



Interreg

Hungary – Croatia



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B Light 2 - Fostering cross-border business cooperation of SMEs operating on different sides of the Hungary-Croatia border



1st Call presentation

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General information

Project title: **B Light 2 - Fostering cross-border business cooperation of SMEs operating on different sides of the Hungary-Croatia border**

Acronym: **B Light 2**

Lead Partner: **HAMAG-BICRO (Croatian Agency for SMEs, Innovation and Investments)**

For SMEs: **7.502.101,88 EUR in 2 calls**

Duration: **1.8.2025. – 31.03.2029. (44 months)**

Total project value: **10.787.875 EUR**

EU co-financing: **up to 80% of eligible costs**



General information

B Light 2 is a grant scheme designed to finance cross-border business cooperation between **micro, small and medium-sized enterprises** operating on different sides of the **Hungary–Croatia border**

➤ **Interreg Programme:**

Priority 1 – Smart investments in research, innovation and competitive entrepreneurship

Specific Objective: RSO1.3. Enhancing sustainable growth and competitiveness of SMEs and job creation in SMEs, including productive investments.



General information

The objective of the B Light 2 project is to support SMEs and R&D organisations in the Hungary–Croatia border area through:

- ✓ **strengthening competitiveness** through the development of business models, products, services, processes and technologies with added value, with a particular focus on cross-border business cooperation and joint innovation
- ✓ **developing new products, services, processes and technologies** through joint cross-border innovation activities and cooperation between SMEs and, where relevant, R&D organisations
- ✓ **enhancing cross-border business cooperation** between SMEs operating on different sides of the Hungary–Croatia border, including joint engagement in each other's and foreign markets



Partnership terms

- Minimum **2 Light Partners** from both sides of the Hungary–Croatia border, with at least **one SME from Croatia and one SME from Hungary**
- Maximum **4 Light Partners** per Light Project
- Light Partners must be **autonomous SMEs and/or eligible R&D organisations**.
Partner or linked enterprises cannot receive funding within the same Light Project
- SMEs must be **micro, small or medium-sized enterprises** according to Commission Regulation (EU) No 651/2014



- Light Partners must be **registered or have a branch in the programme area**. If eligibility is based on a branch, the branch must have been operating for at least **one year prior to the submission of the application**.
- In projects involving R&D organisations, at least **two SMEs must participate**, with at least one SME from each side of the border.
- The budget of each R&D organisation may represent a maximum of **20% of the total Light Project budget**.
- Each SME must have a minimum budget of **30% of the total Light Project budget**. If a Light Project has four partners and all of them are SMEs, each partner must have a minimum budget of **20%**.
- The maximum EU co-financing rate is **80% of total eligible expenditure**.

The remaining **minimum 20% is provided as the own contribution of the Light Partners**.





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Light Project size

Light Project size	Total eligible costs (100%)	Maximum ERDF co- financing (80%)
Minimum per Light Project	EUR 75.000	EUR 60.000
Maximum per Light Project	EUR 375.000	EUR 300.000



Programme area

Croatian side:

- Međimurska county (HR 061),
- Varaždinska county (HR 062),
- Koprivničko-križevačka county (HR 063),
- Bjelovarsko-bilogorska county (HR 021),
- Virovitičko-podravska county (HR 022),
- Požeško-slavonska county (HR 023),
- Osječko-baranjska county (HR 025),
- Vukovarsko-srijemska county (HR 026)



Hungarian side:

- Zala county (HU223),
- Somogy county (HU232),
- Baranya county (HU231).



Eligibility criteria for Light Partners

Light Partners need to:

- fall under the category of **micro, small or medium-sized enterprises (SMEs)** as defined in **Annex 1 of Commission Regulation (EU) No 651/2014**;
- have at least **one closed business year** for their registered seat and/or branch in the **Programme area**;
- have had at least **one employee in their last closed business year** in the Programme area;
- have **positive equity** in their last closed business year for their registered seat and/or branch in the Programme area;
- be directly responsible for the implementation of their part of the Light Project and have the capacity to manage the project activities and provide the necessary **pre-financing and own contribution**.





