

A photograph of a server room with rows of server racks. A person is walking in the aisle, looking at a device. The room is dimly lit with blue light from the server racks.

Using AI in an EU Funding Project?

What startups, SMEs and consortia must prepare in 2026

For organisations preparing EU-funded projects with AI in: Horizon Europe · Digital Europe · EIC Accelerator · EU Missions · AI Factories · Innovation consortia

EU AI Act overview — <https://digital-strategy.ec.europa.eu/en/policies/regulatory-framework-ai>

Is this relevant for your organisation?

This guide is for you if your project includes:

- AI-based platform
- machine learning model
- AI decision-support tool
- predictive analytics
- generative AI or chatbot
- AI for healthcare
- AI for manufacturing
- AI for climate or energy
- AI for cities or public services
- AI for cybersecurity
- AI using personal, industrial or sensitive data

Useful for:

- AI startups
- SMEs
- Horizon Europe coordinators
- Digital Europe applicants
- EIC Accelerator applicants
- research organisations
- pilot sites and end users
- EU project partners



Key point: If AI is part of the solution, the proposal must explain more than the technology.



Why AI-related EU projects are different in 2026

In 2026, AI projects cannot be treated like normal software projects. Three things matter:

1. The EU AI Act is being implemented.

The AI Act entered into force in 2024 and its rules apply progressively. Important obligations already started in 2025, and the Act becomes broadly applicable from 2 August 2026, with some exceptions.

2. EU funding is moving toward trusted AI deployment.

AI Factories, supercomputing, Digital Europe and EIC funding are becoming more important for AI startups and SMEs.

3. Evaluators expect credibility.

AI projects should show data access, risk awareness, human oversight, validation, cybersecurity and real use.

Official links: AI Act timeline — <https://ai-act-service-desk.ec.europa.eu/en/ai-act/timeline/timeline-implementation-eu-ai-act>

AI Factories — <https://digital-strategy.ec.europa.eu/en/policies/ai-factories>

Which AI topics can fit EU funding?

AI is strongest when it solves a clear sector problem. Examples of relevant AI directions:

AI for manufacturing

predictive maintenance, quality control, robotics, digital twins

AI for healthcare

medical imaging, clinical decision support, hospital workflows

AI for climate and energy

grid optimisation, climate-risk modelling, energy efficiency

AI for cities and public services

mobility planning, citizen services, climate adaptation

AI for cybersecurity

threat detection, anomaly detection, secure data processing

AI for industrial resilience

supply chains, production planning, infrastructure monitoring

AI for generative tools

chatbots, assistants, content tools, workflow automation



Key question: Is the project using AI to solve a real problem with real users, real data and a validation route?

Which EU programme could fit your AI project?

Horizon Europe

Best when the AI project needs research, innovation, international consortium, pilots and European impact.

Official link: https://research-and-innovation.ec.europa.eu/funding/funding-opportunities/funding-programmes-and-open-calls/horizon-europe_en

Digital Europe

Best when the project focuses on AI deployment, digital capacity, cybersecurity, skills, infrastructure or uptake by SMEs and public administrations.

Official link: <https://digital-strategy.ec.europa.eu/en/activities/digital-programme>

EIC Accelerator

Best when one startup or SME has a breakthrough AI innovation and wants to scale.

Official link: https://eic.ec.europa.eu/eic-funding-opportunities/eic-accelerator_en

📌 **Simple rule:** Horizon Europe = research and innovation · Digital Europe = deployment and uptake · EIC Accelerator = startup scale-up

AI Factories: a 2026 opportunity for startups and SMEs

AI Factories are one of the most important 2026 opportunities for AI startups and SMEs.

They bring together:

- supercomputing capacity
- data access
- AI development support
- universities
- SMEs
- industry
- financial actors

Useful when an AI project needs:

- large-scale model training
- testing and validation
- computing power
- trusted AI development support
- sector-specific deployment

Current official status: 19 AI Factories and 13 Antennas are operational. Access is prioritised for AI startups and SMEs. AI Factories support sectors such as health, manufacturing, climate, finance and space.

