

Marie Skłodowska-Curie Actions (MSCA)

COFUND 2025

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- 1. MSCA Policy Overview
- 2. Introduction to COFUND
- 3. Calculating the Budget
- 4. Addressing the Evaluation Criteria
- 5. Resources





About UKRO

We support UK based organisations involved in EU R&I

Our Mission: Maximise UK participation in Horizon Europe

UKRO Portal

- Dedicated news articles, events and factsheets to support participation
- Alerts to upcoming opportunities and call updates

UK National Contact Point for

- <u>European Research Council</u>
- Marie Sklodowska-Curie Actions programmes
- Widening Participation
- COST



We are part of UKRI's International team

Horizon Europe: UK Participation

The UK's association to Horizon Europe and Copernicus took effect on 1 January 2024.

This means **UK entities can participate in/coordinate projects and receive funding from Horizon Europe**, with the exception of the EIC Accelerator Investment Fund.

The <u>UKRO website provides information</u> on upcoming European funding opportunities.





Introduction to MSCA



Marie Skłodowska-Curie Actions

MSCA sets out to:

- support researcher training and career development
- create impact on researchers, institutions and systems
- contribute to EU priorities
 - European Green Deal objectives
 - The Climate Action target of Horizon Europe
 - The European Research Area (ERA)
 - The European Education Area (EEA)





It does this through

- Encouraging people to become researchers and innovators
- Equipping researchers with necessary skills and international experience
- Supporting long term employability
- Developing attractive career opportunities
- Fostering an innovation and develop entrepreneurial mindset
- Promote the EU's global attractiveness for talents

Enhance skills of people behind research and innovation

Contribute to excellent research - Bottom-up approach

Mobility (International, intersectoral and interdisciplinary)

Attractive Working and employment conditions

Structuring effect on organisations

Strong collaboration with industry, SME and other non-academic sector actors



MSC Actions

Doctoral Networks

 Supports doctoral programmes developed by universities, research institutions and research infrastructures, businesses including SMEs, and other socio-economic actors from different countries across Europe and beyond.

Postdoctoral Fellowships

 Enhances the creative and innovative potential of researchers holding a PhD.

Staff Exchanges

 Promotes innovative international, inter-sectoral and interdisciplinary collaboration in research and innovation.

COFUND

 Co-finances new or existing national, regional or international doctoral programmes and postdoctoral fellowship schemes.

MSCA and Citizens

 Aims to bring research and researchers closer to the public at large, to increase awareness of research and innovation activities and to boost public recognition of science and research education.





Call details

MSCA COFUND 2025 (HORIZON-MSCA-2025-COFUND-01)

Indicative timeline					
Call opens	23 January 2025				
Call deadline	24 June 2025 (5pm Brussels time)				
Notification of results	End of November 2025				
Earliest project start date	April 2026				
Budget	EUR 101.8 million				

Call documents (**guide for applicants, MSCA work programme** etc.) and submission system available on the MSCA COFUND 2025 call page



COFUND

Co-funds new or existing schemes for doctoral training and postdoctoral fellowships

Promotes excellent and sustainable research training

 Promotes international, inter-sectoral and interdisciplinary cooperation and mobility

 Allow researchers to develop and broaden their skills and competences, increasing long-term employability

 Provide training to develop key transferable skills and competences common to all fields





The Two Types

Programme	Objective
Doctoral Programmes (DPs)	 offer research training activities to allow doctoral candidates to develop and broaden their skills and competences Should lead to the award of a doctoral degree in at least one EU MS or HE AC training activities should be based on the EU Principles on Innovative Doctoral Training. Must provide for call(s), which would allow the researchers to propose their own project or to choose among research projects proposed to them Must be recruited for the duration of the PhD programme
Fellowship Programmes (FPs) UK Research Office Brussels	 fund individual research training and career development fellowships for postdoctoral researchers Researchers are expected to write their own proposals and choose their host institution individual fellowships vary from 12 to 36 months If fellowship includes an outgoing phase, must include a mandatory 12 month return phase (Similar to the Global Fellowships)

