

Financing business R&D and innovation (OECD Science, Technology and Industry Outlook 2012)

Financing is extremely important for innovation and growth, in particular at the seed and early stages of business development. Access to finance is a central issue for both innovative entrepreneurs and policy makers. Entrepreneurial start-ups and small and medium-sized enterprises (SMEs) face financial constraints largely because of their inherent riskiness and weaknesses. Evidence shows that innovative SMEs in the euro area considered access to finance one of their most pressing problems following the sovereign debt crisis in 2011 (EC, 2011a).

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Knowledge Type: [Thematic report](#) [1]

Other Tag: [early stage](#) [2]

[venture capital](#) [3]

[tax reliefs](#) [4]

[business angels](#) [5]

[investment fund](#) [6]

[corporate venturing](#) [7]

[research and development tax incentives](#) [8]

[access to finance](#) [9]

[seed funding](#) [10]

[government funding](#) [11]

Parent URL: http://dx.doi.org/10.1787/sti_outlook-2012-en [12]

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Links

[1] <https://www.innovationpolicyplatform.org/knowledge-type/thematic-report-0>

[2] <https://www.innovationpolicyplatform.org/topic/early-stage>

[3] <https://www.innovationpolicyplatform.org/topic/venture-capital>

[4] <https://www.innovationpolicyplatform.org/topic/tax-reliefs>

[5] <https://www.innovationpolicyplatform.org/topic/business-angels>

[6] <https://www.innovationpolicyplatform.org/topic/investment-fund>

[7] <https://www.innovationpolicyplatform.org/topic/corporate-venturing>

[8] <https://www.innovationpolicyplatform.org/topic/research-and-development-tax-incentives>

[9] <https://www.innovationpolicyplatform.org/topic/access-finance>

[10] <https://www.innovationpolicyplatform.org/topic/seed-funding>

[11] <https://www.innovationpolicyplatform.org/topic/government-funding>

[12] http://dx.doi.org/10.1787/sti_outlook-2012-en