

Switzerland's SME support



Schweizerische Eidgenossenschaft Confédération suisse Confederazione Svizzera Confederaziun svizra

Federal Department of Economic Affairs, Education and Research EAER



- Switzerland's SME support
 - Relief and support for your company
- 06 _ Cutting red tape
- Fewer forms, more efficiency
- 08 E-government
 - Online services for SMEs
- 10 _ Funding
- Access to capital
- 12 _ Export risk insurance
- Security and advice for your export business
- 14 __ Switzerland Global Enterprise
- Helping you to open up new markets
- 16 ____ Vocational education and training
- Specialists for your SME
- Research and innovation
 - Expertise for your company
- 0 _
 - Promoting and boosting your innovative strength
- 22 _ Innotour
 - Innovation, cooperation and knowledge-building in the tourism industry
- 24 Regional policy
- Promoting regions, strengthening Switzerland
- 26 **Addresses**



President of the Swiss Confederation Guy Parmelin – Head of the Federal Department of Economic Affairs, Education and Research EAER

Dear Reader,

A start-up from Ticino is connecting Swiss agriculture with the Internet of Things (IoT). An architect's office in Bern has been inspiring the world for 65 years with style-defining construction. A Zurich-based medtech company manufactures highly realistic virtual reality applications for surgeons. What do these three examples have in common? They are three out of a total of almost 600,000 small and medium-sized enterprises (SMEs) that shape Switzerland and link its different language and cultural regions.

Our economy, which is one of the most successful in the world, is largely supported and shaped by SMEs. They are hugely important to Switzerland as a place to do business: they account for over 99 per cent of all companies in Switzerland, employ more than two thirds of all the country's employees, contribute over 60 per cent to its value added and train over 70 per cent of its apprentices. In a nutshell, SMEs are the backbone of the Swiss economy. Aside from their economic significance, SMEs also have a great responsibility to society: they shape the conditions under which most Swiss workers live and work.

The Swiss Federal Council is well aware of the enormous importance of SMEs and is continuously optimising the corresponding framework conditions to ensure that the country remains successful as a business location. One example is EasyGov.swiss, the online portal for companies that provides government services digitally and in a consistent way and thus cuts red tape. Needs-oriented services and investments are also offered in the fields of education, business start-ups and research in order to create fertile ground for successful innovations and therefore for further economic growth. It is thanks not least to this sustainable approach that Swiss SMEs, with their highly specialised products, have been able to hold their own on global markets for decades and secure jobs and create wealth here in Switzerland.

"It gives me great pleasure to present the main pillars and instruments of Swiss SME support on the following pages. Amongst other things, the entrepreneurs mentioned at the beginning provide a personal insight into how they make use of the federal government's services in their day-to-day business."

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Relief and support for your company

From bakeries and fiduciaries through to international manufacturers of precision parts – 99.7 per cent of Swiss companies employ fewer than 250 people. These small and medium-sized enterprises (SMEs) are the backbone of our prosperity. SMEs make up over 60 per cent of value added in the Swiss economy, train almost 70 per cent of all our apprentices and ensure a socially responsible labour market that also employs older employees. That is why the Federal Council attaches great importance to its concerns.

Whether you run a stationery store with a local focus or own an international mechanical engineering company, your day-to-day life is shaped by numerous laws and regulations. In most cases, the same rules apply to you as to large corporations. However, limited human resources make it disproportionately more difficult for you to implement these rules. For example, when setting up a company or doing international business, your SME is dependent on cutting red tape and streamlining government processes.

The federal government is responding to these specific needs. Through its SME policy, it makes the framework conditions for your company as ideal as possible, focusing on the following objectives:

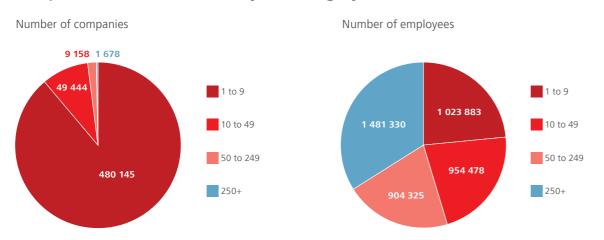
Cutting red tape

Source FSO, corporate structure statistics, 2018

- Improving access to international markets
- Developing e-government
- Promoting education, research and innovation

Companies in sectors II and III by size category

- Making corporate financing easier



The main thrusts of Swiss growth policy

Maintaining high labour market participation and further increasing labour productivity form the foundation for preserving and increasing Switzerland's prosperity. The federal government takes this objective into account in its various areas of economic policy:

With its Digital Switzerland strategy, the federal government intends to make the best possible use of the opportunities presented by digitalisation.

With its competition policy, the government is stimulating competition within Switzerland.

With its foreign trade policy, the government is aiming to further open up the economy and improve access to markets in other countries.

With its regulatory policy, the government is committed to the ongoing improvement and simplification of regulations.

With its labour market policy, the government is keeping employment levels high.

With its education policy, the government is strengthening education, research and innovation.

With its fiscal policy, the government is ensuring healthy public finances.