Expected Impact of the COFUND Call

For supported doctoral candidates or postdoctoral researchers

- Deeper and more diverse set of research-related and transferable skills and competences
- Improved employability and career prospects within academia and beyond
- New mind-sets and approaches to R&I work forged through international, inter-sectoral and interdisciplinary experience
- Enhanced **networking and communication capacities** with scientific peers, as well as with the public that will increase and broaden the research and innovation impact

For participating organisations

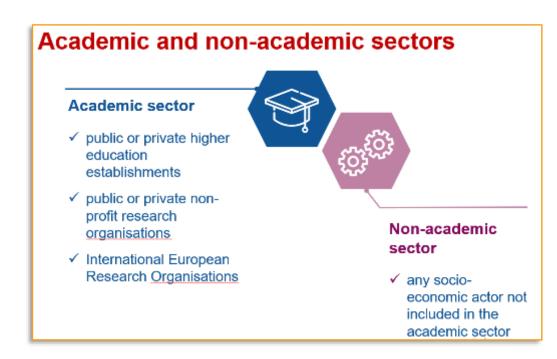
- Enhanced quality and sustainability of research training
- Increased **global attractiveness**, visibility and reputation of the participating organisation(s)
- Stronger R&I capacity and output among participating organisations
- Increased contribution of the participating organisations to the local, regional and/or national socioeconomic ecosystems
- Regular feedback of research results into teaching and education at participating organisations



Be explicit about how your programme will meet/achieve these expected impacts

Project Eligibility

- Mono-beneficiary grant: Applicant must be single legal entity (any sector) established in an EU Member State or HE Associated country
- Projects can include Implementing Partners and Associated Partners
- At least 3 researchers must be recruited
- EC contribution max €10 million per beneficiary per call
- Programme duration : max. 60 months
- Fellowship duration : min. 3 months
- Beneficiary must host & supervise the recruited researchers at their premises (or use implementing partners to do so)





Participating Organisations

	Participating Organisations					
		Summary of Tasks		Location		
Role in the training programme for Doctoral and Post	Recruitment of Researchers	Training and/or Hosting of Seconded Researchers	Directly claim unit costs			
Beneficiary	✓	✓	✓	EU MS HE AC		
Implementing Partner	✓	✓	×	EU MS HE AC Third country eligible to receive funding		
Associated Partner	×	✓	×	EU MS, HE AC Third countries		

Funding based on agreement with beneficiary

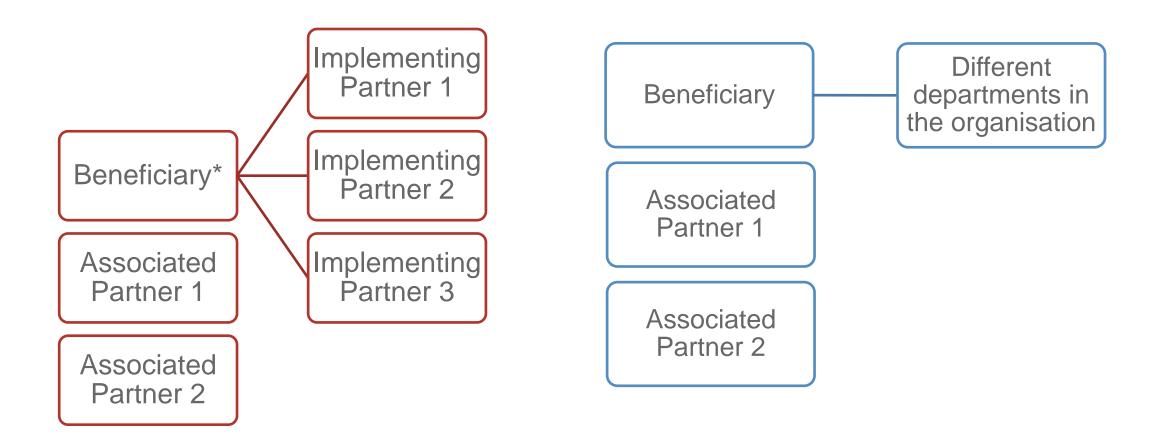
- Do not sign the GA
- Can be at any time, from any sector
- Listed in section 5
 Part B2 if known at proposal stage

