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Technical Note #12



PEOPLE FIRST

How the EU|BIC community turns **human-centric innovation** from a policy into programmes that change people's lives

CREDITS
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**Note: in this publication, we try to use "human-centric" as the name of the idea ("human-centric innovation"). We use "human-centred" only for a practice or a test with someone doing the centring ("human-centred design", "a human-centred approach"), and always name who does it.*

About EBN

Building Bonds. Connecting Innovation.

EBN (European Business and Innovation Centre Network) is a not-for-profit that serves a pan-European, global community of people using innovative business as a driver for regional (economic, sustainable, and social) development. EBN's initiatives include EU|BIC certification, development and distribution of quality business support programmes, facilitation and initiation of project collaborations, global networking, and advocacy for excellent business support actors like the EU|BICs.

About EU|BICs

Empowering Innovators, Transforming Cities and Regions

Certified EU|BICs use business and innovation as a force for regional (economic, social, and sustainable) development with the best possible actions to create thriving startups and SMEs. EU|BICs meet the highest verified standards in business support services and take real steps to ensure that their services are most advantageous to their clients and support greater wellbeing in their regions. There are now more than 110 quality-certified EU|BICs and 70+ Associate Members in over 40 countries, shaping the global EU|BIC community.

A problem worth solving

Innovation is about people. It starts with people and responds to their needs, ambitions and problems. Over the years, I have seen many different interpretations of what “innovation” means. But the most convincing ones have something in common: they start from a problem that affects people, not from a technology that has become available.

This is one of the reasons I believe the conversation on human-centric innovation is at the heart of the EU|BIC community. It is deeply rooted in who we are.

For more than 40 years, EBN and the EU|BIC community have been close to the people who turn ideas into innovation. Every day, I witness our members working alongside entrepreneurs as they test assumptions, navigate uncertainty, find the right partners and understand the realities in which their solutions will be used. This proximity matters. It gives entrepreneurship support organisations a perspective that goes beyond technology or business models: an understanding of the people, companies and communities that ultimately give innovation its meaning and value.

This position gives EU|BICs a particular responsibility as technology and innovation evolve. Artificial intelligence, advanced robotics, digitalisation and other emerging technologies are transforming the way we live, work and innovate. The question for innovation support organisations is how we can help ensure that progress remains connected to people, purpose and real-world value.

This came into sharper focus through the collective reflection at the 2026 EBN Congress. Bringing our community together around human-centric innovation created space to step back and consider the broader role of the innovation ecosystem and, in particular, the role of the organisations that help shape it.



Laura Lecci

CEO

EBN - European Business and Innovation Centre Network

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This technical note continues that reflection. The pages that follow bring together different voices from our community: EU|BICs, entrepreneurs and experts who are approaching this question from very different starting points. Their experiences do not offer one definition of human-centric innovation. Instead, they show why the question matters and why there is no single answer.

The innovation support programmes presented in this publication illustrate this diversity particularly well. Their work ranges from supporting senior and impact entrepreneurship, to attracting and retaining international talent, developing more inclusive approaches, growing applied AI and improving access to finance in rural communities. What connects these very different experiences is a commitment to addressing concrete human and societal needs through innovation.

The startups and entrepreneurs featured in this publication provide another perspective. Their solutions show that human-centricity should be embedded in the very starting point of an innovation journey: understanding a person’s needs, removing a barrier, improving quality of life, enabling participation or making technology more accessible and useful.

And the reflections from experts and practitioners remind us that this perspective must extend beyond the individual innovation. It concerns the environments in which innovation takes place: the relationships we build, the questions we ask

entrepreneurs, the diversity of people involved in experimentation and co-creation, the capabilities we develop, and the ways in which we define and measure success.

For EU|BICs, this has practical implications. For them, this starts well before a product reaches the market. It is about asking who the solution is for, whose voice is missing, and whether the problem being solved is the right one. It is also about creating the space for entrepreneurs to test these questions, rather than assuming they already have the answers. It means creating connections between entrepreneurs, researchers, businesses, citizens, investors and public authorities. It means supporting innovation that responds to the realities of places and communities while creating opportunities to connect those solutions internationally.

It also means looking inward. As innovation support organisations increasingly use digital tools and artificial intelligence themselves, we need to consider how technology can strengthen, rather than weaken, the human relationships at the heart of our work. Our added value is not simply in providing information, programmes or infrastructure. It lies in our ability to connect people, build trust, facilitate collaboration and understand context.

This is perhaps where the EU|BIC community's DNA matters most. Our community has always been built on the belief that innovation happens through connections. Connections between ideas and opportunities, entrepreneurs and markets, local ecosystems and international partners, technology and the people who give it purpose. Human-centric innovation asks us to make those connections even more intentional.

This note is therefore not intended to provide a definitive definition of human-centric innovation, nor a checklist for EU|BICs to follow. Instead, it offers a collection of experiences and reflections from within and around our community as an invitation to continue asking the right questions.

As technology becomes more powerful, our role is to help create the conditions in which technology and people can reinforce one another. Innovation becomes human-centred when people remain at the heart of how we imagine, develop, support, scale and measure innovation. That is the responsibility of innovators. And it is equally a responsibility for those of us who support them.

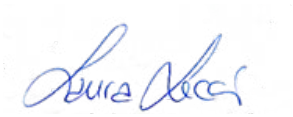


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Human-centred innovation: Designing the future of work with people, not around them



Roberta Cuel

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Megatrends such as socioeconomic and geopolitical challenges, digital transformation, artificial intelligence, the green transition (especially in Europe), and DEI (diversity, equity, and inclusion) are rapidly reshaping how organisations create value and affecting working lives. The decisive factors are how knowledge- and information-based organisations, flexible work arrangements, and new workers' preferences are taken into account within the organisation, and how they are designed and governed. Human-centred innovation begins with a simple principle: people should not merely adapt to technology; technology and organisations should evolve around human capabilities, needs, and aspirations.

This matters because the nature of work is changing. Routine activities are increasingly automated, while knowledge workers are expected to exercise judgment, collaborate across boundaries, manage uncertainty, and learn continuously. Skills such as critical thinking, emotional intelligence, creativity, leadership, and responsible autonomy are therefore becoming increasingly valuable. Information systems, and in particular AI, can process huge amounts of information at extraordinary speed, but humans remain essential for interpreting context, questioning assumptions, handling ambiguity, and understanding the social consequences of decisions. This is why investment in people must accompany every investment in technological infrastructure and tools.

Technology, and AI in particular, can capture and organise knowledge, recommend relevant content, and support complex decisions. But workers contribute experience, ethical judgment, and contextual understanding. When this relationship is well designed, technology augments human agency rather than reducing people to passive operators.

However, augmentation does not happen automatically. Employees increasingly reshape their tasks, relationships, and ways of working, a process known as job crafting, to make work more effective and meaningful. Organisations should enable this initiative while providing clear responsibilities, psychological safety, and opportunities for collaboration. Here, Human Resource Management has a strategic role. HR professionals are no longer simply administrators of employment practices. They are key players in organisational transformation: translating technological change into sustainable work design, identifying emerging skills, creating personalised learning paths, and supporting people throughout longer and less predictable careers. Investment in training must therefore extend beyond technical proficiency.

A genuinely human-centred approach must also be inclusive. Biased selection systems, unequal access to learning, or poorly designed flexibility can amplify existing inequalities. Fair career paths, transparent rewards, inclusive leadership, and regular equity audits are therefore part of innovation itself, not secondary safeguards.

The future of work will not be made human simply by keeping a person somewhere in the process. It will be human when people can influence that process, develop their capabilities, and find purpose in their contribution. The central question is not how many tasks technology can replace, but what kind of work, and what kind of society, we want innovation to create.

Chapter:
SERVING THE UNDERSERVED



These programmes serve people who lack something that would improve their health or income. In Burgos, it is credit for rural entrepreneurs. In Coimbra, it is a route into entrepreneurship for people over 50 whom the labour market has shut out. In Ostrava, it is help to settle, and to start a business, for skilled newcomers and their families.

Regions cannot afford to leave talent unused. The European Commission has identified 82 regions, home to almost 30% of EU residents, that are severely affected by a shrinking working-age population and a low share of graduates[1].

Takeaways:

Name the barrier, then remove it. CEEI Burgos lends without collateral and mentors each borrower from application to repayment. IPN opened Portugal's first incubator for senior and impact entrepreneurship. MSIC guides newcomers through residence permits and business registration.

Trust is key: Burgos' programme trusts people will pay back. Of the capital it has lent, only 1.05% has defaulted. IPN trusts that people over 50 bring experience the innovation system undervalues. MSIC trusts newcomers to know what their city needs.

Talent is essential for the region. Burgos reports 182 jobs created and 354 kept. An ageing population is not a lack of talent, for IPN. All but one of the 18 expats who took part in MSIC's entrepreneurship programme now run their own business.

Two startups apply the same ideas to health and wellbeing. Crìa is building a container for cell and gene therapies that fits in a cabin bag. B2Labtech tunes indoor light to the body's daily rhythm.

Roberta Cuel asks what kind of work, and what kind of society, we want innovation to create. These stories give three answers.

1 European Commission, Harnessing talent in Europe's regions.

CEEI Burgos lends without collateral to rural entrepreneurs, and keeps communities alive in the process

In Burgos, a microcredit programme does something most financial institutions will not. It lends to rural entrepreneurs without collateral, guarantees, or the assumption that a business can be too small to matter. The loan comes with hands-on technical support from application through to repayment. It is a loan that deeply connects the lender with people and places.

Meet the **Rural Microcredit Programme**, managed by **EU|BIC CEEI Burgos** for the Provincial Government's development agency SODEBUR.

Empty Spain

Burgos is a province of large distances. Outside its three main cities, population density drops to 8 inhabitants per square kilometre. Burgos is part of the so-called "empty Spain": a vast interior territory, ageing and dispersed. This is the territory CEEI Burgos supports.

In this context, a single business can be the difference between a community holding together and hollowing out. In 2013, together with SODEBUR, the development agency of the province, CEEI Burgos identified a specific problem. Economic activity had thinned over decades. The closure of bank branches left many communities without local access to credit. Viable entrepreneurial projects were failing because of a lack of access to basic local financing.