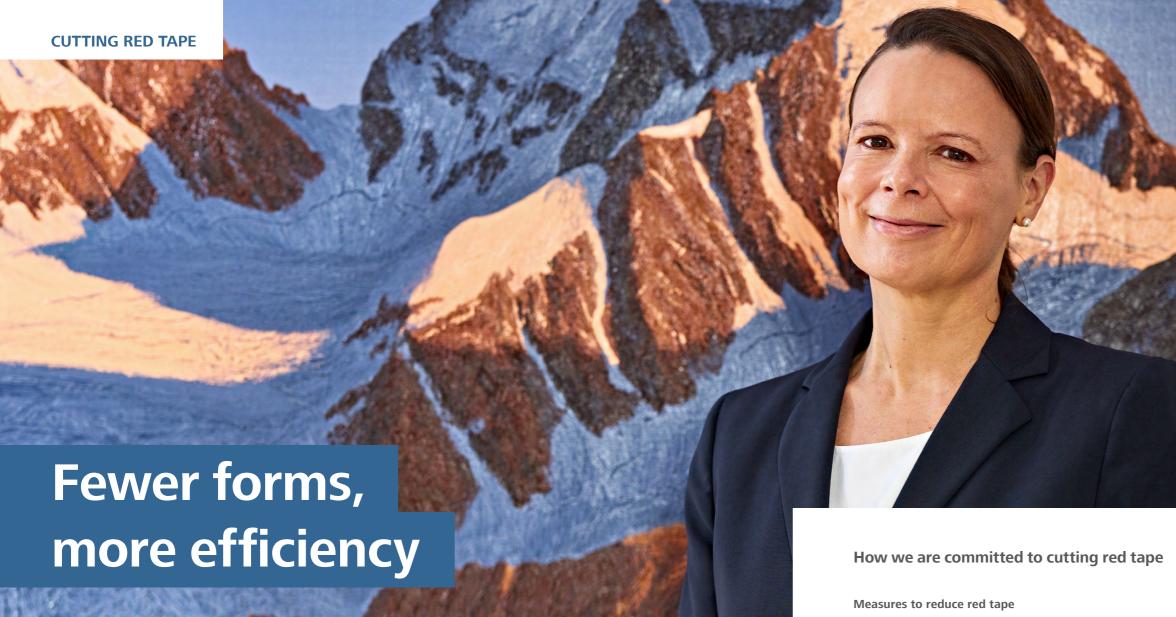
With its environmental and energy policy, the government is making sure that environmental pollution is being reduced and energy supply maintained.

State Secretary Helene Budliger Artieda Director, SECO

The State Secretariat for Economic Affairs SECO is at the heart of Swiss SME policy, working together with numerous partners for the benefit of SMEs. These include the internationalisation promoter Switzerland Global Enterprise, the Swiss Innovation Agency Innosuisse, Swiss Export Risk Insurance SERV and Switzerland's four loan guarantee cooperatives. The State Secretariat for Education, Research and Innovation SERI also helps to create the best possible framework conditions. Other important partners include trade associations such as the Swiss Union of Crafts and Small and Medium-sized Enterprises, the federation of Swiss business economiesuisse and the numerous trade associations. Switzerland's small and medium-sized enterprises are always at the centre of all considerations.

"SMEs are the backbone of our economy. With an innovative SME policy, we want to create the best possible environment for them."

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Any additional regulation means additional work for SMEs. Permits, registration forms, certificates – we do everything we can to reduce this administrative outlay.

Excessive bureaucracy suffocates the economy. This is why streamlined administration is one of the most important advantages of Switzerland as a location. But we cannot afford to rest on our laurels. Switzerland's SMEs would like to see even greater relief and, in particular, would like digital access to government services.

seco.admin.ch > Location promotion

seco.admin.ch/rfa (information on regulatory impact assessments)

forum-kmu.ch (information about the SME Forum)

EasyGov.swiss (online portal for companies)

sme.admin.ch (SME portal: information and tips for companies)

SECO is committed to reducing the administrative burden that federal offices impose due to regulatory requirements. It supports the cantons and facilitates dialogue on successful ways of avoiding high regulatory costs. It gauges opinions on the burden and publishes these in its bureaucracy monitor. On behalf of the Federal Council, it draws up specific measures to ease the burden, e.g. in its report on cutting red tape for companies.

Regulatory impact assessment with cost measurement

New regulations affecting more than 1,000 companies are subjected to an impact assessment before they are introduced. This examines whether the regulations are necessary and what consequences they will have for the economy. SECO has standardised the estimation and presentation of regulatory costs for companies. A quick check has also been developed to roughly assess and highlight the impact of federal government projects at an early stage.

SME Forum

The SME Forum is an extra-parliamentary expert commission. It voices SMEs' opinions on federal laws or ordinances during consultations. If regulations are planned that could place an unnecessary burden on SMEs, the SME Forum proposes simplifications to the federal offices. In recent years, almost 70 per cent of the recommendations have been implemented. In this way, the commission is helping to reduce the administrative burden on SMEs.

Switzerland is one of the most innovative countries in the world, attracting capital and researchers from all over the globe. Our SMEs in particular make a major contribution to this every day. So we must always be vigilant and put SMEs on the best possible footing from a business perspective. Ultimately, everyone in Switzerland will benefit from this.

