

# SILVER SMEs final event

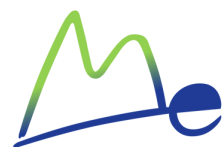
## Ageing in rural Europe: opportunities for local economies

### Event report

**SILVER SMEs**  
Interreg Europe



European Union  
European Regional  
Development Fund



**EUROMONTANA**

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SILVER SMEs held its final conference in Brussels on 21 February 2023. This report summarises the speakers' key messages.

## OPENING SESSION

**Manuel Rando López**, President of the Provincial Government of Teruel, opened the conference by highlighting the demographic trends that the province is facing, including ageing, youth migration and depopulation. However, he stressed that rather than seeing ageing as a challenge, SILVER SMEs brings a new perspective by exploring the opportunities offered by the Silver Economy with a view to improving the quality of life of older adults.



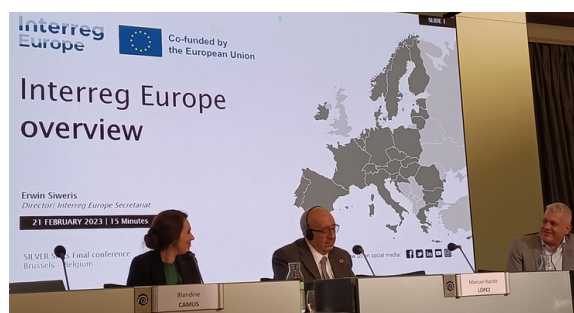
In this respect, Mr Rando welcomed the fact that the European Commission has addressed this challenge by adopting a Green Paper on Ageing, as well as the actions implemented by the 8 rural and mountain territories of the project. In conclusion, the President committed himself to continuing to promote the Silver Economy in the province of Teruel and invited other administrations and businesses to join the initiative.

Representing the Interreg programme, **Erwin Siweris**, Programme Director at Interreg Europe, explained the context of the project within this programme. The 2014-2020 Interreg Europe programme has resulted in 1 258 projects, involving more than 2,000 partners and 90% of Europe's NUT2 regions. Of the 66 projects targeting the competitiveness of SMEs, SILVER SMEs is the only Interreg Europe project focusing on the Silver Economy. Mr Siweris also presented the opportunities offered by the 2021-2027 Interreg Europe programme. While the first call is already closed with 72 projects approved, a second call will be open from 15 March to 9 June 2023 and will provide opportunities to cooperate for a smarter, greener, more connected, more social Europe, for a Europe closer to citizens and for better governance.

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**Blandine Camus**, Communication & Policy Officer at Euromontana, reminded participants of the origins of the SILVER SMEs project. On the one hand, Europe's rural areas are ageing: 30% of the European rural population will be over 65 in 2050 and they are ageing faster than urban areas. On the other hand, the Silver Economy is a growing market and can both improve the quality of life of rural older adults and increase the competitiveness of rural SMEs. The Silver Economy is a cross-economy that can involve a wide range of economic sectors, from health to tourism and leisure activities, but has been little known by rural stakeholders, especially SMEs. For these reasons, explained Ms Camus, 9 partners from rural regions joined forces in the SILVER SMEs project, a five-year (2018-2023) Interreg Europe project. SILVER SMEs aims to improve regional policies for the competitiveness of SMEs and to increase opportunities for rural older adults. The project started with a three-year exchange of experiences, collecting more than 70 good practices, organising field study visits and listening to experts during international thematic seminars. Thanks to this interregional exchange, the partners then developed 8 Action Plans to drive change locally, which are the focus of this final conference.

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## SESSION 1: THE CHALLENGES OF AGEING IN THE EUROPEAN UNION'S RURAL AREAS

Demographic change presents challenges for the whole of Europe. The EU institutions are analysing these trends and proposing different solutions, which this session aimed to outline.

The session was opened by [Toma Šutić](#), Member of Cabinet for Ageing Policy in the Cabinet of European Commission Vice-President Dubravka Šuica, Commissioner for Democracy and Demography. Referring to Vice-President Dubravka Šuica's extensive work on demographic issues, Mr Šutić said that addressing this challenge is essential to ensure that no one is left behind. The report on the impact of demographic change, published in 2020 and updated in 2023, provides data on trends such as ageing and territorial disparities. Mr Šutić called for a change of mindset to see demographic change as an opportunity rather than a problem.

At European level, initiatives such as the new care strategy, the EU's long-term vision for rural areas and the Talent Booster Mechanism can help support innovation and investment in rural areas to improve healthcare and attract skilled young people in sectors relevant to the well-being of older people. Overall, these initiatives conducted at European level, as well as the SILVER SMEs project, are aimed at building demographic resilience in the European Union, concluded Mr Šutić.



