



CORPORATE DOSSIER **FINANZAS** **& I+D+i**



EUROPEAN UNION
European Regional Development Fund



YOUNG INNOVATIVE COMPANY

Finanzas&I+D+i has been recognised by the Ministry of Science and Innovation as an **innovative SME**, certified by AENOR (Spanish Association for Standardisation and Certification), demonstrating its capacity for innovation in the development of products, services and technologically novel processes.

As a technology-based company (TBC), we speak your language.

B2B, understanding your business.

R&D&I SPECIALISTS

Finanzas&I+D+i offers a **comprehensive advisory and consulting service to innovation companies** to meet their needs from a 360-degree perspective.

Through the **various areas of specialisation** and with a highly qualified technological and human structure, we stand by you to maximise your company's investment in the development of innovation projects. .



MISSION AND VISION

Our mission is to provide **professional services to innovation-intensive companies** related to the analysis of their R & D & i lines and their economic evaluation, together with other economy and finance-related services, through the teamwork of qualified professionals and using information systems that combine own advanced technology and analysis tools, offering top quality professional services beyond our customers' expectations.

Our **vision** is to be a benchmark in terms of quality and satisfaction for the customer.

VALUES

Excellence: The service provided is based on the efficiency and efficacy each partner transmits to customers.

Innovation: Constant evolution of systems and processes, essentially to improve the service provided.

Commitment: Always acting in a responsible way with customers, treating their affairs as if our own.

Teamwork: Cooperation between all team members is essential, because thanks to the overall synergy, the most suitable solutions can be found.

We are an innovation consultancy specialising in making **R&D&i investment as profitable as possible.**

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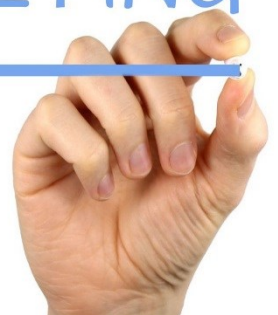
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We identify all those activities classified as research and development (R&D) and/or technological innovation (TI), carrying out the analysis and diagnosis of the expenses incurred.

We advise you on **compatibility between R&D&I deductions and research staff bonuses**, guaranteed for "innovative SMEs"; in other organisations, these are compatible provided that both incentives are not applied to the same researcher.

We can manage the issuance process of the innovative SME label.

CONSULTING



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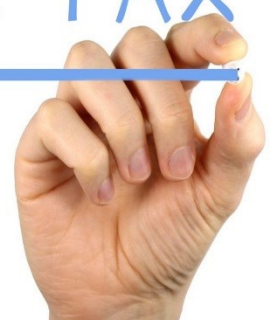
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Tax deductions for research and development (R&D) and technological innovation (TI) aim to promote a change of the productive model and to improve competitiveness through innovation. According to Spanish laws, **R&D** tax deductions can be **as much as 59% of direct expenses**. With **proper management**, it is possible to reduce the full amount of corporate tax through a deduction that **reaches 12% in TI projects**.

We process the issuance of a **Reasoned Report** that will be binding for the tax authorities, qualifying the R&D&I activity and its associated expenses, obtaining legal certainty.

- Economic effects comparable to a subsidy, but **not taxed**.
- May be applied **freely** (in all types of fields of knowledge and expenditure volumes), and **generally**, without competitive concurrence, nor a predefined budget limit.
- **Proportional** to the R&D&I activities developed, and applied in the yearly corporate tax return, up to a certain limit of the amount.
- The deduction generated but not applied, **may be applied in subsequent financial years**, and even the payment of R&D&I deductions generated may be requested.

INCOME TAX



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Under Spanish legislation, it is possible to obtain **bonuses on the corporate amount of Social Security contributions for research staff** exclusively assigned to R&D&i activities. This is a non-tax incentive, linked to the employment and job maintenance exclusively related to R&D&i activities.

- A **40% bonus** is established for corporate payments of Social security contributions.
- Employees included in **groups 1, 2, 3 and 4 of contributions** in the General Social Security System employed **full-time** in R&D&i (minimum 85% of their time) are the subject of these incentives.
- Those entities that apply the bonus to the shares of **ten or more researchers** must provide a binding **reasoned report**, issued by the MINECO (Ministry of Economy, Industry and Competitiveness).

