – he left the traditional banking sector in order to join Walliance, in 2017.

He started as a junior business developer but now has the responsibility for the development of the company. Financial background and a passion for the wealth management, a topic he writes about on “WeWealth”, an online magazine about investments and finance.

Nina Rudanko, Business Controller, Vauraus



Nina Rudanko has 20+ years of experience in Financial markets. Her previous positions include Head of Sales of Equity markets as well as Business Controller of Nasdaq Commodities, where she has been member of management team, responsible for financial planning and active player in forming global strategy.

During last years she has been active in boosting FinTech industry in Finland and she is co-founder and Board Member of Fintech Finland Association. Currently her daily job is at the largest Nordic loan-based crowdfunding company Vauraus Suomi where she is a member of the management team responsible for Finance and AML.

Dr Elias Iosif, University of Nicosia



Dr Elias Iosif is a faculty member at the School of Business, Department of Management and MIS, University of Nicosia (UNIC), as well as a senior researcher at the Institute For the Future (IFF), UNIC. He is teaching at the MSc in Digital Currency offered by UNIC, which is the first degree programme globally on decentralized digital currencies and blockchains. Also, he is participating in a number of EC-funded projects focused on blockchain technologies.

Dr Iosif has a PhD degree in Electronic and Computer Engineering. Specifically, his areas of expertise include blockchain, machine learning, and human language technologies (natural language processing, spoken dialogue systems). He has authored/co-authored over 55 peer-reviewed scientific publications.





Tobias Seidl, Co-Founder, Stokr



Tobias Seidl is a fintech and investment structuring expert with more than ten years experience in the financial industry. As co-founder of SICOS and of the blockchain powered investment marketplace STOKR, he focuses on the challenges SMEs face when seeking funding in Europe and on the limited investment possibilities for retail investors. With elements SICOS has derived from digital token sales Tobias leads the product development on STOKR to solve these problem.

As a former attorney-at-law at Hogan Lovells, Tobias Seidl is active in several regulatory initiatives including INATBA, ThinkBLOCKtank and Blockchain Bundesverband in Germany.

Paul Pöltner, Co-Founder, CONDA



Paul Pöltner, DI MMag., is co-founder and managing partner of CONDA GmbH. Internationally he is participating in the development of alternative financing instruments in Europe. Paul is the Chairman of the Austrian Crowdfunding Committee in the Austrian Economic Chambers.

Daniele A. Previati, Professor, Financial Markets and Institutions, Department of Business Studies, University of Rome III



Daniele A. Previati is full professor in Financial Markets and Institutions at the Department of Business Studies of the University of Rome III, and fellow of SDA Business School, Bocconi University, Milan. Nowadays he is President of the Italian Association of University Teachers of Banking and Finance, ADEIMF. He has been teaching Banking and Finance topics for more than 30 years, with particular focus on bank management, strategy and organization in financial services industry, e-finance, alternative finance

and crowdfunding.

His main research interests relate to various perspectives on bank management: human resources management, intellectual capital, organizational change, stakeholder management, reputation and reputational risk, operational risk, internal and external communication. He has published widely, in academic and professional journals and books. He also acted as a consultant for banks and Italian Central Bank on organization design and human resources management.





Josy Soussan, Head of Communications & Public Affairs, Funding Circle



Josy Soussan is heading the Communications & Public Affairs for Funding Circle, the leading global SME loans platform, in the Netherlands and Brussels. In his role he works with media, government, regulators and financial stakeholders on regulatory developments for the lending industry and Fintech issues. Josy is also a member of the board of the Dutch crowdfunding association.

Prior to joining Funding Circle in 2018, he was a Communications & Public Affairs Specialist for S&P Global Ratings, based in Paris and New York, working on capital markets, public finance, banking and insurance. Josy holds an Executive MPA (Master in Public Affairs) from Sciences Po (Paris) and a M.A. in Corporate & Institutional Communications from the Graduate School of Higher Studies in the Information and Communication Sciences CELSA (Paris).

Ludovico M. Monforte, Head of the representative office Brussels, Unioncamere Lombardia



Ludovico M. Monforte is the Head of the representative office in Brussels of Unioncamere Lombardia since 2011. From 2012 until 2016 has been part of the Management Board of the European Network ERRIN , which currently involves more than 130 European regions, and from 2014 until 2016 he has been elected Vice-Chair of the network. L.M. Monforte has over 10 years of experience in European policies. He followed development projects in Poland (2005), Romania (2006-2008) and since 2009 works in Brussels, supporting businesses and local authorities to seize

funding opportunities. In the past year has promoted two special projects in support of Lombardy Economic system, to facilitate their participation in projects and tenders, funded by EU institutions.

In 2014 he completed his Ph.D. in “Corporate Governance”, specializing on European Clusters and business networks. As an expert in the Lombardy Region has supported the establishment of the 9 regional clusters (2013), providing support for the choice of the legal basis of the cluster Organizations and providing information on development guidelines, as outlined by the European institutions. During his Ph.D. he published several scientific papers, focused on tools to support European SMEs, as well as several articles published in magazines.

In 2016 he has been nominated as an expert in the “Action Group 1” of the Alpine MacroRegion (EUSALP) and he was appointed member of the Scientific Committee of IRES Piemonte. From January 2019 he is the Chair of the Italian Strategic Group of ECN.





Romain Bouttier, EASME – Unit EIC Accelerator



Romain Bouttier is project advisor at the European Innovation Council. In 2015, he joined the team implementing the SME Instrument. Since 2018, these activities became part of the European Innovation Council pilot (EIC). He is a team leader for the project management of digital companies funded by the EIC SME Instrument Phase 2 and EIC Accelerator. Moreover, he is involved in the implementation of networking activities between investors and EIC funded companies.

Oriol Sans, Director of the Funding Unit, ACCIÓ



Oriol is Director of the Funding Unit at ACCIÓ, the Catalan Competitiveness Agency that has the goal to foster the competitiveness, the innovation and the internationalization of Catalan companies.

Before joining ACCIÓ, he has worked in mergers and acquisitions at Deloitte, in venture capital at Invertec being in some boards of directors such as Voz Telecom or Cystax Pharmaceuticals and he has served in some investment committees of venture capital funds or business angels network such as Inveready Seed Fund or ES ADE BAN.

He holds a BBA and an MBA in Business Administration from ESADE and a Master of International Management from Thunderbird School of Global Management. He has also completed some specialized courses on venture capital at Invest Europe, the European Private Equity & Venture Capital Association. Finally, he lectures on entrepreneurial finance and alternative finance in Istituto Europeo del Design and ELISAVA in Barcelona and Universitat Rovira i Virgili in Tarragona.

Pascal Ouvrard, International Development Director, October



Pascal is the International Development Director of October, the leading SME loans platform in continental Europe. He has created, launched and is coordinating the development of October activities in Spain, Italy, Netherlands and Germany. With a double banking and management consulting experience, Pascal has more than 25 years of experience in the Financial Services industry and has worked over 13 years in several European countries.

He began his career with Banque Indosuez in Paris and London and has worked 10 years for AXA Banque, for which he launched and restructured online banks in Central Europe; his last position was Head of Daily Banking and Savings in France.





His consulting experience includes several Big Four, a strategy management consulting firm and as an independent consultant specialised in digital transformation in the banking sector. Pascal is Vice Chair for Lending of the non-Executive Board of Directors at the European Crowdfunding Network.

Reinhard Willfort, CEO, 1000×1000



Reinhard Willfort studied Telematik and Economy at the University of Technology Graz. In 2000 he received his PhD degree with distinction in Innovation- and Knowledge management. He is author of more than 65 publications and coordinates the master's programme for Innovation management at the Danube University Krems in Austria.

Since 2001 he is founder and CEO of isn-innovation service network, Austria's leading innovation company. As entrepreneur and founder of five further start-ups he supervises the innovation management processes of several leading Austrian companies. In 2007 he started Austria's 1. Crowdsourcing platform www.neurovation.net. In 2012 he established Austria's first equity crowdfunding platform [1000×1000.at](http://1000x1000.at).

Reinhard Willfort is a member of the non-Executive Board of Directors at the European Crowdfunding Network working on Research, Development & Innovation. He previously served as a member of the Board from 2013-2015 and as Secretary of the Board from 2015-2017.

Robert Michels, Managing Partner, Dentons



Robert Michels is the managing partner of the Dentons' Frankfurt office and co-heads the European and Global Capital Markets department at Dentons. Robert specialises in capital markets, banking and securities law. He advises national and international clients in connection with listings/IPOs/SPOs on European and US Stock Exchanges as well as with corporate bonds.

In addition, he advises issuers of structured products (warrants, certificates and bonds) as well as listed companies with regard to compliance and post-listing obligations. He also represented several trading firms and traders in connection with trading compliance.

Robert has advised several European stock exchanges in connection with the establishment of new trading segments and international listing activities. Another area is the legal advice of Fintech companies as well as crowdinvesting and crowdlending platforms.





Yoann Nesme, Co-founder, PPL



Yoann Nesme is a Co-founder and Managing Director of PPL, the reward-based crowdfunding platform of reference in Portugal. Responsible for further promoting the crowdfunding concept in the country with traditional and social media, extending PPL's reach and community engagement and business development. Additionally, he teaches the GMAT quantitative preparation course at Católica-Lisbon University.

Previously, Yoann worked at Microsoft for more than eight years. He graduated at the International Lisbon MBA in 2011.

Edoardo Reggiani, Head of Business Development, BacktoWork24



Edoardo is Head of Business Development of BacktoWork24, leading equity crowdfunding platform in Italy that channels investment in startups, SMEs and real estate projects by retail and professional investors.

Edoardo graduated in Economics at the University of Pavia and, after a career as a professional athlete in short track speed skating, joined BacktoWork24 as marketing specialist. Today he's a partner of the company and is leading the sales, marketing and technological teams.

Philippe Dardier, Senior Partner at Avolta Partners



Investment banker, active business Angel, Blockchain and crypto-currencies specialist, Philippe joined Avolta Partners in 2017 as Senior Partner. Born and raised in the US and Canada, Phil attended Carleton University, then the ESCP. He worked in Investment Banking for over 25 years in London, Singapore and Paris. He ran Global Equity and Derivatives Flow sales for BNP Paribas and he was Managing Director of Equity markets at Merrill Lynch.