As a full-blooded entrepreneur, working with my colleagues in the SME Forum is very close to my heart. We campaign proactively and pragmatically for the interests of SMEs, be this improving market access, making corporate financing easier or cutting red tape. The SME Forum takes full account of the economic interests of SMEs.

Bettina Ernst – Member of the SME Forum, SECO Investor, Member of the Board of Directors, Co-founder and CEO Preclin Riosystems | Enalinges

The SME Forum consists of at least seven executives from various sectors plus a member of the Conference of Cantonal Directors of Economic Affairs and a representative of the Swiss start-up centres. SECO provides the Co-President and the Secretariat.

EasyGov.swiss and SME portal

SECO has provided companies with an online portal in the shape of EasyGov since November 2017. The digital "one-stop shop" centralises, simplifies and speeds up administrative procedures for companies. New services are constantly being added. With its SME Portal online platform, SECO also provides information and tools for small and medium-sized enterprises at sme.admin.ch – from starting a business to passing it on.

"Every hour that a company can save on administrative matters is one hour more for value-adding activities – and that forms the basis of success."

Ambassador Eric Jakob – Member of the Board of Directors, Head of the Promotion Activities Directorate, SECO, Co-President of the SME Forum



"Digital first": these days, the online channels are usually the first and best choice if you want to get in touch with the authorities. EasyGov.swiss is an excellent place to start. The online portal for companies bundles services from the federal government and cantons on a single platform, making it much easier for SMEs to communicate with the authorities. With its SME portal, SECO also offers valuable information – from setting up a company through to succession planning.

The joint e-government strategy of the federal government, cantons and municipalities is intended to further expand the online services offered by the authorities and to ease the administrative burden on companies. The principle here is "digital first": authorities provide their information and services 100 per cent digitally, securely and around the clock.

EasyGov.swiss (online portal for companies)
sme.admin.ch (SME portal: information and tips for companies)
online-services.admin.ch (database of online services of the federal government and cantons)

online-services.admin.ch (database of online services of the federal government and cantons)

egovernment.ch (information on the e-government strategy of the federal government, cantons and municipalities)

How you can benefit from the online services provided by the authorities

EasyGov.swiss – the online portal for companies

Whether you want to set up a business or order an extract from the debt enforcement register, EasyGov provides these and other services from the federal government and cantons in one place. The online portal serves as a one-stop shop: as a user, you do not need to know whether the federal government or your canton is responsible for the service you want, as your point of contact remains the same. This will make your communication with the authorities much quicker and easier. Company data that is often required such as addresses, company identification number (UID) or bank details only need to be entered once or, alternatively, are imported directly from government registers ("once-only principle"). The range of services available on EasyGov is constantly being expanded and the processes are being optimised on an ongoing basis.

Database of online services

Not all services have yet been integrated into EasyGov. With online-services.admin.ch, SECO has therefore also created a database containing further online services provided by the federal government and cantons. Here you will find links to official services from A to Z, all clearly laid out.

We love good food and the good life. Since the beginning of 2018, our restaurant Bay has been spoiling our guests with an urban ambience, beautifully plated dishes and exquisite wines. Taking a bold approach, we combine classics of French cuisine with modern elements of gastronomy, fusing tradition with contemporary innovation. As a result, we were also honoured with a Best of Swiss Gastro Award in 2018.

Our restaurant, Bay, was the first company to be founded on EasyGov.swiss. The fact that the administration offers its services and information digitally in a one-stop shop creates significant added value for us as business owners and gives us flexibility. This saves us time and lets us focus on our modern brasserie.

Christina and Maurice Bridel – owners Modern Brasserie Bay | Bern

SME portal: useful tips for company management

SECO launched the SME portal sme.admin.ch almost 20 years ago, offering numerous tips and tricks for all things business. It covers the entire range of business issues from foundation to succession: practical knowledge, articles on current topics, changes to the law and much more. The articles also address challenges such as digitalisation (social media, e-commerce, cloud computing, etc.) and illustrate them with interviews or case studies. In addition, there are helpful links to external services.

"The most important principle of EasyGov.swiss is the secure and easy access to all manner of different government services."

Markus Pfister – Head of eGovernment for SMEs, SME Policy, SECO



Do you want to set up a company or expand your existing one but lack sufficient capital? Armed with a variety of instruments, the federal government makes it easier to finance your company and ensures a con-

The federal government is committed to ensuring that SMEs have the best possible access to the capital market and to constantly improving the framework conditions for them. SECO continuously monitors trends in lending to SMEs.

kmu-buergschaften.ch
EasyGov.swiss > Support with financing

ducive environment.

KERAKOYERED

How we help you secure capital for your company

Guarantees for SMEs and start-ups

When it comes to setting up a new company or growing an existing one, businesses are mostly reliant on borrowed capital. A guarantee can help with this. The loan guarantee organisations supported by the federal government provide SMEs with easier access to bank loans. They guarantee loans worth up to CHF 1 million. The federal government assumes 65 per cent of the risk of loss on behalf of the loan guarantee organisations and pays part of the administrative costs. There are currently three regional loan guarantee organisations in Switzerland as well as one national one aimed at women. The easiest way to contact the responsible loan guarantee organisation is online via EasyGov.swiss.