This is why they created the SODEBUR Rural Microcredit Programme.

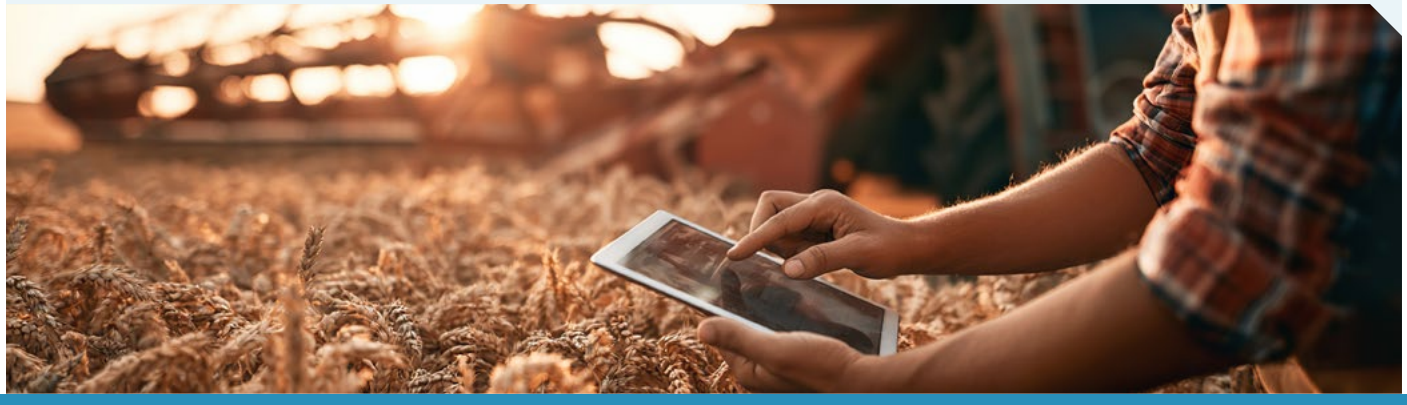
Built around trust

The methodology started with the EIF JASMINE capacity-building initiative, delivered by the Microfinance Centre and specialist European partners. That training shifted CEEI Burgos' thinking about lending towards close, continuous contact with the entrepreneur.

The Rural Microcredit Programme provides small, collateral-free loans alongside technical support: project assessment, co-design, ongoing mentoring, and follow-up throughout the life of the loan. The interest rate in the current 2026 to 2027 call is 0% for the first half of the repayment period and 0.75% for the second.

The programme is structured as a revolving fund. Repaid loans are reinvested into new projects, multiplying the effect of the original public investment without requiring proportional increases in public spending. This is a deliberate shift from traditional grants, which are spent once. Public money here compounds over time.

Governance is another distinctive feature. The credit approval committee brings together a wide range of actors: the Provincial Government, SODEBUR, and mayors' offices; rural development groups across the province and social services; the Confederation of Business Associations, the Young Entrepreneurs Association, and the Chamber of Commerce. Proximity, shared responsibility, and institutional trust between actors are what make it possible to lend without collateral and maintain an extraordinarily low default rate.



Human-centric loans

The programme targets entrepreneurs and micro-businesses in rural Burgos, with a focus on municipalities under 5,000 inhabitants. According to survey data, 84% of beneficiaries had no prior access to conventional financing at all.

Women represent approximately 41% of supported projects. That figure is above the Spanish average of 30% female rural entrepreneurship. Young entrepreneurs under 35 represent 30% of projects. The programme also specifically reaches unemployed individuals, new settlers, and migrants building a future in the province.

Between 2013 and 2025, the programme supported 177 projects. It lent €3.57 million. Each euro it lent activated approximately one and a half euros more of investment from other sources, meaning the projects supported raised €9.19 million in investment. The programme impacted 536 jobs: created 182 and maintained 354. The default rate is 1.05% on total capital lent. For context, urban European microfinance programmes typically default at 3 to 8%. Rural microfinance runs higher, at 6 to 12%. Unsecured public lending runs higher still, at 5 to 15%.

For approximately two thirds of respondents, the microcredit was critical or decisive to the project being realised at all. More than 95% of surveyed businesses reported a profit in recent years. The average amount of subsequent investment after the microcredit was €30,000 per business. The programme's estimated Social Return on Investment is approximately €20 for every net public euro invested.

A story of impact

The programme catalyses new economic models, introducing digital commerce, smart logistics, and new services to areas that lacked them. It also anchors existing services, the businesses that, if they close, leave an entire village without basic provisions.

Alba Zamanillo and Daniel Saiz are the founders of SAZAM Ingeniería y Mantenimiento Industrial, in Villalbilla de Burgos. They are a young couple who made a deliberate decision to stay in their community and build the company their region needed: a professional technical maintenance service capable of responding to local industrial demand. The microcredit financed their initial equipment.

> "Thanks to the microcredit we were able to start the project"

SAZAM has since grown in turnover and employment and won a provincial sustainability award in November 2024. Their story is what the programme was designed to make possible: young talent staying, qualified employment created, a local industrial ecosystem strengthened.

Replication and future

CEEI Burgos identifies three transferable pillars: the human-centric microfinance approach without collateral, the revolving fund mechanism, and the multi-stakeholder governance model. Looking ahead, CEEI Burgos plans to maintain calls up to 2030, expand outreach, integrate digital tools, and strengthen impact tracking.

For EU|BICs in a similar region, the transferable lesson is straightforward. The model requires the right methodology. But its blueprint, as CEEI Burgos has demonstrated, is already written.

Impact

€9.19 million
capital unlocked
from
€3.57 million
initial investment

177 projects
supported

1.05%
default rate

182 jobs
created

354 jobs
maintained

IPN built Portugal's first senior incubator to turn experience of people over 50 into an entrepreneurial asset

In Portugal's Centro Region, age is the most reliable predictor of exclusion from the labour market. People over 50 who leave employment rarely find their way back in.

Fator C'Idade is the first incubator in Portugal dedicated to senior and impact entrepreneurship. **EU|BIC IPN** and its partners built it around a simple argument: people over 50 are experienced, and the innovation system consistently undervalues that experience. And the longevity economy, the growing set of businesses, services and social initiatives shaped around older adults, needs people who understand it from the inside.

Age and the city

IPN built Fator C'Idade as a strategic response to its region's Smart Specialisation Strategy priorities in Health and Wellbeing, and to public policies promoting active ageing, inclusion, and lifelong learning.

The project is supported by a network of partners: IPN, Fundação Bissaya Barreto, and Coimbra Coolectiva. They work alongside universities, local authorities, social care entities, and companies. Furthermore, it benefits from European co-financing through Portugal Social Innovation – Centro 2030 and has four local social investors: the Municipality of Coimbra, Climacer, Black Monster Media, and GEHC – Global Elderly Health Care.

Three groups of people in a three-stage programme

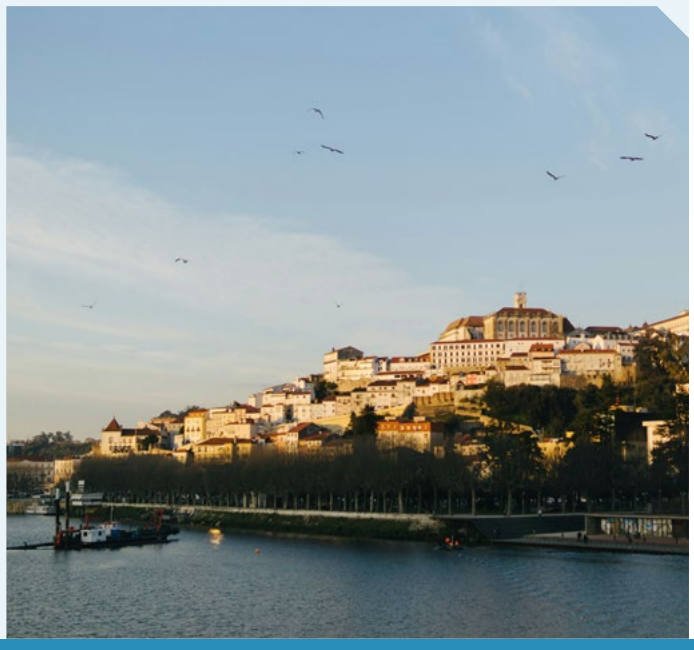
The programme targets three groups. People over 50 who want to turn an idea into a business. People of any age who want to develop a social initiative that promotes active and healthy ageing. And entrepreneurs of any age building products and services for the longevity economy. Younger participants bring digital fluency and energy. Older ones bring professional networks, institutional knowledge, and resilience. The combination is the point.

The programme runs in three sequential stages across an annual cycle, each building on the previous one.

The first is a one-day acceleration event, open to individuals and organisations. It combines inspirational talks, three thematic workshops covering problem identification, business model design, and pitching, alongside mentoring and networking. It ends with one-minute pitches to a panel of social investors and partners who provide immediate feedback.

The second is a five-week capacity-building programme, 50 hours of training, covering value proposition, customer persona, marketing and communication, business model canvas, and strategic roadmap. It combines in-person sessions, online webinars, individualised mentoring with up to six hours per idea or team, and ongoing guidance. It ends with a Demo Day where participants pitch to an external panel.

The third is six months of incubation at Cowork O Pátio, a co-working facility provided by the Municipality of Coimbra. Participants receive a monthly training plan covering legal, tax, accounting, financing, and marketing questions, alongside individualised mentoring and two networking events. The cycle closes with a Graduation Day, where projects are certified in a public ceremony.



Data and stories of impact

Across two annual cycles, the programme has engaged over 160 participants in acceleration and capacity-building activities. The 2025 cycle produced 19 projects at Demo Day. Of those, 16 went on to sign incubation contracts and were certified at the first Graduation Day in January 2026. The 2026 acceleration event attracted 20 participants and had 28 participants in the capacity-building programme. Twenty-three presented their pitch at the Demo Day. The programme was recognised as a Best Practice in Active and Healthy Ageing in the Centro Region in 2025.