More recently, he was CEO of Alternativa a Fintech SME Exchange (MTF) and he was a founding member of the European Crowdfunding Network. He is involved in Blockchain and more specifically crypto-currencies. He has been an active business Angel with various Tech companies such as Vistaprint (US), Attenda (UK), DigitalKeys (FR) or Pepins (SW).





Matthias Klaes, Professor of Political Economy and Director of the Vinson Centre for Economics and Entrepreneurship, University of Buckingham



Matthias Klaes is Professor of Political Economy and Director of the Vinson Centre for Economics and Entrepreneurship at the University of Buckingham. A communications engineer and business economist by training he has been a close observer of the rise of digital finance in the UK and elsewhere since 2004.

He is an internationally recognized authority and consultant on questions of market governance and policy including behavioral dimensions, a Fellow of the Institute for Leadership and Management, author of *An Introduction to Behavioral Economics* (Palgrave Macmillan, 3rd ed., with N. Wilkinson), and Honorary President of the Scottish Economic Society.

Matthew Caruana, Manager, Zaar



Matthew Caruana is project manager and product manager with a successful track record in e-business projects and products. He has experience in business analysis and management at top companies, including Konetic, Careerpassport, KONNEKT, Business Leaders Malta, and PwC.

In July 2016 Matthew was appointed Manager at ZAAR.com.mt, Malta's first and only crowdfunding website. The project, which was co-founded by the Malta Business Bureau and the University of Malta, has proven to be a catalyst for a revolution in the way entrepreneurs fund their business on the Island — and Matthew was asked to continue furthering its reach and potential through his experience.

Armando Melone, Policy Officer, European Commission



Armando Melone is a policy officer at the European Commission's Directorate General for Internal Market, Industry, Entrepreneurship and SMEs, in the unit responsible for SME access to finance. Since more than five years, his responsibilities include policy development on alternative sources of finance, in particular crowdfunding and venture capital, in the context of the Commission's Capital Markets Union initiative.

He has a university degree from LUISS University, Rome (1999) and an MBA from Oxford University, UK (2009). He started his career in the brand management division at Unilever for 4 years (2001-2005), then he worked on the internationalisation of Italian SMEs (2005-2008).





Martina Lodi, KICK-ER Service Manager, ART-ER Attractiveness Research Territory



Graduated in Cultural Management, after the project managing experience at the Metropolitan Strategic Plan of Bologna, Martina started her job in ART-ER within “Manufacturing Renaissance” staff and within the managing and coordination team for Mak-ER, the digital manufacturing network of Emilia-Romagna (www.mak-er.it).

In 2012, she co-founded GINGER (www.ideaginger.it – a local crowdfunding platform for Emilia-Romagna Region) and since late 2015 she's responsible for KICK-ER (www.kick-er.it), a guidance and support service for crowdfunding campaigns. As a member of the Cultural and Creative Industries area, she's working for the development of Fashion Valley Project promoted by Emilia-Romagna Regional Government and she deals also with projects which foster the interaction between the chain of creativity and traditional industries.

Christin Friedrich, CEO, Innvestment & Chair, ECN



Christin Friedrich is CEO of the digital financing and investment platform Innvestment (innvestment.de). Innvestment is regarded as a pioneer of crowdfunding: Since its launch in 2011, the platform has brought together emerging technology start-up companies with private investors in the DACH region and provided over 8 million euros for 40 companies. Christin and her Innvestment team are currently taking on the challenge of transforming the platform by

offering a wide range of projects, with simple processes, transparency and understandable language to enable even non-professionals to easily build up their own multi-asset portfolio online.

Christin is also chairwoman of the non-profit organisation European Crowdfunding Network (ECN) based in Brussels. Together with other European platform operators, she advocates greater transparency, common standards and a fundamental understanding of the role of crowdfunding as an alternative form of financing with positive impact for the European economy and society. Together with other stakeholders she explores the potential and impact of the Blockchain technology on the finance and crowdfunding industry in the ECN working group on "Exploring Blockchain for Alternative Finance". She is also a member of the Technology and Innovation Committee of the Berlin Chamber of Industry and Commerce. There, she contributes to the development of a digitization strategy for the city of Berlin and participates with great pleasure in the further development of administrative modernization.





Christin studied management at Zeppelin University in Friedrichshafen. She then worked for management consultancies in Berlin and Hamburg and co-founded a tourism start-up in Iceland. She was also a board member of InvestHorizon, a program of the European Commission to promote "Access to Finance" for small and medium-sized enterprises. Christin is a certified financial investment broker (IHK).

Joachim Schwerin, Principal Economist, European Commission (DG GROW)



Dr. Joachim Schwerin is Principal Economist in the unit responsible for SME access to finance within the Directorate-General Internal Market, Industry, Entrepreneurship and SMEs ("DG GROW") of the European Commission. He is in charge of designing policy measures to improve SME access to capital markets as well as alternative forms of finance, including crowdfunding. Moreover, he is developing the policy approach of DG GROW towards FinTech and its applications for SMEs.

Before taking his current position, he was responsible for the coordination between industrial and competition policies on behalf of DG Enterprise and Industry. From the beginning of the financial crisis onwards until now, he has been closely involved in the design of the Commission's policy response, ranging from State aid policy to the Capital Markets Union Action Plan.

Coenraad de Vries, Founder, Oneplanetcrowd



Coenraad de Vries is Co-founder and Managing Partner of StartGreen Capital and Oneplanetcrowd. The mission of the Oneplanetcrowd and Startgreen is to finance sustainable innovation by Venture Capital, Crowd funding or Project finance. With these finance instruments Oneplanetcrowd provides sustainable entrepreneurs custom-made finance solutions. The company is founded in 2006 and has 150 million euros under management. Oneplanetcrowd is the largest sustainable Crowdfundingplatform in the Netherlands and is also active in Germany, Belgium and France.

Previously Coenraad worked in the banking industry in several management positions. His personal ambition is to accelerate a sustainable change in the financial industry. Coenraad is a member of the non-Executive Board at the European Crowdfunding Network with focus on Capital Markets. He previously served already as a Director on the Board from 2015-2017.





Tero Weckroth, Chairman, Invesdor



Tero has more than 17 years of experience in financial and pharmaceutical industries and as a start-up entrepreneur. Tero began his career in the biotech industry, where he worked in R&D and marketing. He moved to investment banking by joining ABN AMRO in 2000 and spent 11 years in equity brokerage business and in addition to ABN AMRO he worked as head of team at Dresden Kleinwort and Kepler Capital Markets. He spent the years 2003–2011 in London and Zürich.

After moving back to Helsinki with his family in 2011, he has focused on grassroots level work with Finnish start-ups in healthcare and financial sectors. Tero has extensive experience of equity brokerage, equity capital markets, M&A and start-up finance. Tero has a MSc in Pharmacy from University of Helsinki and an MBA from Helsinki School of Business Administration.

Tero is member of the non-Executive Board at the European Crowdfunding Network with focus on Digital Society. He previously already served as a Director of the Board from 2015-2017.

Gilles Le Cocquen, Head of EuroQuity, Bpifrance



Gilles Le Cocquen is the head of EuroQuity at Bpifrance, the matchmaking service for companies to promote and match with investors, SMEs, research laboratories and business supports, especially in an international context.

Gilles created several ICTs companies such as Smartline Systems (in the field of cloud computing) and VocalFruits (it turns XML feeds into Voice feeds). He was also Senior Manager of the dot.com activity at Valoris (Sopra Group). Moreover, Gilles was the CEO of Servia, a European B to B retail network, gathering 30 companies based in France, Great Britain, Spain, Poland and Ukrain. In 2007, he started working at OSEO (one of the four entities from which Bpifrance outcomes) as Head of Digital Services and Events.

When Bpifrance was founded in 2013, Gilles was appointed Head of International Partnerships and Services. Gilles is graduated from ESSCA (France) and from Dublin City University (Ireland). In addition, he holds a DEA in Economics at the Pantheon University (France).





Jens Engelmann-Pilger, General Counsel Continental Europe, Funding Circle



Jens is the General Counsel Continental Europe at Funding Circle – the biggest European business lending platform, operating in the UK, Germany, the Netherlands and the United States. As a non-executive board member of ECN, he is focusing on developing a level playing field across the EU for crowdfunding and in particular for lending platforms. He especially focuses on Blended Finance within the work of ECN. Jens has more than 10 years experience as a lawyer, both in law firms and in-house.

Prior to joining Funding Circle, Jens worked in a law firm and specialised in Finance, M&A and Restructurings.

Oliver Gajda, Executive Director, ECN



Oliver co-initiated ECN in 2012 and went on to establish ECN as an international NGO in 2013 as Founding Executive Director and Chairman. The past decade, Oliver has worked with venture capital, microfinance, technology and social entrepreneurship in both commercial and non-profit settings in Europe and the USA. Oliver is an Advisory Board Member at the SolarCoin Foundation and the Förderkreis Gründungs-Forschung e.V. (FGF). A former journalist, he started his career in the early 1990s in the publishing and business information industries. Oliver holds Master's degrees from Solvay Business School and from the University of Hamburg and studied at SEESS (UCL) in London.

Francesca Passeri, Head of Advocacy, ECN



Francesca has a solid background in regional development and European Affairs. She joined ECN in February 2016 and, having previously worked for the Emilia-Romagna Delegation to the EU, she has a strong interest in dissemination of knowledge about crowdfunding through regional and local authorities. She is responsible for advocacy, and is currently coordinating the CF4ESIF and ISG working groups. The first is aimed at exploring synergies and possibilities for the integration of crowdfunding into European Structural and Investment Funds, while the second at supporting crowdfunding national ecosystems through education.