Swiss Association for Hotel Credit

The Swiss Association for Hotel Credit (SGH) helps hotel businesses to finance their infrastructure through subordinated loans. The SGH also offers consulting services such as company valuations, feasibility studies, financial audits, regional funding programmes or expert reports relating to the Swiss Federal Act on Acquisition of Real Estate by Persons Abroad ("Lex Koller"). Through the SGH, the federal government is making the accommodation available in Switzerland more sustainable and more attractive both within the country and further afield.

Sandro Sormani SA | Caslano

Reto Sormani – Managing Director Mattia Sormani – Product Manager

in our chosen direction.

Venture capital for start-ups

Venture capital companies invest in a business's share capital and hope to make a profit further down the line when it flourishes or even goes public. They provide funding without requiring traditional collateral. Venture capital is usually furnished together with advice and support from the management team. In Switzerland, venture capital providers are members of the Swiss Private Equity & Corporate Finance Association (SECA).

Our story is that of a family from Ticino that is deeply rooted in tradition and passionate about the profession of the painter. Established in the 1930s, the company is now in the hands of the third generation, who are proudly continuing what was begun nearly 100 years ago. We started small, in the Malcantone region to be precise, and have grown steadily over the years. Today, we can claim to set the benchmark for the Ticinese market in the painting sector. Thanks to the guarantee provided by the federal government's partner organisation, we were accepted for a bank loan. This has given us the funds we need to keep on developing our company

"We work to ensure that Swiss SMEs are given the best possible environment for their corporate financing too."

Martin Godel – Deputy Head of the Promotion Activities Directorate, Head of SME Policy, SECO



need to accept even high-risk export orders. SERV's

products can also optimise your liquidity management.

Imagine that you are exporting your goods to another country. Political unrest

breaks out there unexpectedly, and you are waiting in vain for your unpaid bills

narios can place a heavy burden on your SME. SERV protects you from risks like these. It insures the export transactions of Swiss companies, even in politically or

to be settled, or the foreign company is unwilling or unable to pay. Both sce-

Founded in the 1980s, we build turnkey plants for the manufacture of drip irrigation systems for the agricultural sector, amongst other things. Our systems are used all over the world, especially in very dry regions. We are thus playing an active part in making water and energy consumption in agriculture as economical and environmentally sustainable as possible. Every day, we work hard to conserve one of the world's most important resources – drinking water.

Most of our customers are based abroad. International transactions always bring a certain financial risk for our operations. Thanks to the Swiss export risk insurance service SERV, we can minimise this risk for ourselves and at the same time offer our customers competitive conditions by arranging secured supplier loans.

Wolfgang Reith - CEO
Felix Ferreiro - CBDO
THE MACHINES YVONAND SAL Yvona

How SERV reduces your export risk and boosts your company's liquidity

Insurance for guaranteed incoming payments

SERV's insurance policies protect your company from default on payments due to economic or political risks or force majeure:

- Economic risks: you are covered if a foreign buyer is unable or unwilling to pay.
- Political risks: SERV gets involved in the event of exceptional circumstances such as war or unrest, if payment is rendered impossible or goods are seized.
- Risks of force majeure: SERV covers risks that other insurers do not, such as hurricanes, floods and similar events.

Guarantees for banks

Need capital to take on new foreign orders but your guarantee and credit lines with your bank are all used up? As SERV will cover any default on payment, you will receive the necessary capital from the bank without having to eat into your existing credit limit. This will give your company the liquidity it needs to take on new orders and expand.

Free advice

value added

SERV has extensive expertise in analysing country, bank and corporate risks as well as in handling export transactions. This is of particular benefit to exporters that are entering a market or doing business with a particular foreign company for the first time. The SERV team will be happy to give you its expert advice free of charge.

"Thanks to its products, SERV allows exporters to offer attractive payment terms and thus become more competitive. Ask our experts for advice."

Peter Gisler – CEO of Swiss Export Risk Insurance SERV

Insured companies: SERV's services are available to any company based in Switzerland. There are no minimum size thresholds, neither with regard to the company itself nor to its order volume. There are no restrictions in terms of sectors, goods, payment or financing structures as a basic principle.

Products: all Swiss export transactions can be insured with SERV as a basic principle, including exports of consumer goods, services or capital goods, provided that the transaction contains an appropriate proportion of Swiss

serv-ch.com (Swiss Export Risk Insurance, SERV)

economically uncertain countries.



On behalf of the federal government, Switzerland Global Enterprise (S-GE) supports Swiss SMEs in their international business, covering the entire process from market analysis and finding business partners through to evaluating business locations.