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- Can be at any time, from any sector
- Listed in section 5
 Part B2 if known at proposal stage
- Included in Part A



The Set up – Some Examples

Freedom and flexibility in setting up the programme





*Could be a single department/faculty or include different parts of the organisation

Secondments - optional

- Must add significant value and impact to the researchers
- Must be in line with the project objectives and training needs of the research
- They are evaluated
- Inter-sectoral secondments encouraged
- Host organisation (Associated Partner) can be located anywhere in the world
- Clear supervisory arrangements
- Must be an integral part of the programme

Maximum of **one third** individual research project duration

For PFs with significant time away from host, max one third of the duration of the outgoing phase

They must be fully justified and integrated into all relevant parts of the proposal including section 5 of the part B2

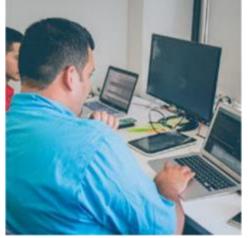


Short Stay (research visits, fieldwork...)

In line with the research and training needs of the researcher

- No definition of 'short stay'
- optional
- Must be in line with the project objectives and training needs of the researcher
- No defined duration but should only represent a small part of the action
- Can take place anywhere including third countries
- Can take place at any time of the fellowship
- No defined supervisor arrangements









Researcher Eligibility

Doctoral Programmes

- Any nationality
- Researchers must be **doctoral candidates** i.e. not in possession of a doctoral degree the starting date indicated in the employment contract or equivalent direct contract
- Must meet the mobility rule

Postdoctoral Programmes

- Any nationality
- If there is an outgoing phase the researcher must be nationals or long-term residents of an EU Member State or Horizon Europe Associated Country
- Must be in possession of a doctoral degree deadline of the co-funded programme's call
- The successful defence must be unconditional (no further requirements/corrections that need to be addressed) and take place before the call deadline
- Researchers who have successfully defended their doctoral thesis but who have not yet formally been awarded the doctoral degree will also be considered as postdoctoral researchers and will be considered eligible to apply
- Must meet the mobility rule

Mobility rule

• Researchers may not have resided or carried out their main activity (work, studies etc.) in the country of their (main) host organisation for more than 12 months in the 36 months immediately before the recruitment date



The Budget



The Budget Table – Part A

3 - Budget

						No of	Number of	Number of	Contributions for re	ecruited researchers				7
Participant number	Organisation short name	Role	Country	Academic sector	IO	recruited researchers	person months(Emplo yment)	person months(Fello wship)	Employment Contract	Fixed amount fellowship	Total EU Contributions	Own resources	Financial contributions	Total estimated project income
1	UKRI	Coordinator	UK	Yes	No	3	108	0	302400	0	302400.00			302400.00
2	QMUL	Associated	UK	Yes	No	0		0		0	0.00			0.00
Total						3	108	0	302400	0	302400.00	0.00	0.00	302400.00

Total Budget is composed of :

- EC contribution known as the COFUND allowance
- Match funding though direct financial contributions and in-kind contributions (own resources)





COFUND allowance

EC funding contribution that is equivalent to the minimum gross salary

- Beneficiary has complete freedom on how to use the allowance
- Can contribute to:
 - gross salary, which may or may not including mobility and family allowance
 - costs related to the training, research expenses, transfer of knowledge and networking activities of researchers
 - management and indirect (overheads)







Match Funding

Own resources and financial contributions

- There is no expectation that the match funding will equate to a certain % of the total budget
- Must be sufficient to meet research & training needs of the project
- Will cover/contribute to costs not covered by the COFUND Allowance
- Recommendation: Look at the EC contributions for Doctoral Networks and Postdoctoral Fellowships for indications of cost categories and amounts
- Match funding can come from a variety of sources, including inkind contributions, internal funding, Implementing/Associated partners, etc.
 - Match funding cannot come from another EU funding source, with the exception of European Structural and Investment Funds

Own Resources – In-kind contributions

- Such as waived tuition fees, supervisors time, waived internal charges, etc.
- Will be given a monetary amount for the budget table

