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A subsidised route to AI-assisted accounting

This guide explains Luxembourg's official SME Packages - AI programme and the proposed CDFlow AI adoption package. It separates confirmed programme rules from CDFlow AI's commercial offer so that you can plan the project without assuming that funding is automatic.

1. How the public scheme works

- The applicant must have its registered office in Luxembourg, hold a valid business permit and qualify as an SME. The official SME test normally requires fewer than 250 staff and either annual turnover below EUR 50 million or a balance-sheet total below EUR 43 million; linked and partner enterprises may need to be included.
- The project budget must be between EUR 3,000 and EUR 25,000 excluding VAT.
- The Ministry of the Economy may reimburse 70% of eligible costs after implementation. The company pays the provider's final invoice before receiving the grant.
- A mandatory pre-analysis is carried out by the House of Entrepreneurship for non-craft businesses or eHandwierk at the Chamber of Skilled Trades and Crafts for craft businesses.
- The Ministry decides the application. CDFlow AI and Digitrans cannot guarantee eligibility, approval, the eligible-cost basis or payment.

Do not start too early	Do not sign a binding order, pay a deposit or begin implementation before the aid application has been submitted and the adviser has confirmed the correct sequence. General SME-aid rules require the application before a binding commitment.

2. Application sequence

- 1. Contact the House of Entrepreneurship, or eHandwierk if you are a craft business.
- 2. Complete the mandatory pre-analysis and identify the AI use case and expected operational gains.
- 3. Ask Digitrans for a scoped CDFlow AI proposal covering users, implementation, training, support and any requested multi-year term.
- 4. Complete the grant application with your adviser and wait for the Ministry's decision before implementation.
- 5. Implement CDFlow AI, complete training and document the delivered solution and measurable outcomes.
- 6. Take part in the closing evaluation, pay the final provider invoice and submit the required evidence for reimbursement.

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3. CDFlow AI adoption package

The standard scope is designed around one named user for one year. The final quote is tailored to the approved project and must remain within the official EUR 3,000-EUR 25,000 excluding-VAT range.

- One year of CDFlow AI product access for each named user, configured for the organisation or agency workflow agreed in the project.
- A general AI assessment and consultation in the context of the customer's business, accounting inputs, filing obligations, roles, data protection and suitable AI connection route.
- Implementation: account and organisation structure, permissions, document workflow, model/MCP setup, controls and an agreed pilot workflow.
- Practical training for the named user, including source preparation, monthly accounting, issue resolution, VAT and annual-account workflows, review and approval controls.
- One year of premium product support for implementation and workflow questions.
- EUR 500 of prepaid managed-AI chat credit. MCP and customer-provided APIs remain outside CDFlow AI usage charging.
- A closing adoption review with delivered-scope and outcome evidence suitable for the programme evaluation.

After the included year	Normal CDFlow AI subscription prices apply unless a longer term was expressly included in the approved proposal. Additional years or users may be proposed within the public programme's EUR 25,000 ceiling, but their eligibility must be confirmed in advance by the adviser and Ministry. There is no automatic grant entitlement for future subscription costs.

For accounting practices and fiduciaries	CDFlow AI can help an accounting practice introduce AI-assisted intake, reconciliation, issue resolution and controlled filing workflows before these capabilities become standard client expectations. This can improve throughput and support new service models. However, Guichet's general SME-aid conditions list accountants, counselling agencies and fiduciaries among excluded activities, while the SME Packages - AI page describes Luxembourg SMEs more broadly. Practices must therefore obtain a written eligibility confirmation during pre-analysis before relying on the subsidy.

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4. Eligibility and funding cautions

- The aid is governed by official programme rules and EU State-aid/de-minimis requirements. Previous aid and aid for the same costs may affect eligibility or cumulation.
- Certain sectors and businesses in difficulty may be excluded. Group relationships can affect both SME status and State-aid calculations.
- VAT is not included in the published EUR 3,000-EUR 25,000 project band. Ask your adviser how VAT and each cost line will be treated.
- Keep the pre-analysis, approved application, quote, implementation evidence, training record, closing evaluation, invoice and proof of payment.
- Programme rules can change. The current official pages always take precedence over this guide.

5. Contacts and official links

Official programme

https://guichet.public.lu/en/entreprises/financement-aides/regime-sme-packages/soutien-pme/sme-package-ai.html

House of Entrepreneurship | financing@houseofentrepreneurship.lu | +352 42 39 39 600

https://www.houseofentrepreneurship.lu/en/solutions/i-want-to-digitalize-my-business

eHandwierk | ehandwierk@cdm.lu | +352 42 67 67 505

https://services.cdm.lu/aides/aides-aux-entreprises/aide/sme-packages-ai-fr

Ministry of the Economy | fae@eco.etat.lu

https://meco.gouvernement.lu/en.html

General SME-aid conditions

https://guichet.public.lu/en/entreprises/financement-aides/regime-pme/aides-generales-pme/conditions-generales.html

CDFlow AI proposal

mailto:contact@digitrans.lu?subject=CDFlow%20AI%20SME%20Packages%20AI

Talk to Digitrans	Request a no-obligation scoping discussion before your official pre-analysis. Email contact@digitrans.lu, Phone: +352 20 338170 or Phone & WhatsApp: +352 691 399 853. We will prepare the detailed proposal only after the intended users, workflows and programme route are understood.