The programme generated multiple stories worth telling from its 2025 cohort alone (two stories in the box below).

Sustainability and replicability

The sustainability plan is built on three pillars: Evidence-based fundraising: quantifying impact data to secure public funding and attract new social investors. Scalable digital infrastructure: converting training programmes into digital formats to allow replication across regions at low incremental cost. Revenue diversification: commercialising capacity-building services for senior entrepreneurship and the longevity economy.

The programme is highly replicable. The model has already been validated through international co-development. Its roots are in Silver Starters, a 2019 European project funded by EIT Health involving IPN, the University of Łódź, and Leyden Academy. In 2022, together with Fundação Bissaya Barreto, IPN launched the second edition of the course under the Cinco Ponto Zero project, funded by the BPI Sénior Fundação La Caixa award. This project was twice recognised as a regional good practice in Active Ageing and referenced by EBN through the Better Incubation – LIAISE project.

Population ageing is a shared challenge across Europe, and very few ecosystems have approached it from an entrepreneurship angle. Any EU|BIC in a region where demographic pressure is building has what it takes to replicate this programme. The methodology is available at fatorcidade.pt. The results exceeded the programme's own targets. The demand is there.

Impact

Pedro Domingues spent decades in industrial production at companies including Philips. He joined Fator C'Idade at 51. "At 51, I decided to open a blank page", he said. What he valued most were the workshops and the contact with others starting at a similar age.

A recurring family problem, more than his professional experience, inspired him to build **PROLOC**. From an early age he heard his parents and aunts and uncles repeatedly struggle to find "good tenants" for small studios they rented out. Later, when he himself put an apartment on the market in Lisbon, he experienced the scale of the problem directly: dozens of calls, long interviews, days lost, and in the end no rental secured. He built a questionnaire, assigned scores to responses, and arrived at a rapid shortlist. PROLOC came from that experience: it is a digital platform that matches landlords and tenants by crossing preferences, risk profiles, and needs on both sides.

About two years before joining the programme, Ana Rita Mourão felt lost. With a degree in Human Relations and Business Communication, she jumped from job to job, searching for a path that would fulfil her professionally once and for all. She joined Fator C'Idade. As she put it: "I quit my job without a fixed plan or safeguards, but with the certainty that what would fulfil me still needed to be created." She founded **Destralhe**, which helps people declutter their homes and manages situations involving hoarding, moving or inheritances. Essential items go to those who need them. Recyclable materials go for recycling. Collectable or restorable items sell at symbolic prices. The help from Fator C'Idade proved decisive.

> "If I already had drive, those guys grabbed it, multiplied it, and threw it back to me"

Today, Destralhe is growing at the pace of demand. Demand forced it to rent a second garage when the first ran out of space. After graduating, Destralhe is now focused on finding a permanent space and consolidating its model before scaling.

MSIC turns Ostrava into a place where international talent chooses to stay

The Moravian-Silesian Region has spent decades transforming. The coal mines and steel mills that defined it for two centuries are mostly gone. In their place: universities, a growing R&D sector, and large multinational employers including Porsche, Hella, and Tietoevry. Still, the region struggles to retain talent. Skilled people leave. Young people leave. International professionals who arrive for work find the system hard to navigate: language barriers, administrative complexity, limited guidance, and little support for their families. In 2020, the region had one of the lowest shares of entrepreneurs in Czechia. Its economy needed transformation, but the talent to deliver it was walking out the door.

In 2020, **EU|BIC MSIC** launched the **Ostrava Expat Centre**. The Centre has a team of specialists working with a pool of volunteers: settled expats and residents who befriend newly arrived internationals, offering guidance, company, and advice on how to make Ostrava home.

The Centre and its system

The Ostrava Expat Centre is a free, comprehensive integration and career support service for international talent and their families in the region. The Centre works across three actors simultaneously, and the combination is what makes its services coherent:

For expats, it provides individual career and business counselling, online and in person. It runs an online job-search guide covering labour market navigation, residence permits, and employment contracts for both EU and non-EU citizens. It organises Czech language meetups, financial literacy workshops, and a relocation application that consolidates the practical information a newly arrived person needs.

For employers, it offers a Partner Programme covering candidate databases, advertising channels, and job fair participation. The Centre helps companies retain the international staff they have already hired: it offers programmes on Czech business culture and intercultural communication, and administrative support for companies employing foreigners.

For the city, the Centre acts as a channel between the international community and regional policy. Feedback from expats on quality of life, housing, and services feeds directly into strategic planning by the City of Ostrava and the Moravian-Silesian Region on talent attraction and retention.

The Centre is embedded in the MSIC innovation ecosystem. It connects expats to the Lab Zero accelerator for international students and to MSIC's broader network of business experts and mentors. MSIC runs a dedicated three-month entrepreneurship programme for aspiring expat entrepreneurs. It combines group workshops on idea creation, business model canvas, marketing, finance, accounting, and legal aspects, with individual mentoring and administrative support including assistance with business registration. The programme was developed within an Erasmus+ project led in partnership with Startup Leiria and PPNT Poznań, both EU|BIC community members. Two cycles have been completed, engaging 18 participants. All but one are now running their own businesses.

Impact

In 2024 alone, the Centre delivered 288 consultations. It also ran 68 events, drawing 532 participants. A dedicated impact study assessed the programme's regional impact in comparison with Brno and the Polish border area, confirming its relevance and effectiveness in a transforming regional economy. The City of Ostrava and the Moravian-Silesian Region use feedback from the international community gathered through the programme to shape regional policies and strategic projects around talent attraction, relocation, and quality of life.

Kishore Kumar Chandra works at Porsche Engineering in Ostrava. He also makes films. In early 2025, he came to the Centre to start a business. The Centre helped him obtain a trade licence and navigate the administrative steps that most people find difficult to manage alone. He presented his short film at the Expats and Locals exhibition, where it received positive feedback and led to his first professional connections in the region's creative sector. He joined the three-month business programme and consequently established Magical Works Production, now offering creative video production services in Ostrava.

His story follows the logic the Centre was designed to produce: a person who arrived with skills and ambition and is now contributing to the region rather than leaving it.

What comes next

The next priority is more targeted support for spouses and partners, a group with distinct challenges and daily routines that the current programme does not yet fully serve. They arrive in Ostrava because someone they love has a job there. The Centre's bet is that if they find their own path, they stay. And if they stay, so does everyone else.

Impact

✓ **Accelerate labour market integration**

✓ **Improve regional competitiveness**

✓ **Support entrepreneurship**

✓ **Increase talent retention in the region**



EU|BIC community human-centric supported companies highlights

Crìa Technologies makes it possible to carry life-saving science in a cabin bag

Supported by: FABBRICA ITALIANA DELL' INNOVAZIONE l'incubatore green & blue

The Italian-Swiss deep-tech startup is bringing high-vacuum technology from particle physics into the cold chain.

Supported by EU|BIC Associate **Fabbrica Italiana dell'Innovazione**, **Crìa** focuses on patients whose therapy depends on a vial arriving intact. Some of the most advanced treatments in modern medicine travel inside a tiny vial. Cell and gene therapies, IVF and other biological materials can require temperatures below −150 °C throughout their journey. If the cold chain fails, the material can be lost, and when those cells belong to a single patient, there may be no replacement.

Yet transporting them still means relying on systems that are often heavy, coolant-intensive and operationally complex. Crìa Technologies changes that. Its flagship device, Crìa Go, can reach −196 °C, weighs less than 5 kg fully loaded and is small enough to fit inside a cabin bag. It requires no batteries or active refrigeration and can travel in any orientation.

Behind it is technology more commonly associated with particle accelerators than logistics.

CERN physics, redesigned for the cold chain

Crìa maintains a vacuum below 10^{-6} mbar inside its containers. Combined with multilayer insulation, this reduces the heat reaching the payload. The know-how comes from co-founder Vittorio Palmieri, a former CERN physicist who brought decades of high-vacuum expertise into the cold chain. The result is a fully welded stainless-steel architecture that can reduce incoming heat by up to ten times compared with a conventional dry-ice shipper.

Crìa Go can operate from +8 °C to −196 °C, using phase-change materials, dry ice or liquid nitrogen depending on the configuration. The company is already scaling the same technology into Crìa Box, a larger platform designed to offer substantially more payload and thermal endurance at a fraction of the weight of conventional systems.

And better physics can translate into very different economics. In one analysis, sperm bank Pro-Seed estimated that using Crìa across 20,000 annual shipments could generate approximately $6.1 million in yearly savings, while reducing coolant costs, preparation time and sample loss.

From prototypes to the real world

Crìa's technology has already moved beyond the lab. Prototypes have been tested with leading scientific, medical and logistics organisations including ETH Zurich, Hôpitaux Universitaires de Genève (HUG), University of Rome Tor Vergata, CEINGE in Naples, Ita Fria in Brazil, and the Institute for Problems of Cryobiology and Cryomedicine in Kharkiv, Ukraine. Pre-orders are now open, with first deliveries planned for early 2027.

The opportunity goes far beyond improving today's shipping containers. By making extreme temperature control lighter, more efficient and independent of active refrigeration, Crìa could change where and how easily critical biological materials can travel. That matters at both ends of healthcare: for the world's most advanced therapies, where a single shipment can contain irreplaceable patient material, and for global access to vaccines and biological products, where infrastructure itself can determine who can be reached.

EU|BIC community human-centric supported companies highlights

B2Labtech builds circadian lighting for human biological rhythms

Supported by: TRENTINO SVILUPPO Shaping the Future

Light influences how we work, feel, and live. Indoor spaces are usually lit with static and uniform systems, disconnected from biology. The circadian rhythm depends on light cues to function properly. Inadequate artificial lighting affects two out of three workers. It brings 30% more eye strain, along with mood swings, sleep disturbances and circadian rhythm disruption. Concentration and task performance drop by 15%. Energy costs run 40% higher.

Supported by EU|BIC **Trentino Sviluppo**, **B2Labtech** develops AI-driven circadian human-centric lighting systems. Its mission is to raise awareness of how important light is for psychophysical wellbeing. Light is often treated only as a technical or aesthetic element, while it has a strong impact on how people feel, think, work, and recover. B2Labtech was founded to change that.

