



# Built4People

## Venture Capital funding landscape



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# What will you find in this portfolio?



THIS PORTFOLIO PROVIDES A MAPPING OF BUSINESS ANGEL NETWORKS AS WELL AS A MAPPING OF VENTURE CAPITALS.



A LIST OF COOPERATIVE BANKS AND EIB INTERMEDIARIES THAT HAVE DEVELOPED SPECIFIC FINANCING INSTRUMENTS FOR RESEARCH AND INNOVATION OR THE GREEN TRANSITION IS ALSO PROVIDED.



FINALLY, A SELECTION OF PLATFORMS AND PROGRAMS TO MATCH WITH INVESTORS IS GIVEN.



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## Mapping of Business Angels Networks



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# Business Angels Networks – Overview –

Built Env't  
in scope  
based in  
NEBULA's  
countries



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# Business Angels Networks (1/3)

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Company	Type	HQ	Typical ticket, €m or \$m	Focus
<b>EBAN – European Business Angels Network</b>	BA	Europe	/	EBAN gathers business angels from all sectors from all Europe
<b>FIBAN – Finnish Business Angels Network</b>	BA	Finland	/	FIBAN gathers angels from Finland, the Nordics and the Baltics. It funds companies from all sectors
<b>Sophia Business Angels</b>	BA	France	/	We invest in innovations with positive impact and high potential for a desirable future around the world
<b>SID – Sustainable Innovation Development</b>	BA	France	/	
<b>HUNBAN – Hungarian Business Angels Network</b>	BA	Hungary	€50k - €500k	HUNBAN gathers business angels from all sectors in Hungary
<b>BANC – Business Angels Network de Catalunya</b>	BA	Spain	/	BANC funds companies from a large pallet of sectors, including property technology
<b>ESADE BAN</b>	BA	Spain	€200k average	ESADE BAN invest in real estate, deep-tech, tourism and healthcare
<b>BIGBAN</b>	BA	Spain	/	
<b>AEBAN – Association Espanola de Business Angels networks</b>	BA	Spain	/	AEBAN gathers angels from all sectors in Spain
<b>Club degli Investitori</b>	BA	Italy	€100k - €1.5M	Club degli Investitori funds companies in digital, deep-tech, property tech, food-tech, fin-tech, med-tech and bio-tech



# Business Angels Networks (2/3)

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	Company	Type	HQ	Typical ticket, €m or \$m	Focus
	<b>Italian angels for growth</b>	BA	Italy	€20k - €1.5M	Italian Angels for Growth funds the deep-tech, digital, life science and fin-tech sectors
	<b>Eden Ventures</b>	BA	Italy	Up to €100k	Eden funds companies from different sectors including clean energy, real estate, e-learning etc.
	<b>Angelsquare</b>	BA	France	€500k - €15M	Angelsquare funds companies from numerous sectors including the cleantech, energies, IA, smart cities, real estate etc.
	<b>Baconsult Kft</b>	BA	Hungary	Up to €200k	START funds companies from all sectors
	<b>Mideas Investment</b>	BA	Hungary	/	Mideas funds companies from all sectors
	<b>BIT Believe in Tech</b>	BA	Italy	€30k - €100k	BIT funds companies in Greentech, cybersecurity, fintech and healthcare
	<b>Angels 4 Impact Italy</b>	BA	Italy	€100k - €150k	Angels 4 impact funds companies from all sectors
	<b>Italian business angels network</b>	BA	Italy	/	IBAN funds companies from all sectors, including from energy and utilities, ICT and infrastructures
	<b>Cupido Capital</b>	BA	Spain	/	
	<b>Qonsius Capital</b>	BA	Spain	/	Qonsius is particularly interested in social and environmental impact and in new technologies applied to the future of work

# Business Angels Networks(3/3)

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**realiza**  
business  
angels

**THE  
MOON  
VENTURE**  
FLY ME TO THE MOON

**FRANCE angels**  
Fédération Nationale  
des Business Angels

Company	Type	HQ	Typical ticket, €m or \$m	Focus
<b>Realiza Business Angels</b>	BA	Spain	€50k - €250k	Realiza mainly funds companies from the digital or life science sectors
<b>The moon venture</b>	BA	France	/	The moon venture funds companies from all sectors
<b>France Angels</b>	BA	France	/	France Angels gathers business angels from all sectors