RESEARCH



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This incentive, in accordance with Spanish legislation, makes it possible to **save 60%** on income tax related to revenue from the assignment of certain intangible assets created by the Company (Act 14/2013):

- Patents
- Designs or models
- Plans
- Formulas
- Secret Procedures

These deductions are compatible with the public aid and the incentive of art. 23 LIS (Corporate Tax Act), PATENT BOX.

Finanzas&I+D+i **we comprehensively manage our customers' tax deductions.**

PATENT



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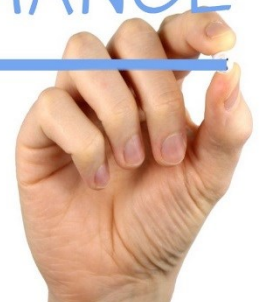
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The **analysis of business process models** is focused on evaluating the structured set of activities designed to produce an output, describing how the company's work is carried out, such process models being characterised in that they are observable, measurable, improvable and repetitive.

This process involves defining the working methodology, managing the flow of materials, defining interdepartmental communication policies and procedures, studying and identifying planning parameters for the reduction of the company's expenditure.

Our services are aimed at **improving the profit (EBIT) by optimising costs** based on the analysis and possible redesigning of processes, selection of suppliers and negotiation with the latter.

PERFORMANCE



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We optimise the strategy of R&D&I project management in order to adapt business activities to the requirements of the various public financing mechanisms, providing an optimal management system, both technically and economically, enabling the processing of work milestones with the administrative authorities.

Finanzas&I+D+i ensures receipt of updated information on **public tenders** for potential aid and takes the necessary steps so that your company can apply and ultimately obtain such aid.

Likewise, for companies located in Spain, we manage access to **partially refundable financing** with 75% budget coverage, and of **participatory loans**, granted without needing guarantees and whose financial expenses are fiscally deductible in the corporate tax return.

FINANCING



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The European Union concentrates much of its research and innovation activities in the Framework Programme, which will be called **Horizon 2020** (H2020), through the implementation of three pillars that contribute to addressing the main social challenges, promoting the industrial leadership in Europe and reinforcing the excellence of its scientific basis, integrating all the stages from the generation of the knowledge to the activities more closely related to the market.

Horizon 2020 has an instrument dedicated to SMEs and oriented to all types of **innovative SMEs exhibiting strong development, growth and globalisation ambitions**.

This instrument will apply to all types of innovation, including non-technological and service innovations.

The stages phases that make up the full innovation cycle are:

- **Stage 1: Concept and feasibility assessment**
- **Stage 2: R&D, demonstration and commercial replication**
- **Stage 3: Marketing**





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Finanzas&I+D+i stands by innovation companies in their management and fulfilment of obligations.

We **specialise in making the relevant innovation materialise in the financial statements of the company**. We prepare the accounting information using a methodology focused towards innovation companies.

Your company's financial information, in addition to the fulfilment of business obligations, will be arranged such as to become an **enabling element for other processes**.

The work specified will be implemented in the following points:

- **Commercial obligations**, which will consist of the material execution of accounting, preparation and submission of the relevant commercial obligations according to the type of entity: Legalisation of annual accounts, depositing of annual accounts, Book of Records of the Company, Book of Shareholders.
- **Tax obligations**: Preparation and submission of the following forms: VAT, personal income tax, corporate taxes, as well as any other tax not listed above and that is specific to the company.
- **Staff**: Preparation of monthly payroll and social security (TC1 and TC2 forms).

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We provide our customers with a service whereby they can afford to have a **Financial Management Department**. The services provided in the financial management outsourcing are:

- Preparation of economic and financial budgets.
- Design and follow up of Scorecards and analysis of business KPIs.
- Supervision of the accounting administrative department.
- Participation in Boards of directors.
- Collaboration and representation related to external audits.
- Support in the selection of finance personnel or direct selection thereof.
- Cost optimisation.
- Design, implementation and monitoring of internal control policies.
- Support and follow-up of the company's relations with financial institutions. Participation in banking negotiations.
- Support for management.
- Supervision of the company's tax management.
- Representation to third parties.

FINANCIAL



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Finanzas&I+D+I is part of the **BBVA network of financial agents**. The financial agents are professionals in the sector that add value to the brand through their activity. They are selected based on strict experience and qualification criteria, which guarantee flexible and professional advice to their customers.

BBVA agents are linked to specialised networks for each business that maintain a close relationship, yet **tailored to the needs of each customer**, seeking temporary and product design opportunities to improve customer positioning, both in investment and financing.