Financial contribution

- Cash contribution available to spend against the project needs
- Such as research, training and networking costs, salary costs, mobility allowance, family allowance, tuition fees, visa costs



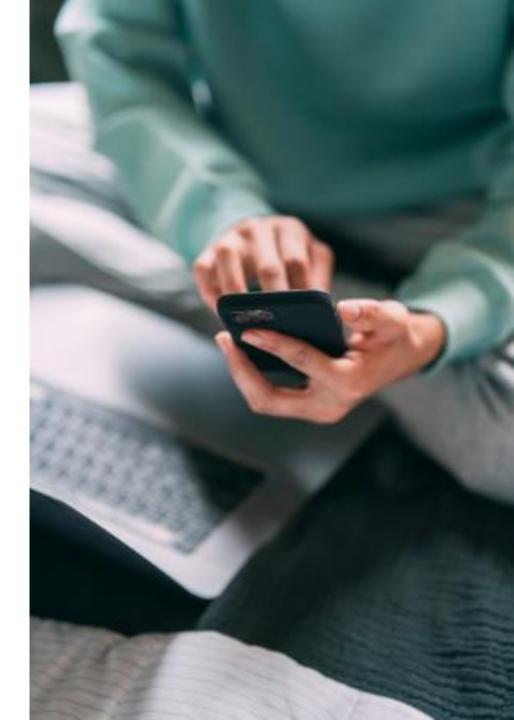
Salary of the recruited researchers

The EC stipulate the minimum monthly gross salary of the recruited researchers

- Doctoral candidates
 - Gross monthly renumeration cannot be lower than EUR 3300
- Postdoctoral researchers
 - Gross monthly renumeration cannot be lower than EUR 4700
- All national deductions, such as social security contributions, taxes and other costs or compulsory deductions are applied to give net salary
- Researchers must be recruited on a full employment contract with equal treatment to current staff
- Can offer a higher gross renumeration package







Budget Table Part B

Table 1.1 Amounts provided to researchers and hosting organisations

New since 2024:

The recommended template budget table now includes an additional 'own resources' column to clearly identify and describe which costs will be covered by the EC contribution and which costs will be covered via the top-up funding.

Cost categories	EU contribution (EUR/person-month)	Own Resources (EUR/person-month)	Total cost = EU contribution + own resources (EUR/person-month)
COFUND allowance	3300 (for Doctoral) 4700 (for Postdoctoral)		monthly gross remuneration
Mobility allowance**	N/A		monthly gross remuneration
Family allowance**	N/A		
Travel allowance**	N/A		
Research costs**	N/A		
Other (training, etc.) **	N/A		
Management costs **	N/A		
Indirect costs**	N/A		
Number of fellows			
Number of fellow months			
Total amount			

- Add more lines in as necessary
- ** if applicable, otherwise delete

UK Research Office Brussels > Applicants can choose to include additional allowances, such as the mobility or family allowance, or they can be included as part of the overall gross renumeration

Other EC contributions

Long-term leave allowance

• contributes to **personnel costs incurred by the employer** in case of researcher maternity, paternity, parental, sick or special leave, longer than 30 consecutive days.

Special needs allowance

- contributes to additional costs for the acquisition of special needs items and services for researchers with disabilities.
- The pre-defined categories are as follows: EUR 3,000, EUR 4,500, EUR 6,000, EUR 9,500, EUR 13,000, EUR 18,500, EUR 27,500, EUR 35,500, EUR 47,500 and EUR 60,000.