4. Study visit report, Steirisches Vulkanland, 5.-6.09.2019



*Valorization of Intangible Cultural Heritage (ICH) Assets
for local sustainable development in CE Regions*

STUDY VISIT Steirisches Vulkanland

Feldbach, Austria, 5th - 6th September 2019

VENUE



Hotel Pfeiler's Bürgerstüberl
Bürgergasse 26
8330 Feldbach

CONTACTS

Daniela Adler
0043 3152 8380 16
adler@vulkanland.at

Day 1: 5th September 2019	
13.00 - 15.00	<p>Welcome at Pfeiler's Bürgerstüberl</p> <p>Lunch</p> <p>Vo Do Theater</p>
15.00 - 17.00	<p>Wollgenuss - Monika Reindl</p> <p>Wollgenuss Filzen - wool women project - they recently applied for UNESCO ICH</p> <p>http://www.edelsbach.at/wollgenuss.html</p> 
17.00 - 18:30	Hotel (free time)
18.30	Trip to Fehring
19.00 - open end	<p>Most und Jazz Festival in Fehring</p> <p>AUFJAZZEN at Gerberhaus</p> <p>http://www.fehring.at/public/files/Most_und_Jazz_Flyer_d57a4d20.pdf</p> 



Day 2: 6th September 2019		
09 - 11.00	<p>Kräuter- und Lebensgarten Andrea Bregar</p> <p>Guided through garden and soap creation</p> <p>http://www.kraeuterhuegel.at/</p>	
11.30 - 13.00	<p>Lunch break at Kulmberghof</p> <p>http://www.kulmberghof.at/page/kontakt/13</p>	
13.00 - 14.30	<p>Lava Bräu</p> <p>Guided tour through small local brewery</p>	
	Option: shopping in the Altstadtgasse in Feldbach	
	Travelling home	



@view to capital of the district - Feldbach

Steirisches Vulkanland (SVL) and its predecessor have been leading a process of regional development since 1995. As an association of 32 communities with all mayors, most regional representatives in the provincial government as well as the heads of the chambers and regional associations as members, it has the legitimacy to represent the region and a broad acceptance within the region's population and stakeholders. Now, the regional networks include more than 400 enterprises and more than 100 voluntary associations which are directly linked to the SVL. Furthermore, the regional brand "Steirisches Vulkanland" has an excellent reputation. It is known by 97 % of the regional population. This high legitimacy and acceptance as well as the wide reaching networks and direct involvement of politicians and stakeholders enable the SVL to efficiently and sustainably implement projects and their results, initializing concrete activities and investments and enhancing regional policies and decision making processes.

Furthermore, the Styrian Vulkanland is one of Austria's most unspoilt tourist destinations. Its delightful, perfectly signposted themed hiking routes, guide visitors through the magical landscape. Regional specialities, especially the homemade Styrian pumpkin seed oil, can be tasted in the restaurant.



SVL was one of the first regions recognizing its intangible cultural heritage as main resource for local development, permanently valorising and fostering the people's skills and competences for more wealth and quality of life.



HOW TO YOU REACH STEIRISCHES VULKANLAND?

Your destinations airports can be

- Airport Graz <https://www.flughafen-graz.at/home.html>
- Airport Vienna <https://www.viennaairport.com/>

Connections during Austria

Bus and train <https://verkehrs Auskunft.verbundlinie.at/>

Connections from Graz Airport

ÖBB - Travelling by train <https://www.oebb.at/>



Vulkanland-Taxi <https://www.vulkanland.at/betriebe/vulkanland-taxi-so-gmbh/>

Thermenland-Shuttle from airport or train station Graz

Krenn Reisen, Bernreither Straße 55, 8344 Bad Gleichenberg +43 (0) 3159/2268, office@krenn-reisen.at

38,-/pers

OVERNIGHT

Hotel Pfeiler's Bürgerstüberl

Bürgergasse 26

8330 Feldbach

<https://www.hotel-seminar-restaurant.at/>

Tel. +43/3152/2403

office@pfeilers.at

1 bed room with breakfast 65,- (instead of 75,-)

2 bed room with breakfast 55,-/pers (instead of 65,-)

Reservation till 30th of July at adler@vulkanland.at. I coordinate the reservations and talk to the hotel.



Study visit Vulkanland WP 3				
FELDBACH, 05 and 06/09/2019				
Attendance Sheet				
N.	NAME SURNAME	PP n.	PARTNER NAME	SIGNATURE
1	Adler Daniela	3	Verein zur Förderung des Steirischen Vulkanlandes	<i>Daniela Adler</i>
2	Aradszki Zsombor	6	West Pannon Regional and Economic Development Public Non Prof	<i>Zsombor Aradszki</i>
3	BRUNELLI Marco	LP	Trasferimento Tecnologico e innovazione	<i>Marco Brunelli</i>
4	GRADISEK Aleksandra		JARINA	<i>Aleksandra Gradisek</i>
5	LAKI Ferenc	6	West Pannon Regional and Economic Development Public Non Prof	<i>Ferenc Laki</i>
6	PERCHTHALER Karoline	11	ISN	<i>K. Perchthaler</i>
7	REBEK Anja	5	Municipality of Bovec	<i>Anja Rebek</i>
8	REMUNDOS Chiara	LP	Trasferimento Tecnologico e innovazione	<i>Chiara Remundos</i>
9	SAKOTNIK Karola		Creating Culture	<i>Karola Sakotnik</i>
10				
11				
12				

PARTNERS



Regione Emilia-Romagna





INTERNATIONAL STUDY VISIT REPORT

DELIVERABLE D.T3.4.6

(WP 3, ACTIVITY A.T3.4)

Version 2
10 2019

Prepared by	LP - t2i technology transfer and innovation PP02 Regione del Veneto
Project number and acronym	CE1152 ARTISTIC Interreg CENTRAL EUROPE Programme
Project website	https://www.interreg-central.eu/Content.Node/ARTISTIC.html
Lead partner	T2i trasferimento tecnologico e innovazione
Delivery date	29/10/2019



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Summary of the two days study visit hosted by LP and PP02 REGVEN, with the two days visit and visited ICH best practices presentation

Annexes

- Agendas: Vicenza+Verona
- Signature sheets: Vicenza+Verona
- Photos

VICENZA, PEARL OF THE RENAISSANCE

12/09/2019

VENUE

Vicenza (IT)

DATE

12th September 2019

DESCRIPTION

Vicenza Pearl of Renaissance
Palladium Museum
Rooftop Basilica Palladiana



RELATION TO ICH

the works of Palladio recognized as World Heritage consist of 23 buildings in Vicenza and 24 villas in the surrounding area. The buildings are inserted in the urban fabric of the medieval city and create a picturesque ensemble of Venetian Gothic style and Palladian classicism inspired by classical Roman architecture.

- Palazzo Barbarano, home of the Palladium museum, is one of the most beautiful Palladian urban dwellings, accompanies visitors on an emotional tour inside Andrea Palladio's life and time, to discover Palladio's masterpieces in Veneto region. The Museum, runned by private, is an excellent example of realization of entrepreneurship that borne from the will to valorize the local history and heritage (<https://www.palladiomuseum.org/>)
- The Palladian Basilica is a public building that overlooks Piazza dei Signori in Vicenza, also indissolubly linked to the Renaissance architect Andrea Palladio. Once the seat of the public magistrates of Vicenza, today equipped with three independent exhibition spaces, is the theater of architecture and art exhibitions. From the beautiful Terrace of the Basilica Palladiana is possible to have a spectacular sight of Vicenza: from the lively streets of the center, to the red roofs and balconies of the city, to the Sanctuary of Monte Berico, a famous place of worship and pilgrimage (https://www.museicivicivicenza.it/it/tbc/basilica_palladiana/).



- Immersed in a unique architectural setting, in the city center of Vicenza, countless restaurants and bars offer the opportunity to taste local and typical dishes, such as the famous Vicenza-style cod, accompanied by polenta and a good glass of Spritz (<https://baccalaallavicentina.it/>).



PARTICIPANTS

ARTISTIC Project Partners and their ICH Ideas representatives or ICH Mediators

PROGRAMME

12th September afternoon. Walk through the historic center of Vicenza from the train station, through Porta Castello to Palazzo Barbarano, home of the palladium museum, meeting with the museum director who will illustrate this best practice and visit to the museum accompanied by a professional tour guide. Transfer to Piazza dei Signori to admire the Palladian Basilica and enjoy the view of Vicenza from the rooftop. The visit will end with a walk in the city center and stop to a local bar to taste typical food and drinks.



VICENZA, PEARL OF THE RENAISSANCE

12/09/2019

LOGISTIC INFORMATION

The meeting point will be (12/09) at 15.15 in front of the Vicenza train station.

For those who intend to stay directly in Verona from 11th September (recommended option):

Vicenza can be easily reached from Verona by a fast regional train that leaves Verona Porta Nuova Station at 14.21 and arrives in Vicenza at 15.00 o'clock.

For those who intend to stay on Wednesday 11th September in Vicenza:

They may take the chance to stay overnight and visit the historic city center on Thursday morning. In this case the following hotels are suggested: Hotel Campo Marzio, Key Hotel, Casa Palladio, Appartamento Ai Servi, Vivi Vicenza and Palace Hotel La Conchiglia d'Oro. It is advisable to book immediately to avoid issues in finding rooms as from 7th to 11th September there will be the Jewelry Fair with thousand of visitors.

FORESEEN FEES

Palladium Museum - ticket 8.00 euro
Basilica Palladiana - ticket 4.00 euro
Aperitif/dinner costs are borne by each participant

ADDITIONAL INFORMATIONS

on 11th September it will be possible to contact Giulio from 18.00 o'clock at the mobile number +39 3471669653, for any need or just to have something together in the city center. The last regional train to Verona is at 21.59 o'clock in the evening. For those who will decide to stay in Vicenza for the 12th night, they can easily reach Verona by train on the next morning.



VERONA, TOCATÌ, 13/09/2019

VENUE

Verona (IT)

DATE

13th September 2019

DESCRIPTION

Verona, UNESCO World Heritage
Verona Tocatì, Traditional street Games Festival

RELATION TO ICH

<https://tocati.it/>
traditional street games festival, internationally well
known.

PARTICIPANTS

ARTISTIC Project Partners and their ICH Ideas
representatives or ICH Mediators

PROGRAMME

after having been the 12th in Vicenza, the PPS will spend
the whole day in Verona. We will visit the City centre and
we will participate to the activities linked to the traditional
street games festival. We will participate to games and
seminars organised by AGA - Associazione Giochi Antichi
(associated partner of ARTISTIC project)



Tocatì
Festival Internazionale
dei Giochi in Strada



VERONA, TOCATI, 13/09/2019

LOGISTIC INFORMATION

The meeting point for the 13th will be at 10.00 in the Reception of the Chamber of Commerce of Verona (Corso Porta Nuova, 96 - Verona)

For those who intend to stay directly in Verona from 11th September (recommended option): for the accommodation, please check this link:
<https://tocati.it/en/informations/sleep-in-verona/>

For those who intend to stay in Vicenza:

Hotel Campo Marzio, Key Hotel, Casa Palladio, Appartamento Ai Servi, Vivi Vicenza and Palace Hotel La Conchiglia d'Oro. It is advisable to book immediately to avoid issues in finding rooms as from 7th to 11th September there will be the Jewelry Fair with thousand of visitors.