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## Mapping of Venture Capitals & Impact Investors



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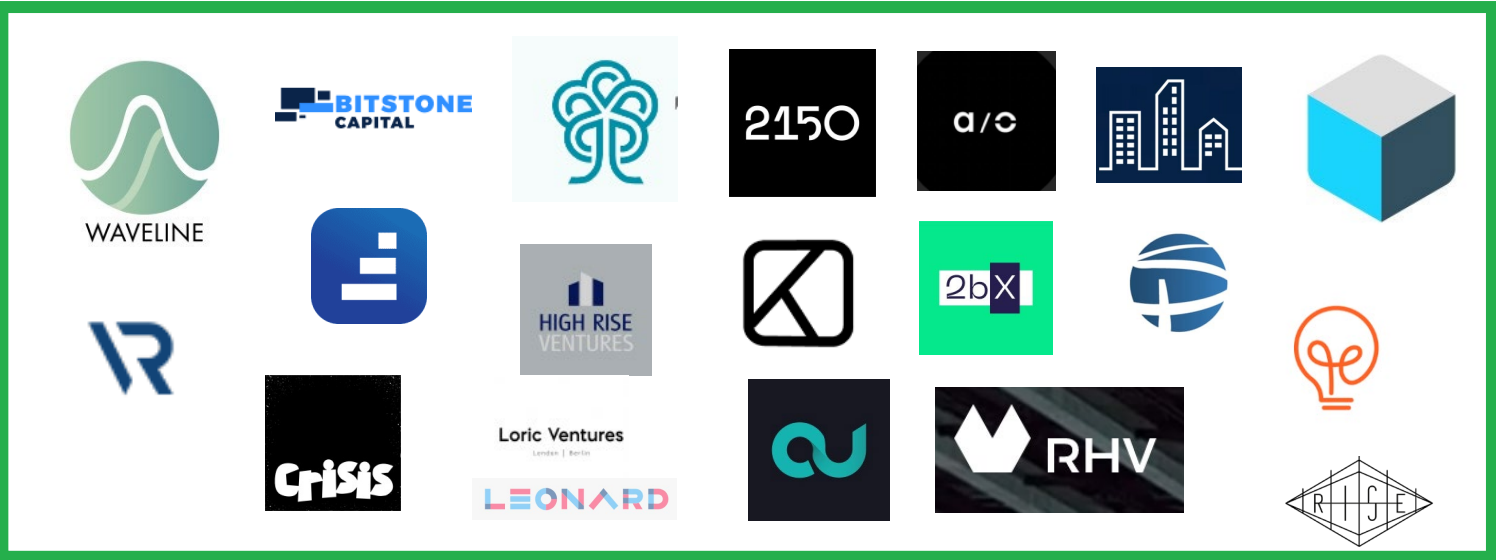
# Built Environment VC & impact investor landscape



Based outside Europe



Based in Europe



Built Env't in scope, based outside Europe



Built Env't  
pure play

# Built Environment VC & impact investor landscape

Built Envit' in scope, based in Europe



# Built Environment VC & impact investor landscape

Built Envit' in scope, based in Europe



# VC & Impact Investors: Built Pure Play, Outside Europe (1/1)

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SECOND CENTURY VENTURES

URBAN-X













Company	Type	HQ	Fund size, €m or \$m	Typical ticket, €m or \$m	Focus
<b>Second Century Ventures</b>	VC	Chicago, US	"8 funds, 182 investments"	1-7	Saas, big data applications, digital media, fintech & business services
<b>Urban-X</b>	Impact investor	New York, US	"79 investments"		We help take your urbantech solutions from idea to impact. Our purpose is to make cities more sustainable, livable, and resilient.
<b>Lab Ventures</b>	VC	Miami, US	"19 investments"	0.5	Preference of software over hardware, enterprise over consumer
<b>Shadow Ventures</b>	VC	US	"2 funds, 17 investments"	0.25-1.5	PropTech, DesignTech, ConstructionTech
<b>WatheeQ PropTech</b>	VC	Saudi Arabia	27	0.05-1	Smart cities, smart buildings, co-working, co-living, ConTech, ClimateTech, Hospitality Tech, Real Estate Marketplaces, Real Estate Fintech, Real Estate Legal Tech, Real Estate Analytics, Real Estate
<b>Impala Ventures</b>	VC	California	"3 investments"		Climatech, Proptech, Sustainability; Clean water, renewables, net zero; integrated FM, environmental services