How it works

B2Labtech works in three steps. First, setup: a proprietary IoT motherboard connects to existing LED tunable-white and full-spectrum lighting that can change spectrum and intensity during the day. Second, control: a proprietary AI-driven algorithm learns and adapts lighting to human needs based on 24-hour data collection from integrated environmental sensors. It replicates natural lighting patterns and adapts light to create optimal conditions in any indoor environment. Third, monitor: proprietary software communicates in real time with the hardware, providing dynamic control of lighting conditions and generating ESG reports on the social and environmental performance of the system. The whole system operates continuously and automatically.

In the field

B2Labtech has four installations in operation: a 200m^2 office, a 100m^2 office, a 50m^2 office, and a 30m^2 paediatric department. The paediatric department is the most telling of the four. Children in medical settings are among the most sensitive to lighting conditions. The choice to deploy there signals a commitment to impact over commercial convenience. B2Labtech has received more than ten letters of interest from customers and partners.

The market and the road ahead

The company is entering a commercial development phase, actively seeking new installations and partners to support international scaling. It identifies a longer-term acquisition opportunity across three tiers: large global lighting technology players, international lighting technology players, and Italian lighting players. The company is building toward either strategic acquisition or organic growth at scale and is at the stage where the right partnerships will determine which path it takes.

Chapter:
BUILDING THE PEOPLE BEFORE THE COMPANY



People make businesses, and businesses serve people. These programmes start with the person, so that the company they build carries that person's expertise to others. Bilişim Vadisi tests students on full-scale autonomous vehicles, creating job opportunities. Atlanpole finds researchers the partner they lack.

Skilled people are scarce. In the 2025 EIB Investment Survey, nearly four in five EU firms named a shortage of skilled labour as a major barrier to investment.[1]

Takeaways:

Prepare people for the future. Robotaxi teams spend a month at a test camp, refining their autonomous systems under safety-critical conditions while industry engineers mentor and observe. Since 2019, former participants have founded 26 startups. Atlanpole offers professional coaching so people have the right tools for the job.

Match people with method. Atlanpole's Deeptech Matching pre-selects candidates through a structured entry tool, then tests the fit in workshops that use personality profiling. In 2025 it completed 10 co-founder matchings. In one case it found IvySpec a chief operating officer with robotics experience when the regional market had no one.

Expertise then travels on. Finalists of Robotaxi now work at companies such as Ford Otosan and Mercedes-Benz. The founders of Robeff, after two years of competing, built a company that adds autonomy to existing industrial vehicles.

Two startups build on the same idea. Lemons in the Room calms patients with virtual reality, so staff can focus on treatment. Radica returns a share of every carbon credit to the farmer who earned it.

Concluding this publication, Christian Travier puts the principle in a simple way: growing a business means helping the person behind it to grow.

1 EIB, 2025: Investment Survey

Bilişim Vadisi turns a student competition into a talent pipeline

Türkiye's automotive, mobility, and advanced-technology industries are expanding fast and need engineers with validated, real-world experience. Universities provide strong theoretical foundations in software engineering, robotics, and control systems, but students often lack opportunities to test their knowledge under real conditions. Bilişim Vadisi built the **Robotaxi Full-Scale Autonomous Vehicle Competition** to close that gap.

EU|BIC Associate **Bilişim Vadisi** is Türkiye's largest technology development zone and a multi-campus organisation, with its Central Campus located in Gebze, Kocaeli. It focuses on mobility, communication technologies, cyber security, design technologies, smart cities, and gaming. Its purpose is to turn science into technology and that into a product. Robotaxi is one expression of that purpose.

The competition

Robotaxi is organised and delivered by Bilişim Vadisi within the TEKNOFEST framework, in cooperation with TÜBİTAK, the Scientific and Technological Research Council of Türkiye. TEKNOFEST is the world's largest aerospace and technology festival. Within the broader ecosystem, Robotaxi is a structured talent-development bridge between education, industry, and entrepreneurship.

The competition is open to high school students, undergraduates, postgraduates, and graduates. The programme promotes young people's access to advanced technology development.

Human-centred principles are embedded throughout the programme. Technology development is a medium for developing problem-solving and collaborative skills, and confidence in applied engineering. Two participation categories serve different entry points while maintaining the same technical depth. In the Original Vehicle Category, teams design, build, and programme an entire autonomous vehicle from scratch. In the Ready Vehicle Category, teams develop software on standardised autonomous platforms provided within the competition. Both categories follow the same structured progression:

1. Technical Competency Forms and Critical Design Reports
2. Simulation-based validation using simulation environments
3. Real-vehicle integration and testing at the Autonomous Vehicle Test Area
4. Final on-track autonomous evaluation



The defining feature of the programme is the one-month intensive test camp held at Bilişim Vadisi's Gebze campus before the final evaluation. Teams refine their systems under real-world, safety-critical conditions with structured mentorship from industry professionals. Ecosystem companies, sector engineers, and technology leaders are present throughout. They observe validated performance directly, on the track, under real-world conditions. Employment pathways emerge from what they see.

What it has produced

Since 2019, the programme has received more than 20,000 applications and selected over 2,500 finalists. Bilişim Vadisi actively tracks the career progression of 1,961 former finalists. Tracked data show participants now employed at Baykar Teknoloji, ASELSAN, TUSAŞ/TEI, TÜBİTAK, HAVELSAN, ROKETSAN, Ford Otosan, ADASTEC, Togg, Renault, Mercedes-Benz, Amazon, and Huawei. Former participants have founded 26 startups.

The clearest illustration of what the programme makes possible is Robeff Technology. The YTÜ-AESK team competed in Robotaxi in 2019 and 2020. After the competition, the founders entered the Bilişim Vadisi incubation ecosystem. In November 2021, they established Robeff Technology, a company that develops modular autonomy systems for logistics and industrial environments, enabling autonomous capabilities on existing vehicle platforms. Robeff became one of the few companies in the world operating in this specific field. It secured seed investment at a valuation of $1.5 million and graduated from the TEKNOFEST Entrepreneurship Programme's first cohort.

What comes next and who could follow

The Robotaxi model is already drawing international interest. Representatives from ZalaZONE Automotive Proving Ground and Science Park, from Hungary, visited the Robotaxi 2025 competition to study its operational design and validation model. ZalaZONE has since initiated steps to implement a similar autonomous mobility competition within its own testing facilities. The core transferable principle, structured experiential validation under real-world and safety-critical engineering conditions, can adapt to other deep-tech domains beyond autonomous mobility. The model can be adapted by regions that combine a growing technology sector with the institutional, industry, and testing capacity needed to bridge the gap between education and applied engineering.

Impact

20,000
applications

26 startups
started

2,500
finalists

Finalists work for:

Baykar Teknoloji, ASELSAN, TUSAŞ/TEI, TÜBİTAK, HAVELSAN, ROKETSAN, Ford Otosan, ADASTEC, Togg, Renault, Mercedes-Benz, Amazon, and Huawei



Atlanpole builds a team, so research reaches the market

ATLANPOLE
Land of innovation

Deeptech Starter
Deeptech Matching

A researcher's job is to produce knowledge. Sometimes that knowledge has great entrepreneurial potential. That potential can remain unnoticed without help. Even when noticed, a researcher may want to act on it but may lack the skills and experience to carry it to market. Noticing these patterns, EU|BIC **Atlanpole** built two pre-incubation programmes to bring more research to market successfully: **Deeptech Starter**, which helps researchers see the entrepreneurial potential in their own work, and **Deeptech Matching**, which finds them the right people to help build a market-ready company, typically a future co-founder or CEO of a spin-off.

The two programmes are complementary. Deeptech Starter creates the pipeline. Deeptech Matching ensures the companies that emerge from it are built on solid human foundations.

Deeptech Starter: helping researchers see their work differently

Deeptech Starter is a 20-hour immersion pre-incubation programme for researchers and PhD students in the French Pays de la Loire region. It launched in 2021 and runs twice a year. It is integrated into the University Innovation Hubs of Nantes Université and PREDICT, the university cluster covering Angers and Le Mans. The programme covers intellectual property, business design, pitch training, and market validation. It ends with a presentation before an expert orientation committee. The goal is to help researchers understand what their work could become and to orient them toward the right next step, whether or not that step involves them personally launching a company.

The Interreg Europe Policy Learning Platform has recognised Deeptech Starter as a transferable good practice. An independent expert assessment describes it as offering a replicable model for regions with strong research universities and innovation ecosystems to help create deeptech spin-offs.

In 2025, 19 researchers benefited from Deeptech Starter support across two sessions, generating 15 academic entrepreneurial projects.

Deeptech Matching: the human factor as a design principle

A second gap appears once the researcher has decided to launch. It is a gap that kills a lot of promising projects. The founding observation behind Deeptech Matching is that the human factor is the key success factor for deeptech startups, and it remains their most common point of weakness.

Deeptech Matching was created in 2021. The programme sets out to give researchers a fitting partner who can help them formalise and scale their idea. The programme covers the full arc of team formation:

- Coaching researchers before they approach a senior profile
- Defining the HR need precisely and writing and distributing the offer
- Pre-selecting candidates rigorously through the Discovery Pass entry tool
- Structuring the pre-partnership phase through workshops and personality profiling tools, including DISC and MBTI
- Preparing the interviews
- Supporting onboarding once a match is made

Specialists support founders through every stage of a process that founders typically navigate alone.

The arrival of highly experienced CEOs and executives through the programme has required Atlanpole itself to adapt, moving toward more strategic and advanced support for the companies it supports. Deeptech Matching's own ambition is now to extend its international reach systematically.

What the experience feels like

François Klein, a candidate for a CTO position through the programme, described what the process is like from the inside. His account:

"The Deeptech Matching support from Atlanpole is effective and personalised: they analyse offers and candidate profiles to propose only relevant matches. Company needs are captured upstream, which opens perspectives otherwise invisible on the job market. Each file is monitored closely, responses are reactive and you feel genuinely integrated into the programme."