VERONA, TOCATÌ, 13/09/2019

FORESEEN FEES:

ADDITIONAL INFORMATIONS



Visit to Veronese Museums (tbd)

https://museicivici.comune.verona.it/nqcontent.cfm?a_id=43239

-travel; accomodation; meals; entrance tickets (tbd)

On the 13°, Marco Braga & Chiara Remundos will meet the Partners at 10.00 at the Chamber of Commerce of Verona.

We suggest to arrive in Verona Airport, find an hotel in Verona and then by train reach Vicenza the 12° and then come back to Verona the evening/night of the same day. Train trip from Verona to Vicenza is about half an hour.

The program of the day will be circulated to the participants.

TIPS: Tocatì activities proceed all along the w.e. PPs can stay in Verona and reach easily the Lake Garda by bus <https://www.atv.verona.it/LineeLago> for the w.e., if they like.



Valorization of Intangible Cultural Heritage (ICH). Assets for local sustainable development in CE Regions

ARTISTIC project: valorisation of ICH

Study Visit @Vicenza

DT3.4.6 International study visit

VICENZA, September 12th 2019

VENUE

Meeting Point:

Vicenza Train Station

Viale Venezia, 14/b, 36100 Vicenza VI

CONTACTS

Giulio Cavinato

Tel. + 39 041 279 5899 Mobile +39 3471669653

giulio.cavinato@regione.veneto.it

15.00	Meeting point at Vicenza Train Station and Registration	
15.15	Welcome speech and presentation of <i>We Tour Guide</i> a PP2 Best practice on ICH	Giulio Cavinato PP2 Reg Ven
15.25	Walk through the historic center of Vicenza from the Train Station, through Porta Castello, to Barbarano Palace	Claudia Cavinato We Tour Guide
15.45	Visit to Barbarano Palace Valorization of ICH, the experience of Palladium Museum.	ICH expert of Palladium Museum (Director delegate)
17.00	Transfer to Piazza dei Signori. Visit of Palladian Basilica and view of Vicenza from the rooftop.	Claudia Cavinato We Tour Guide
18.00	Walk in the city center and Appetizer in local bar to taste typical food and drinks.	Costs are borne by each participant

Dinner organized autonomously (we're in the City Centre!)

Valorization of Intangible Cultural Heritage (ICH). Assets for local sustainable development in CE Regions

ARTISTIC project: valorisation of ICH

Study Visit @Verona

DT3.4.6 International study visit

VERONA, September 13th 2019

VENUE

Camera di Commercio di Verona
 Corso Porta Nuova, 96
 37122 Verona
 Meeting Point: Chamber of Commerce hall
 Room: IV Floor- Sala Credito e Ass.ni

CONTACTS

Marco Braga
 Chiara Remundos
 Tel. 045/8766948/949
 info.verona@t2i.it

10.00	Meeting point at the Verona Chamber of Commerce hall	
10.10	Registration - welcome coffee	
10.15	Welcome speech Company presentation: role and services for start-up initiatives	Ing. Roberto Santolamazza t2i scarl, Director
10.35	Tourist and Cultural Promotion & Development: the role of the Verona Chamber of Commerce	Dott.ssa Annachiara De Carlo Turismo Cultura Office Responsible, CCIAA VR
11.00	Verona UNESCO World Heritage	Dott. Domenico Zugliani, Municipality di Verona, UNESCO Office
11.30	Tocati - Festival Internazionale dei Giochi in Strada Presentation of the Event Program 2019	Avv. Giuseppe Giacon, Associazione Giochi Antichi, Vice President
12.00	Question & Answer time - End of Meeting	

Lunch tbd (we're in the City Centre!);

Afternoon activities: To be defined in collaboration with Associazione Giochi Antichi. See Program.



Study visit report, Vincenza/Verona, 12.-13.09.2019









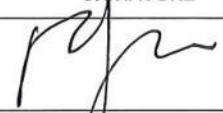

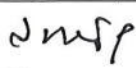

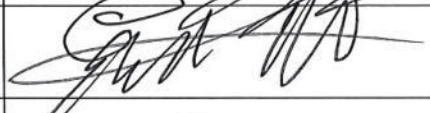



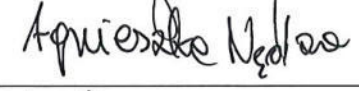
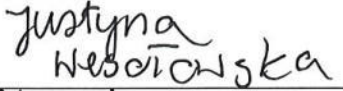

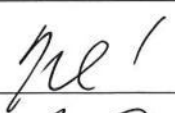


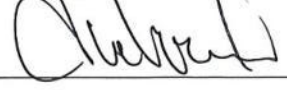
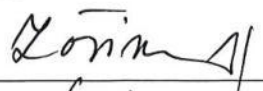





DT3.4.6 STUDY VISIT

VERONA 13/09/2019

Attendance Sheet


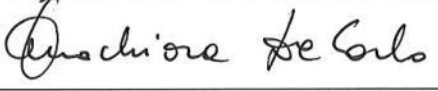

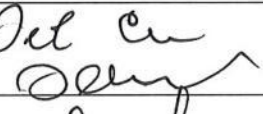



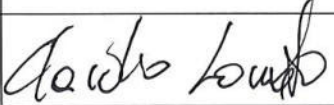
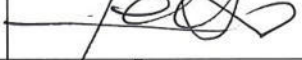
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1	Marco Braga	PP1	T2I	
2	Chiara Remundos	PP1	T2I	
3	Roberto Sandrini	PP1	T2I	
4	Giuseppe Giacon	PP1	AGA Associazione Giochi Antichi	
5	Giulio Cavinato	PP2	Veneto Region	
6	Elisa Bertoni	PP2	Veneto Region	
7	Ms. Daniela Adler	PP03	Steirisches Vulkanland	
8	Katarzyna Jarosz	PP09	Rzeszow Regional Development Agency	
9	Agnieszka Nedza	PP09	Rzeszow Regional Development Agency	
10	Justyna Wesolowska	PP09	ICH Creator	
11	Kamil Biesiadecki	PP09	ICH Creator	
12	Michaela Rychnavská	PP11	South Bohemian Chamber of Commerce	
13	Martin Necid	PP11	South Bohemian Chamber of Commerce	
14	Zdenka Fischerová	PP11	Jihoceská společnost pro rozvoj lidských zdrojů, o.p.s, cultural operator	
15	Veronika Vicková	PP11	Jihoceská společnost pro rozvoj lidských zdrojů, o.p.s, cultural operator	
16	Mrs. Lubica Zovincova	PP12	Slovak Chamber of Commerce and Industry	
17	Mrs. Eva Fryvaldska	PP12	associated partner KOČR	




DT3.4.6 STUDY VISIT

VERONA 13/09/2019

Attendance Sheet

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18	Mr. Šimon Škorník	PP12	ICH expert	
19	ANNACHARA DE CARLO		CCIAA VR	
20	ANDREA KOHOUTOVÁ	PP12	Slovak Chamber of Commerce and Industry	
21	DAL CERD DAMBLE			
22	BESCHINI LUIGI			
23	SOPRANA FRANCO			
24	GINO GENGA			
25				

26 EUSA ANTONINI
CENCICCHIO

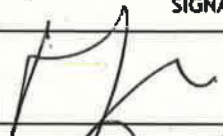
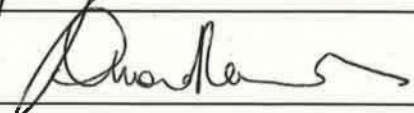


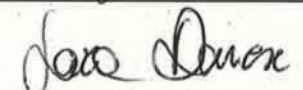
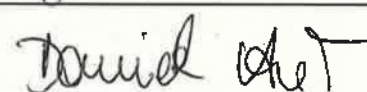

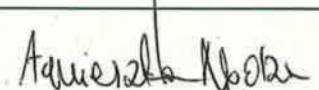
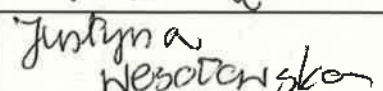
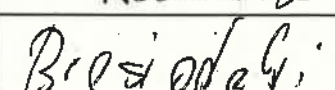
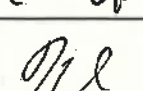
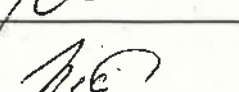

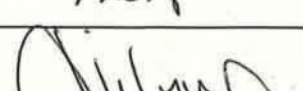

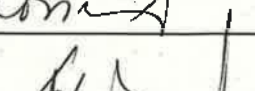




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VICENZA 12/09/2019

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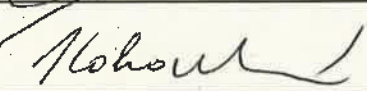
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6	SARA DANESE	PP2	ICH expert - Palladium Museum	
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VICENZA 12/09/2019

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19	Andrea Kohoutova	PP12	Slovak Chamber of Commerce and Industry	
20				
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INTERNATIONAL STUDY VISIT REPORT

DELIVERABLE D.T3.4.6

(WP T3, ACTIVITY A.T3.4)

Version 2
10 2019

Prepared by	PP07 - b&s Unternehmensberatung und Schulung für den ländlichen Raum GmbH
Project number and acronym	CE1152 ARTISTIC Interreg CENTRAL EUROPE Programme
Project website	https://www.interreg-central.eu/Content.Node/ARTISTIC.html
Lead partner	T2i trasferimento tecnologico e innovazione
Data, venue	Scheduled:Steirisches Vulkanland, 16-19 April 2020 adapted realization: webinar,28 April 2020 webinar, 07 May 2020
Delivery date	08/05/2020



1. Introduction

- Study visit report, b&s Unternehmensberatung und Schulung für den ländlichen Raum GmbH

Within activity T3.4 different study visits for operators involved and PPs have been organized to help a better understanding of CE and non CE best practices on ICH project implementation and valorization and on the correct use of crowdfunding for this scope.