To complement the European Commission's initiatives, [Birgit Morlion](#), Programme and Policy Officer in the eHealth, Well-being and Ageing Unit of the European Commission's DG CONNECT, presented digitalisation opportunities for SMEs in the Silver Economy. DG CONNECT works on data, a key resource for the economy and society, including for the management of healthcare and the development of IT technologies. They also started working on the Silver Economy around the time SILVER SMEs was launched, Ms Morlion explained. Several initiatives have been launched by the European Commission, such as "Ageing Well in the Digital Age", which promotes a user-centred approach and getting older adults to test SMEs' innovations.

The new EU Partnership on Transforming Health and Care Systems also aims to integrate technology into care services. However, the uptake of innovation can be slow, especially among older people. Other programmes can therefore also be relevant for the digitalisation of the Silver Economy, including the Horizon Europe and Digital Europe programmes. These programmes can support the development of technologies, but also improve the digital skills of people in the regions. Finally, Ms Morlion encouraged participants not to reinvent the wheel, but to take inspiration from existing solutions, such as the Network of Reference Regions for Active and Healthy Ageing or Digital Health Europe's Twinning programme.

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[Birgitta Sacrédeus](#), member of the Dalarna Regional Council and member of the European Committee of the Regions, concluded the session by illustrating the role of regions in the context of demographic change, using the example of integrated care in Sweden. The integrated care programme is based on demographic projections and emerging new care needs. It promotes a person-centred approach and aims to address issues such as loneliness among older people. The programme is also adapted to Sweden's geographical characteristics, Ms Sacrédeus pointed out. Because of the long distances, for example, efforts have been made in telemedicine, with the creation of a regional app to help find care professionals and facilitate remote consultations.

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## SESSION 2: HOW TO RAISE AWARENESS ON THE NEEDS OF OLDER ADULTS AND ENCOURAGE RURAL SMES TO EMBRACE THE SILVER ECONOMY?

The Silver Economy is a promising but still emerging sector that is too little known by rural entrepreneurs and policy makers. This session aimed to show how rural areas can help to raise awareness of the Silver Economy among local stakeholders, including businesses, through communication and training activities.

[Laura Gascon Herrero](#), European Project Manager at the Provincial Government of Teruel (Spain), explained how the province had implemented a communication campaign to promote the territory as a silver-friendly province. Communication material was produced and distributed in the territory through local media to explain the nature of the Silver Economy. 4 workshops were organised for women entrepreneurs to inform them about the business opportunities arising from the sector. Thanks to the collaboration with economic stakeholders such as the Chamber of Commerce of Teruel, the European Centre for SMEs and Innovation in Teruel and the Regional Development Agency of the Government of Aragon (IAF), the Province of Teruel has been able to increase the popularity of the Silver Economy and become a reference territory in this field.

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The Zielona Góra district (Poland), for its part, has decided to promote the integration of the Silver Economy into social entrepreneurship through care farming, as explained by [Dorota Bazuń](#), PhD, from the Institute of Sociology at the University of Zielona Góra. This activity was developed to address the shortage of care services and skilled workers. Although care farms were identified as a good solution to these problems, the farmers needed to be trained. They received training in first aid, the development of adapted activities and the use of equipment to assist people with reduced mobility. 3 care farms have been set up to provide care and leisure activities adapted to the needs of local older adults

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**Paulo Costa-Pinto**, Senior Technician in the Strategic Planning Unit of the Comunidade Intermunicipal do Ave (Portugal), described how his region focused on training workers in the tourism sector. The aim was to adapt the offer of rural hotels to the needs of older adults, including vulnerable and dependent ones. The Comunidade Intermunicipal do Ave is therefore creating a training offer for caretakers, as well as a platform where rural hotels can find caretakers with skills that match their needs and those of their older residents. Ultimately, the action aims to take advantage of the opportunities offered by senior tourism, which is a significant sector in the region, and to improve the experience and social integration of older people.

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## SESSION 3: HOW TO SET UP A FINANCIAL SUPPORT DEDICATED TO SMES IN THE SILVER ECONOMY?

