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# I-Tech Innovation Program 2022

## Call for Plug In Social Impact



In partnership with



**BCC EMILBANCA**



**GRUPPO BCC ICCREA**

# Call for Plug In Social Impact

<b>1</b>	I-Tech Innovation Program 2022   Framework, Values & Objective	3
<b>2</b>	G-Factor	4
<b>3</b>	BOOM	4
<b>4</b>	Emil Banca	5
<b>5</b>	ICCREA	5
<b>6</b>	Call for Plug In - Social Impact	6
<b>6.1</b>	Why?	6
<b>6.2</b>	How much?	6
<b>6.3</b>	What?	6
<b>6.4</b>	Who?	6
<b>6.5</b>	Where?	7
<b>6.6</b>	When?	8
<b>7</b>	Application process - Terms and Conditions	8
<b>7.1</b>	Application form - How to apply	8
<b>7.2</b>	Communication with Start-ups	8
<b>7.3</b>	Non-Admissible Applications	9
<b>8</b>	Selection Criteria	9
<b>9</b>	Selection Process	9
<b>10</b>	Final Ranking	9
<b>11</b>	G-Force Program	10
<b>12</b>	Personal Data Processing	11
<b>13</b>	Discharge of Responsibility	11



# Call for Plug In Social Impact

## 1. I-Tech Innovation Program 2022 | Framework, Values & Objective

Fondazione Golinelli and CRIF teamed up to launch the first edition of I-Tech Innovation 2021, a programme that has made available over €1.6 million in investments aimed at innovative start-ups in the Life Science & Digital Health, FinTech & InsurTech and FoodTech & AgriTech sectors.

CRIF is a global company specialising in credit and business information systems, outsourcing and processing services as well as credit solutions; in 2019 it completed its coverage as AISP in 31 European countries where the PSD2 directive is applied and is included in the prestigious IDC FinTech Rankings Top 100.

Fondazione Golinelli is a philanthropic holding company that has created a unique chain bringing together education, training, research, technology transfer, acceleration, incubation, open innovation and venture capital to valorise the projects of the younger generations.

These two realities, apparently different from one another, are in fact complementary in terms of competence. Fully in tune with the strategic partnership they undersigned, they have decided to launch a multi-year programme of joint projects to support the fragile yet strategic space that has always divided the world of research from that of enterprise.

Specifically, the aim of I-Tech Innovation is to encourage the creation of a new, highly innovative high-tech entrepreneurship by investing in Italian sectors of excellence, while in the long term, to contribute to narrowing Italy's serious technological gap.

The first edition of the programme foresaw three separate 'Calls for Innovation' dedicated to three strategic sectors on a national level. Seven start-ups were selected from the over 250 proposals received, on which equity investments were made. The Acceleration Programme came to an end last December, of which the operational implementation was entrusted to G-Factor Srl.

In connection with the programme promoted by CRIF and the Golinelli Foundation, and again with the support of G-Factor, a national community of reference called StartHub was also recently set up (launched in December 2021) for all the start-ups (more than 150 contacts have been made to date) that participated in the programme, in addition to those subsequently selected for the Acceleration Programme.

CRIF and Fondazione Golinelli are the original promoters of the programme and have designed this second edition by extending the partnership to other companies/institutions that have shown interest in joining the initiative and participating in it with different roles.

On these premises, CRIF and Fondazione Golinelli jointly launch the **I-Tech Innovation 2022** programme.

The first part of the project still consists of three interrelated **Calls for Innovation** in three different sectors: **Life Science & Digital Health, FinTech & InsurTech, AgriTech & FoodTech.**

These three main areas are joined in this new edition of the programme by two new 'experimental' ones: **Industry 4.0, Big Data processing-HPC & Applied Artificial Intelligence**, created in partnership with the Bi-Rex Competence Center, and **Social Impact**, created in partnership with Emil Banca and the ICCREA group.

The Bi-Rex Competence Center together is also a technical partner for the Life Science & Digital Health area. Emil Banca and the ICCREA Group are also technical partners for the FinTech & InsurTech area together with BPER Banca.