The following study visits have been organised:

- To the annual ECN Crowdfunding events (outside CE area)
 - ECN-ISG ANNUAL EVENT, 17 October 2019, Milan
 - ECN-Crowdfunding Convention, 24-25 October 2019, Brussels
- To 2 best practices selected by PPs
 - Study visit report, Steirisches Vulkanland, 5.-6.09.2019
 - Study visit report, Vincenza/Verona, 12.-13.09.2019

Unfortunately, the actors could not take part in the planned study visit, so with the support of PP03 (Steirisches Vulkanland) an additional study trip for the period 16-19. April 2020 in the volcanic land was planned and prepared. 15 participants from Germany had expressed their interest. Due to the developments in connection with Covid-19, this study trip had to be canceled at short notice. Due to the interest of the potential participants in the study trip, this should be rescheduled at a later date. Due to the current developments, this appears to be possible at the earliest in late autumn 2020 after the end of the project.

At the suggestion of PP12 (Slovenská obchodná a priemyselná komora) a representative of PP07 participated in 2 online events of the Alfinator project.



2. Study visit report, online events, 28. April 2020 and 07. May 2020

An online event of the Alfinator project took place on April 28, 2020 on the topic:

“Earning und & Burning with Angel Investments”.


The speaker was Riivo Anton. On the part of PP07, Dr.Dieter Heider took part in the event.

Online-Eventsseite | Eventbrite

<https://www.eventbrite.com/x/investortalks-tickets-102694114862>

Eventbrite und einige Dritte mit entsprechender Genehmigung nutzen Funktions-, Analyse- und Tracking-Cookies (oder ähnliche technologische Mittel), um sich über Ihre Eventpräferenzen zu informieren und Ihnen eine individuelle Benutzerefahrung zu bieten. Durch Schließen dieses Werbebanners bzw. durch die fortgeführte Nutzung von Eventbrite erklären Sie sich damit einverstanden. [Weitere Informationen](#) finden Sie in unseren [Cookie-Richtlinien](#). Zustimmen

eventbrite Nach Events suchen Events durchsuchen Event erstellen Hilfe 👤



HEUTE UM 19:30 UHR

Investor.Talks

[Eventinformationen anzeigen](#)

Identifying Good Deals, Great Teams & Bad Investors

1 von 2

28.04.2020, 20:11





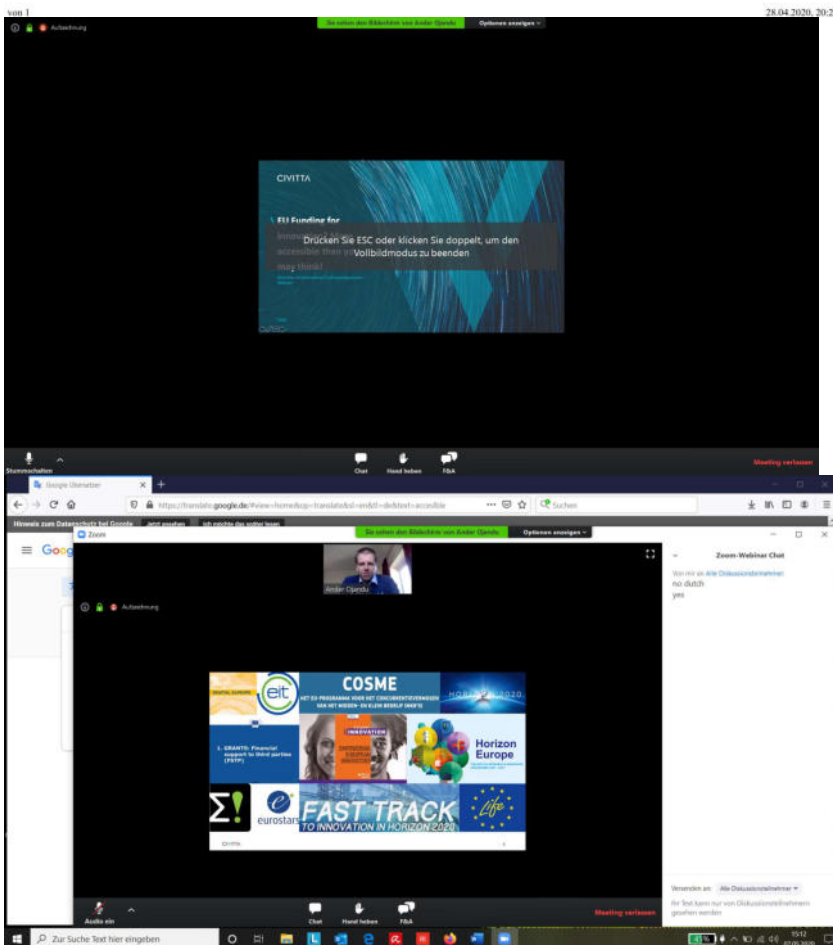

A webinar on the following topic took place on May 7th, 2020:

“EU Funding for innovation? More accessible than you think”.

The lecturer was Ander Ojandu from CIVITTA. PPD7 took part in Dr. Dieter Heider's webinar.

EU Funding voor innovatie? Dichterbij dan u denkt

https://docs.google.com/forms/d/e/1FAIpQLSeZrA5u8m96b4wP9A6GtGpZUkEtUPARQMyz6...





Zoom meeting screenshot showing a slide titled "EU Funding for innovation? More accessible than you may think!" with a table of funding instruments.

Instrument	2014	2015	2016	2017	2018	2019
Horizon	2.12	2.12	2.12	2.12	2.12	2.12
ERDF	0.5	0.5	0.5	0.5	0.5	0.5
ERDF	0.5	0.5	0.5	0.5	0.5	0.5
ERDF	0.5	0.5	0.5	0.5	0.5	0.5
ERDF	0.5	0.5	0.5	0.5	0.5	0.5
ERDF	0.5	0.5	0.5	0.5	0.5	0.5
ERDF	0.5	0.5	0.5	0.5	0.5	0.5
ERDF	0.5	0.5	0.5	0.5	0.5	0.5
ERDF	0.5	0.5	0.5	0.5	0.5	0.5

Zoom meeting screenshot showing a slide titled "HOW TO CONVINC E-valuATORS?" with several speech bubble points.

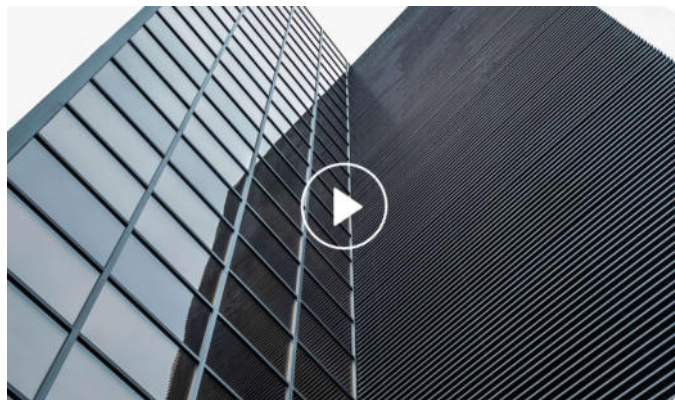
Zoom meeting screenshot showing a slide titled "QUESTIONS?" with a background image of people.

[Resources](#) > [MOOC](#)

Alternative Finance

This course introduces the key models and approaches related to raising finance from sources alternative to bank lending (crowdfunding, invoice trading, venture capital, business angels, fintech platforms).

[WATCH LECTURES NOW](#)



We had two tutored editions of the MOOC, one in October 2019 and one in February 2020, which collectively saw the simultaneous participation of over 1700 participants. Although the courses are now completed, the video lectures remain available for self-teaching free-of-charge.

Thousands of startups, scaleups and small and medium-sized companies worldwide are increasingly finding capitals and investments from new providers, besides those offered by the traditional banking sector. These new providers include equity crowdfunding platforms, peer-to-peer lending, e-invoice trading, business angels, venture capitals, and several others, that are called “Alternative Finance” providers.

However, it is often difficult for financial advisors, companies, intermediaries and traditional financial operators to understand how alternative finance works, what are the main differences between the various types of alternative finance services that exist and how to identify a specific Alternative Finance service that matches the specific needs of a company at the different stages of its development.

The landscape becomes even more complicated if we look at the emergence of new generations of financial services powered by the Fintechs, i.e. computer-based applications, such as blockchain and artificial intelligence, and applied to financial services to enable secured transactions, issuance of virtual currencies, et cetera.

Albeit this world is constantly evolving, its basic principles are relatively stable. Furthermore, the experience of benchmark countries shows that the Alternative Finance and the Fintechs are often surprisingly accessible to Small and Medium Enterprises, compared to the traditional financial services. Understanding and using adequately these new financial services is therefore important for both the large and the emerging businesses.

is designed to provide both basic and advanced knowledge about a wide range of different topics: crowdfunding, invoice trading, venture capital, business angels, legal and marketing issues, risk assessment, the fintech revolution and implications for financial markets.

FOR WHOM IS THIS COURSE DESIGNED?

The course is useful for a large audience. It is primarily intended for financial advisors and business consultants, but it will be also good insight for managers of funds and crowdfunding platforms, business angels and venture capitalists, incubators, business development agencies and associations, entrepreneurs and startupper, and policymakers.

EXPECTED OUTCOMES

At the end of the course participants will have:

- learnt about the alternative finance ecosystem in Europe;
- learnt about suggested best practices in the alternative finance industry;
- built competences and skills to successfully deliver alternative finance to SMEs;
- understood what FinTech and FinTech Innovation mean.



This project has received funding from the European Union's Horizon 2020 Research and Innovation programme under Grant Agreement No.792040



POLITECNICO
MILANO 1863



MANCHESTER
1824
The University of Manchester



Altfinator
ALTERNATIVE FINANCING

You can access the course absolutely free of charge and completely online.

The course materials will still be available to all registered users, even after the closing of the edition.

Further editions of this course will be activated each academic year.

WHAT PEOPLE SAY ABOUT THE COURSE:

*"Excellent course content. It's even better than Coursera and EdX, as the student can download the subtitles already formatted for pasting them in Word. This saves time and lot of work. Excellent!"**

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Agree

"I liked the course in English language, with the "subtitols" on right, so I can follow with more focus. Thanks!"