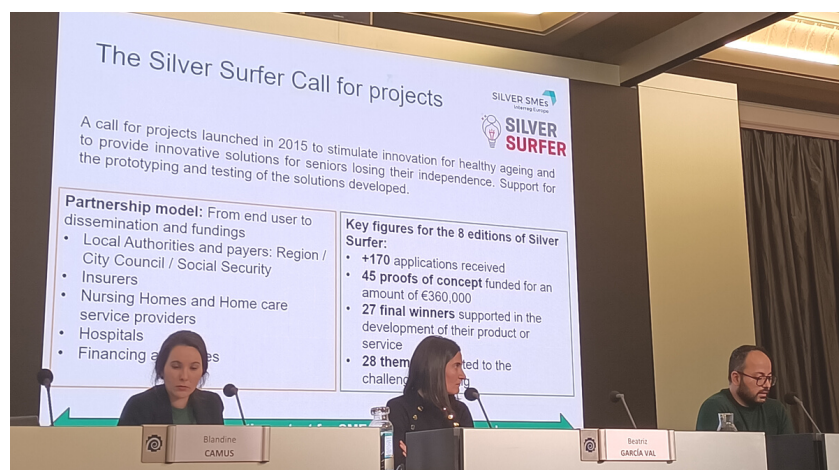
While informing and training SMEs is a key step for the development of the Silver Economy in rural areas, funding remains a crucial support for small businesses to invest in new products and services. This session therefore aimed to provide examples of successful financial instruments to support SMEs.

**Beatriz García Val**, Institutional Cooperation Officer at SODEBUR, the Society for the Development of the Province of Burgos (Spain), described how 30 entrepreneurs in the province received financial support to enter the Silver Economy. Thanks to SILVER SMEs, a call for funding was launched in June 2022. With a total budget of €150,000, the call aimed to promote the development of travel services for older adults living in rural areas. Eligible companies had to provide such services in at least 4 rural municipalities in the province of Burgos and could receive a grant of between €3,000 and €15,000. Of the 58 eligible applicants, 30 companies received funding in December 2022 to develop a new service for rural seniors. Given the success of the initiative, SODEBUR is working on launching a call for proposals in 2023 with its own resources.

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Still with the aim of providing funding and support to SMEs, **Sohail Nourestani**, e-health business consultant at Eurasanté (France), explained how they have supported Silver Economy entrepreneurs through the Silver Surfer initiative. The Silver Surfer calls support SMEs in the Silver Economy and were already in place before SILVER SMEs was launched. As Mr Nourestani explained, in 2022 Eurasanté managed to extend these calls outside the health sector to encourage entrepreneurs from different backgrounds to engage in the Silver Economy. Following this 8th edition of the Silver Surfer, 3 entrepreneurial projects were selected to benefit from a matchmaking session with end users and funding to develop their innovations.

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## SESSION 4: HOW TO ENSURE LONG-TERM SUPPORT FOR THE SILVER ECONOMY IN RURAL AREAS?

Another essential element for the development of the Silver Economy in rural Europe is the support of policy makers. This session therefore aimed to illustrate how SILVER SMEs partners have contributed to improving local and regional policies related to business competitiveness, thus ensuring long-term support for the rural Silver Economy beyond the project timeframe.

[Nils-Åke Norman](#), Project Manager at Dalarna Region (Sweden), presented how the Dalarna Strategy 2030 relates to the Silver Economy. The strategy prioritises entrepreneurship, the contribution of older adults to society and access to quality health care. As Mr Norman explained, the actions developed within SILVER SMEs are well aligned with these objectives. Support will continue for Smarter Homes, a showroom for Silver Economy products, and training in assistive technology will be developed. The goals of the Dalarna Strategy 2030 should ensure support for the sector in the coming years.

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Finally, [Dr Aisling ConwayLenihan](#) from the Hincks Centre for Entrepreneurship Excellence (Ireland) explained how the Silver Economy was included as an action in the Irish South-West Regional Enterprise Plan to 2024 thanks to SILVER SMEs. Ireland has nine regional enterprise plans, developed with regional stakeholders to improve business growth. By working effectively with regional decision makers, the Silver Economy was included in the Irish South-West Regional Enterprise Plan to 2024, which was launched in 2022. As Dr ConwayLenihan points out, the South West of Ireland is the only region in the country to have prioritised the Silver Economy as a strategic action, and there is potential for this to be rolled out across the remaining eight regions post 2024.

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Closing the conference, [Blandine Camus](#), Communication & Policy Officer at Euromontana, underlined that the growth potential of the Silver Economy in rural Europe is clear. The European institutions are also promoting these opportunities in their efforts to revitalise rural areas and find solutions to demographic change. But an economy is not built overnight, she added. This conference showed that communication, training, business support and funding are essential to encourage rural SMEs to embrace the Silver Economy. The event also demonstrated that structuring a new part of the economy requires political will and support. Local and regional policies can adapt to demographic change and encourage the development of new services for older adults. The experiences of the SILVER SMEs partners can thus inspire rural and mountain areas and provide solutions for local administrations and businesses.