IvySpec shows what the programme can find when the regional market cannot. IvySpec develops an inspection robot that accesses environments where humans and drones cannot go: complex pipes, turbine interiors, underground gas environments. It needed a COO with deep expertise in advanced robotics, leadership experience in complex project management, and specific knowledge of soft robotics for mobility in confined or hazardous spaces. The regional market had no one. Deeptech Matching found Ryan Beech. He had been SVP of the EMEA Region at OffWorld, a multinational that builds robotic systems for extreme environments including space and terrestrial mining. Before OffWorld, he founded Africa's first industrial robotics company, Ryonic Robotics, and the continent's first smart IIoT-integrated 3D print farm.

What comes next

Both programmes were originally launched for two years and have been extended until 2028, with plans to extend beyond that date. Deeptech Starter is now structurally embedded in the University Innovation Hubs of the region. Deeptech Matching now supports dozens of companies per year and is adapting its support model to serve more sophisticated needs as the companies it supports mature.

Any region with strong research universities and a gap between laboratory output and market-ready companies has the conditions to replicate the model. The resource requirement assessed for the two programmes is two full-time equivalents per year and €10,000 annually for external experts. The methodology is available and documented.

Impact

In 2025,

Deeptech Matching delivered:

9 HR support interventions

33 CEO or co-founder searches

9 hiring support interventions

10 co-founder matchings completed

13 individual coaching sessions

Deeptech Starter generated 15 academic entrepreneurial projects

EU|BIC community human-centric supported companies highlights

Lemons in the Room makes your hospital experience improve your wellbeing

Supported by: FONDAZIONE links

Half of all patients experience procedural anxiety. When a patient anticipates a procedure, the body responds in stages. Heart rate and blood pressure rise in 70%. Cortisol and adrenaline release in 75%. Muscle tension and hyperventilation follow in 60%. Anxiety amplifies pain perception: the brain processes pain signals more intensely during anxious states, creating a cycle of escalating distress. Anxiety can delay treatments. Traumatic medical experiences lead to healthcare avoidance, where patients delay or refuse necessary treatments due to fear. The problem extends beyond the patient. Healthcare professionals operate every day in high-pressure environments where patient distress adds to their own burden.

Supported by EU|BIC Associate **LINKS Foundation**, **Lemons in the Room** was founded in Florence in 2023 with a mission: to make care more humane through immersive virtual reality. Their product is a VR-based therapeutic platform that reduces patient anxiety, allowing treatment to happen more smoothly. It is a product to improve patient experiences and a healthcare professional's time management (focusing more on treatment than on managing a distressed patient). Lemons in the Room offers a human-centric innovation where technology exists to care.

Ten seconds before relief

The combination of distraction, calm, and a sense of control changes the care experience.

It takes ten seconds to start. Everything is pre-installed and ready. The staff hands over the headset. The patient puts it on. The session begins. LEMO is a medical device that uses immersive virtual reality to reduce anxiety, distress and perceived pain during medical procedures. Two versions serve different populations: LEMO, for adults and adolescents, focused on calm, breathing and reducing distress; and LEMO Park, for children from age four to seventeen, with experiences in a playful and active format. The experiences come with spatialised 3D audio, photorealistic rendering, and adaptive day-night cycles to activate parasympathetic nervous system responses.

The practical evidence

Compared with standard care, VR distraction cut pain by an average of 34%. Anxiety, cortisol levels, and heart rate all improved alongside it. LEMO is starting to demonstrate its work:

- 30+ active hospitals
- 20,000+ sessions delivered
- 15+ research protocols ongoing

"Patients relax within minutes. The department continues to operate as usual. We have seen less anxiety and greater cooperation during treatments." Dr Maria Cristina Petrella, oncologist.

EU|BIC community human-centric supported companies highlights

Radica is turning farmers into the protagonists of the climate transition

Radica the root of change

Supported by: pugliasviluppo

Three things are happening at once to Mediterranean farmers. Their workforce is ageing and isolated. Decades of monoculture have stripped soils, incomes, and dignity from entire communities. And the value generated by the climate transition skips them entirely. Climate finance is booming, yet the people doing field work almost never see the money.

Supported by EU|BIC **Puglia Sviluppo**, **Radica** was built to change all three at once.

A connector of worlds

Radica, from Puglia, is Italy's first ICROA-endorsed (International Carbon Reduction and Offset Alliance) soil carbon project. The company has operated in Puglia since 2021, five years of direct impact on a territory shaped by crisis. Xylella, a bacterial disease, destroyed millions of olive trees from 2013 onward and left thousands of farming families without income.

Radica enrolled its first participating farmers by going door to door. The company relies on satellite data to verify soil carbon. In 2026, Radica joined Lufthansa Group's climate portfolio and ranked in the Sifted 100 Southern Europe.

Radica connects worlds. It measures what farmers do to regenerate their soil, verifies it against international standards, and turns it into something companies can report and use to meet their climate obligations. Satellite and field data verify soil carbon, removing the manual audits that priced small growers out of the market. Radica's system measures soil organic carbon, carbon intensity, water retention, and biodiversity across the programme.

Through Radica, a farmer gets regenerative practices that lower costs, improve yields, build resilience, and turn the health of their soil into a new income stream. The distributor of their crops gets verified measurements of the climate value generated across the farms they work with. The company gets verified data that survives audit. The land gets better.

Radica starts with the people who still believe in the land. Its technology exists to eliminate the cost barrier that excludes small farmers from carbon markets. Its agronomists speak farmers' own dialect and know their land, building trust over seasons. A share of every credit returns to the person who earned it.

What it has produced

Radica has two revenue streams. Removal credits are sold to partners including airlines, such as Lufthansa, luxury carmakers, banks and insurers, and insetting services (mitigation of emissions within the food value chain) to food and drinks manufacturers. The model is already profitable.

Radica helps more than 650 farming families across Italy and Spain. More than 25,000 hectares of living soil are under monitoring. It has sold verified carbon removals equivalent to more than 100,000 tonnes of CO_2.

Chapter:
INNOVATION AT THE SYSTEM LEVEL



Some problems are too big for any one person or organisation, and they are here to stay. University of Warwick Science Park works on the safe adoption of AI by small and medium-sized businesses. a|cube and its partners work on welfare. Both use innovation to make systems more humane and to give people better help.

Official figures show system strain. In 2025, 17% of small EU businesses (10 to 49 employees) used AI, against 55% of large ones[1]. Population ageing adds to the strain on welfare: more than one in five EU residents is now 65 or older, 2.9 percentage points more than ten years ago.[2]

Takeaways:

Change the conditions around the innovator. Warwick's Ignite Applied AI Lab places businesses in a governed environment from day one, with human review of AI outputs. Personae, the welfare accelerator a|cube set up with SocialFare, is designing regional hubs where startups and local institutions work on real problems together.

Write the result down at the start. Warwick's lab helps any type of AI solution, just as long as it is responsible and accountable to humans. Each Personae startup sets out a Theory of Change and tracks access to care, barriers to services and wellbeing.

Expect the results to take time. Both programmes are ever evolving, seeking results to make a dent.

Two startups from Personae start from the individual. Lilac delivers eating disorder treatment online. Develop Players asked primary school pupils to shape the story and characters of its screening game.

JRC offers help to set out the key elements of transformative innovation and the tools to put them to work. Take a chance!

1 Eurostat, Use of artificial intelligence in enterprises

2 Eurostat, Population structure and ageing

University of Warwick Science Park is a trusted intermediary for responsible AI adoption

UNIVERSITY OF WARWICK SCIENCE PARK

ignite | APPLIED AI LAB

Most organisations experimenting with AI never get their tools into production. Promising prototypes stall under real-world conditions and trust erodes. Research shows that AI adoption across UK businesses remains low, with many organisations unsure how to implement AI safely in daily work.

Industry names this failure the 80% wall. A team gets a prototype to look nearly finished (80%) and then the remaining 20% turns out to be unexpectedly difficult. The demos impress and confidence is high. Then the system breaks down under real operating conditions. Model drift, hallucinations, weak governance, and regulatory uncertainty begin to emerge.

University of Warwick Science Park (UWSP) built the **Ignite Applied AI Lab** to address these problems. It places SMEs, startups, and researchers inside a governed, production-ready deployment environment from day one. It embeds human oversight and accountability and teaches responsible AI through hands-on application. Participants leave with a tested solution suited to their stage of development, plus a roadmap for deployment.

What the Ignite Applied AI Lab offers

UWSP built the programme for five reasons. To improve practical AI innovation support. To enable cross-sector AI adoption, especially in underserved sectors. To drive commercialisation and investment among regional businesses. To lower barriers to AI adoption. To shift AI from experimentation to implementation.

Dirk Schaefer, SME Engagement Lead at UWSP, said:

> "We are seeing enormous interest in AI, but many founders still feel it is out of reach or too complex to apply in a meaningful way. The Ignite Applied AI Lab changes that completely."

In the Ignite Applied AI Lab, participants develop and test AI solutions within real business workflows, ensuring they operate safely, compliantly and reliably under realistic operating conditions rather than remaining confined to a closed sandbox environment.

The programme is built on three layers. The first layer is AI governance structures: rules and processes that define how AI should be used, who is accountable for AI-supported decisions, how systems are verified, and what happens when things go wrong.

The second layer is the Applied AI Lab itself. It is the hands-on environment where businesses build and deploy AI solutions within those governance frameworks. Each engagement starts with a concrete business challenge, ensuring AI is applied only where it delivers operational value.

The third layer is secure and sovereign AI infrastructure. This provides organisations with AI deployment environments where they retain control over data, governance arrangements, access permissions and operational oversight. This is particularly valuable for organisations operating in regulated or data-sensitive sectors where transparency, accountability and compliance are critical.

The governance-first design makes the programme distinctive. Human oversight is embedded by design. AI outputs are reviewed, decisions can be challenged or escalated, and accountability remains clearly with the organisation.

This approach is operationalised through four architectural principles:

1. **Governed components**: AI is treated as a component within a wider system, operating under clearly defined rules, permissions and accountability structures.
2. **Persistent reliability mechanisms**: AI retains relevant information consistently across interactions, reducing contradictions and increasing reliability.