TOPICS OF THE MODULES

"Alternative finance: the different types of AF providers"

- [1. Alternative finance: taxonomy and characteristics; facts and figures](#)
- [2. Private equity and venture capital: definitions and characteristics](#)
- [3. Successful stories from venture financing](#)
- [4. Debt financing and mini-bonds in AF: practices and players](#)
- [5. Direct lending to SMEs](#)
- [6. Invoice trading platforms: business models](#)
- [7. Successful stories from debt financing of SMEs](#)
- [8. Reward-based crowdfunding](#)
- [9. Equity crowdfunding: models and processes](#)

"Alternative finance: start-up's evaluation, legal and marketing issues, risks for investors"

- [1. Legal and compliance issues in crowd-investing](#)
- [2. P2P lending](#)
- [3. Success stories from crowdfunding](#)
- [4. Impact finance](#)
- [5. Evaluating entrepreneurial projects and start-ups](#)
- [6. Assessing the credit risk and rating for SMEs: how to develop a credit scoring model](#)
- [7. Marketing strategies in AF: how to run a successful fundraising campaign](#)
- [8. Improving the transparency of AF providers and investors' trust](#)
- [9. Is alternative finance a profitable investment?](#)

"The FinTech Ecosystem: actors and technologies"

- [1. Equity Crowdfunding for Creative Industries: actual scenario and possible landscape](#)
- [2. Crowdfunding for a real alternative financial system: creating new fintech stakeholders](#)
- [3. The FinTech Ecosystem](#)
- [4. FinTech - Emergent Trajectories in Alternative Finance](#)
- [5. Payment Technologies](#)
- [6. Digital Platform Technologies](#)
- [7. Distributed Ledger Technologies](#)
- [8. Initial Coin Offerings](#)
- [9. Regulatory Technologies](#)

ALTERNATIVE FINANCE FOR SMES: ADDITIONAL CONTENTS

Data about the market in Europe

[Shifting Paradigms: The 4th European Alternative Finance Benchmarking Report](#)

Private equity and venture capital

[Annual survey on VC and PE by Invest Europe](#)

[The Venture Capital & Private Equity Country Attractiveness Index](#)

Private debt (direct lending, minibond):

[Alternative Lender Deal Tracker | Deloitte](#)

[Direct Lending Fundraising Comes out of the 'Shadows' As Private Debt Booms \(Bloomberg\)](#)

[Unbanking the Future: Inside the Direct Lending Boom](#)

Crowdfunding:

[CrowdfundingHub](#)

[European Crowdfunding Network](#)

[Equity Crowdfunding in 2020, with StartEngine CEO Howard Marks](#)

[P2P Lending Market Report by Altfi](#)

Fintech:

[Blockchain articles by Medici](#)

[The development of FinTech - Opportunities and risks for the financial industry in the digital age](#)

[EY-global-fintech-adoption-index](#)

LIST OF TEACHERS



Ronald Kleverlaan

Chairman of Stichting MKB Financiering, the alternative finance association in The Netherlands and managing director of the European Centre for Alternative Finance (Utrecht University). Founder and senior partner at CrowdfundingHub. Senior advisor for the European Commission on Alternative Finance, co-founder of the European Crowdfunding Network. He contributed to several books and international publications on alternative finance.



Graduated in International Relationships and European Studies at the University of Florence (Italy). He works at the Tax & Legal office of AIFI, the Italian association of private equity, venture capital and private debt.



Stefano Molino

Master of Science (summa cum laude) in Engineering & Management from Politecnico di Torino (Italy); Ph.D in Management Engineering at Politecnico di Milano (Italy). Partner at Innogest SGR SpA, where is currently in charge of the digital practice and focuses on deal selection, transaction management, contract negotiation and closing of new investment opportunities. Board member and advisor in several investee companies. Before joining Innogest, Stefano was Investment Manager at Piemonte High Technology and business development manager at Fondazione Torino Wireless.



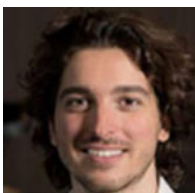
Massimo Bianchi

He holds a Business Administration degree followed by full time MBA focused in Finance and Financial Services. Managing Director in the capital market industry, first in Intesa Sanpaolo Group, then in Unicredit for 5 years, followed by 12 years in Société Générale. In Epic since 2018, as Executive Board Member.



Mattia Vico

Graduated in Business and Law at the University Bocconi in Milan (Italy) with a dissertation on the comparison of the Takeover Regulations in China and Europe. In 2009 he spent seven months at the University of Science and Technology in Hong Kong where he attended a research program in the Accounting department. In 2010 Mattia moved to London and joined the Advisory and Recovery Value Practices at Pactum Advisers, where a multi-disciplined approach was required. In 2013 he returned to Italy working for the Corporate Finance Practice at Eidos Partners, executing several M&A and debt advisory deals. He is a chartered accountant and auditor.



Graduated in Econometrics & Quantitative Economics at the University Bocconi in Milan (Italy). Master in Statistics at Yale University. Experienced Data Officer with work experiences in the financial services industry. Strong

entrepreneurship professional skilled in Mathematical Modeling, R, Python, Analytical Skills, Statistical Modeling, and Data Science. Co-founder and Data Officer in the invoice trading platform Credimi.



Alexandra Gropp

Graduated at the Goethe University in Frankfurt. Head of Placement, Debt Capital Markets, in Banca Finint. Over 13 years of experience in international capital markets.



Alessandro Lerro

Lawyer, expert of corporate finance, new technologies and business creation. Advisor for startup and small/medium sized companies. Chairman of the Italian Equity Crowdfunding Association and Chairman of the Scientific Committee of ASSOFINTECH. Author of several books and articles about fintech and speaker in several conferences all over the world.



Fabio Allegreni

Fabio Allegreni graduated in Business Economics at Bocconi University. Entrepreneur and consultant. He has been a consultant in digital media since 2002, and since 2013 deals with fundraising for startups. In 2015, he founded Crowd Advisors, a consulting firm specializing in crowdfunding, and is CEO of Edibeez, an editorial company that publishes the specialized websites, Crowdfunding Buzz, and BeBeez.it.



Giovanni Cucchiarato

Giovanni Cucchiarato is an Italian lawyer specialized in M&A and corporate law, Partner of the international law firm of [redacted].

their business in Italy. He provides legal advice to innovative firms and start-ups, FinTech companies and crowdfunding portals, with a particular focus on equity and lending crowdfunding regulation.



Paolo Landoni

Associate Professor at Politecnico di Torino. He teaches innovation topics at MBA, Executive MBA and ad-hoc executive courses in several business schools. His research is on innovation and entrepreneurship with a focus on social innovation and sustainability. He has published many books and papers in peer-reviewed journals. He serves as a consultant for firms, non-profit organisations and governmental institutions for innovation strategies. He has been founder, investor and advisor for several start-ups and non-profit organizations.



Giancarlo Giudici

Associate professor of corporate finance at Politecnico di Milano. He belongs to the faculty of MIP Graduate School of Business where he teaches Finance. He wrote several publications on domestic and international journals on the topics of entrepreneurship, corporate financing, listings and IPOs, venture capital and crowdfunding. He is the director of the Italian Observatories on Mini-Bond and Crowdfunding at Politecnico di Milano, School of Management. He led several projects financed by public and private entities on the topics of competitiveness and firm financing.



Mattia Ciprian

Doctorate in Corporate Finance. Co-founder of modeFinance, registered as a Rating Agency following the EU Credit Rating Agencies Regulation from 2009. In 2016 modeFinance won a European project, Horizon2020 SME Instrument, for the development of an innovative platform to provide access to credit ratings at a European level. During the period from 2003 to 2007 he worked in University of Trieste (Italy) as technical adviser (2003) and researcher (since 2004). In this period, he wrote more than ten international papers in the fields of multi-criterion optimization in finance and engineering.

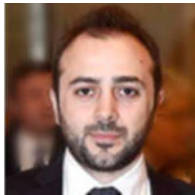


Graduated in Management Engineering at Politecnico di Milano (Italy). Adjunct Professor of Multichannel Marketing at MIP Graduate School of Business. Expert on the impact of ICT technologies (digital touchpoints, mobile, digital signage, social media, Artificial Intelligence, chatbots, etc.) on marketing processes. Co-author of several books and speaker in a number of events, on the above mentioned topics. Founder and CEO of Personalive.



Luca Ferrais

Graduated at Università Cattolica del Sacro Cuore. Master of Laws, Banking, Corporate Finance and Securities Law, University of Pennsylvania. Assistant of Commissioner Carmine Di Noia, CONSOB (the Italian market authority). Main area of responsibilities include: intermediaries and investor protection, asset management industry, crowdfunding, market abuse and price sensitive disclosure, enforcement procedure.



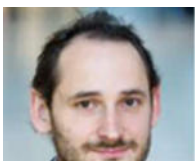
Roberto Esposito

Digital activist and blogger. European Parliament Digital Democracy Leader. CEO and founder of Derev, an innovative startup specialised in digital audience engagement, digital services and strategies, crowdfunding and social media. Member of the Fintech District community, working in digital strategy, social media and crowdfunding sectors.



Ronnie Ramlogan

Senior Lecturer at the Alliance Manchester Business School, University of Manchester. He gained his Ph.D. in Economics from Manchester in 1995 and after working in the private sector returned to academia in 2000. Ronnie has been an active researcher in the field of innovation studies and has contributed to academic debates on innovation systems and in particular health innovation systems, the growth and complexity of knowledge and the economy and on the relationship between innovation and development.



Professor of Strategy, Innovation, and Entrepreneurship at the Alliance Manchester Business School, and Executive Director of the Manchester Institute of Innovation Research, University of Manchester. Jonatan's research interests focus on strategy, innovation and entrepreneurship in the areas of corporate sustainability, business responses to climate change, and renewable energy. He has published widely on these and other topics in academic and practitioner-oriented journals, including Academy of Management Review, Journal of International Business Studies, Research Policy, Organization Studies, and California Management Review, among others.



Dimitri Gagliardi

Senior Research Fellow at the Manchester Institute of Innovation Research, AMBS, the University of Manchester. Dr Gagliardi has actively been engaged in economic analysis and applied research since 1996. His interests are in innovation and business dynamics in sectors such as Science, ICT, Medical, Pharmaceutical and high tech/knowledge intensive sectors. He is engaged in the study of economics, management and policy of science, technology and innovation.

