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# NAVIGATING FUNDING OPPORTUNITIES

Slovakia is entering a period in which competitiveness will depend less on low-cost production and more on the ability of companies, institutions and regions to adapt to global change. Technological transformation, energy security, supply-chain restructuring, climate obligations, labor shortages and the new European security environment are reshaping investment priorities.

For companies and institutions operating in Slovakia, this creates a clear opportunity: available EU and national funding can support diversification, innovation, reskilling and entry into higher value-added sectors.

Digitalization and research remain one of the strongest pillars of future competitiveness. OP Slovakia includes targeted 2026 calls of around €26 million for chip pilot lines and post-quantum encryption, within a wider €1.9 billion envelope for digitalization, research, innovation and SME competitiveness. These resources can help companies, universities and research institutions build stronger links, develop applied R&D projects and support regional innovation ecosystems. EU-wide programs further expand the opportunity: Digital Europe provides €1.3 billion for 2025–2027, while Horizon Europe offers a total budget of €93.5 billion for 2021–2027 for collaborative research in areas such as health, climate, energy, mobility and emerging technologies.

The Modernization Fund, running until 2030, supports renewable energy, energy efficiency, storage and grid upgrades, with Slovakia receiving €26 million in 2025. The Just Transition Fund provides €459 million for 2021–2027 for regions such as Upper Nitra, Košice and Banská Bystrica, helping them attract new activities, support incubators and reskill workers. In addition, €4.2 billion from ERDF and the Cohesion Fund is dedicated to green transition and climate-

related investment, while the LIFE program adds €5.4 billion EU-wide for circular economy, biodiversity, climate adaptation and clean energy projects.

Regional and human-capital development will be decisive. The European Social Fund Plus provides €3.2 billion, including €203 million for skills and €680 million for marginalized Roma communities. The Youth Guarantee add €280 million, supporting labor-market inclusion. Healthcare institutions can also draw on EU4Health, with €4.4 billion available across the EU for more resilient and digital health systems.



**These sources can help regions and companies move from adaptation to long-term competitiveness.**

For companies seeking capital, EIB Group financing in Slovakia reached €649 million in 2025, the highest level in five years. In 2026, the EIB is further expanding access to capital for businesses through new SME and Mid-Cap financing channels, including a €150 million facility with ČSOB Leasing expected to mobilize over €420 million in investment, as well as

Sector	Key source	Allocation / period	What can be financed	Eligible beneficiaries
Digitalization & innovation	OP Slovakia; Digital Europe; Horizon Europe	€26m 2026 call; €1.9bn 2021–27; €1.3bn 2025–27; €93.5bn 2021–27	R&D, chips, AI, cybersecurity, digital skills, innovation hubs	Companies, SMEs, start-ups, universities, research institutions, public bodies
Energy transition & environment	Modernization Fund; JTF; ERDF/ Cohesion; LIFE	€26m for Slovakia in 2025; €459m 2021–27; €4.2bn 2021–27; €5.4bn EU-wide 2021–27	Renewables, energy efficiency, storage, grids, climate adaptation, circular economy	Companies, energy firms, municipalities, regions, public bodies, NGOs
Skills, labor & inclusion	ESF+; Youth Guarantee; Child Guarantee	€3.2bn 2021–27; €280m; €318m	Reskilling, upskilling, employment services, childcare, inclusion	Employers, training providers, schools, NGOs, public authorities
Healthcare	EU4Health	€4.4bn EU-wide 2021–27	Digital health, prevention, crisis preparedness, access to medicines, health system resilience	Health institutions, public authorities, NGOs, research bodies
Business finance	EIB; EIF; SIEA innovation vouchers; SIH guarantee	2026: EIB/ EIF expanding access to capital; compared to EIB €649m and EIF €557m mobilizing approx. €2bn SME finance in 2025; vouchers €2k–15k; SIH guarantee 2025–26	EIB: grids, urban infrastructure, environmental projects, SME financing; EIF: guarantees, equity, venture capital, innovation and green projects; SIEA/ SIH: patents, certification, energy-efficiency investments, building retrofits	SMEs, start-ups, companies and corporates, public authorities, state-owned enterprises, entrepreneurs, financial intermediaries
Defence & dual-use	EDF; SAFE	EDF €7.3bn 2021–27; SAFE up to €2.316bn for Slovakia until 2030	Defence R&D, drones, ammunition, missiles, dual-use technologies, production capacity	Cross-border consortia, SMEs, defense suppliers, contractors, subcontractors

a regional €200 million guarantee with UniCredit aimed at unlocking up to €400 million in loans for Czech and Slovak Mid-Caps. EIF instruments have mobilized around €2 billion in SME financing in 2025. Smaller firms can use innovation vouchers of €2,000–€15,000 for patents, certification and related services.

Defence is becoming a new strategic opportunity. The European Defense Fund provides €7.3 billion for 2021–2027, including a €1 billion 2026 work program. Slovakia is also finalizing access to the SAFE instrument, with up to €2.316 billion in loans and €347.5 million in pre-financing. For automotive, engineering, electronics and advanced

manufacturing suppliers, this opens a pathway to diversify into drones, defense components, dual-use technologies and European defense supply chains. Used strategically, these funding sources can help Slovakia's regions and companies move from adaptation to long-term competitiveness.