3. **Validation pipelines**: Outputs are checked before action is taken, ensuring errors, inaccuracies or inappropriate responses are identified before they affect operational processes.
4. **Controlled and auditable environments**: AI operates within defined boundaries, with records maintained so organisations can trace outputs, actions and decisions when required.

Participants learn to embed transparency and bias mitigation into their systems from the outset, aligning with the EU AI Act, GDPR, and broader international responsible AI principles including those reflected in the Bletchley Declaration.

Part of the programme is powered by FoxlitX, a platform that enables hands-on deployment training under production-grade conditions. The Lab is a modular, partner-based model, avoiding vendor lock-in and enabling EU|BICs to adapt the approach to local capabilities, sector priorities, and regulatory environments.

The programme is intentionally cross-sectoral. It supports AI adoption across healthcare, manufacturing, finance, logistics, and the creative industries, sectors that are often underserved by deep-tech programmes focused on narrow technology specialisms.

A unique offer by EU|BICs

EU|BICs are uniquely positioned to offer support because they are neutral within their innovation ecosystems. They sell no specific AI product and have no vested interest in promoting a particular technology stack.

As a neutral intermediary, UWSP connects SMEs, universities, industry partners and regulators around a shared set of rules and an environment. This makes responsible AI adoption accessible to organisations that cannot afford to build these capabilities alone.

The broader innovation is not simply the delivery of AI workshops. EU|BICs can act as the neutral party that brings businesses, researchers, technology partners, investors and regulators together around one approach to responsible deployment.

This role represents a natural evolution of how EU|BICs operate. UWSP is exploring the development of an Applied AI Alliance that would bring together ecosystem partners to collaborate, share knowledge, and advance responsible AI across the region.

The potential for replication is significant. The AI deployment gap is not unique to the UK. SMEs across Europe face similar barriers: limited expertise, regulatory uncertainty, and a lack of safe environments in which to move from experimentation to operational deployment.

The programme's modular structure combines governance, capability development and deployment support that can be adapted to different regional priorities, sectors and institutional strengths. This enables EU|BICs to strengthen regional AI capability through a financially sustainable support model.

Beyond individual deployments, the model builds repeatable regional AI capability, helping SMEs progress confidently from experimentation to governed production environments over time.

How the programme is delivered

UWSP delivers the programme through monthly workshops, each capped at 30 participants. Participants come from UWSP's existing support programmes as well as external businesses.

Early demand has been strong, with workshop places filling quickly. The programme is generating significant interest from the regional business community. Over a full year of monthly delivery, the programme has the potential to engage more than 360 companies across the region.

The programme also offers clinics and drop-in sessions with AI specialists for organisations that need more personalised support.

Beyond the direct impact on participants, the model gives EU|BICs a way to keep building regional AI skills. The programme is new, so it is too early to judge its impact, but places fill quickly.

Who benefits

The beneficiaries span the breadth of the innovation ecosystem. The primary beneficiaries are SMEs, startups and entrepreneurs. Secondary beneficiaries are corporates requiring validated and secure AI deployment environments, public sector organisations seeking responsible AI adoption pathways, regulated industries requiring stronger governance and data control, and regional communities that benefit from increased AI capability, productivity and responsible innovation.

The challenge facing innovation ecosystems is no longer simply access to AI technology. It is the ability to deploy AI safely, reliably and accountably within real-world organisational environments. The Ignite Applied AI Lab demonstrates how science parks can help bridge that gap by combining governance frameworks, practical capability development and secure deployment environments. In doing so, science parks can evolve from places that host innovation into trusted intermediaries for responsible AI adoption and long-term ecosystem development.



Personae: a|cube, SocialFare and CDP Venture Capital bring human-centred innovation to Italy's welfare sector

Welfare systems are under growing pressure. Ageing populations, new forms of vulnerability, and rising demand around mental health and work-life balance are straining public provision. The welfare sector has historically been slow to attract entrepreneurial innovation. Private investment has been scarce, and startups with solutions struggle to find structured support that takes their business model and social impact seriously.

Launched in 2022, **Personae** is the welfare accelerator of the CDP National Network, an initiative of CDP Venture Capital SGR. It was jointly set up by EU|BIC Associate **a|cube** and SocialFare.

This accelerator, fully dedicated to welfare innovation, won the 2026 EU|BIC Excellence Awards. Peers judged it the best human-centric innovation support programme, out of a community of 180 members from over 40 countries.

What is Personae

Personae is a programme that takes welfare startups seriously as businesses while holding them accountable for their social impact. It is a multi-stakeholder ecosystem initiative. Philanthropic foundations support the programme's activities. Welfare experts are engaged as mentors. Investors and financial actors facilitate access to capital. Startups benefit from opportunities within the wider welfare ecosystem, including potential partnerships with corporates, public institutions, and third-sector actors.

Personae is a four-month acceleration programme for early-stage startups developing innovative solutions in the welfare sector. It focuses on four domains:

1. individual wellbeing, including physical and mental health, prevention, and healthy lifestyles;
2. family and community care, including support for vulnerable groups and community-based services;
3. workplace wellbeing, including employee empowerment and corporate welfare solutions;
4. economic wellbeing, including financial literacy, access to credit, and tools for managing personal finances.

Selection is deliberate and demanding. Personae looks for startups developing transformative welfare solutions for structural and complex needs. The criteria are: integration of technology, processes, and relationships; a credible growth and scalability model; a validated or advanced MVP; and social impact criteria with system-change potential across the welfare value chain.

Each year, Personae selects up to ten startups from a competitive field to join the programme. The companies receive up to €150,000 in initial investment in exchange for equity and four months of intensive support. CDP Venture Capital SGR, SocialFare Seed, a|impact, and Fondazione Italiana Accenture invest in the companies. The most promising ventures qualify for follow-on investment of up to €300,000.

The programme is delivered through intensive in-person workshops held one week per month, individual advisory sessions with the acceleration team and external mentors, and biweekly sprint reviews. It combines lean startup and agile methodologies with human-centred design tools. These include customer discovery, user interviews, problem validation, personas, and user journey mapping. These methods apply throughout early product development, optimisation, and go-to-market strategy. This is still relatively uncommon in startup acceleration, and in the welfare sector, it matters enormously for two reasons. The first is that the person for whom the product is designed is rarely the one who pays for it. Products risk drifting toward financial pressures and incentives rather than what the vulnerable person needs. The second reason is that welfare problems are often invisible to people who have not experienced them directly. User interviews and journey mapping done properly surface things that desk research never finds.

Without methods that consistently place people at the centre of technological development, innovative solutions risk losing their focus on social problems.

Each startup is supported in defining a clear impact vision. They develop a Theory of Change, setting out clearly how their product or service is supposed to improve the lives of the people it serves. They set measurable KPIs which monitor and guide the venture after acceleration ends. The human-centred KPIs tracked include greater access to care, less time and fewer barriers in accessing welfare services, better wellbeing, higher employment and improved financial stability.

Impact

Across three editions, the programme proved that welfare can be built, invested in, and scaled. Two of the ventures it supported illustrate what the programme can produce.

Lilac Centro DCA is an integrated virtual care hub for eating disorders. Their online model bridges the gap between clinical expertise and the patient. Lilac successfully connected over 1,000 patients with a network of more than 160 dedicated specialists. Develop Players focused on transforming neurorehabilitation through a gamified assessment model. The team developed digital games and AI-enhanced tools to make clinical testing a stress-free and more accurate experience. They are both featured as full stories in the following pages.

Future

Three editions produced a set of conclusions. Welfare is a complicated system, and the problems it faces do not respond well to isolated fixes. Territorial roots matter. Solutions that land in one place but fail to connect with local institutions rarely stick. Financial dependency is a persistent constraint. Too many welfare startups remain dependent on grant funding and struggle to build models that sustain themselves. And public and corporate actors have been slow to adopt new approaches, which means even good solutions struggle to reach the people who need them.

Welfare lacks the conditions that allow ideas to take hold, grow, and become part of how things work. The organisations behind Personae are now designing the next evolution of the programme. The future model will be systemic. Rather than running a programme and releasing startups into an ecosystem that may or may not be ready for them, the future model will work to build that readiness alongside the startups themselves. This means operating through hubs in different parts of Italy, from north to south, where startups, local institutions, and other ecosystem actors work together on real problems in real places. It means creating structured pathways for companies and public bodies to adopt welfare innovations. And it means staying in the conversation on welfare policy at national and international level, to help shape the conditions under which innovation can reach people. The ambition is to move from welfare as a set of services to something built to last, connecting different actors and improving over time.

Replicability

The Personae model fits closely with how EU|BICs already operate: territory-anchored, multi-stakeholder, combining startup support with ecosystem development. Its modular structure allows regions to replicate the methodology while adapting thematic priorities to local social challenges. Any EU|BIC ecosystem seeking to strengthen impact-driven entrepreneurship in sectors such as welfare, health, or social care has a ready blueprint in this programme.

Impact

511 applications
from 18 Italian regions

20 startups
accelerated

€5.7 million
invested in the startups during the programme

€4.2 million
capital raised after acceleration ended

47%
female led

EU|BIC community human-centric supported companies highlights

Lilac is closing the care gap in eating disorder treatment

Supported by: a|cube personae.

“You can recover from eating disorders. Here people know how to help you.”

This sentence, present on Lilac Centro’s website, neatly sums up what they do. It sounds simple. However, estimates show that 3.5 million people in Italy suffer from an eating disorder, but fewer than 10,000 receive treatment. The system has too few centres, months-long waiting lists, and a care model that requires patients to fit the system. Enough specialists exist, but the infrastructure that connects them to patients is lacking.

Eating disorders are misunderstood. People can have disordered relationships with food and body image without it being visible. Lilac offers a direct route to care from the start.

Lilac was accelerated through Personae. Human-centred innovation has been its operating principle since day one: technology used to bring specialised care to patients rather than requiring patients to fit around a system that was not built for them.

What Lilac does

Lilac is a digital health company that delivers multidisciplinary eating disorder treatment directly to patients. Each patient receives a coordinated care team: a psychologist and a nutritionist working together through the platform. Every professional at Lilac works exclusively on eating disorders. Lilac is an authorised specialist outpatient clinic. It has a medical director and formal Italian healthcare system authorisation. It has a scientific committee and conducts active research in collaboration with the University of Bari and the University of Palermo. Session costs are deductible as healthcare expenses under Italian tax law.