EC Applicable unit contributions

	Contributions for recruited researchers and institutional contributions per person-month				
	COFUND Allowance	Long-term Leave Allowance (if applicable)	Special Needs Allowance (if applicable)		
COFUND- Postdoctoral Fellows	EUR 4700	EUR 4700 x % covered by the beneficiary	Requested unit x (1/number of months)		
COFUND- Doctoral Researchers	EUR 3300	UR 3300 x % covered by the beneficiary			



 The country correction coefficient from other MSCA schemes is not mandatory for COFUND: may be applied at beneficiary discretion Addressing the Evaluation Criteria

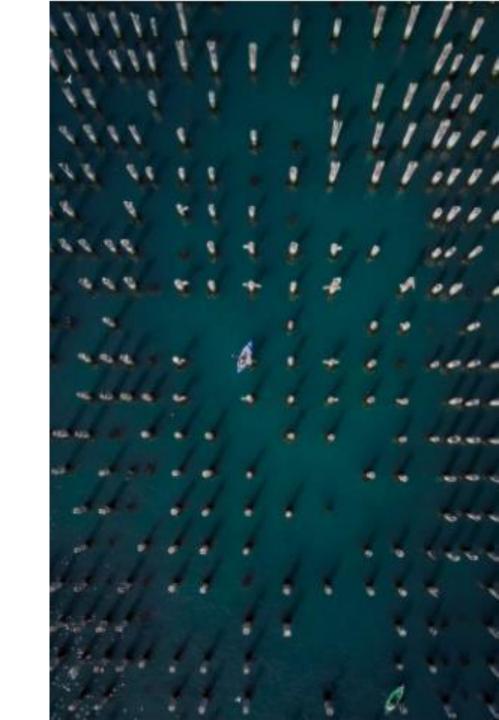


Remember

It is about developing a new or existing doctoral or postdoctoral programmes

- Particular attention is paid to:
 - quality of supervision and mentoring arrangement
 - selection procedure it must be open, transparent and merit-based, in line with the Code of Conduct for the Recruitment of Researchers
 - Appointment conditions of researchers
 - Quality and novelty of the research options
 - Open science practices
 - Quality, novelty and pertinence of the research training programme
 - Role of the non-academic sector in the training programme
- Include elements of cross-sectoral mobility and interdisciplinarity





Project Scope: research programme and individual research projects

- The COFUND project can be targeted towards a specific research area/discipline or have a broader remit
 - The decision must be explained keeping in mind the evaluation criteria and overall aims (expected impact) of the call
 - Address under <u>Section 1 Excellence</u>
 - 1.2 Quality and novelty of the research options offered by the programme in terms of science, interdisciplinarity, inter-sectorality, and level of transnational mobility...
 - Describe the research options offered by the programme
 - Excellence of the research programme
 - Quality of the research options in terms of interdisciplinary research options, intersectorality (mobility between the academic and non-academic sector) and international networking
- Recruited researchers need to propose their own research topics
 - This can be done as part of the selection process, or at a later date
 - This should be described as part of section 1.2
 - If it will be part of the selection process, it should also be included under section 1.1
 - Demonstrate the transparency of the selection process of the researchers



Evaluation Criteria

Excellence	Impact	Quality and efficiency of the implementation
Quality and novelty of the selection / recruitment process for the researchers (transparency, composition and organisation of selection committees, evaluation criteria, equal opportunities, the gender dimension and other diversity aspects) and quality and attractiveness of the appointment conditions, including competitiveness of the salary for the standards of the hosting countries	Strengthening human resources good practices at institutional, regional, national or international level, in particular through aligning the practices of participating organisations with the principles set out by the EU for human resources development in research and innovation	Quality and effectiveness of the work plan, management structures, assessment of risks and appropriateness of the effort assigned to work packages
Quality and novelty of the research options offered by the programme in terms of science, interdisciplinarity, inter-sectorality and level of international mobility. Quality of open science practices	Credibility of the proposed measures to enhance the career perspectives and employability of researchers and contribution to their skills development	Quality and capacity of the host institution(s) and participating organisations (where appropriate), including hosting arrangements and extent to which they bring together the necessary expertise to successfully implement the research training programme
Quality, novelty and pertinence of the supervision, career guidance and career development arrangements		
50%	30%	20%



Section 1 Excellence – Some Tips

Be clear on the number of researchers to be recruited, how long the programme will run for, how many calls, the duration etc.