The five sectors (three plus the two new experimental ones) are considered particularly strategic



# Call for Plug In Social Impact

at a national and international level, and represent areas of activity and elective interest of CRIF and Fondazione Golinelli as well as of the partners involved.

All start-ups participating in the programme will immediately have the chance to join the national start-up community called StartHub, devised by CRIF and Fondazione Golinelli, designed and launched in December 2021.

G-Factor Srl has been entrusted with the task of managing and coordinating the operational activities of all five calls: from promotion to selection to the Acceleration Programme, which is mandatory for the selected start-ups.

G-Factor, for the sole selection phase of the start-ups in the Fintech sector, will work with Digital Magics SpA, which since 2008 has been operating as an incubator of innovative start-ups characterised by high-tech content and services.

The main venue for the Acceleration Programme will be BOOM, CRIF's new innovation hub, which will open in Bologna in autumn 2022. In addition to BOOM, part of the activities will also take place at Opificio Golinelli, the G-Factor headquarters, and the pilot line of the Bi-Rex Competence Center.

## 2. G-Factor

G-Factor Srl, four years after its establishment, has become a national reference point for the acceleration of start-ups in the Life Science sector, and with the I-Tech Innovation 2022 programme, it will consolidate its position in this sector, while at the same time – thanks to the partnership with Fondazione Golinelli and CRIF – opening up to other sectors in the implementation of its development plan.

G-Factor is an ecosystem that transforms the high potential for innovation and technology of young people and scientists into entrepreneurial realities capable of successfully establishing themselves on the market, creating replicable and scalable models. It is a response to the need to increasingly favour the possibilities of integration between research, industry and the market, focusing on young people, their business ideas, scientific research and their ability to produce innovation and new technology.

The experimental approach adopted at G-Factor for the acceleration to the market of the selected companies is based on investments made with both capital and skills, with a patient approach, in keeping with the logic of science and the market, in the belief that the mix of finance and training is decisive for the success and growth of the most innovative entrepreneurial realities. All the paths for increasing skills and experience are highly customised to meet the needs of the teams.

## 3. BOOM

BOOM is CRIF's new innovation hub that will open in autumn 2022. BOOM will be aimed at students of all levels of education, entrepreneurs, start-uppers, non-profit organisations and all those who wish to explore highly topical issues through school labs, acceleration programmes, TED Talks, design thinking projects, virtual reality and all the new tools created by the acceleration of digital transformation. In particular, BOOM has been designed to offer various types of services, diversified according to the target audience and, among these, the 'BOOM INNOVATION



## Call for Plug In Social Impact

EXPERIENCE' path, which is addressed to companies, research institutions, start-ups, individuals and organisations alike.

Fondazione Golinelli is CRIF's main partner for the design of BOOM's content, and will also be the reference partner for the management and provision of all educational and training activities for schools and citizens, as well as for the design and implementation of initiatives aimed at supporting the growth of start-ups and new entrepreneurial realities, through acceleration programmes and other initiatives to stimulate innovation.

### 4. Emil Banca

Emil Banca is a bank that has grown in the Emilia region, with deep roots and a strong cooperative, mutual and local identity. Emil Banca's actions are oriented towards social responsibility; the economic resources and wealth produced are used for the welfare and development of the community. People are its greatest asset, and the aim is to create positive connections with members, customers and its many economic and institutional stakeholders. Emil Banca works to be an active agent of cohesion and innovation, especially in the social sphere, collaborating with numerous local bodies and directly implementing initiatives of social, educational and cultural value. Because growth means above all growing together.

In order to provide concrete proof of these values, Emil Banca has created an innovation hub in Bologna (MUG), which aims to host activities supporting business start-ups, both physically and virtually. In fact, a completely renovated 1,750 sq. m space has been restored to the capital of the region, Bologna, comprising offices, co-working spaces as well as meeting and workshop rooms of various sizes and a 99-seat auditorium.

The ambition is to constitute a responsible market player that encourages the creation of new enterprises, be they start-ups or traditional businesses, to increase both the attractiveness of the area and to retain native talent, with a particular focus on the third sector/not for profit and on impact.