An AI layer supports clinicians with early risk detection, treatment personalisation, and real-time patient monitoring. AI supports the therapeutic relationship between clinician and patient.

The first consultation is free, anonymous, and without commitment. It exists to understand the patient and explain how Lilac helps. A free three-minute self-assessment based on clinically validated tools is available on the website for anyone who is not yet sure whether what they are experiencing qualifies as a disorder.

The numbers

160 specialists. 33,000 consultations completed. 700 patients currently in treatment across Italy through a fully remote care pathway. Lilac has a run rate of approximately €1.7 million, and a return of €11 for every euro spent acquiring a new patient. The eating disorder care market in Italy is valued at €2.5 billion. Across Europe it reaches €28 billion. Digital solutions with clinical credibility are virtually non-existent in this space. Lilac sees a clear path to becoming the European reference platform for eating disorder care.

EU|BIC community human-centric supported companies highlights

Develop Players lets the child shape the tool that assesses them

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For decades, the tools used to assess neurodivergent children were built around a single logic: measure what a child cannot do. They were administered in conditions that amplify distraction and fatigue. They left enormous room for human error in administration and interpretation.

Develop Players started from a different conviction. Play is the most natural and human way of learning. A tool built around play changes what the child can show and reduces errors.

Develop Players was accelerated through Personae. It is a human-centric platform, using AI and gaming mechanics to augment human potential under professional guidance.

Games help children. The platform helps clinicians

Develop Players is a spin-off of the Department of Psychology of the University of Bologna. It combines scientific research and technology to make neurodevelopmental clinical practice more accessible, empathetic, and rigorous. It addresses SLD (Specific Learning Disorders), ADHD (Attention Deficit Hyperactivity Disorder), and autism.

It offers three "games". **SAM** is a digital interactive screening tool for children aged 5 to 12, developed with the scientific and methodological research of the University of Bologna. It covers memory, language, attention, and problem solving, and delivers a first cognitive profile of the child with possible indicators of SLD and ADHD in 40 minutes. SAM was co-designed with primary school students in Reggio Emilia. The children shaped the story, the characters, and the world for the assessment. **Eye-Riders** is a cognitive training game for attention and executive functions in children and adolescents with ADHD and SLD. It was validated in a pre-clinical study showing significant improvements across all measured domains. **ECO** is a language training game developed with speech therapists and neurodevelopment researchers, supporting fundamental language skills in children aged 4 to 6.

The three games sit within an integrated platform for all neurodevelopment professionals: psychologists, neuropsychiatrists, speech therapists, and neuro-psychomotor therapy educators. For these professionals, the platform offers: a simplified assessment process, time saved in writing reports through AI-generated test comments, a more motivating experience for patients, data, validated tools, and a complete view of each patient's pathway.

AI in Develop Players organises data without modifying it. It generates test comments, helps write report conclusions, and reorganises the clinical diary without changing what the clinician wrote.

The platform provides digital clinical files, session diaries, secure document sharing, and communication with families. For families, it gives a clear and scientifically grounded assessment and support pathway, and the ability to navigate neurodiversity with qualified guidance.

Human-centred innovation in practice: tools for innovation intermediaries



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The rising interest in human-centred innovation also affects the role that innovation intermediaries play in innovation ecosystems. They are increasingly expected to operate as system stewards capable of orchestrating complex, multi-actor processes and embedding societal challenges into regional development pathways (Morisson and Pattinson, 2026). Examples of how actors implement human-centred innovation are a great source of inspiration but never serve as a manual for others to get started. In the SHIFT team of the Joint Research Centre's Transforming Territories project, we translate concepts and practices from places, European projects and communities of practice into concrete guidance and actionable knowledge, allowing us to scale current practices across European territories, with a key focus on governance. They aim to support both "system stewards" and individual actors in creating a joint understanding and developing and implementing innovation strategies that support territorial competitiveness and a better life for the people. We present here a set of tools that can assist intermediaries in developing more human-centric innovation.

Foresight in practice for designing human-centric transition pathways

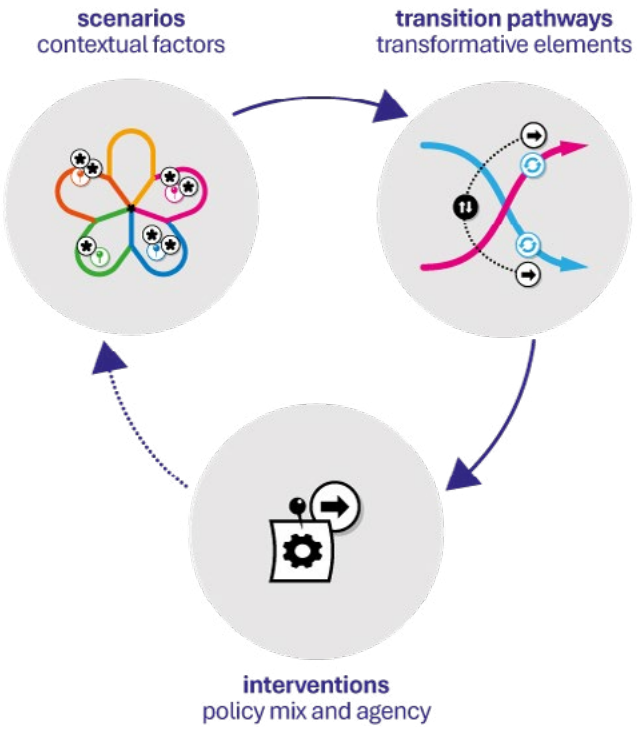


Figure 1. Methodology Framework, showing relationship between tool and clear progression from scenarios to actions with key principles highlighted.

Society and industry are changing faster than forecasting can follow. This easy to use toolkit, co-created with the Industry 5.0 community of practice, the European Environment Agency, UNEP, the University of Chile and the Consejo Nacional de Ciencia, Tecnología e Innovación, helps intermediaries and practitioners design concrete transition pathways for transformative change. Its core tool, the X-Curve, captures systems change as the scaling up of sustainable innovations and the phasing out of old systems. A two-stage method moves from foresight techniques, such as scenario sensemaking and the futures wheel, to a coherent policy portfolio. Printable templates and six case studies make it actionable. They also come with thematic maps and scenarios.

In thematic horizon-scanning workshops, practical thematic maps are available for water resilience, the built environment and sustainable food systems. Using the FUTURINNOV methodology, they map drivers, enablers and barriers through STEEP factors and assess them against the Industry 5.0 pillars of human-centricity, sustainability and resilience. Their shared message is that technological readiness alone does not ensure systemic impact: co-creation, targeted upskilling, data sovereignty and harmonised regulation are also needed to avoid widening regional disparities. The posters serve as open sensemaking tools for future foresight cycles.

Intermediaries can reuse four scenarios for European industrial transformation up to 2040 to co-create transition strategies tailored to their region. One imagines a self-sufficient, fully circular EU. In a second, a fragmented EU pursues a just, green transition through local living labs. In a third, defence drives re-industrialisation and communities run circular economies. The fourth imagines an intensely competitive EU built around industry champions. Across all four, the same three pathways emerge: AI-driven education, local innovation ecosystems and harmonised policy frameworks.

Identifying opportunities for innovation

This practical guide helps places identify and activate opportunities at the intersection of innovation policy and related societal objectives. It offers a conceptual framework built on three dimensions, timing, place-based conditions and actor capacities, supporting an iterative process that connects different policy areas. A collection of real-world examples acts as a learning laboratory, spanning different maturity levels and focus areas, from horizontal governance to skills development. Originally designed for linking climate resilience and innovation, the tool can be used for navigating opportunities between departments, ministries and actors. A systems-thinking mapping tool supports both short workshops and longer processes, combining co-creation sessions with desk research to facilitate conversations on place-based challenges.

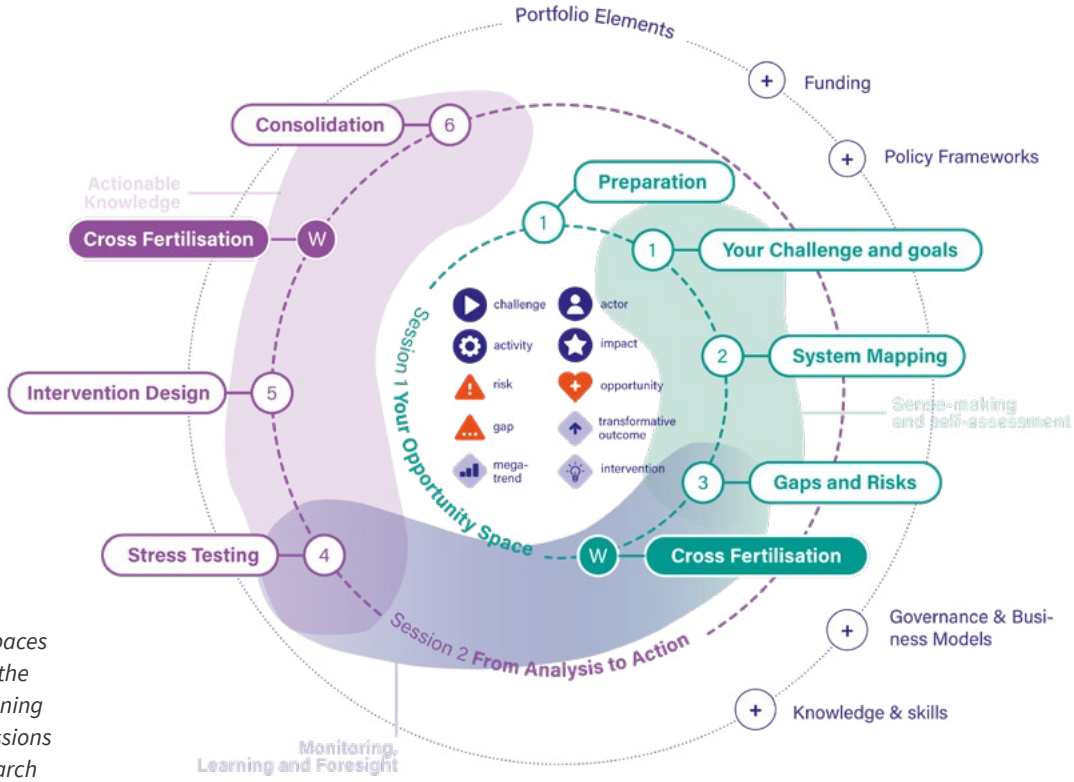


Figure 2. Opportunity Spaces mapping tool: the process, combining co-creation sessions with desk research

Governance mapping for Transformative Innovation

The cost of coordination is rarely taken into account. Designing a customised and well-functioning governance set-up is therefore paramount. This governance tool adopts a place-based approach for helping different government levels self-assess their potential to leverage innovation opportunities through a variety of policies. The resulting governance maps allow countries, regions, cities and municipalities to set up customised governance that balances governance complexity with the cost of coordination. Initially designed for identifying climate resilience opportunities, the tool is adaptable to other societal challenges including human-centric innovation.