*This list contains investors based outside Europe that we came across in our search for Europe-based investors focused on the built environment. It is not a complete list*













# VC & Impact Investors: Built Pure Play, Europe Based (1/2)

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Company	Type	HQ	Fund size, €m or \$m	Typical ticket, €m or \$m	Focus
 <b>2150</b>	Impact investor	London, UK	268	1-7	The full stack of the urban environment. GHG mitigation and adaptation, resource efficiency & environmental protection, social resilience & balance.
 <b>A/O PropTech</b>	VC	London, UK	250	2-15	PropTech and Real Estate startups. Real Estate & Data Technology expertise combined with unique access to a sandbox of over \$40bn of Real Estate assets from selected LPs.
 <b>Kompas VC</b>	VC	Copenhagen, DK	160	1-5	Smart, sustainable and healthy homes: advanced materials, smart home technology, IoT and climate technology. Business model innovation: lifecycle asset optimisation, architecture and building design, construction methods and improving customer experience
 <b>Pi Labs</b>	VC	London, UK	80	0.2-1	Property & asset management, data-driven real estate investment, smart buildings, real estate fintech, data-driven space utilisation, etc.
 <b>Fundamental</b>	VC	Berlin, DE	>50	0.2-3	Construction-tech, supply chain, logistics, renovation-tech companies globally. Also covers mining for construction materials.
 <b>PropTech1</b>	VC	London, UK	>80	0.5-3	PropTech - ConstructionTech- UrbanTech. Crossroads of Sustainability - Digitalization - Customerization
 <b>Tane Fund</b>	Impact investor	Berlin, DE	30	0.3-3	Scalable construction – circularity – net zero buildings – autonomous built world – democratized access and decentralization
 <b>Rise PropTech Fund</b>	VC	Liege, BE	20		Artificial Intelligence, Big Data, Construction Tech & Process, Design & Build Solutions, IoT, Property & Building Management, Resources Efficiency & Circular Economy, Smart Buildings, Sustainability.
 <b>Concrete Ventures</b>	Corporate VC	London, UK	18.5	0.1-4	European-based companies innovating the built environment. We are looking at proptech companies that are solving Real Estate pain points.
 <b>BitStone Capital</b>	VC	Cologne, DE	"29 investments"		Plan & Build, Manage & Operate, Finance & Transact, New City solutions, Climate solutions

# VC & Impact Investors: Built Pure Play, Europe Based (2/2)

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	Company	Type	HQ	Fund size, €m or \$m	Typical ticket, €m or \$m	Focus
	<b>Loric Ventures</b>	VC	London, UK	"25 investments"		Building transformative fintech and proptech companies
	<b>2bx</b>	VC	Berlin, DE	"20 investments"	up to 2	Technologies that change the way we live in and interact with urban areas (UrbanTech). Climate change, density, circularity.
	<b>Round Hill Ventures</b>	VC	London, UK	"18 investments"		User-centric solutions, improve information quality and depth, operational efficiency / optimization of space
	<b>High Rise Ventures</b>	VC	Berlin, DE	"18 investments"		PropTech
	<b>Surplus Invest</b>	VC	Munich, DE	"14 investments "		PropTech
	<b>VR Ventures</b>	VC	Berlin, DE	"14 investments "		Financial services and real estate sector.
	<b>Constructive Venture Fund</b>	VC	Zurich, CH	"10 investments "		Construction & real estate industry
	<b>Leonard</b>	Corporate VC	Paris, FR		0.07	Challenges of future cities in the verticals of construction, real estate, energy and mobility
	<b>Waveline</b>	VC	London, UK		0.1-0.25	Construction and real estate technology
	<b>Venture Studio from Crisis</b>	Corporate VC	London, UK		0.02-0.2	UK-based proptech, geospatial, and plantech startups that can tackle the causes or consequences of homelessness.