### 5. ICCREA

The BCC Iccrea Group is the largest Italian cooperative banking group, the only national banking group with wholly Italian capital and the fourth largest banking group in Italy in terms of assets worth around €175 billion. Today, the Group consists of 127 Cooperative Credit Banks, present in over 1,700 Italian municipalities with more than 2,500 branches, and other banking, financial and instrumental companies controlled by the parent company BCC Banca Iccrea. As of 30 June 2021, the Group's BCCs have achieved gross lending of €93 billion throughout Italy, and total funding (both direct and indirect) of approximately €140 billion, with more than three million customers and 833,000 members. The Group achieved a CET 1 Ratio of 16.5% and a TCR of 17.2% as of 30 June 2021.

# Call for Plug In Social Impact

## 6. Call for Plug In - Social Impact

### 6.1 Why?

Emil Banca, in partnership with CRIF Fondazione Golinelli and G-Factor, intends to accompany the ideas of young people, scientists and start-ups to the market, with the support of experts and investors right from the earliest stages of development, and for this reason they are together promoting the experimental **Call for Plug In** entitled **Social Impact**, on the theme of Social and Financial Inclusion.

### 6.2 How much?

The resources available are as follows:

- up to a maximum of €40,000 in kind (€20,000 for up to two start-ups) for participation in the acceleration programme, G-Force 'light' version, implemented by G-Factor;
- facilities and services offered by the promoters and the partner Emil Banca;
- one year without fees on current account;
- ten free entries to start-ups for use of hot desk c/o MUG;
- entry into the MUG community.

### 6.3 What?

The areas and sectors of interest are related to these fields: innovative solutions that facilitate access to banking and financial services and their use by the weakest segments of the population, contributing to the overall objective of improving their health and financial independence while reducing their economic vulnerability. Specifically, the solutions sought aim to contrast challenges and reduce information, technological and infrastructural barriers, or those linked to participation in the economic system in general, which currently limit both digital and physical access to the services provided by banks, in particular:

- a. innovative solutions that facilitate access to the bank's digital services through assistive technologies and models that improve the customer experience by taking into account the specific needs of stakeholders by design;
- b. architectural and design solutions that promote access to financial services at the bank's physical locations;
- c. fintech solutions that encourage savings management and access to credit through technologies for financial inclusion and literacy.

### 6.4 Who?

Eligibility requirements are:

**Target candidates:** Innovative newcos, spinoffs and start-ups and/or teams of graduates, PhD students and researchers.

**Entrepreneurial projects:** The projects must propose highly innovative solutions for which a market test of the start-up's technological/product/service solution has already been carried



# Call for Plug In Social Impact

out. Furthermore, it is useful to be able to demonstrate a degree of maturity and solidity of the underlying technology.

**Resources:** The selected teams will have access to a 'light' version of the innovative G-Force acceleration programme for young entrepreneurs, tailor-made for experts with a high technical-scientific profile, which will allow the teams to grow in both entrepreneurial and scientific dimensions. The programme has a standard duration of four months in total; it includes an initial phase of intensive activities lasting approximately two months, with the aim of accompanying the teams to come into contact with potential industrial partners; this initial phase is followed by a period of a further two months of mentoring and remote follow-up activities, dedicated to execution with meetings tailored to the needs of the specific start-up with the aim of accompanying the teams to introduce themselves to potential investors and enter the subsequent phases of growth and development. Participation in the Demo Day and Investor Day will be evaluated during the course of the acceleration programme, based on whether certain milestones have been reached.

The start-ups identified through this **Call for Plug In** will participate in a selected individual sub-programme of the overall activities foreseen by the G-Force acceleration programme: a specific customised calendar of one-to-one meetings, events and initiatives with the participation of selected lecturers and mentors, to be identified for each individual start-up; customised support will be offered to start-ups in the design/implementation of their business idea, and meetings with experts on the topics of greatest interest to the start-ups will be encouraged, while services linked to the CRIF portfolio will be activated, which may be offered free of charge for the duration of the acceleration programme.