Link: https://publications.jrc.ec.europa.eu/repository/handle/JRC145034

Learning and Assessment Tool for Industry 5.0

Inspired by the principles of Industry 5.0—human-centricity, sustainability, and resilience—this learning and evaluation tool helps companies reflect on how these values are embedded across their production processes. It supports individual companies in exploring their current practices in Industry 5.0, identifying areas for improvement, and aligning their strategies with impact-driven and future-ready business models. The tool also supports education, training, and capacity-building initiatives for companies and regional innovation ecosystems. It was developed in collaboration with the Industry 5.0 Community of Practice, the European Commission (DG RTD and JRC), Ingenjör5.0 and Chalmers University of Technology.

Link: https://industry50tool.com/

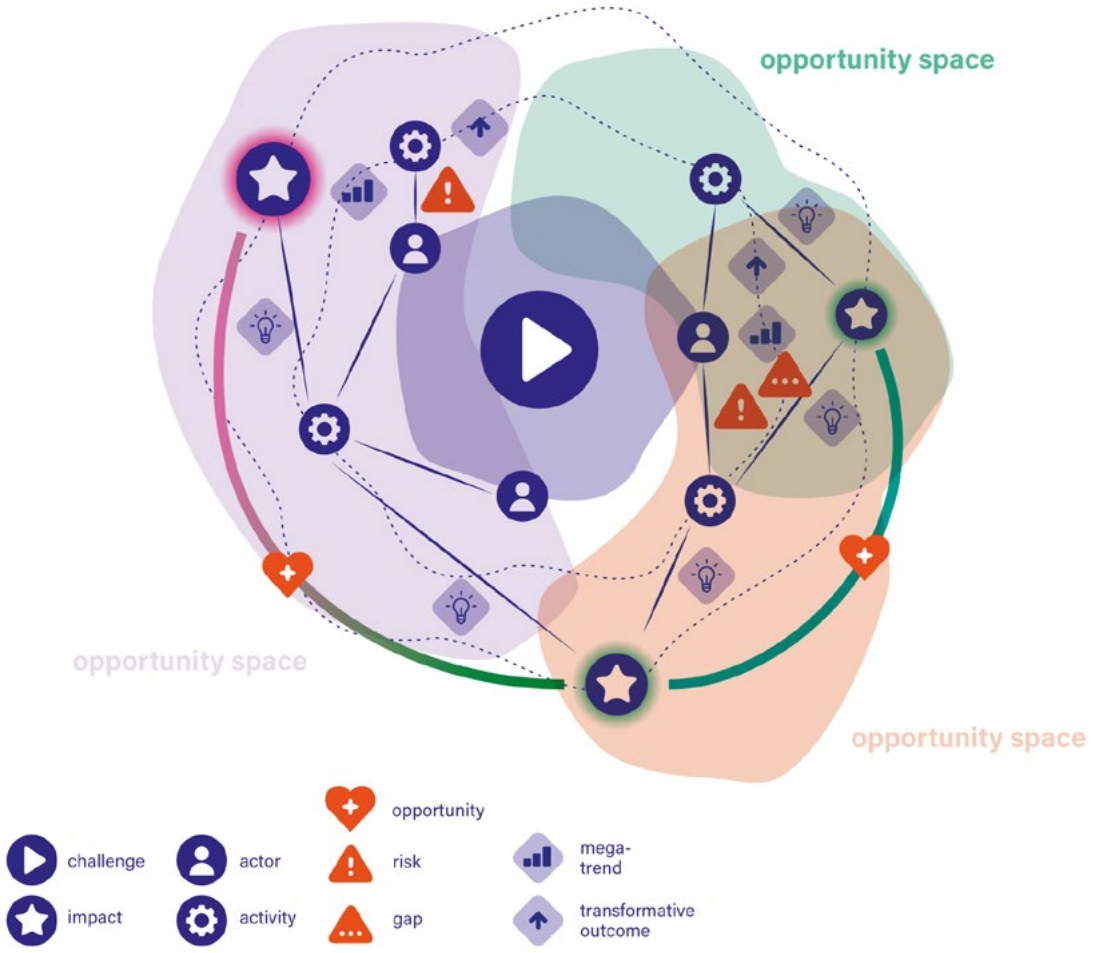


Figure 3. Opportunity Spaces mapping tool, final step: visualising a consolidated portfolio

Afterword: The human value of incubators



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According to its etymology, an incubator is an organisation that nurtures businesses in the process of being created. Its purpose is to help them come to life and then support their growth.

Businesses are driven by entrepreneurs, and nurturing businesses means taking care of the people behind them.

Growing a business means, first and foremost, helping the person behind it to grow.

The journey begins with an encounter. After several months or years of support, when I ask entrepreneurs why they chose our incubator, I am often struck by their answer. It nearly always refers to the human dimension, whether it is the quality of the relationship, the welcome they received, the encouraging smile at the first meeting or the willingness to listen, before they even mention other aspects such as the territory, our reputation or our particular area of expertise.

When recruiting colleagues, I place greater emphasis on their ability to make people feel welcome, their empathy, listening skills, sensitivity and curiosity than on technical knowledge, which can always be acquired later. I then explain that they are about to enter a remarkable profession: helping people change their lives. I sometimes put it more provocatively and say that we are here to change people's lives. Of course, it is entrepreneurs themselves who decide to change their lives by starting a business, but our role is to enable them to turn that decision into reality by helping them become aware of everything it entails.

Entrepreneurship is a human adventure, a life journey, a personal path before being a job. Supporting an entrepreneur means first taking an interest in them as a person, understanding who they are to better guide them towards the person they will become, without ever forcing them to become someone they do not want to be.

There is no standard mould for an entrepreneur. That is precisely what makes the job of working in an incubator so difficult. It is not about teaching entrepreneurs the basics of accounting or intellectual property, or the fundamentals of marketing or sales. It is about helping them discover how their strengths can serve their project and how their potential can shape their role as a business leader. It is also identifying the weaknesses that may hold them back and that they will need to address, either by developing themselves or by joining forces with others. In reality, the adviser's role is to reveal the human potential of an entrepreneur in the making.

In June 2026, the French congress of technopoles and incubators was entitled: "ChatGPT – France's No. 1 incubator by 2030?" Even today, artificial intelligence can already answer most of the questions entrepreneurs ask themselves better than a human adviser can. AI has read more books and more entrepreneurs' stories, and listened to more podcasts, than any human being ever could. This wealth of material enables it to answer most of the technical questions a first-time entrepreneur might have. So, will incubators still be useful tomorrow?

Even before AI, the adviser's role was to ask questions rather than provide answers. Being an entrepreneur means building your own path rather than following a route mapped out by others. With AI, this approach becomes even more valuable. Asking questions, challenging, encouraging reflection, helping people question their assumptions, making them aware of

their biases, alerting them to subtle pitfalls and enabling them to reconsider their choices are the main tools of the human adviser supporting an entrepreneur.

Entrepreneurs are lonely. The adviser is a neutral confidant, not directly involved in the project yet often knowing more about it than almost anyone else. Listening, empathy, patience and even compassion are invaluable when entrepreneurs are going through difficult times. I remember some extremely difficult moments for certain entrepreneurs when a few supportive but firm words helped them get back on their feet.

Entrepreneurship means patiently building a strong web in which every connection matters: a co-founder, a key partner, a mentor, a business angel, a loyal customer or a high-potential employee are all relationships that can prove essential to the success of a business. We incubated France's first major crowdfunding platform for charities and non-profits, which has since raised €2 billion, and we introduced its founder to the bank with which he went on to build this remarkable success.

Beyond the intimate relationship between an adviser and an entrepreneur sitting together in an office, the role of matchmaker has always been essential. With the advent of AI, however, it is a role that needs to be developed even further. An incubator must therefore become a powerful hub of expertise and connections, able to identify quickly the right person at the right time for each entrepreneur. Beyond the obvious matches, the adviser must carefully assess whether personalities complement one another, detect potential mismatches that could waste valuable time, and know how to make an introduction in a way that immediately captures the interest of both parties. This matchmaking work can be thankless, because the role of the person who made the introduction is often forgotten by both sides. Yet it is fundamental, because a project can only succeed through the patient construction of a strong network.

In the age of AI, when everything is accelerating and becoming automated, one fundamental truth of entrepreneurship is coming to the fore: the ultimate challenge remains finding customers. Here too, the role of the incubator must evolve and contribute even more actively to identifying and reaching those customers. Helping an incubated company sign a contract is even more important than helping it secure a grant. This ability is above all a human one. An incubator must build the credibility that enables it to open the doors of demanding customers. It must develop a strong network by maintaining weak ties with many people.

Incubation has always been a human-centric profession. Tomorrow, it will need to become even more so to offer something genuinely different from what artificial intelligence can provide. This means placing greater emphasis on training in coaching, communication, psychology, mental preparation and neuroscience. Because tomorrow, the human qualities of advisers will make the difference when entrepreneurs choose an incubator.

But ultimately, isn't artificial intelligence pushing every profession to evolve in exactly the same direction?

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