# VC & Impact Investors: Built In Scope, Outside Europe (1/1)













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Company	Type	HQ	Focus
 <b>VU Ventures</b>	VC	San Francisco, US	We invest in Consumer, Enterprise, Fintech, Frontier, Healthcare, and Proptech through dedicated teams.
 <b>Next47</b>	VC	Palo Alto, US	We invest in B2B startups in North America, Europe, and Israel focused on enterprise tech (SaaS, IT & infra) as well as industrial tech (manufacturing, construction, proptech, energy, transportation, logistics and supply chain).
 <b>Romulus Capital</b>	VC	Boston, US	Companies selling technology to solve real problems in large traditional industries (e.g., agriculture, construction, energy, retail, real estate).
 <b>MARC Group</b>	Family office	Dubai, UAE	We're a family office with 2 principals and a diverse portfolio of venture investments (edtech, healthtech, proptech, AI/ML, RPA, media & entertainment, marketplaces, fintech).
 <b>QNBeyond Ventures</b>	Corporate VC	Istanbul, Turkey	We invest in early-stage Fintech, B2B SaaS, Enterprise Software, Cybersecurity, PropTech startups
 <b>HQ Ventures</b>	Corporate VC	Indiana, US	We invest in companies from seed to growth-equity stage in chemicals, construction, materials science and sustainability with thematic connections to The Heritage Group

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# VC & Impact Investors: Built In Scope, Europe Based (1/5)

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Company	Type	HQ	Focus
 <b>Lightbird Ventures</b>	VC	Zurich, CH	We invest in European based B2B SaaS, Fintech, PropTech, Cybersecurity, Data & Analytics startups at Seed and Series A.
 <b>Systema VC</b>	VC	London, UK	We invest in Fintech, Legaltech and PropTech, globally except USA and China
 <b>Swiss Founders Fund</b>	VC	St.Gallen, CH	We invest in seed & early-stage tech startups with a focus on PropTech, Hospitality, Exponential Technologies & DLT.
 <b>Tiburón</b>	VC	DE	B2B SaaS, ecommerce, FinTech, PropTech, meta platforms, media, mobile and communities.
 <b>Innsaei Capital</b>	VC	London, UK	We invest in the Future of Living (Robotics in Construction/PropTech, Smart Homes, Smart Cities), Future of Consumption (Wellness, FemTech, Plant-Based Food & Medicine, Sustainable Beauty & Fashion) and Future of Communication (Cybersecurity, Defence, Satellites & Space, SaaS)
 <b>Concentric</b>	VC	London, UK	We invest in post-product market fit software businesses disrupting traditional sectors across Europe. Experience predominantly in Fintech & Insurtech, PropTech, Logistics, and Mobility.
 <b>Join Capital</b>	VC	Berlin, DE	We invest in European B2B SaaS companies with focus on Industry Tech, Property Tech, and Enterprise Tech. Ideally with solid POCs or early revenues.
 <b>Anaxago</b>	VC	Paris, FR	We invest in Healthcare (Medtech or Biotech), PropTech and Fintech companies with at least 40k€ MRR (excl. Biotech).
 <b>Anthemis</b>	VC	London, UK	We invest in early-stage companies that directly relate to fintech or insurtech, across all aspects of the value chain. Beyond this, though, we invest in opportunities at the intersection of a number of industries with the world of finance, including climate, mobility, supply chain, proptech, blockchain, healthcare, and more.
 <b>Insurtech Capital</b>	VC	Luxemburg	We invest mainly in Insurtech, WealthTech, PropTech...
 <b>Extantia Capital</b>	VC	Berlin, DE	At Extantia, we focus on companies that make a significant dent in reducing future and past carbon emissions.
 <b>Planet A</b>	VC / impact	Hamburg, DE	Planet A Ventures supports founders tackling the world's largest environmental problems.


















