

**BUSINESS
FINLAND**

**BUSINESS WITH
IMPACT (BEAM)
in developing
markets**

Program funding & services

*“Our goal is to help companies and
their partners achieve business
with impacts in developing
markets, globalize and grow”*



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A major global market disruption

– An underutilized opportunity for Finland!

1

FAST GROWTH

Developing markets are the prime growth markets now & in the near future (EU 2%, Sub Saharan Africa 5,3%, South Asia 5,9%, East Asia 4,8%)*

2

INNOVATION

The needs for sustainable & innovative solutions in the developing world are huge, UN Sustainable Development Goals (SDGs) add further urgency

3

FUNDING

Development banks invest 150 billion USD annually in developing markets, innovative & sustainable solutions that scale will attract investments

4

COLLABORATION

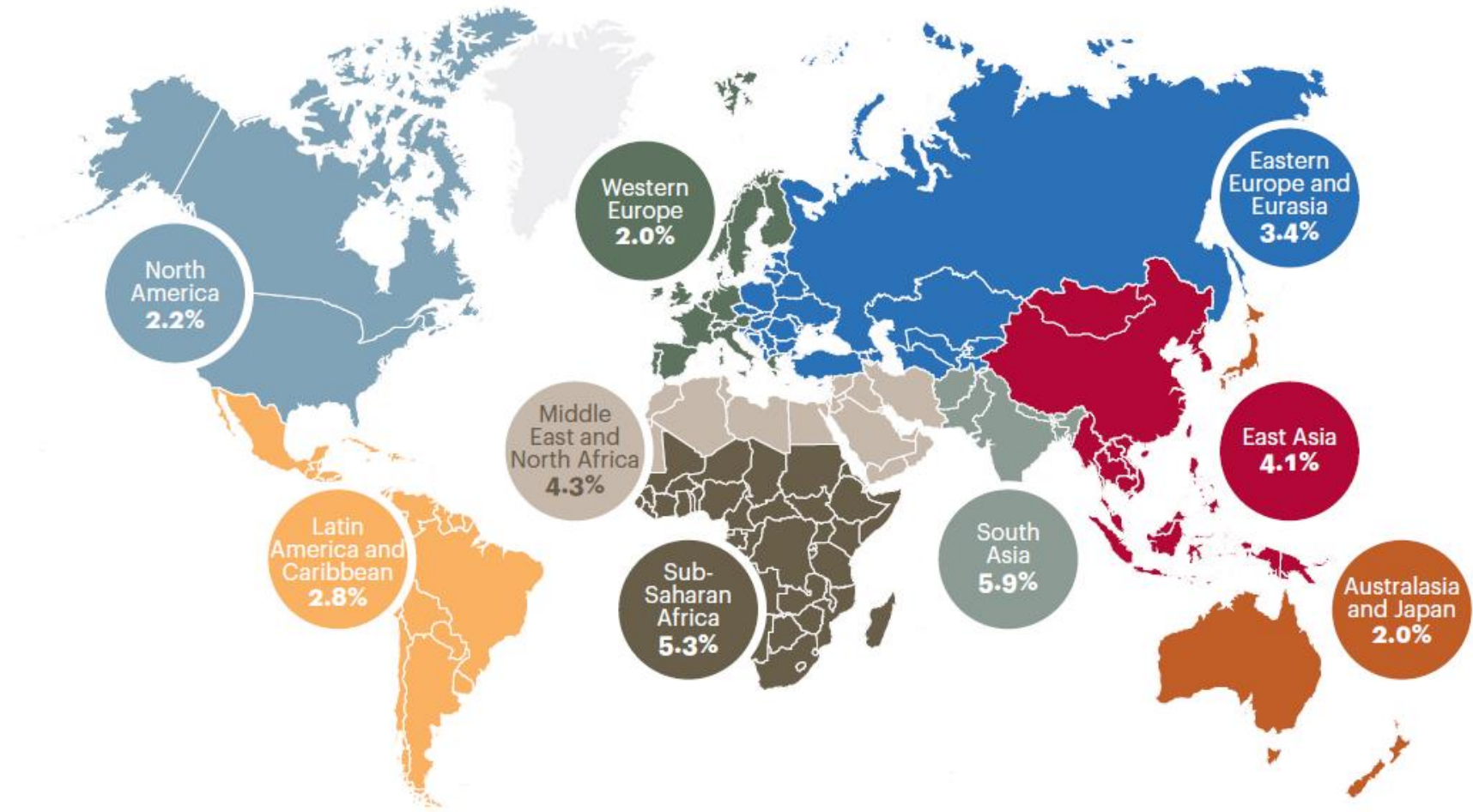
The EC is increasing external cooperation funding to 123 billion EUR by 2027 with a focus on Africa in response to the migration crisis

SUPPORT FROM BEAM: Finnish companies can benefit from enhanced understanding of specific market needs, project financing for local customers, access to partners and suitable business models

**Developing
markets
are growth
markets!**

Real GDP growth

%, 2016–2020 annual average



Notes: GDP figures are the unweighted average of the forecast annual growth rates of the economies within each region between 2016 and 2020. GDP growth is measured at constant prices.