The organisation of initiatives extended to strategic interlocutors, such as investors and potential customers, is also foreseen.

## **Managers:**

- General Referent for the I-Tech Innovation 2022 programme – Social Impact Call 2022 Emil Banca is Vittoria San Pietro, in the role of Territorial Area Coordinator in charge of the MUG – Magazzini Generativi Innovation and Start-up Office.
- General Manager of the I-Tech Innovation Programme 2022 on behalf of Fondazione Golinelli is Antonio Danieli, in the role of Director General and Board Member.
- General Manager of the I-Tech Innovation 2022 programme on behalf of CRIF is Dr Loretta Chiusoli, as Corporate HR & Organizational Processes Senior Director of CRIF.

## **6.5 Where?**

The residential activities will take place mainly in the new BOOM innovation centre, promoted by CRIF, located in Ozzano near Bologna, and partly in Opificio Golinelli, dedicated to emerging entrepreneurial realities, located in Bologna (Italy), Via Paolo Nanni Costa 20; a number of stages will also be organised at the MUG – Magazzini Generativi, the innovation hub promoted by Emil Banca, located in Via Emilia Levante, 9/F, Bologna.

# Call for Plug In Social Impact

## 6.6 When?

The timeline of the call and of the acceleration and incubation programmes will be divided into the following phases and timelines:

- **23 March 2022:** publication of the call
- **19 June 2022:** deadline for the presentation of applications
- **15 September 2022:** communication to the two teams selected
- **10 October 2022:** start of the G-Force programme and publication of the chosen teams
- **15 December 2022:** DEMO DAY (if given milestones have been reached)
- **9 March 2023:** INVESTOR DAY (if given milestones have been reached)

## 7. Application process - Terms and Conditions

Applications may be submitted from 12 pm (noon), 23 March 2022 until 12 am (midnight), 19 June 2022.

### 7.1 Application form - How to apply

The application form is available from the following link <https://gust.com/accelerators/g-factor>  
All documents must be submitted in Italian for Italian candidates and in English for foreign candidates.

For further information on the call for applications, the rules for participation and selection procedures, please contact [info@g-factor.it](mailto:info@g-factor.it).

For any technical or computer problems, please contact <https://gust.helpscoutdocs.com>

To complete your application, you will need to upload the following documents to the platform, in line with the formats stated:

- Curriculum vitae of the team members
- Any publications relevant to the project proposal
- Patents or other protection programmes on intellectual property
- Pitch deck of the entrepreneurial project, in line with the format available online
- Video lasting a maximum of three minutes presenting the elevator pitch
- Any prototypes or technological demonstrators
- Any other documents useful for assessment purposes

Participation is free of charge and does not entail any constraints or commitments of any kind other than those laid out in this document. By submitting their application and documents for participation in the selection process, participants declare that the information provided is true and that any decision made by the Evaluation Committee will be accepted unconditionally. The Commission reserves the right to request additional documentation, should it be deemed appropriate.

### 7.2 Communication with Startups

The selected start-ups or groups will be contacted to communicate the results and to agree on the logistical and technical aspects of participation.

# Call for Plug In Social Impact

## 7.3 Not admissible applications

Any application received after 19 June 2022 and any incomplete applications will be considered ineligible and will not be taken into account in the assessment and selection process.

## 8. Selection Criteria

The general selection criteria of applications are:

- assessment of degree of innovativeness, originality and scalability of the solution or business idea;
- assessment of effective knowledge of the need to which the solution responds;
- assessment of the team in terms of scientific, technical, managerial, multidisciplinary and solidity skills, and evaluation of the presence of business figures;
- assessment of the potential market and competitors;
- economic and financial sustainability;
- assessment of the soundness of the intellectual property or patentability of the invention;
- degree of maturity of the technology according to the TRL or stage of development in the case of biotech projects;
- assessment of industrial or economic partnerships, if any;
- assessment of the completeness of the contents of the pitch deck;
- assessment of the communicative effectiveness of the video pitch;
- assessment of ability to dialogue during direct confrontation;
- in the case of equal merit, the gender balance within the team will be deemed a distinctive element.