# VC & Impact Investors: Built In Scope, Europe Based (2/5)

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	Company	Type	HQ	Focus
	<b>Smart Infrastructure Ventures</b>	VC	Leipzig, DE	We invest in software-based B2B startups from Germany with a focus on energy, proptech, security and health. We are not limited to these focus areas and invest opportunistically.
	<b>Goldsmith Ventures</b>	VC	London, UK	We invest in FinTech, PropTech and InsurTech UK companies.
	<b>Seedcamp</b>	VC	London, UK	The firm prefers to invest in European companies operating in the fintech, human resources, virtual reality and augmented reality, e-commerce, insurance, hardware, blockchain, health, legal tech, prop-tech, software as a service, and technology sectors.
	<b>Seaya Ventures</b>	VC	Madrid, Spain	The firm prefers to invest in mobility, clean energy, agriculture, fintech, food, healthcare, proptech, cybersecurity, industry tech, and content sectors. Has invested in construction sector.
	<b>Target Global</b>	VC	Berlin, DE	Focused on Fintech, enterprise software, real estate, home living, health, food etc.
	<b>Picus Capital</b>	VC	Munich, DE	Focused on Fintech, Real estate (30 investments), enterprise software
	<b>Clean Growth Fund</b>	VC	London, UK	CGF invests in innovations that reduce greenhouse gas emissions or improve resource efficiency across power, transport, industry, buildings, waste and water
	<b>COFRA</b>	Impact investor	Switzerland	Investment sectors: fashion, manufacturing, technology, innovation, housing
	<b>Big Society Capital</b>	Impact investor	London, UK	We have a special focus on: providing homes for people in need; supporting communities to improve lives; and early action to prevent problems.
	<b>Evolem Start</b>	Family office	Lyon, FR	We are a generalist family office. In the past, we've invested in Consumer Insurtech, Consumer Fintech, Sales Tools, Customer Service Management tools, Proptech, EdTech, AdTech
	<b>Adevinta Ventures</b>	Corporate VC	Barcelona, ES	We invest in fast-growing European startups (sweet spot in Series A and Series B) that can shape the future of mobility, real estate, work and fintech.
	<b>W&amp;W Brandpool</b>	Corporate VC	Stuttgart, DE	We invest in B2C and B2B2C startups covering the topic of precaution, such as Fintech, Mobility, Proptech, Edtech, Healthtech and all models targeting families.

# VC & Impact Investors: Built In Scope, Europe Based (3/5)

Company	Type	HQ	Focus
 VALKEA	VC	Finland	We invest in the clean energy, energy efficiency, sustainability, B2C & B2B, and digital.
 Alter Equity	VC	France	We invest in companies with social and environmental positive impacts
 2050.do	VC	France	We invest in clean energy, carbon neutral industries, energy efficiency, mindful agriculture, health, digital education and trusted fintech
 21 Invest	VC	France	We invest in companies in the field of services to other companies, digital and deeptech, health and education
 Epopée Gestion	VC	France	We invest in regional innovation and digitisation, SMEs support, sustainable real estate, infrastructures and climate
 FAMAE Impact	VC	France	We invest in wastes, water, agriculture, mobility, energy and housing
 Future Positive Capital	VC	Europe, USA	We invest in clean energy, climate (ecosystems restauration, carbon capture etc.), mobility, food, circular economy, deeptech/ digital, healthcare
 IMPACT Partners	VC	Europe	We invest in social, local and green economy
 OMNES	VC	France	We invest in renewable energy, sustainable cities, deeptech
 Rgreen Invest	VC	France	We invest in green infrastructure, mobility, agriculture
 SEAYA	VC	Spain	We invest in energy & decarbonisation, circular economy, sustainable food value chains
 Enisa	VC	Spain	We fund innovative SMEs, with no specific focus
 Kfund	VC	Spain	We invest in technology-based products and services
 CEMEX Ventures	VC	Spain	We invest in the construction sector
 Creas	VC	Spain	We invest in social innovation, sustainability, education & employment, health & well-being