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Cost category and reimbursement method

Cost category	Form of reimbursement for SMEs	Form of reimbursement for R&D organisations
Staff costs	10 % or 20 % flat rate of direct costs (real costs)	Real costs
Office and administrative costs	15 % flat rate of staff costs	40 % flat rate of direct costs (real costs)
Travel and accommodation costs	15% flat rate of staff costs	
External expertise and services costs	Real costs	
Equipment costs	Real costs	
Costs of infrastructure and works	Real costs	



Product Development and Diversification

Product Development – Development of a new product, technology or service for an existing market where one of the Light Partners is already active. Both Light Partners participate in the joint development, with product know-how representing the added value of the cooperation. **This type of cooperation is eligible for B Light 2 funding.**

Diversification – Development of a new product, technology or service for a new market. Both the developed product and the target market are new. This represents the highest level of cooperation intensity and may involve more than two Light Partners. **This type of cooperation is considered the most preferably eligible for B Light 2 funding.**

Where a new product, technology or service is developed, the Light Partners are required to sign an agreement clearly defining the **ownership rights and their respective shares in the developed product, service or technology.**





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Indicators

Output indicator	Target 2029	Result indicator	Target 2029
RCO 01 – Enterprises supported	48	RCR 25 – SMEs with higher value added per employee	28
RCO 02 – Enterprises supported by grants	48	RCR 84 – Organisations cooperating across borders after project completion	33
RCO 87 – Organisations cooperating across borders	56		



In addition to the programme indicators above, **two scheme-specific indicators are mandatory for each Light Project:**

- **Documentary evidence of a signed contractual business agreement with third parties** for selling the jointly developed new or upgraded product, technology or service, achieved during the implementation of the Light Project or within a maximum of two years after its completion.
- **Sales of jointly developed new or upgraded products, technologies or services** amounting to at least **20% of the total grant allocated to the Light Project**, proven by the Light Partners' trial balances.

The Light Project must also select at least **2 general indicators, 1 horizontal indicator and 1 communication indicator** from the options provided in the Light Project Application Form. Up to **2 additional self-defined indicators** may be included where relevant.





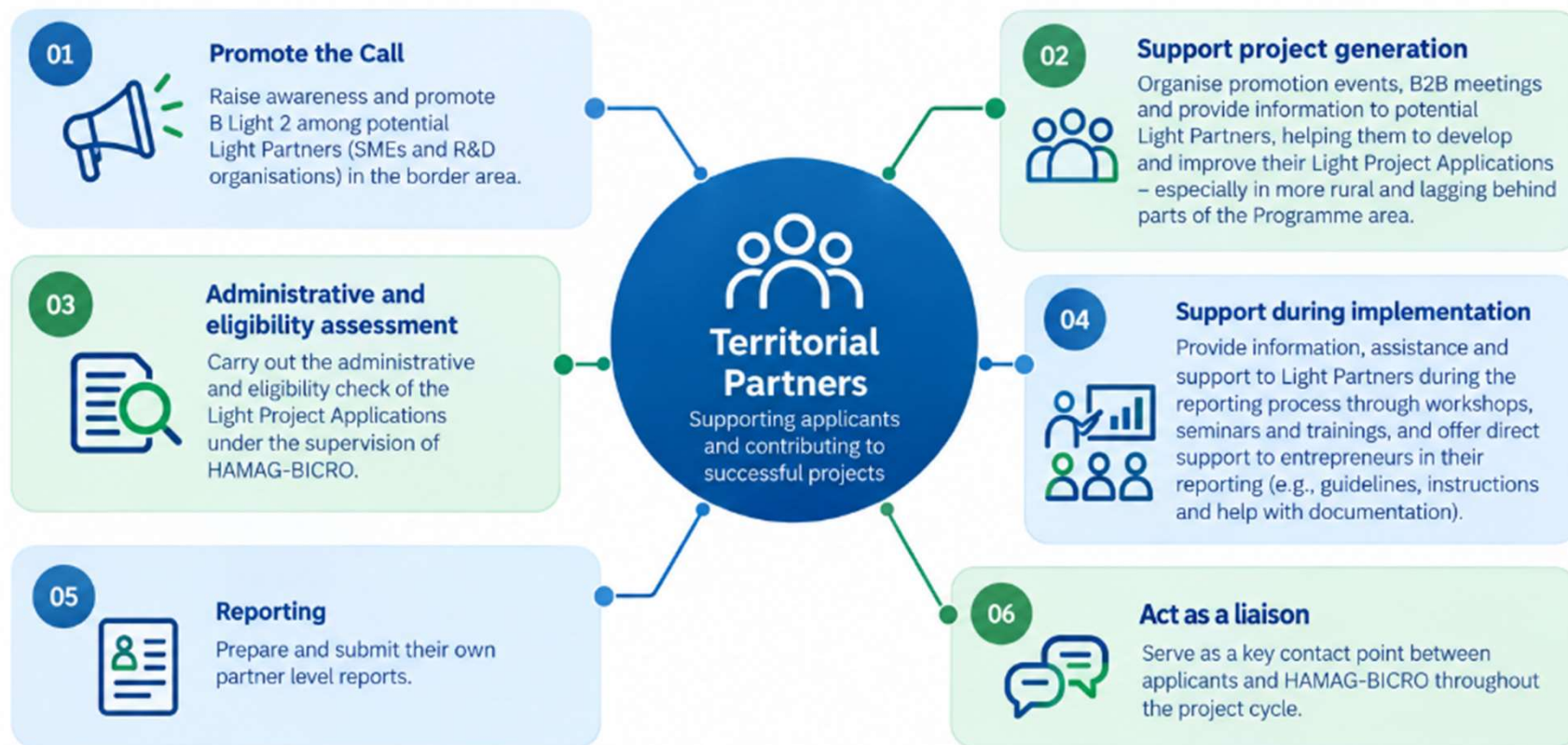
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Role of Territorial Partners



