Roadmap Planning Card
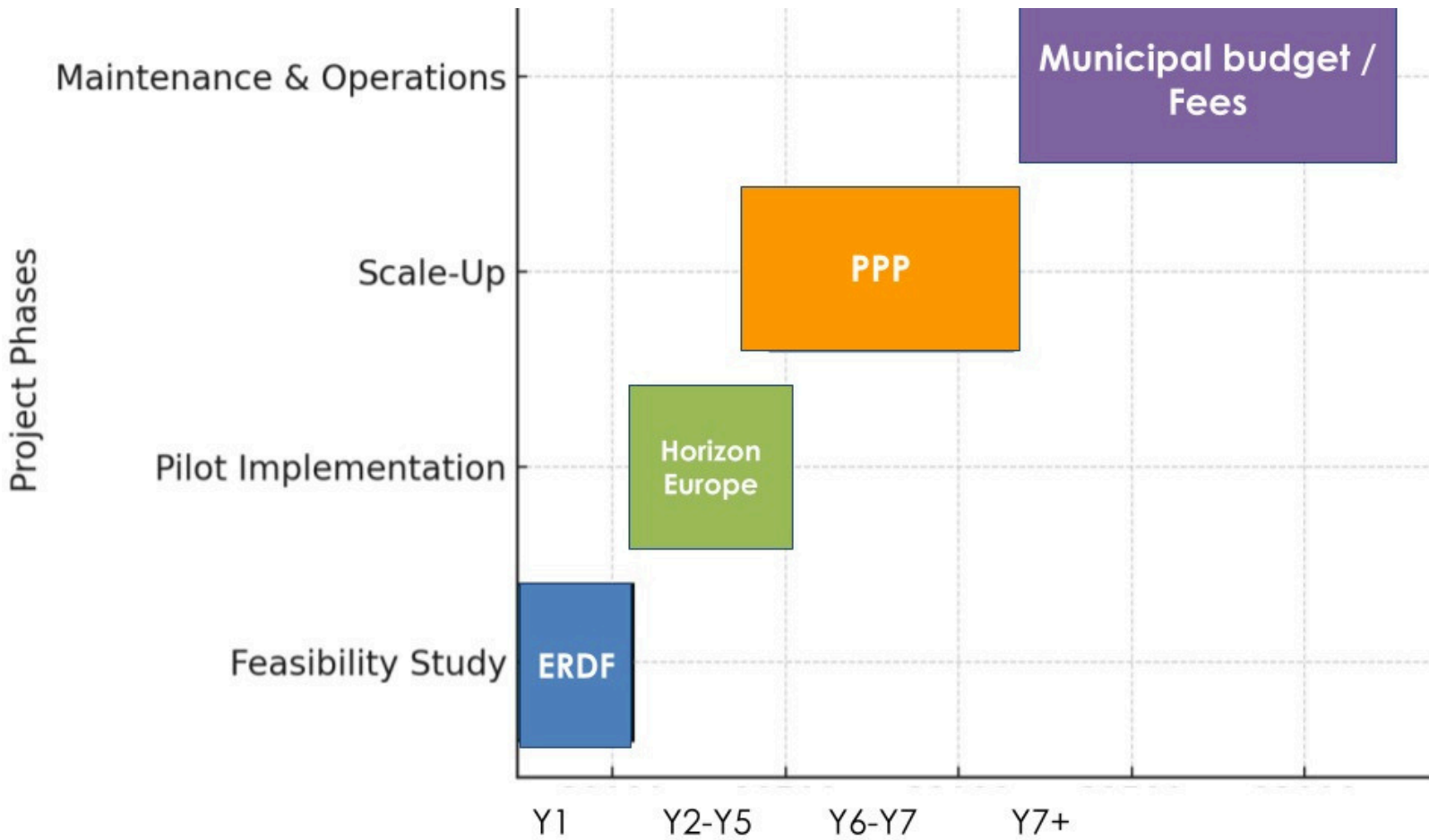
🎯 **Purpose: Develop your roadmap on a 3-tier structure: What – When – With What**

Tier	Prompt	Tool/Template
WHAT?	What are we funding?	Project portfolio matrix
WHEN?	When do we need funding?	Gantt timeline / Funding timeline
WITH WHAT?	What sources fit our project / project stage?	Funding matrix

Example: SIngle project - Multiple funding and financing sources

✅ Tip: Use colour-coded charts to visualise overlapping funding periods and multi-year opportunities.