As a rule, activities abroad not only make companies more productive and competitive but also increase their innovative strength. Before you take the plunge, however, you may have a whole load of questions that you would like answered first: where is the (closest) suitable target market for your products or services? What are the chances of a successful market launch in a particular country? What specific legal and regulatory features must be observed in the target country? How do you go about finding the right contacts at government agencies or in your industry? Or maybe you already have a strategy and just need a second opinion? Thanks to a broad network of experts in Switzerland and abroad, S-GE can provide expert answers to your questions.

s-ge.com (Switzerland Global Enterprise) exporthelp@s-ge.com or +41 (0)844,811,812 (for administrative export issues)

How Switzerland Global Enterprise makes it easier for your company to enter foreign markets

VIRTAMEL

Information and advice

Expand your knowledge of target countries, focus industries, market opportunities and specialist export matters in a one-to-one consultation with the aid of our ExportHelp team or our wide range of digital services.

Export workshop

Learn key internationalisation skills in a workshop tailored to your needs. The main aim of this offering is to prepare you personally and your organisation for export activities.

Market analysis

Find out which target markets your products and services have the greatest potential in. The experts at S-GE will analyse the respective competitive situations, potential customers, possible hurdles, market acceptance and much more on your behalf.

Clarifying legal matters

A review of the specific legal, tax and regulatory situation in your target market is the best possible preparation for market entry. You should therefore seek answers to your questions from the lawyers from the S-GE network in your target country.

Business partnerships

Enter your chosen market with the right business partnerships. S-GE will help you to find and connect with a distributor, sales agents, suppliers or end customers. The reliability of your potential partner companies is also tested.

VirtaMed is a data-driven medical education company that was founded in Switzerland in 2007. Teaching hospitals and medical device companies across the world use VirtaMed simulators to practise surgical skills in a safe environment before performing interventions on patients.

In order to make a global impact on medical education, we are working together with Switzerland Global Enterprise, S-GE. The teams at S-GE and the Swiss Business Hubs help us to establish new business relationships abroad by introducing us to relevant contacts.

Phil Norris – Vice President Marketing

Presence at trade fairs and business trips

Showcase your products and services under the "Switzerland" umbrella brand in the SWISS Pavilion, or get to know potential business partners personally on a local trip. S-GE would be happy to organise this on your behalf and open doors to companies and authorities for you.

Support in the target market

Already landed in your target market and now looking to expand your business activities? Then S-GE can also help you in a variety of ways, whether you are looking for a business location or need assistance in finding staff.

"We are represented in Switzerland in Zurich, Renens and Lugano and in more than 30 countries worldwide. Our local expert teams work together with our national and international partner network to tailor bespoke solutions to our SME clients' needs. In so doing, we create added value for our customers and prosperity for Switzerland."

Simone Wyss Fedele – CEO of Switzerland Global Enterprise S-GE

15



Well-qualified specialists and managers are crucial for the success of your company. The State Secretariat for Education, Research and Innovation SERI ensures a broad and accessible range of educational opportunities – from basic vocational training to higher education. Your SME benefits in several ways: from an attractive cost-benefit ratio, new business ideas and public recognition.

Swiss companies are finding it increasingly difficult to hire qualified workers. The vocational education and training of our own personnel is becoming an increasingly important competitive factor. The State Secretariat for Education, Research and Innovation SERI, together with the cantons and professional and sector associations, can therefore help you to train apprentices. SERI also supports the federal vocational baccalaureate and campaigns for attractive opportunities, from professional education and training (professional education institutions and Federal and Advanced Federal Professional Examinations) through to higher education institutions.

sbfi.admin.ch (State Secretariat for Education, Research and Innovation)
sbbk.ch (cantonal vocational training offices)
shop.sdbb.ch (handbook for vocational training)



lex.berufsbildung.ch (vocational training encyclopaedia)



How SERI and its partners can help you with vocational education and training

Information and advice for training organisations

Would you like to train apprentices or do you have some questions about vocational training? The cantonal vocational training offices can give you personalised advice and support. Handy aids, checklists and leaflets for training apprentices can also be found in the handbook for vocational training. In addition, BERUFSBILDUNGPLUS.CH gives you all the important information, useful assistance and further links.

Badge for training organisations

Do you want to show off your commitment to your customers and business partners? Companies that train apprentices will receive a badge from the cantonal vocational training offices that will boost their reputation.

Further training

Open up new horizons for your employees and bring new expertise into your company. Through its funding activities, SERI provides a wide range of further training opportunities in Switzerland. You can also find and compare a whole host of courses on the Swiss Federation for Adult Learning's weiterbildung.swiss platform.

Promoting basic skills in the workplace

Understanding written work instructions or work schedules, or using the computer for simple operations. Employees nowadays need a whole host of different skills to ensure that a company can run smoothly. SERI can therefore help your company to keep your employees fit for meeting the challenges in their workplace.

berufsbildungplus.ch (information portal for vocational trainers and apprentices) movetia.ch (National Agency for Exchange and Mobility) berufsberatung.ch (study and careers advice)



realto.ch (learning platform for connected vocational training)
weiterbildung.swiss (course portal of the Swiss Federation for Adult Learning)

Atelier 5 was founded by five architects in Bern in 1955. Initially strongly influenced by the work of Le Corbusier, this led to buildings that have written a piece of architectural history, such as the Halen Estate. We still feel bound to these roots to this day, even though we are constantly developing and always on the lookout for something new.