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info@altfinator.eu



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CERTIFICATE OF ACCOMPLISHMENT

POLIMI OPEN KNOWLEDGE



This is to certify that
successfully completed

Jan Vaclav

Alternative Finance

The certificate of accomplishment is not valid for university credits.

Milan, 19 February 2020

Prof. Giancarlo Giudici
Politecnico di Milano

Authenticity of this certificate can be verified at
<https://www.pok.polimi.it/certificates/bc35517c458a425e9d5a298cff6c7aea>

HONOR CODE CERTIFICATE





INTERNATIONAL STUDY VISIT REPORT

DELIVERABLE D.T3.4.6

(WP T3, ACTIVITY A.T3.4)

Version 2
08 2020

Prepared by	PP04 JARINA
Project number and acronym	CE1152 ARTISTIC Interreg CENTRAL EUROPE Programme
Project website	https://www.interreg-central.eu/Content.Node/ARTISTIC.html
Lead partner	T2i trasferimento tecnologico e innovazione
Data, venue	June 5th 2020; Bovec Valley
Delivery date	08/2020



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- Signature sheets and/or other evidences



1. Introduction

Aleksandra Koprivnikar and representatives of the Slivna Development Association attended a tour of good practices at the project partner in Bovec and Soča. Due to the covid epidemic we were unable to perform an international visit, therefore we have done nationally. First study visit was performed on the 5th and in the morning of the 6th of June.



2. Study visit report, photos

On the 5th June we took a look at the herbal path led by Mag. Nataša Volčanjk and Metka Belinger, as leader of the project Pravljica v Bovcu (Leader Project: The fairytale in Bovec). Afterwards we had a long conversation with the owner of Camp Korita Peter Della Bianco about the vision of the Posočje area.

The next day in the morning, we participated in the presentation of the pilot project Dispersed Hotel to apply for crowdfunding Adrifund. A hiking trail for tourist purposes, prepared by local stakeholders, was also presented. Then a tour of the established store with local products, run by the local society from Sheep to product was presented. After a break we visited also a local natural sauna in the forest, to conclude our study visit in Bovec Valley.



STROKOVNA PREDSTAVITEV PROJEKTA ARTISTIC

Petek, 5.6.2020

16:30 ZBIRANJE UDELEŽENCEV DVODNEVNEGA DOGODKA V KAL KORITNICI

17.00 **OGLED PO NARAVNI ZELIŠČARSKI POTI – Projekt Pravljica v Bovcu** pod vodstvom mag.

Nataše Voljčank in Metke Belingar <http://rozcebovec.weebly.com>

Sobota, 6.6.2020

8.00 **PREDSTAVITEV STRATEGIJE IN SPLETNE STRANI** www.dediscina.si, Metka Belingar

PREDSTAVITEV PILOTNIH PROJEKTOV, IN RAZPRŠENI HOTEL ZA PRIJAVO NA

MNOŽIČNO FINANCIRANJE ADRIFUND, Metka Belingar in Peter Della Bianca

9.00 **POHOD PO SOŠKI POTI** pod vodstvom nosilec pilotnega projekta Petra Della Bianca

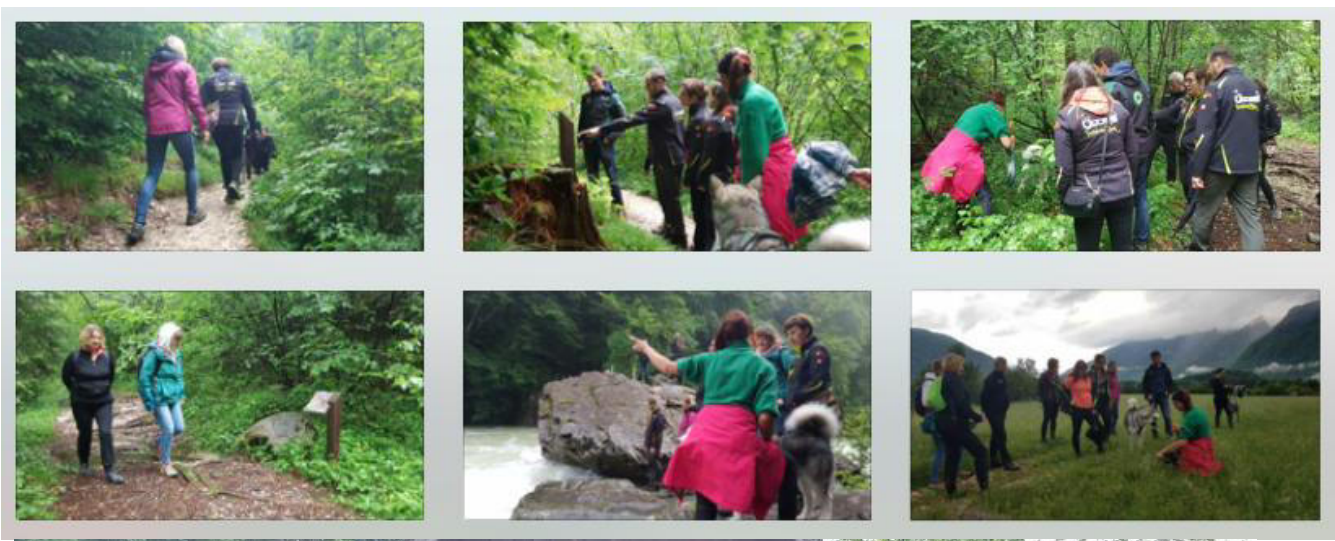
(ogled lokalnih znamenitosti in objektov, ki bodo del razpršenega hotela)

11.30 **PRIHOD V BOVEC**

11.30 **OGLED PRMERA DOBRE PRAKSE trgovine z lokalnimi izdelki**, Društvo Od ovce do izdelka

12.00 **KOSILO V MARTINOVEM HRAMU**

12.40 **ZAKLJUČEK AKTIVNOSTI IN ODHOD**










3. Signature sheets and/or other evidences



Lista prisotnosti

Dogodek: WPT4 in WPT3 - predstavitveni zbirki fotoizdelkov projekta - LOMAR DESKE,
projekt ARTISTIC (Program Srednja Evropa)

Kraj in datum /Place and date: WPT4 in WPT3, 5 in 6. junij 2020

Št.	Ime in priimek	Organizacija	Telefon in e-mail	Podpis
1	MILOS KIMOVEZ	DRUŽINO ZA LAZUOS SLIVING	031 309 693	
2	MAITA CESNAK	-/-	040 325 082	
8	BARBARA VERAJČIČ	-/-	031 810 046	
9	NOVA BOVAL	-/-	041 839 839	
10	DAKORU BOVAL	JZTUP	031 345 579	

PP5-Občina Bovec Projekt je podprt s strani programa Interreg Srednja Evropa, ki se financira iz Evropskega sklada za regionalni razvoj.



Lista prisotnosti

Dogodek: STROKOVNA PREDSTAVITEU PROJEKTA IN SPLETNE PISARNE - ICH DESK-WPC in projekt ARTISTIC (Program Srednja Evropa) - WPT4-3








Kraj in datum /Place and date: 5. in 6. junij 2020

Št.	Ime in priimek	Organizacija	Telefon in e-mail	Podpis
1	Bojan Mohnik	Društvo za razvoj stavne	Bojan.Mohnik@e17.si	
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3	VIDA KRISTAN	-11-	Vida.kristan69@gmail.com	
4	ASDA KRISTAN	-11-	ajda.kristan97@gmail.com	
5	ALEXANDRA KOPUNVEN	JARINA L.O.S.	alexanderina@jarina.si	

PP5-Občina Bovec Projekt je podprt s strani programa Interreg Srednja Evropa, ki se financira iz Evropskega sklada za regionalni razvoj.



APRILSKO

Št.	Ime in priimek	Organizacija	Telefon in e-mail	Podpis
11	David Loti	OD POKRŠČ DO IZDELKA	070 546 222	
12	PETROVELLA BINNET	KAMP KODIČA	057 645 877	
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14	MILENA HUBNAR	KAMP KODIČA	031 849 003	
15	NERKA BERIKŠAR	OBČINA BOVEC	031 312 733	
16	CETILJINA AUSENIK	OBČINA BOVEC	05 3841900	
17	LIJANA ŠA VOJČANIČ	OPASEN	051622969	

PP5-Občina Bovec Projekt je podprt s strani programa Interreg Srednja Evropa, ki se financira iz Evropskega sklada za regionalni razvoj.



INTERNATIONAL STUDY VISIT REPORT

DELIVERABLE D.T3.4.6

(WP T3, ACTIVITY A.T3.4)

Version 2
08 2020

Prepared by	PP04 JARINA
Project number and acronym	CE1152 ARTISTIC Interreg CENTRAL EUROPE Programme
Project website	https://www.interreg-central.eu/Content.Node/ARTISTIC.html
Lead partner	T2i trasferimento tecnologico e innovazione
Data, venue	June 6th 2020, Slvna
Delivery date	08/2020



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1. Introduction

Due to the interest of the members of the Association for the Development of Slivna for the establishment of a herb garden, the second study visit was prepared by Lara Lapajna Golob in Idrijske Krnice on 6th of June 2020, in the afternoon. After a welcome break we visited the House of Herbs and the Land of Adventures in Log under the leadership of Lara Lapajna Golob. Reach of new experiences in the evening we ended our second Study visit.



2. Study visit report, photos

Due to the covid epidemic we were unable to perform an international visit, therefore we have done nationally. When you enter the beautiful world of vast meadows, rich forests and breathtaking views of the pointed peaks of the mighty mountains, high above the Idrija basin, about 1,000 meters above sea level, you know that you have entered Idrijske Krnice. Paradise under the sun is enriched by authentic homesteads, attached to hilly slopes, rooted in the soft, rounded peaks of the Krnik hills.