Official link: <https://digital-strategy.ec.europa.eu/en/policies/ai-factories>



EU AI Act: what applicants should understand

The EU AI Act uses a risk-based approach. It distinguishes between: unacceptable risk · high-risk AI · transparency risk · minimal or no risk

High-risk AI may include AI used in:

- critical infrastructure
- education
- employment
- essential services
- law enforcement
- migration and border control
- justice and democratic processes
- AI safety components in regulated products

For high-risk AI, obligations can include:

- risk management
- high-quality datasets
- logging
- technical documentation
- clear information for users
- human oversight
- robustness
- cybersecurity
- accuracy

 **For EU funding proposals, this means:** Do not only describe what the AI does. Show that the project understands trust, risk, validation and responsibility.

Official link: <https://digital-strategy.ec.europa.eu/en/policies/regulatory-framework-ai>

7 checks before submitting an EU project with AI

Before submission, check if the proposal clearly explains:

01

Use case.

What exactly does the AI do?

02

Data.

Where does the data come from?

03

Ownership.

Who provides, owns or controls the data?

04

Risk.

What can go wrong?

05

Human oversight.

Who checks or supervises the AI output?

06

Validation.

Where and how will the AI be tested?

07

Exploitation.

Who will use the AI after the project ends?



If these answers are missing, the AI part may look weak – even if the technology is strong.

Example 1: AI in manufacturing

Weak concept: "We will build an AI platform for predictive maintenance."

Stronger project logic: AI-based predictive maintenance tool trained on machine sensor data and validated in pilot factories.

What the proposal should explain:

- which machine data will be used
- who provides the data
- how the model will be trained
- how false predictions will be handled
- who checks the AI output
- where the factory validation happens
- how the solution can be used after the project

Needed partners:

- AI SME
- factory pilot
- machine manufacturer
- data governance partner
- cybersecurity expert
- exploitation partner

Possible programme fit:

- Horizon Europe – if collaborative R&I and pilots are needed
- Digital Europe – if deployment and uptake are central
- EIC Accelerator – if one AI startup is scaling a breakthrough solution

Example 2: AI in healthcare

Weak concept: "We will use AI for diagnosis support."

Stronger project logic: AI decision-support tool tested with clinical partners, where doctors remain responsible for medical decisions.

What the proposal should explain:

- where the medical data comes from
- how patient data is protected
- whether doctors remain in control
- how the AI is clinically validated
- how errors are detected
- who handles ethical and data protection questions
- how hospitals can adopt the solution

Needed partners:

- AI developer
- hospital
- clinical experts
- data protection expertise
- patient or user perspective
- ethics support
- cybersecurity partner
- validation partner

Possible programme fit:

- Horizon Europe – for collaborative clinical R&I
- EIC Accelerator – for a breakthrough startup solution
- Digital Europe – if deployment and digital capacity are central

Where to explain AI governance in the application

Do not hide AI governance only in the ethics section. Show it across the proposal:

Concept

why AI is needed and what decision it supports

Methodology

data, model, testing, validation and risk approach

Work packages

tasks for AI development, data governance, cybersecurity, pilots and user validation

Risk table

AI risks, data risks, bias, cyber risks, pilot risks

Deliverables

data management plan, validation report, risk assessment, exploitation roadmap

Impact

who benefits and how the AI will be adopted

Exploitation

ownership, IP, market route, public-sector adoption or scaling plan

Useful link: Funding & Tenders Portal – <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/home>

Official links and next step

Useful official links:

- EU AI Act overview – <https://digital-strategy.ec.europa.eu/en/policies/regulatory-framework-ai>
 - AI Act implementation timeline – <https://ai-act-service-desk.ec.europa.eu/en/ai-act/timeline/timeline-implementation-eu-ai-act>
 - Horizon Europe – https://research-and-innovation.ec.europa.eu/funding/funding-opportunities/funding-programmes-and-open-calls/horizon-europe_en
 - Digital Europe Programme – <https://digital-strategy.ec.europa.eu/en/activities/digital-programme>
 - EIC Accelerator – https://eic.ec.europa.eu/eic-funding-opportunities/eic-accelerator_en
 - AI Factories – <https://digital-strategy.ec.europa.eu/en/policies/ai-factories>
 - Funding & Tenders Portal – <https://ec.europa.eu/info/funding-tenders/opportunities/portal/screen/home>
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Preparing an EU-funded project with AI in 2026?

Nexuswelt helps startups, SMEs, research organisations and consortia structure AI ideas into stronger EU funding strategies.

We support:

- programme-fit analysis
- consortium building
- partner role definition
- impact logic
- communication and dissemination
- exploitation planning
- stakeholder mapping
- proposal positioning

Join the closed Nexuswelt group: <https://www.linkedin.com/groups/24940004/>