Training has always been very important to Atelier 5, with the firm training at least two apprentices at a time for over 50 years now. We also offer four to six students a year a six-month internship. We value this training system because we can impart knowledge to young people through different training pathways but at the same time always draw inspiration from our youngest colleagues.

Gabriel Borter, Gianni Chini,
Florian Lünstedt and Franco Petterino – Partner

Exchange and mobility programmes

Keen to benefit from new experiences? Movetia offers a comprehensive range of exchange and mobility programmes, both within Switzerland and in Europe and further afield. The foundation supports businesses and young people alike, so that the exchange benefits both sides.

Associations of training organisations

Do you have limited capacity or are you only able to offer part of the training due to your specialisation? In associations of training organisations, several companies join forces and offer apprenticeships together.

Digital networking in vocational training

Today's apprentices gain practical and theoretical knowledge at work, at an upper-secondary vocational school or in courses held outside the company and are instructed by numerous trainers along the way. With this flood of information, it is sometimes hard for them to keep track of what they have learned. Realto offers a technical solution for pooling the knowledge they have acquired and sharing it with other apprentices and trainers – wherever and whenever they like.

"SMEs that train apprentices and staff are making a sensible investment in their future."

Josef Widmer – Deputy Director of the State Secretariat for Education, Research and Innovation SERI



The public research institutions in the ETH Domain and at universities and the universities of applied sciences have a wealth of specialist knowledge and the latest scientific findings at their fingertips: harness this potential. You can commission a research project, seek advice from experts, acquire usage rights for new products or processes, make use of research infrastructure or arrange training opportunities for yourself and your employees.

Is your SME unable to afford its own research and development team? If so, public research institutions are the ideal innovation partners. Their doors are wide open to you, and a partnership is well worth it: this knowledge and technology transfer will give rise to innovative products, new kinds of processes and highly promising services. With a public-private partnership, you can make your SME competitive and a sure-fire success on the market – both within Switzerland and further afield. The State Secretariat for Education, Research and Innovation SERI is committed to creating the best possible environment for research and makes funding available.

shfi.admin.ch (State Secretariat for Education, Research and Innovation) ethrat.ch/wtt (knowledge and technology transfer within the ETH Domain) swissuniversities.ch (Rectors' Conference of the Swiss Universities – access to all universities) switzerland-innovation.com (Swiss Innovation Park)



euresearch.ch (coordination network and information centre for European research cooperation)

How to harness the expertise of public research institutions

Research cooperation

Looking for a suitable public research institution for a joint research and development project? The institutions of the ETH Domain (ETH Zurich, EPFL, PSI, WSL, Empa and Eawag), the universities and the universities of applied sciences will help you to find the right research partner. For European projects, you can get support from the Euresearch network. In a cooperation agreement, you agree on the work to be carried out as well as the ownership, exploitation and publication rights to the results with your chosen research institution. Funding is provided by the project partners directly. They can also be supported by Swiss and international subsidies awarded in a competitive process.

Forms of cooperation:

- Direct research partnerships: your SME and the research institute carry out projects together.
- Projects funded by Innosuisse: applied research and development projects.
- European projects: with an application-oriented, cross-border research project, you can benefit from EU funding. Other European research initiatives such as EUREKA or COST are also available. The Euresearch SME network can tell you about opportunities to participate in European research cooperation and help you get projects off the ground.
- Research commissions: the public research organisations carry out research on your behalf.

Exploiting technology

Looking for innovative potential solutions for new products? As an SME, you can acquire rights to use the results produced by the public research institutions.

Since 2017, Cutiss AG has been developing personalised and permanent skin transplants to treat skin defects including burns as a spin-off of the University of Zurich. As such, we are capable of producing large-scale personalised skin transplants from a small biopsy of healthy skin from the patient. This takes skin surgery to a new level and revolutionises conventional approaches to treatment. As part of our research activities, we are working with great urgency to develop an automated solution to the production of made-to-measure skin. Close collaboration with experts in the fields of research and technology is of central importance in this matter.

Dr Daniela Marino – CEO / Co-Founder / Member of Board of Directors

Advice

Need some expert knowledge? The public research institutions offer professional advice as well as analyses, expert reports and opinions.

Research infrastructure

Want access to top-quality infrastructure? The public research institutions are kitted out with state-of-the-art equipment and facilities, which SMEs can also use if there is a mutual interest.

Continuing education and training with a practical bent

Want some continuing education and training for yourself or your employees? Fact-finding events and training programmes at higher education institutions will provide you with the latest findings from science and research.

Swiss Innovation Park

Your SME can network with higher education institutions at the Swiss Innovation Park's five sites, transforming your ideas into products and services that can be marketed successfully. Working closely together in a single location speeds up development processes and leads to successful innovations.

"SMEs will find the public research institutions to be strong partners for successful innovations."

Gregor Haefliger – Vice Director, Head of the Research and Innovation (RI) Division, State Secretariat for Education, Research and Innovation SERI



xFarm was set up in 2018 with the aim of giving farms comprehensive support on their journey into the digital age. IoT sensor systems and our app give farmers digital irrigation and fertiliser plans, recommendations on how to handle pests, blockchain traceability of their products, sophisticated analyses and reports and much more besides. This enables them to plan and design their production more efficiently and thus work more sustainably.