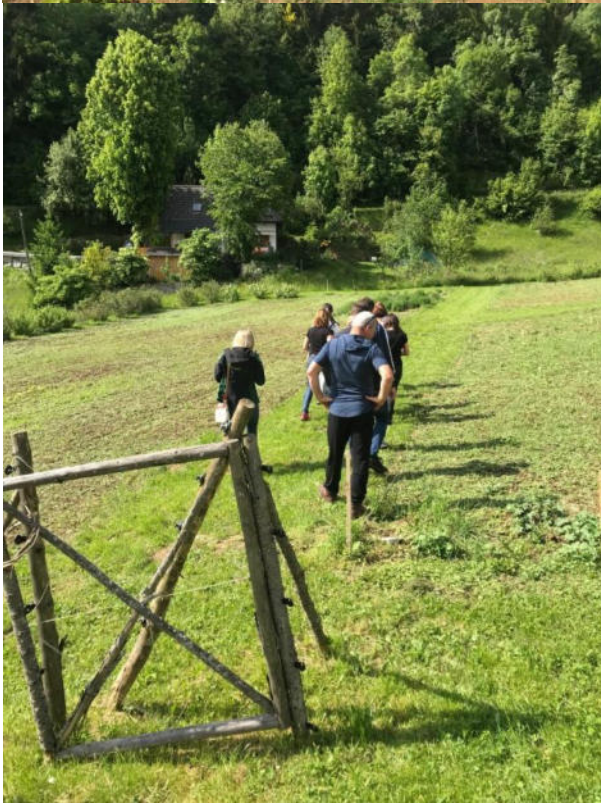
In the afternoon of the 6th of June we visited Idrijske Krnice. After a welcome break we visited the House of Herbs and the Land of Adventures in Log under the leadership of Lara Lapajna Golob.

They carefully plant herbs in their gardens and high beds, and leave the cultivation of them to nature. The sun, wind, clean air, water and earth arouse sources of healing powers in them. Their task is only to carefully pick the herbs when they are ripe and full of active ingredients, and with traditional manual procedures, following the instructions of grandmothers and great-grandmothers, extract their beneficial "essences" from them and transform them into our products.

All products prepared in the House of Herbs are made from herbs that are organically grown. All herbs are hand-picked, naturally dried and processed according to their grandmothers' recipes. This is their greatest added value.

"Organic" means not only production without plastics and violent technology, but also an approach to the production and processing of herbs, which is in harmony with nature and respect for it and its givens.

Reach of new experiences in the evening we ended our second Study visit.





3. Signature sheets and/or other evidences



STROKOVNA PREDSTAVITEV ZELIŠČARSTVA

STUDY VISIT

IDRIJSKE KRNICE

VABILO

Sobota, 6.6.2020 – Idrijske Krnice

13.30 PRIHOD V IDRIJSKE KRNICE

14:00 ZBIRANJE UDELEŽENCEV IN POGOSTITEV S STRANI ORGANIZATORJA

15.00 **OGLED HIŠE ZELIŠČ** – za podporo projektu vzpostavitve

zeliščarskega vrta Slivno

17.00 **OGLED DEŽELE DOŽIVETIJ** LOG pod vodstvom Lare Lapajne Golob.

18.30 ZAKLJUČEK AKTIVNOSTI IN ODHOD


JARINA

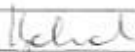

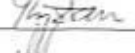



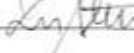



Lista prisotnosti

Sestanek za projekt ARTISTIC (Program Srednja Evropa)

Kraj in datum: BOVEC, 5.6.2020

Namen sestanka: OGLED DOBRE PRAKSE

Št.	Ime in priimek	Organizacija	Telefon/e-mail	Podpis
1	Aleksandra Grodšek KOPRIVNIKAR	Jarina z.o.o.		
2	MOJCA BOKAL	DRUŠTVO ZA RAZVOJ SLIVNE	041 837 877	
3	Janko Jelenič	DEES	01 533 962	
4	ASSA KRISTAN	-11-	ajda.kristan197@gmail.com	
5	MILOS RUDOLC	DRUŠTVO ZA RAZVOJ SLIVNE	30001629@upr.cer	
6	MAJA LESJAK	-11-	040 345 066	
7	Borja Vrbnič	- 11 -	Borja@deli.si	
8	BARBARA VRTAČNIK	- 4 -	031 810-046	
9	VIDA KRISTAN	-11-	031 213 078	

PP4 Jarina z.o.o. Projekt je podprt s strani programa Interreg Srednja Evropa, ki se financira iz Evropskega sklada za regionalni razvoj.



Št.	Ime in priimek	Organizacija	Telefon/e-mail	Podpis
10	Larisa Golob Loh	Mestni občina	031 609 297	
11	ANDREJA GRADISEK	Jarina, z.o.o.	051 859 135	
12	TEKA BELINSKI	BOMBE	03 131733	

PP4 Jarina z.o.o. Projekt je podprt s strani programa Interreg Srednja Evropa, ki se financira iz Evropskega sklada za regionalni razvoj.



INTERNATIONAL STUDY VISIT NO.2 REPORT

DELIVERABLE D.T3.4.6

(WP T3, ACTIVITY A.T3.4)

Version 2
08 2020

Prepared by	PP05 Municipality of Bovec. Metka Belinagr
Project number and acronym	CE1152 ARTISTIC Interreg CENTRAL EUROPE Programme
Project website	https://www.interreg-central.eu/Content.Node/ARTISTIC.html
Lead partner	T2i trasferimento tecnologico e innovazione
Data, venue	17th of June 2020; Slvna, "Geoss" centre of Slovenia
Delivery date	08/2020



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- Signature sheets and/or other evidences



1. Introduction

Representatives of the Municipality of Bovec, with different experts and stakeholders, as well as holders of the Selected Pilots in Bovec, attended a tour of good practices in Slivna. The Study visit was organised by the project partner Jarina in collaboration of the Slivna development Association. Due to the COVID epidemic situation we were unable to perform the 2nd Study visit on the international level, therefore we have done it nationally. The second Study visit was performed on the 17th of June 2020, with the presentation of local ICH holders in the village of Slvna, “Geoss” centre of Slovenia and nearby villages.



2. Study visit report, photos

On the 17th June we visited the local representatives of SMEs as private investors interested in the future development of the area of center of Slovenia - Geoss.

On arriving in Slivno, we were received at the homestead Pr 'Škundr, where the craftswoman Barbara Vrtačnik introduced us to the village of Slivna, their homestead, pottery workshop and their products. We continued our tour along a circular path past the planned location of the herb garden in Slivna, through the Geoss Adventure Park, which was presented to us by the idea leader and co-owner Miloš Kimovec. This was followed by a tour of the "Veranda", which was recently set up by Barbara and Bojan Vrtačnik, and we returned past the hammock, which is part of the offer of the experience Staying in the canopy of Miloš Kimovec. We returned to the village, where we will visit the geometric center of GEOSS.

After lunch at the Vrabec guesthouse, we had a visit to Mačkovec, where the beekeeper Janko Klopčič presented his apiary and products. This was followed by arrival at Vače neighboring village, where we stopped at the local carrier Vidi Kristan for coffee and dessert, and got to know some of the sights of the place (village square, God's tomb, village situla). They further advanced the Vovše Eco Farm, run by Andreja and Leopold Kovač. Their farm is located at an altitude of 700 meters below the Zasavska holy mountain. They presented their activities to us, while tasting organic home-made products produced in a home-made cheese factory.

On the end of the tour, we was joined by locals. We talked with them under the hayrack in Vovše, about the possibilities of cooperation between two locations, the village of Soča and the village of Slivno, and found that we have a lot of synergies between the two locations and option to promote intangible cultural heritage.



PROGRAM OBISKA V SLIVNI

- 10.00 prihod v Slivno, sprejem na domačiji Pr' Škunder, kjer nam bo rokodelka Barbara Vrtačnik predstavila vas Slivna, njihovo domačijo, keramičarsko delavnico in svoje izdelke.
<http://www.srce-slovenije.si/podjetnistvo/mrezarokodelcev/zgodbe-rokodelcev/barbara-vrtacnik-izdelava-unikatne-keramike>
- 11.00 predstavitev spletne strani, ki bo združevala nesnovno kulturno dediščino območja
- 12.00 krožna pot mimo predvidene lokacije zeliščnega vrta v Slivni, skozi Pustolovski park Geoss, ki nam ga bo predstavil idejni vodja in solastnik Miloš Kimovec. Sledil bo še ogled »Verande«, ki sta jo pred kratkim postavila Barbara in Bojan Vrtačnik, vračali pa se bomo mimo viseče postelje, ki je del ponudbe doživetja *Bivanja v krošnjah* Miloša Kimovca. Vrnili se bomo v vas, kjer si bomo ogledali še geometrično središče.
<https://www.pustolovski-park-geoss.si/>
<http://www.bivanjev-krošnjah.si/sl/>
- 14.00 kosilo v gostišču Vrabec
- 15.00 obisk na Mačkovcu, kjer nam bo čebelar Janko Klopčič predstavil svoj čebelnjak in izdelke.
- 16.00 prihod na Vače, kjer se bomo ustavili pri Vidi Kristan na kavi in sladici, ter spoznali nekatere znamenitosti kraja (vaški trg, božji grob, vaška situla)
- 17.30 Eko kmetija Vovše, ki jo vodita Andreja in Leopold Kovač. Njuna kmetija se nahaja na nadmorski višini 700 metrov pod Zasavsko sveto goro. Predstavila bosta svoje dejavnosti, poskusili pa bomo tudi izdelke, ki jih pridelujejo v domači sirarni.
<http://www.srce-slovenije.si/turizem/ponudniki/BIO-ovciji-logurt>
- 19.00 druženje z domačini pod kozolcem na Vovšah







3. Signature sheets and/or other evidences (20 particip.)

PRENOS DOBRIH PRAKSI V OKVIRU
PROJEKTA ARTISTIC, SLIVNA, 17.6.2020

BARBARA VRTAČNIK	
CECILIJA AVBENIK	
PETER DELLA BIANCA	
SANDRA LIČER	
Borut Čindorič	
MAMJA PEČKAJ	
ANDREJA KOUČE	
AIDA KRISTAN	
Polja Vitočan	
MAJA LESJAK	
ROKI KRISTAN	
VIDA KRISTAN	
MILOŠ KIMOVEC	
Janko Klopčič	
Melita Belušar	
ALENKA KLOPČIČ	
PETER DOŽVIŠČE	
Daniil Lovč	
CHARUŠA ILOPČIČ	
BORIS SIREK	