Describe the beneficiary and the partner organisations (brief as the full details are in section 3)

Demonstrate the transparency of the selection process of the researchers

Describe how the programme will support the practice of Open Science

List the Evaluation Criteria to be used for selection and scoring system

Demonstrate how equality and diversity will be championed during recruitment

Describe the **Excellence** of the research programme

Clearly detail the appointment conditions

Demonstrate the range and quality of the research options (in terms of interdisciplinary research options, intersectorality, and international networking)

Describe the supervision arrangements – MSCA Guidelines on Supervision

Describe the training opportunities

Describe the Dissemination Strategy, activities and target audience for the open calls

Section 2 Impact – Some Tips

Link to the expected outcomes for the COFUND call set out in the MSCA Work Programme Think about research, organisational and systems level

Describe how the potential and future career perspectives of selected researchers will be enhanced – what are the skills they will get and how does this relate to career prospects

Describe how the programme will be increasing the attractiveness of the participating organisations towards talented researcher

How the programme will contribute to the implementation of principles set out by the EU for the human resources development in R&I at the participating organisations – HR in excellence awards etc.

Describe how the programme will impact on better quality research and innovation contributing to Europe's competitiveness and growth

Describe plans and procedures for exploitation and dissemination of results towards the research and innovation community and other relevant stakeholders

Section 3 Implementation – Some Tips

Describe the central services / offices / expertise of the beneficiary and partner organisations will be made available to the programme e.g. Research office, Graduate Studies office, communication office, marketing, international affairs and what experience do they already have in H2020 or MSCA?

Describe the **management plan** of the programme and the resources; define the work packages and deliverables

Describe the financial management and risk management/contingency plans of the programme

Describe the **appointment conditions** of researchers including allowances, working conditions etc.

Description of how the administrative, technical and human resources will be used to implement the programme

Description of partner organisations hosting and training the researchers if known

Describe how the **funding** will be **distributed** to the fellows (i.e: monthly, etc), and to all the partner organisations



Feedback - Doctoral Programme

Strengths

- The program reveals good level of intersectorality, internationality and transnational mobility.
- The impact of the research and training programme on **enhancing the ESRs' careers** is high.
- The planned budget is sufficient and considers the major expenses.
- The financial management is transparent and appropriately planned.
- The quality of the research options offered by the programme is well described.
- The information provided to the ESR candidates is well described and supports the transparency of the recruitment procedure.
- The appeal and redress procedures are considered at sufficient depth.

Weakness

- The list of transferable skills courses provided in the proposal is very limited
- There is little information about the selection procedures
- Employment conditions for support of ESRs with special needs are insufficiently addressed
- The intersectoral dimension of the project is in practice limited
- The dissemination and communication strategies are described only in general terms
- The administrative capacity and support for the implementation of the project is not sufficiently argued by the proposal
- The composition of the selection committee is generically described
- Involvement of academic partners for implementation of the project is missing
- There is no actual plan by which to encourage female applicants

Feedback – Postdoctoral Programme

Strengths

- Application requirements are clear overall.
- A **clearly international peer review** is foreseen with experts to be selected using a rich database.
- The host provides a comprehensive catalogue of soft skills training courses, available to fellows
- Equal opportunities are well considered
- Special attention is paid to gender balance.
- A detailed and coherent work plan with outlined work packages
- The beneficiary and the partner organisations are competent to run the programme
- The capacity of the Fellowship Programme to enhance researchers' potential and their future career prospects is convincing
- The management structure and procedures for the Fellowship Programme are addressed appropriately
- The dissemination of the calls for the fellowship programme is very efficient and wide-reaching

Weakness

- The **evaluation criteria** lack clarity without justification given for the widely differing weights.
- Both the type and content of the information to be provided to the candidates are addressed insufficiently.
- A **redress procedure** is not addressed in sufficient detail.
- The supervision arrangements presented in a too generic manner.
- The monitoring of fellows' progress, their career development promotion and guidance are addressed insufficiently.
- IPR procedures and management are addressed insufficiently.
- Support services/facilities offered to the fellows not addressed in the proposal
- The selection process for identifying international experts is not convincing
- The programme's impact on regional, national or international level beyond the impact on the host institution is not convincingly addressed