# VC & Impact Investors: Built In Scope, Europe Based (4/5)

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	Company	Type	HQ	Focus
	<b>Clave capital</b>	VC	Spain	We invest in tech transfer health, tech transfer food, growth, energy
	<b>Ship2B ventures</b>	VC	Spain	We invest in quality of life, climate change, school failure and unemployment
	<b>Net Zero Ventures</b>	VC	Spain	We invest in advanced Mobility, decarbonizing industry, enabling digital energy solutions, renewable and distributed energy resources
	<b>Enagas Emprende</b>	VC	Spain, Italy	We invest in biogas, Industry 4.0, Sustainable mobility, hydrogen, energy storage, CCS, energy efficiency
	<b>Zubi Labs</b>	VC	Spain	We invest in sustainability, waste, energy, real estate
	<b>Hiventures</b>	VC	Central Europe	We fund innovative SMEs, with no specific focus: media, aggrotech, gaming, big data/ analytics, consumers services and products, e-learning, energy, manufacturing, mobility, digital etc.
	<b>Bonitas Venture</b>	VC	Central Europe	We invest in companies focused on circular economy, food, agri-food and health
	<b>Day One Capital</b>	VC	Central Europe	We invest in property technologies, mobility, biotechnologies, fin tech and e-commerce, digital, fashion
	<b>Lead Venture</b>	VC	Hungary	Mobility, energy and sustainability
	<b>Oktogon Ventures</b>	VC	Hungary	We fund innovative SMEs, with no specific focus
	<b>Euroventures</b>	VC	Hungary	We fund innovative SMEs, with no specific focus
	<b>Nordic Ninja</b>	VC	Nordic-Baltic	We invest in deeptech
	<b>Tesi</b>	VC	Finland	We invest in circular economy, ICT/industrial digitalisation, healthtech, deeptech

# VC & Impact Investors: Built In Scope, Europe Based (5/5)

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	Company	Type	HQ	Focus
	<b>Icebreaker VC</b>	VC	Finland	We invest in the following sectors: construction, digital (AI, cybersecurity, VR etc.), real estate, property technology, healthcare etc.
	<b>NEFCO (Nordic Environment Finance Corporation)</b>	VC	Finland	We invest in green technologies for SMEs
	<b>Helen Ventures</b>	VC	Europe	We invest in energy, e-mobility, circular economy, decarbonisation and digital solutions
	<b>VNT management</b>	VC	Nordic and German-speaking countries	
	<b>LIFTT</b>	VC	Italy	We invest in renewables, electrical systems, energy savings We invest in innovative, ethical and sustainable projects
	<b>Progress Tech Transfer</b>	VC	Italy	We invest in energy, water, air, waste, new and smart materials, new crops
	<b>Eureka! Venture SRG</b>	VC	Italy	We invest in energy, health & well-being, mobility, environment, AI/Big Data
	<b>Hope SICAF</b>	VC	Italy	We invest in hi-tech, mode, biomedical, agriculture
	<b>Impact Europe</b>	Investment network	Europe	Impact Europe is a unique network at the intersection of finance and purpose, driven by knowledge and focused on impact.
	<b>Invest Europe</b>	Private capital association	Europe	We represent Europe's private equity, venture capital and infrastructure investment firms, as well as their investors, including some of Europe's largest pension funds and insurers.
	<b>Green Finance Institute</b>	Public and private finance forum	Europe	We partner with financial institutions, corporates, policymakers, academics, philanthropists and civil society experts to develop solutions that will redeploy capital at the pace and scale that science demands



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## Cooperative Banks and EIB Intermediaries



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# Cooperative banks and EIB intermediaries

Nordea

**NIB** | NORDIC  
INVESTMENT  
BANK



Instituto de Crédito Oficial

LA **NEF** POUR LA  
BANQUE  
ÉTHIQUE

**B Sabadell**

**ERSTE**   
Bank

 **UniCredit**

BANQUE **+X**  
POPULAIRE

  
**K&H**

cdp 

**CREDEM** **BANCA**














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# Cooperative banks and EIB intermediaries (1/1)