Sources: International Monetary Fund World Economic Outlook (October 2015 and January 2016); A.T. Kearney analysis

Our vision, mission and goals

VISION

Finland is a major provider of innovative, sustainable and scalable solutions for significant needs in developing markets by 2025

MISSION

Help Finnish companies realize rapidly expanding opportunities by providing proactive and tailored access to developing markets and global financing sources

GOALS

Help companies and their partners achieve business with impacts in developing markets, globalize and grow

The Business with Impact (BEAM) program

The BEAM program helps Finnish companies and their partners in the following ways:

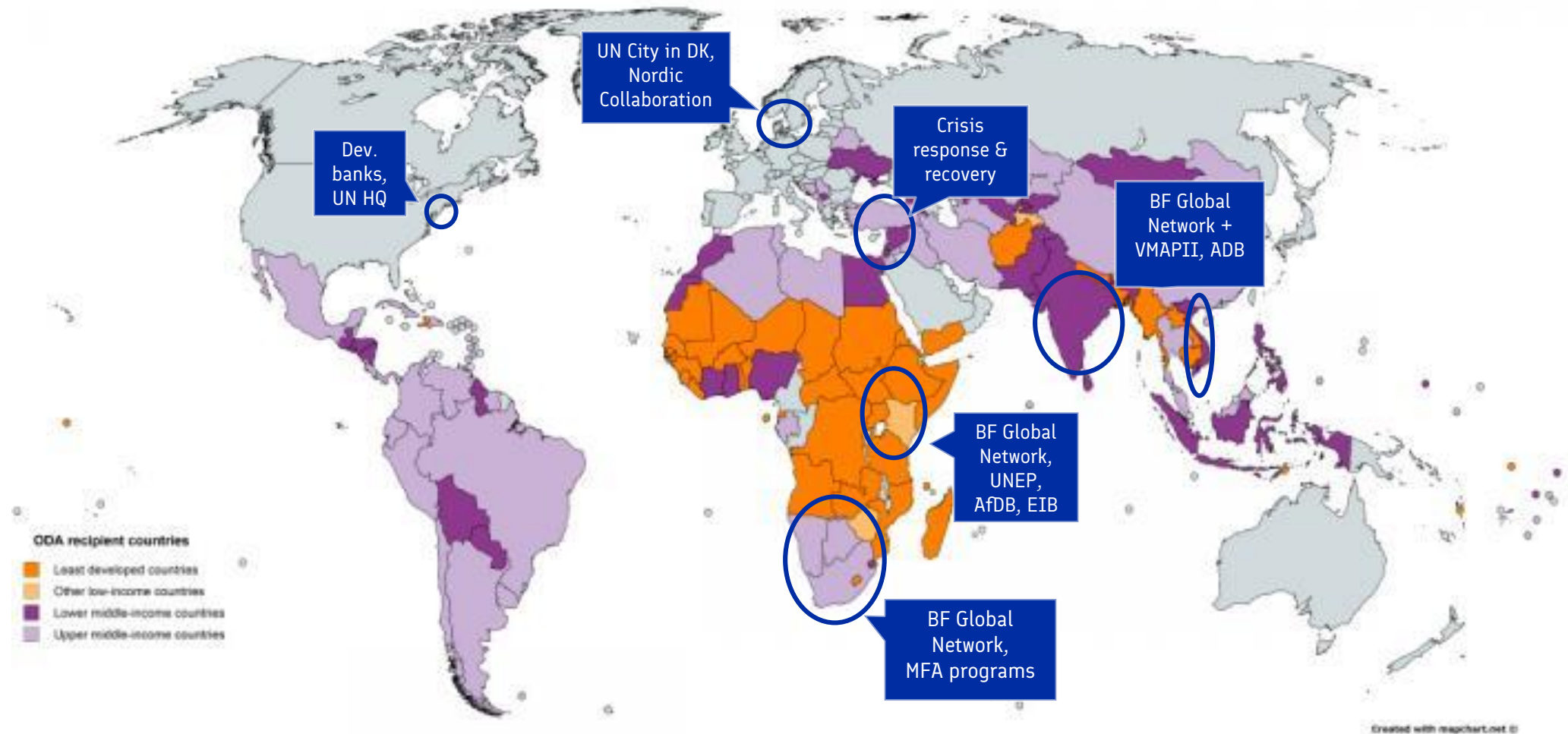
- **Information about the needs, business opportunities and contacts** in these markets through workshops, B2B meetings, our Global Network and embassies abroad
- **Funding for company driven projects** in developing markets, covering market analysis, capability building, R&D and piloting of new solutions
- **Localization of offerings and business models** by increasing the compatibility of Finnish offerings with local conditions and sustainability requirements
- **Identification of funding sources, partners and projects related to development banks** in developing markets through our contacts, Global Network and embassies abroad

We collaborate with the Ministry of Foreign Affairs, Finnpartnership and the UN Technology and Innovation Laboratory in Finland.