Further Considerations



Key Updates for COFUND 2024-25

- The monthly fixed unit contribution for successful COFUND programmes has increased from EUR 2,800 to EUR 3,300 for doctoral researchers, and from EUR 3,980 to EUR 4,700 for postdoctoral researchers.
- Environmental considerations in line with the MSCA Green Charter now constitute an additional potential criterion to help evaluators decide between equally excellent proposals. An additional section (Section 6) has been added into Part B2 to reflect this addition.
- The exception to the 50% working time requirement for medical reasons has been extended to COFUND projects. This means that
 researchers involved in COFUND projects can also be granted an exception to the 50% working time limit if they have a valid medical
 reason.
- No requirement for letters of commitment at the application/proposal stage Letters of commitment required from Implementing
 Partners when selected for funding during Grant Agreement Phase (GAP).
- An additional column has been added to the example budget table (Table 1.1a of Part B1), so that applicants can clearly identify and
 describe which costs will be covered by the EC contribution and which costs will be covered by their own contributions/top-up funding.

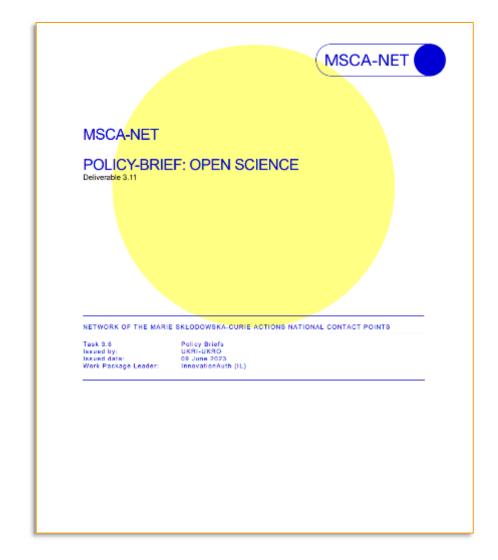


Addressing Open Science

Needs to be considered in terms of the research and the way it is undertaken as well as training

- Using open knowledge sources, e.g., open data, open publications, samples etc.
- Early and open sharing of research e.g., pre-registration, registration of reports, preprints, crowdsourcing etc.
- Providing open access to all research results and outputs including software, models, algorithms, and workflows
- Participating in open peer review
- Involving all relevant knowledge actors including citizens, civil society, and end users in the co-creation of research and innovation agendas and contents (such as citizen science)
- Using appropriate licenses to support reusability of data and other outputs such as Creative commons, Open data Commons etc





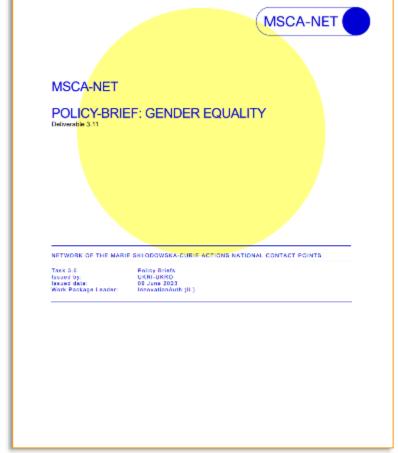
https://msca-net.eu/wp-content/uploads/2023/06/Task-3.6-Open_science_Brief.pdf

Addressing gender equality

Needs to be considered in terms of the research, training, personnel involved in the project

- Are gender norms embedded in the concepts, theories and models used by your research field? If so, how do these gender norms/assumptions influence the research area?
- ➤ How do gender and interconnected social categorizations, such as race, class etc. shape your research question and desired outcomes?
- Do the chosen methodology(ies) ensure that gender, and other connected social characterizations, are considered and investigated?
- Have you explained how including sex and gender findings will increase the quality of the research and enhance the impact and relevance of the results?
- > Do you have a diverse panel of external/independent evaluators?