Our partnership with Innosuisse is important for our company and helps us a great deal. Thanks to this professional support, we are getting the extra resources we need to enable xFarm to achieve its vision of digitalised, autonomous agriculture.

Martino Poretti – Co-founder, Head of R&D Luca Gamma – IoT HW/SW Engineer xFarm SA | Manno

Innovations are the engine of the Swiss economy. However, good ideas alone are not enough. Only the development of a marketable product will bring commercial success. Innosuisse speeds up the transfer of knowledge from research to business, thus making Swiss SMEs more competitive.

Innosuisse's funding is built primarily on supporting innovation projects. SMEs develop new services and products together with higher education and research institutions. Innosuisse supports the development and launch of highly promising innovation projects by providing networking services and advice.

Innosuisse services to boost your innovation

Innovation mentoring

The mentors at Innosuisse will help you as an SME to structure your innovation idea, find the right research partner or submit a project application. Take advantage of this free service for your SME.

Innovation Cheque

Working on a new idea and want to test its feasibility? If so, your status as an SME gives you the opportunity to apply to Innosuisse for an Innovation Cheque worth up to CHF 15,000. This sum allows you to commission idea studies and analyses of innovation and market potential from a Swiss research partner in any field and trial collaboration with your research partner.

Innovation project

As an SME, you can apply for financial support for innovation projects together with a Swiss or international research institution. Your project must promise commercial success or social added value. Work together to develop innovative products, services or processes. Innosuisse supports projects in all topic areas.

Starting a business

On the verge of starting a new business or keen to optimise your existing start-up? Innosuisse can support you with one-to-one coaching regardless of what stage your start-up is at in the development process. Experienced business coaches can help you establish your company, develop it further and grow it sustainably.

"We help SMEs transform their innovative ideas into marketable products and services – so that they remain the world leaders in innovation."

Annalise Eggimann – Director of Innosuisse

innosuisse.ch (Innosuisse – Swiss Innovation Agency)
innosuisse.guide (online tool for finding the right funding programme)



During my career in the hotel and catering industry, which now stretches to 30 years, I've always tried to discover great ideas and concepts and break new ground. It's been the same story at the Opera Hotel, which I've managed in Zurich since 2016, amongst other things.

A good example of this is our humanoid concierge robot, Pepper, who greets our Opera Hotel guests, checks them in and out or reserves them tables. This allows us to create a positive quest experience and combine tradition with modern technology.

Michael Böhler – Group General Manager Meili Unternehmungen AG | Zollikon

Switzerland is a first-class tourist destination with an immense wealth of scenic attractions and cultural treasures a stone's throw away from one another. At the same time, it has an outstanding infrastructure and tourism companies that are focused on quality. With Innotour, the federal government has a tool at its disposal for strengthening the competitiveness of the tourism sector in a targeted manner.

Innotour focuses the promotion of tourism on a national level. This means that the lion's share of funding goes towards projects with a national focus and for national coordination activities. However, regional and local endeavours are also supported in pilot projects, which are designed to serve as flagship projects at national level and encourage others to emulate them

How you can benefit from tourism promotion

Innovation

Promoting innovation is the most important element in Innotour's strategy. The funding instrument is designed to improve the climate of innovation in tourist destinations, spark innovations there and thus make them more competitive. Innovation promotion sets out to focus on areas where there are still gaps in the services offered to tourists.

Cooperation

Tourism is characterised by how it combines several individual services to create an overall experience for the guest. Transport, accommodation, food and entertainment – everything has to come together. Partnerships allow products to be developed and marketed together, enabling costs to be cut and the customer benefit to be increased. Collaborative projects of this kind give the Swiss tourism industry a competitive edge.

Services provided by tourist destinations

The SME-focused tourism industry relies on tourist destinations providing a good level of services. Particular attention should therefore be paid to these services and to cooperation within each individual destination.

For example, a single company can do little to ensure a pleasant atmosphere in a particular location. Such a service from the tourist destination is a public good and requires targeted cooperation.

Knowledge-building

Measures to improve education and training enhance local human capital and help to retain it more effectively in the regions most popular with tourists. The knowledge acquired in companies and tourist destinations is an important starting point. Improving knowledge-building in Swiss tourism helps to increase labour productivity, which is one of the most important objectives in tourism policy.

"We help the tourism industry to ensure that many individual services come together to produce a winning, self-contained 'holiday' package."

Richard Kämpf – Head of Tourism Policy, SECO

seco.admin.ch (Topics > Location promotion > Tourism policy > Innotour)



Fuchs and Specht brings together a multifarious range of products and services – entrepreneurship can be tried and tested, regional niche products find a shelf all for themselves, and co-working is made possible. We were won over by this ever-changing variety of innovations, and the NRP played an important part of this.

Karen Wiedmer – Managing Director

Switzerland is diverse, innovative and extremely well connected. In short, it is a country with a high quality of life and work. To make this possible, committed people everywhere are helping to move their region forward, develop it and make it more competitive in the long term. The federal government and the cantons are supporting such people with the New Regional Policy (NRP).