1. Documentation for application

Guidelines for Light Partner Applicants (GfA)

Light Project Application Form (LPA)

Joint Statement – for each SME Light Partner

De minimis Declaration – for each SME Light Partner

Pro-forma offers / price quotations / indicative price offers – for external expertise and services and equipment costs

CVs of Light Project staff – for each Light Partner

Declaration on non-economic activities – for each R&D organisation

DNSH Statement – for each Light Partner

Tax Administration Certificate / Tax Clearance Certificate – for each Light Partner

Statute of the R&D organisation or other legal act proving R&D organisation status – where applicable

Proof of legal interest for small-scale infrastructure costs – where applicable

Partnership Statement / relevant annexes to the LPA.





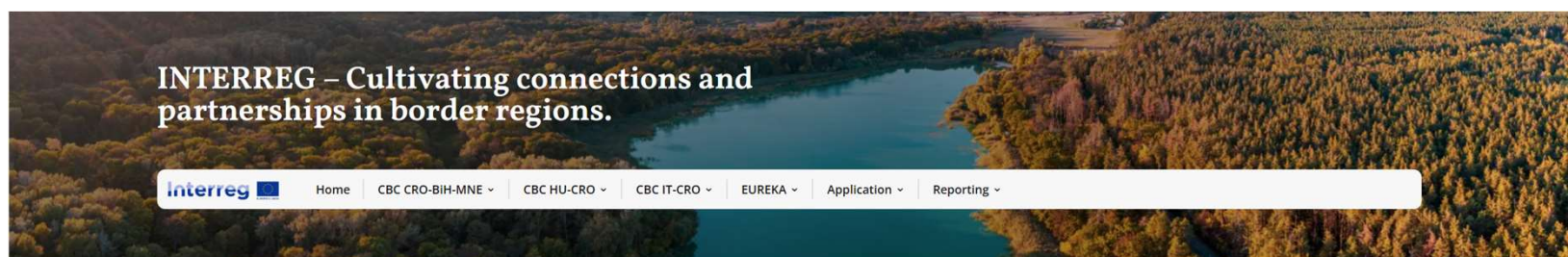
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Application submission through the platform



Application

Interreg CBC Programmes

Text and links on documentation such as:

Submit your application.

The Project Proposal has to be submitted electronically through this Platform operated by the Lead Beneficiary HAMAG-BICRO.

Submission takes place through uploading of the following documents that you may find here:

1. **EmBRACE**

2. **B Light 2**

3. **SEAS**

Submission deadline of Project Proposals:
Date/Year/Time

Rules of submission:

There cannot be a concurrent submission with another project proposal.

If an applicant submits more than one proposal, only the first proposal will be considered for evaluation.

Programme CBC area *

CBC CRO-BIH-MNE

Project Proposal Title *

Partner 1 *

Partner 2 *

Partner 3

Partner 4

Contact person Name and Surname *

Contact person Phone Number *

Contact person Email (Verification required) *

Upload Application form (MS Word) *

Please do not attach too big documents.