As a BBVA financial partner, a **loan facility** can be processed, with a minimum amount of €20,000, Euribor plus three points (3.20%), initial commission 1%, without a commission for analysis or cancellation, up to 7 years, with up to 24-month grace period. Financed guarantee (80% maximum of the transaction), 1% of the amount granted.



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Finanzas&I+D+i is a collaborating agent in financing platforms, where SMEs, freelancers and entrepreneurs **obtain non-banking loans** in an fast, transparent and consumption-free manner from CIRBE. Crowdlending Platforms act as a link between private investors and financing needs.

We are part of the collaborating team of the first and only **participatory financing platform with a payment entity license, authorised** by the Ministry of Economy and supervised by the Bank of Spain.

Through this non-banking financing route, we approach the **fintech** sector, which combines finance and technology.

Loans can be both **for financing working capital and investment, from €3,000**, to be repaid in monthly instalments within a maximum of 5 years, and without a minimum time limit.

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Finanzas & I+D+i is integrated in **Business Angels and Venture Capital networks (investors)** for the taking up of business shares in financing rounds, according to the investment criteria and company stage.

Investment strategies are demarcated based on certain **criteria** such as:

- Type of company: technological, scientific basis,...
- Stage:
 - ⇒ Seed stage (seed or initial stage)
 - ⇒ Early Stage (Launch)
 - ⇒ Growth Stage
 - ⇒ Expansion Stage
- Amount of investment
- Investor exit
- Technology
- Global growth potential
- Turnover and market share
- Human Team

We help to **find funding** for the projects, but also to **find projects** for investors.

INVESTMENT



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The aim of an audit is to issue a **professional technical opinion** on whether the annual accounts offer the true image of audited entity's equity, financial situation and results, in accordance with the applicable regulatory framework of financial information and, in particular, with the accounting principles and criteria contained therein.

The audited annual accounts offer **reliable information** to shareholders, assurance to the administrative authority and transparency to third parties. The auditing of annual accounts may be compulsory or voluntary.

Regulation 887/2006, of 21 July, which implements Act 28/2003, of 17 November General Law on Subsidies, in its art. 74.1 provides that in the audit of subsidies the auditor of accounts issues a report based on the review of the account with the scope determined in the regulatory bases of the subsidy.



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All commercial matters on which the parties have power of decision can be resolved through a **mediation procedure**; these may be conflicts within the company due to SME partners, corporate and bankruptcy issues,...

The main **advantages** that mediation can solve in these cases are: restoring relationships, reducing conflict resolution time, saving costs and resources, compliance with agreements, and strengthening the solvency of Companies.

MEDIATION



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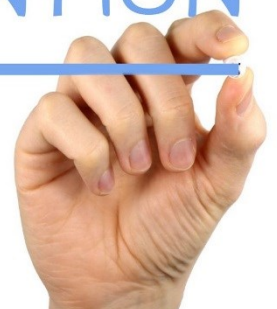
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Safety at work is the group of techniques and procedures aimed at eliminating or reducing the risk of accidents at work.

We visit the work centre to detect the **occupational hazards** that workers may be exposed to and perform the necessary actions to achieve **the best working environment**.

- Development of necessary procedures.
- Implementation of the training plan.
- Consultancy in technical prevention.
- Attendance at safety and health committees.
- Analysis of equipment suitability.
- Health and safety plans.
- Self-protection plans.
- Direction of evacuation drills.
- Acting as health and safety coordinator.
- Implementation of safety plans.
- Acting as preventive resources and visits.

PREVENTION



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For the directors or members of the Board of Directors we can process the following under preferential conditions:

- **Personal income tax returns for individuals** (income tax).
- **Investment transactions:** Term deposits, investment funds, pension plans, cards; car, housing or life insurance, etc.
- **Financing transactions:** Mortgage loans, consumer loans,...

These transactions may be extended to the company's staff as part of an employee-benefit programme.

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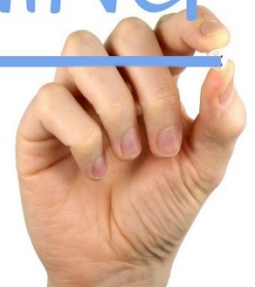
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We provide **training within your company**, with customised proposals, taking into account the needs and specific features of each entity.

Our courses are value-added and participatory.

We can arrange free training credit available to the companies.

TRAINING



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