Carlotta Fioretti & Marion Cugnet - EUI experts

Project typology card

Purpose: Match project type with typical funding options

Project Type	Example of projects	Examples of funding/financing sources
Infrastructure	Roads, public transport, energy grids	ERDF, EIB loans, PPPs
Social innovation	Youth programmes, inclusion initiatives	ESF+, national grants, philanthropy
Green transition	Energy retrofits, biodiversity, climate action	Horizon Europe, LIFE, Green Bonds
Digital transformation	Smart city tech, open data platforms	Digital Europe, ERDF, national funds
Culture & Heritage	Restoration, festivals, museums	Creative Europe, local fundraising, crowdfunding
Economic development	SME support, skills, job creation	ERDF, ESF+, national banks

✅ Tip: Categorise projects into short (1–2 years), medium (3–5 years), longer-term (6+ years) to guide funding timelines

Project maturity / Readiness & timeline card

🎯 **Purpose: Align funding strategy with project readiness and duration**

Project Stage	Examples of Funding/Financing Best Fit	Notes
Ideation / Small-scale pilot	Small grants, Pilot funds, Crowdfunding, URBACT	Focus on seed funding, co-creation
Feasibility	URBACT, Horizon Europe, LIFE, EIB	Needs study, feasibility study, partnerships
Implementation	ERDF, Cohesion Fund, EIB, Horizon Europe, LIFE, EUI-IA	Revenue & Capital-intensive funding
Scale-Up	InvestEU, PPPs, Equity funds	Leverage private financing
Maintenance	Local budget, Usage fees, ESIF	Focus on sustainability of funding

✅ Tip: Use mix of sources e.g. grants for early phases, loans for scale-up or revenue-generating projects.

Funding & financing source card

Purpose: Understand different sources and what they are best for

Source type	Example	Strengths	Limits / Caveats
EU Grants	ERDF, ESF+, Horizon Europe, LIFE	Non-repayable, prestige, capacity building	Competitive & lengthy process, complex management, can require match funding
Loans	EIB, national development banks	Large scale, lower interest	Must be repaid, requires economically, financially, technically and environmentally sound project.
Public-Private	PPPs, private investment	Leverages private sector	Contractual complexity, risk sharing
Municipal budget	Local taxes, parking fees, etc.	Autonomy, flexibility	Limited, political constraints
Innovative financing	Green bonds, citizen financing, impact funds	Branding, citizen buy-in	New instruments may require capacity building Some require repayment, available with strict conditions

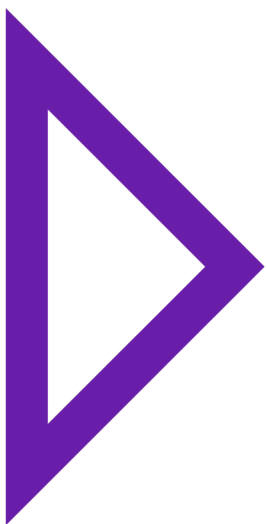✅ Tip: Blend sources & combine grants with loans or private capital for resilience

Decision-making logic card

🎯 **Purpose: To help you rationally match sources to project needs**

Some key areas to assess:

- **Project impact**: Local, national, EU-wide?

- **Economic model**: Will it generate revenue or not?

- **Risk tolerance**: Can the city take on debt?

- **Timeline**: Urgent / immediate need or long-term?

- **Administrative / techincal capacity**: Are staff trained for complex projects (financing structure, EU grants etc.)? Sufficient resources to support the implementation of the different financing schemes?

Question	If Yes...	If No...
Will the project produce revenue?	Consider loans or PPPs	Focus on grants or budget allocations
Is the project aligned with EU leading strategies e.g. Green Deal/Digital EU?	Use EU flagship funds	Look for national/local sources
Is this a strategic long-term transformation?	EIB, InvestEU, national co-financing	Use smaller thematic programmes