Choose File No file chosen

Upload Application form (PDF) *



Key Points to Note When Submitting the Application

Submit all mandatory supporting documents for all Light Partners, duly completed and signed/stamped where applicable.

- **Tax Administration Certificate (Croatia) / tax clearance certificate (issued by the national tax authority, NAV, in Hungary)** (not older than 30 days) – for each Light Partner

- **Pro-forma offers / market research:**

For costs **below EUR 10,000 excl. VAT** – sound financial management principles apply; no specific proof of market price is required.

For costs **of EUR 10,000 excl. VAT or more** – adequate market research must be conducted and documented, e.g. **at least 3 offers requested**



- **Mandatory application documents and declarations must be submitted in English.** Other supporting documents may be submitted in English or in the national language/script.
- **HAMAG-BICRO may request an authorised English translation** if the submitted documentation is not sufficiently clear.
- **The LPA and all supporting documents must be uploaded exclusively through the official B Light 2 Platform.**
- After uploading the documents, the applicant must click “**Submit**” and confirm the application via the **verification link sent by e-mail.**
- The application is considered **validly submitted only after e-mail confirmation.**



2. Documentation for evaluation of LP Applications

- Checklist for Administrative Criteria – Annex 1
- Checklist for Eligibility Criteria – Annex 2
- Assessment / evaluation criteria for Light Project Applications - Annex 3
- Light Project Application Form and submitted supporting documentation



3. Documentation for implementation and reporting of LP

Partnership Agreement / Addendum to the Partnership Agreement

Eligibility of Expenditure document

National eligibility guide / national instructions on eligibility of expenditure, where applicable

Reporting instructions / reporting procedures

Interreg Plus reporting system documentation

Procurement rules and instructions

Communication requirements

Financial guarantee requirements

Follow-up / sustainability reporting requirements.



Application and Selection of Project Proposals

HAMAG-BICRO, as the Lead Partner, launches an **Open Call** for the submission of **Light Project Applications (LPA)** by Light Partners.

- **The Light Project Application is jointly prepared by the Light Partners**, with at least one eligible SME from Croatia and one eligible SME from Hungary.
- **The Light Project Application is submitted online by one of the Light Partners** through the B Light 2 project platform.
- **The application language is English.**



- The application package includes:
 - a) **Light Project Application Form (LPA)**
 - b) **Supporting documentation** required for all Light Partners, including the relevant declarations, certificates and other documents specified in the Call documentation.

- The application and supporting documentation must be prepared in accordance with the **Guidelines for Light Partner Applicants (GfA)** and the complete Call documentation.

- Following the administrative and eligibility checks, project proposals undergo an **assessment and selection process** in accordance with the criteria set out in the Call documentation.



Selection of project proposals

- The quality assessment covers:

Project relevance – max. 14 points

Partnership relevance – max. 14 points

Activities – max. 55 points

Budget – max. 15 points

- Based on the evaluators' scores and the available Call budget, HAMAG-BICRO prepares a **decision-making proposal for the Steering Committee**.
- The **Steering Committee makes the final decision** on the applications selected for funding, applications placed on the reserve list and rejected applications.
- Following the SC decision, HAMAG-BICRO informs the Light Partners and, for approved projects, proceeds with **contracting through the Partnership Agreement/Addendum**.



Applications undergo administrative and eligibility checks, carried out by the Territorial Partners under the supervision of HAMAG-BICRO, based on predefined criteria.

- In case of missing information or documentation, **evaluators may request additional information or clarification** within the specified deadline.
- Applications that successfully pass the administrative and eligibility checks proceed to **quality assessment**, focusing on the relevance and feasibility of the Light Project.
- The quality assessment has a **maximum of 100 points**.

Projects scoring below 60 points are not eligible for funding.

Projects scoring **60 points or more**

proceed to the Steering Committee (SC) for the **final funding decision**.