## 9. Selection Process

The evaluation of applications, according to the selection criteria stated above, will be entrusted to a Commission, appointed by Fondazione Golinelli and CRIF and coordinated by G-Factor, made up of leading figures in the field of innovation, research and business, national institutions and representatives of the medical-scientific sector. The selection process is divided into three phases: the screening phase, analysis phase and the interview phase. The selection phase is due to end on 15 September 2022.

## 10. Final Ranking

The teams selected to participate in the Acceleration Programme will be contacted on 15 September, while the final list of projects selected for investment and access to the G-Force 2022 Acceleration Programme will be announced on 10 October 2022 from 12 pm (noon) onwards, and subsequently published on [www.fondazionegolinelli.it/area-impresa/g-factor](http://www.fondazionegolinelli.it/area-impresa/g-factor).

# Call for Plug In Social Impact

## 11. G-Force Program

The G-Force Programme is an innovative pathway created by G-Factor for the entrepreneurship training of young researchers and experts with a high technical-scientific profile. The programme provides residential and non-residential activities, logistic services, business services, conventions and facilities, matching and recruiting, including:

### Summary of Services Offered

- Soft due diligence for the customisation of the G-Force Programme and definition of shared milestones
- Definition of a dashboard (customised KPIs) and project review for the whole period of the acceleration programme
- Coaching, Mentoring and Tutoring
- High-level talks
- Transversal services (legal, marketing, IP, resource selection, etc.)
- Meet your CEO or Meet your Co-Founder
- Demo Day with entrepreneurs, industry experts, corporations, potential partners
- Investor Day with venture capitalists, business angels, industry and institutional partners
- Possibility of access to well-equipped laboratories, in agreement with partner universities and research centres
- Recruiting young talents
- Number of projects supported: up to a maximum of two
- Value of services provided: €40,000 per project
- Duration: two months intensive + two months follow-up
- Access to post-acceleration pathway: 12 months of participation in the StartHub community promoted by CRIF and FG, with access to events and exclusive services, partly free of charge and partly for a fee\*:
  - offered by Emil Banca / ICCREA including:
    - work stations c/o MUG; an Emil Banca current account, free for the first year;
    - specific consulting for potential financing needs.
  - Offered by G-Factor, including:
    - support and assistance for planning at a European (e.g. EIC), national (e.g. Brevetti+, Smart&Start, Invitalia, etc.) and local (e.g. regional calls) level.

\*In general, facilitated access conditions and discounts are envisaged, depending on the specific case, for participation in events and services subject to payment, and priority booking guarantees for both free and paid events.



# Call for Plug In Social Impact

## 12. Personal data Processing

When submitting their application, applicants must mandatorily authorise CRIF, Fondazione Golinelli and G-Factor Srl to process their personal data for the purposes laid out in the specific privacy statement prepared in accordance with EU Regulation 679/2016 (so-called GDPR – General Data Protection Regulation). At every stage of this edition and also after its conclusion, all those involved shall guarantee the confidentiality of information relating to the ideas and projects submitted and with regard to all information classed as 'confidential' which they come across during this period, signing a specific non-disclosure agreement at the time of submitting their application.

## 13. Discharge of Responsibility

The promoters of this initiative, CRIF and Fondazione Golinelli, and the implementer G-Factor Srl assume no responsibility for technical, hardware or software malfunctions, interruptions of network connections, failed, incorrect, inaccurate, incomplete, illegible, damaged, lost, delayed, misdirected or intercepted user registrations or for participant registrations that, for any reason, are not received, electronic or other communications that are delayed or for other technical problems related to the registration and upload of content within the scope of this initiative. Furthermore, the promoters of this call also decline any responsibility for the information specified by start-ups and/or teams in the application form. Participation in the programmes does not entitle a start-up or team to advertise itself as a partner of any of the event promoters or use the promoters' names to publicise its technology or activity. Eligible start-ups or teams may only advertise their participation in the G-Force programmes.