https://msca-net.eu/wpcontent/uploads/2023/06/Task-3.6-Open science Brief.pdf

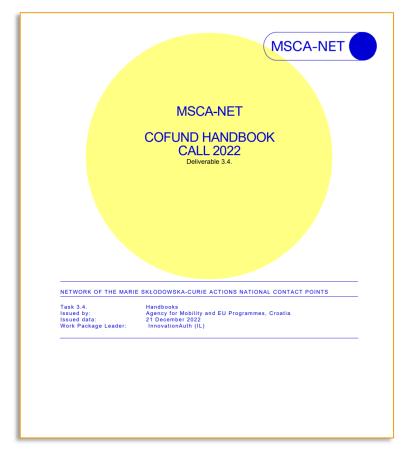
Dissemination, Exploitation and Communication

Includes communicating about the programme (awareness raising, structural impact), communication, dissemination and exploitation of results, and communication skills of the researchers

The programme

- Who are the key stakeholders that need to know about your programme and why?
 - Structural change vs recruiting talented researchers
- Where do I need to direct my activities to reach these audiences?
 - Which websites/publication tools will I use to advertise the vacancies (must advertise on <u>EURAXESS</u> as a minimum)
- ✓ What communications skills do the researchers need?
 - How will the training provided/partners included help to ensure these skills are met?





https://msca-net.eu/wpcontent/uploads/2022/12/MSCA_COFUND_Handbook 2022.pdf

Proposal Advice

- Read all call documentation and the evaluation criteria on the <u>2025</u>
 MSCA COFUND Call webpage
- Closely follow the call requirements and the proposal template
- Be in line with the action's objectives and expected outcomes
- Describe the benefits of cooperation and how they can go beyond this project
- Present information clearly and concisely, with visual aids (e.g. tables/diagrams) if appropriate
- Research previous and current projects. No bias towards larger or smaller projects
- Consider any relevant EU policy documents and highlight that your proposal addresses EU policy priorities and/or societal challenges



Examples of funded projects

Funded projects can be found on the **CORDIS** website.

Some examples include:

- Centre for Applied Creative Technologies
 - recruited 6 Postdoctoral Researchers
 - Mono-beneficiary with NO implementation partners
 - Led by Bournemouth University
 - Funded under H2020
 - EC contribution: 441 360,00 EUR
- Strengthening International Research Capacity in Wales
 - recruited 90 Postdoctoral Researchers
 - Managed by the Welsh Government
 - Funded under H2020
 - EC Contribution: 9 558 000,00 EUR
- <u>Doctoral training in fundamental quantum science and technologies</u>
 - Will recruit 36 PhD students



- Involves 30 associated partners, academics and industry professionals and 17 laboratories
- Led by Grenoble Alpes University
- Funded under Horizon Europe
- EC Contribution: 3 628 800,00 EUR
- Australia-France Network of Doctoral Excellence
 - Will recruit 64 PhD students
 - Involves 22 French partners and 15 Australian universities
 - Led by Royal Melbourne Institute of Technology Spain SL
 - EC Contribution: 7 526 400,00 EUR
- Young International Academics Postdoctoral Programme
 - Will recruit 10 Postdoctoral Researchers
 - Led by University of Luxembourg
 - EU Contribution: 1 432 800,00 EUR

Resources

MSCA Work Programme 2023-2025 https://ec.europa.eu/info/funding-tenders/opportunities/docs/2021-2027/horizon/wp-call/2023-2024/wp-2-msca-actions_horizon-2023-2024_en.pdf

Marie Skłodowska-Curie Actions Website https://marie-sklodowska-curie-actions.ec.europa.eu/

Horizon Europe MSCA - How to apply https://rea.ec.europa.eu/funding-and-grants/horizon-europe-marie-sklodowska-curie-actions/horizon-europe-msca-how-apply_en#ecl-inpage-293

MSCA-NET project https://msca-net.eu/

UKRO Portal https://www.ukro.ac.uk/

Funding & Tender Opportunities Portal https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/home

Horizon Europe Strategic Plan https://op.europa.eu/en/web/eu-law-and-publications/publication-detail/-/publication/3c6ffd74-8ac3-11eb-b85c-01aa75ed71a1

Horizon Europe Programme Guide https://ec.europa.eu/info/funding-tenders/opportunities/docs/2021-2027/horizon/guidance/programme-guide_horizon_en.pdf







Thank you Questions?