Not all regions of Switzerland have the same needs. For this reason, the New Regional Policy focuses primarily on mountain, rural and border regions. In cooperation with the cantons, it provides financial support for ideas and projects to strengthen the economy that are tailored to the region. The NRP is thus injecting vital impetus for development in many cantons, focusing on promoting innovation, structural change in tourism and the digital transformation of the economy.

regiosuisse.ch (network office for regional development)
regiosuisse.ch/neue-regionalpolitik-nrp (information on the federal government's regional policy)
regiosuisse.ch/projects-nrp (NRP project database)
interreg.ch (information on cross-border funding measures)



Promoting innovation

The main pillar of the New Regional Policy: its aim is to help suitable projects and programmes achieve their breakthrough by providing direct financial support. The NRP supports initiatives that promote entrepreneurship, expand the innovative capacity of SMEs and increase regional value added. It helps to create and preserve jobs in its target regions. The NRP is thus helping to reduce regional disparities and enable even remote regions to enjoy a healthy economic future. Switzerland's participation in cross-border EU programmes, in particular Interreg, is also funded. In addition, the NRP promotes cross-cantonal regional innovation systems that support networking between companies, education, research and the public sector. The federal government can also grant tax relief for projects carried out by industrial companies, thus supporting the creation and reorientation of jobs in structurally weak regional centres.

Creating synergies

As well as promoting innovation, the federal government is ensuring stronger coordination and cooperation between regional policy and other spatially relevant policies, in particular its tourism, SME, agglomeration and innovation policy as well as spatial development. The aim is for different sectoral policies to work together so as to generate value added or, put another way, to make one plus one equal more than two. Joint projects are being implemented with various partners and solutions to

spatial challenges are being sought together, e.g. with the model projects for sustainable spatial development.

Creating and sharing knowledge

The "regiosuisse" network office for regional development supports people involved in regional development. The services provided by "regiosuisse" create and disseminate knowledge and connect stakeholders with one another.

"The New Regional Policy is investing in innovative minds and companies that want to make rural and mountain regions attractive places for living, work and recreation and develop them sustainably."

Valérie Donzel – Head of Regional and Spatial Development Policy, SECO

Support for SMEs from the federal government

Federal Department of Economic Affairs, Education and Research EAER

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State Secretariat for Economic Affairs SECO

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State Secretariat for Education, Research and Innovation SERI

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Innovation

Innosuisse

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venturelab

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venturelab

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Financial support

regiosuisse

Network unit for regional development Holowistrasse 65 CH-3902 Brig-Glis Tel. +41 (0)27 922 40 88 info@regiosuisse.ch regiosuisse.ch

BG Mitte

Loan guarantee cooperative for SMEs

Bahnhofstrasse 59D P.O. Box 1104 CH-3401 Burgdorf Tel. +41 (0)34 420 20 20 info@bgm-ccc.ch bgm-ccc.ch

BG Ost

Loan guarantee cooperative for SMEs Falkensteinstrasse 54

P.O. Box CH-9006 St. Gallen Tel. +41 (0)71 242 00 60 info@bgost.ch bgost.ch

CRC-PME

Loan guarantee cooperative for SMEs in French-speaking Switzerland

Avenue Louis-Ruchonnet 16
P.O. Box 109
CH-1003 Lausanne
Tel. +41 (0)58 255 05 50
contact@cautionnementromand.ch
cautionnementromand.ch

SAFFA

Loan guarantee cooperative for SMEs

Auf der Lyss 14 CH-4051 Basel Tel. +41 (0)61 683 18 42 info@saffa.ch saffa.ch

SGH

Swiss Society for Hotel Credit

Uetlibergstrasse 134b P.O. Box CH-8027 Zurich Tel. +41 (0)44 209 16 16 info@sgh.ch sgh.ch

Internationalisation promotion

Switzerland Global Enterprise

Stampfenbachstrasse 85 CH-8006 Zurich Tel. +41 (0)44 365 51 51 info@s-ge.com s-ge.com

Switzerland Global Enterprise

Ch. Du Closel 3 CH-1020 Renens Tel. +41 (0)21 545 94 94 suisse-romande@s-ge.com

Switzerland Global Enterprise

Corso Elvezia 16 P.O. Box 5399 CH-6901 Lugano Tel. +41 (0)91 601 86 86 info.lugano@s-ge.com

Swiss Export Risk Insurance (SERV)

Genferstrasse 6 CH-8002 Zurich Tel. +41 (0)58 551 55 55 info@serv-ch.com serv-ch.com

sme.admin.ch

The SME portal of the State Secretariat for Economic Affairs SECO provides information and tools for small and medium-sized enterprises – from starting a business to passing it on: practical knowledge, online services for administrative matters, articles on current issues, changes in the law and much more.

EasyGov.swiss

The online portal for companies makes dealing with government agencies easy, fast and efficient. The secure and reliable platform enables companies to handle licensing, application and reporting procedures electronically, all in a single location. EasyGov reduces the workload and cuts costs – for companies and the authorities.

