**Case study:**

**When the company trust-u**

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| Banco Bilbao Vizcaya Argentaria (BBVA) is a Spanish multinational banking group. It is one of the largest banks in Europe and operates in more than 30 countries worldwide. BBVA is always looking for innovation: every year it organizes a financial technology competition (the BBVA Open Talent) to fund the best fin-tech start-up with 100,000 euros. BBVA, however, also seeks innovation within the bank itself: its intrapreneurship policy has led to the emergence of several start-ups.  The Spanish banking group has several programmes to promote entrepreneurial skills among its employees, so it is a fertile ground for intrapreneurs who want to have the opportunity to develop their ideas and projects in a safe yet stimulating environment. BBVA promotes and finances several projects, whose ideas often originate from employees or internal offices, some of which culminate in the birth of new internal start-ups.  An example is Trust-u, a start-up launched by the Spanish banking group in 2018, which specialized in SME financing. Trust-u is an initiative born thanks to the New Digital Business area team to help SMEs in their early stages of development. Thanks to Trust-u, companies with less than 30 months of creation can apply for alternative financing to traditional bank financing, which would otherwise be difficult to obtain, precisely because of the company's short development. | |
| **Reference** | <https://www.bbva.com/es/trust-u-financiacion-pymes/> |