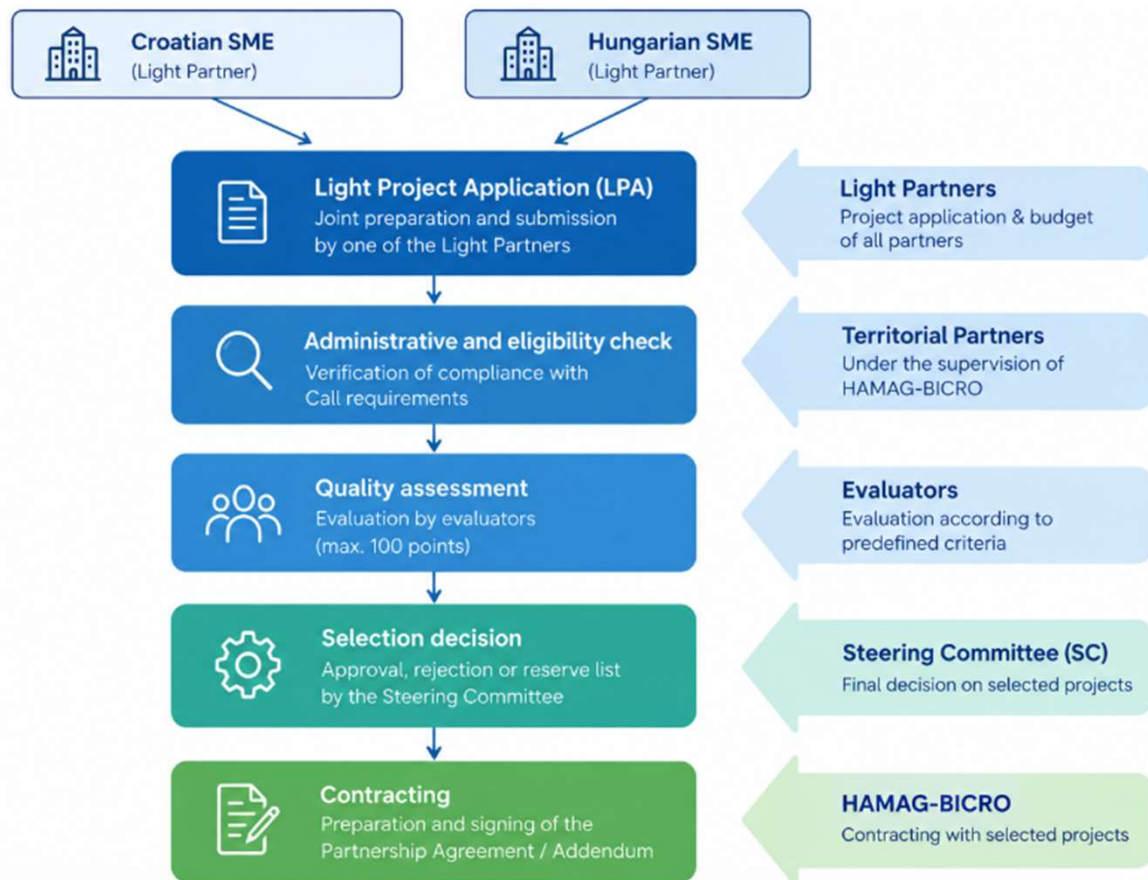




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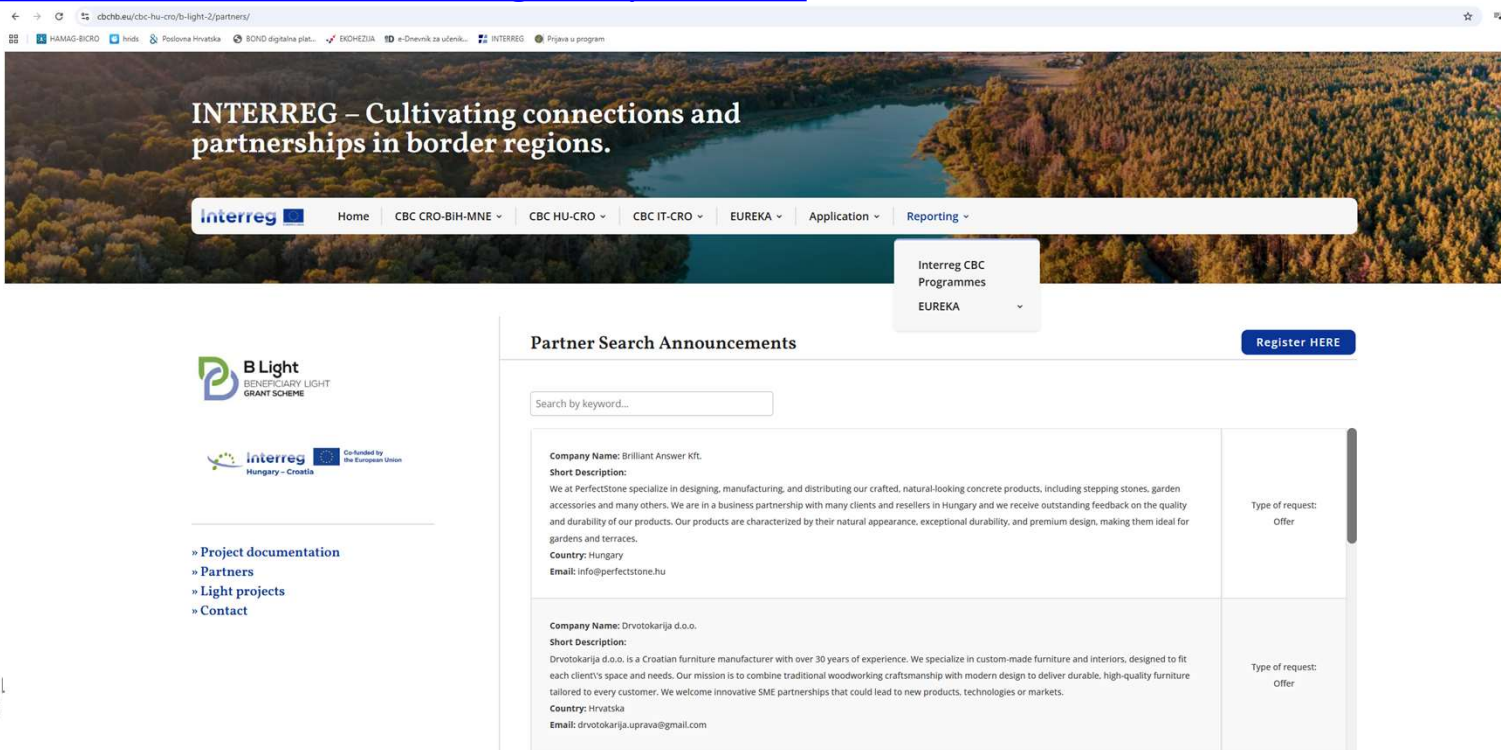
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Partner search

Registration on the project platform

<https://cbchb.eu/cbc-hu-cro/b-light-2/partners/>



The screenshot shows the website interface for the Interreg Hungary – Croatia project platform. The header features the Interreg logo and the text "Co-funded by the European Union". The main banner displays the slogan "INTERREG – Cultivating connections and partnerships in border regions." with a navigation menu including Home, CBC CRO-BIH-MNE, CBC HU-CRO, CBC IT-CRO, EUREKA, Application, and Reporting. A dropdown menu for "Interreg CBC Programmes" is open, showing "EUREKA".

On the left sidebar, there is a section for "B Light BENEFICIARY LIGHT GRANT SCHEME" with a list of links: "Project documentation", "Partners", "Light projects", and "Contact".

The main content area is titled "Partner Search Announcements" and includes a "Register HERE" button. Below this is a search bar labeled "Search by keyword...". The search results are displayed in a table with two entries:

Company Name	Short Description	Type of request
Brilliant Answer Kft.	We at PerfectStone specialize in designing, manufacturing, and distributing our crafted, natural-looking concrete products, including stepping stones, garden accessories and many others. We are in a business partnership with many clients and resellers in Hungary and we receive outstanding feedback on the quality and durability of our products. Our products are characterized by their natural appearance, exceptional durability, and premium design, making them ideal for gardens and terraces. Country: Hungary Email: info@perfectstone.hu	Offer
Drivotokarija d.o.o.	Drivotokarija d.o.o. is a Croatian furniture manufacturer with over 30 years of experience. We specialize in custom-made furniture and interiors, designed to fit each client's space and needs. Our mission is to combine traditional woodworking craftsmanship with modern design to deliver durable, high-quality furniture tailored to every customer. We welcome innovative SME partnerships that could lead to new products, technologies or markets. Country: Hrvatska Email: drivotokarija.uprava@gmail.com	Offer





Contact B Light 2 team at HAMAG-BICRO: blight@hamagbicro.hr

B Light 2 web platform: <https://cbchb.eu/cbc-hu-cro/b-light-2/>

Where rivers connect

<https://cbchb.eu/>





Thank you for your attention!

Where rivers connect