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	Company	Type	HQ	Focus
	<b>Nordea</b>	Bank	Northern Europe	Sustainable financing, sustainable solutions of energy and infrastructure
	<b>Nordic Investment Bank</b>	Bank	Finland	Companies and projects contributing to Finland competitiveness or enviromental sustainability
	<b>Instituto de Credito Oficial</b>	Bank	Spain	Innovative, high-impact digital project, sustainability and social impact funds, sustainable infrastructure projects
	<b>La NEF</b>	Bank	France	Cooperative bank for the environmental and social transition
	<b>Banco Sabadell</b>	Bank	Spain	
	<b>Erste Bank</b>	Bank	Hungary	
	<b>UniCredit Bank</b>	Bank	Hungary, Italy	
	<b>Banque Populaire</b>	Bank	France	
	<b>K&amp;H Bank</b>	Bank	Hungary	Investment loan for construction, renovation, machines and equipment
	<b>CDP</b>	Bank	Italy	
	<b>Credem</b>	Bank	Italy	





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## Other ways to match with investors



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# Tools to match with investors

 PitchBook®

euromoney

Dealflow<sup>eu</sup>

 dealroom.co



LEAPFUNDER

INREV

  
gust

SLUSH

seedblink 



FUND SUP

 **vestbee**  
far beyond funding

Roundtable



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# Tools to match with investors





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	Company	Type	HQ	Focus
	<b>PitchBook</b>	Platform	International	Financial data and software company on private and public markets to discover opportunities
	<b>Dealroom</b>	Platform	International	Global data platform for intelligence on innovation, with the possibility to search through a database of investors
	<b>Slush</b>	Event	International	Recurrent events for the startup ecosystem with matchmaking opportunities
	<b>Vestbee</b>	Platform	International	Empowering startup founders, VC funds, angels, accelerators and corporates with the right community, infrastructure, and tools to succeed.
	<b>Seedblink</b>	Platform	Europe	All-in-one solution for equity management and financing, to ensure that the European tech ecosystem has access to a curated investment and financing process.
	<b>Dealflow</b>	Platform	Europe	EU project to connect innovators and investors.
	<b>INREV</b>	Platform	Europe	Platform for sharing knowledge on non-listed real estate industry, to attract investors
	<b>FundSup</b>	Platform	Europe	Community of angels and operators
	<b>Leapfunder</b>	Platform	Europe	Connect entrepreneurs with investors through a series of instruments
	<b>Roundtable</b>	Platform	Europe	Platform to empower innovators to fund their projects
	<b>Euroquity</b>	Platform	France / Belgium /	EuroQuity is the web service created by Bpifrance in partnership with KfW to put growth companies in contact with development partners and with investors. Various communities bring together a group of EuroQuity users around a specific interest. Members from other EU and African countries are part of these communities.
	<b>Gust</b>	Platform	Europe	Gust is a platform to accelerate startups growth and help them raise funds

# European Institute of Innovation and Technology (EIT)

## - Business program & matchmaking platforms -



	EIT	Focus
	EIT Climate-KIC	Accelerate the transition to a zero-carbon, climate-resilient society: Retrofit and decentralised energy, green and resilient cities, clean urban mobility, sustainable land use, sustainable production systems, just transformations
	EIT Manufacturing	EIT Manufacturing strives to accelerate faster innovation with the potential to improve everyday life globally, help meet Europe's ambitious climate goals, and ensure that its workforce is ready for tomorrow's challenges.
	EIT Raw materials	Booster call offers financial support of up to EUR 200 000 and access to the EIT RawMaterials partner network to scale up. Open Innovation services help corporates unlock new opportunities and connect to the start-up community - and give start-ups the platform to demonstrate ground-breaking solutions. Thematics: New mineral exploration, Responsible sourcing, Mineral and metallurgic processes, recycling, circular economy, substitution of critical and toxic materials.
	EIT Digital	Accelerate the market uptake of research-based digital technologies. Investment in the following strategic areas: Digital Tech, Digital Cities, Digital Industry, Digital Wellbeing, and Digital Finance.



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