Funding in collaboration with Ministry of Foreign Affairs

- Business Finland 25%, MFA 25%, applicants 50%
- 136+ projects on-going with a current volume of 57 M euros
- Our primary customers are SMEs & consortia in the areas of digitality, bio- circular, cleantech & health

We cover countries eligible for development aid with a focus in selected regions



Our role and ways of working in a global context

Sustainable Development Goals



Development banks



Ensuring Alignment with the Sustainable Development Goals

New United Nations global Agenda 2030 for Sustainable Development Goals (SDGs) emphasize partnerships and multistakeholder cooperation



Development aid is not enough.
Private sector engagement creates win-win business with impact

Are you interested? Get in touch!

Interest?	Get in touch!
Do you want to learn more and follow our activities?	Subscribe to our newsletter Follow us on Linkedin
Are you intrested in opportunities related to development banks, crisis response and recovery?	jyrki.harkki@businessfinland.fi or marjukka.holopainen-rainio@businessfinland.fi
Are you interested in funding for R&D and innovation related to developing markets?	christopher.palmberg@businessfinland.fi or markku.heino@spinverse.com
Do you want to discuss Business with Impacts (BEAM) program more genrally?	christopher.palmberg@businessfinland.fi

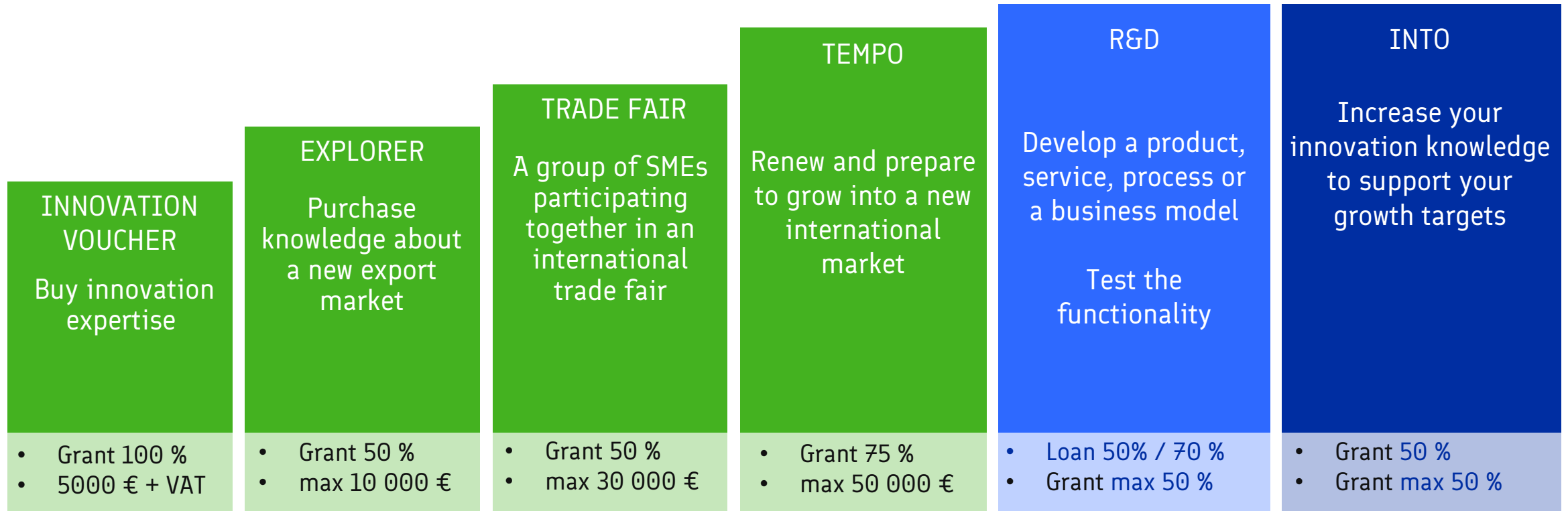
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Funding services

FUNDING SERVICES FOR COMPANIES

EXPLORE, TEST, GO GLOBAL

RESEARCH, DEVELOP, RENEW, GROW

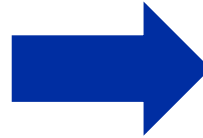


The amount of funding depends on the company's needs and resources

R&D FUNDING LEVELS

	SMEs	MIDCAP COMPANIES Turnover max. 300 M€	LARGE COMPANIES
COMPANY RESEARCH PROJECT GRANT Create new knowledge and competence	Grant max 50%	Grant max 40%	Grant max 40% Large companies must buy services from SME's and / or research organizations or implement the project as a joint project with them. The share of the bought services has to be 40 % of the project's overall costs.
DEVELOPMENT AND PILOTING LOAN Develop or renew products, services and business model. Demonstrate the functionality of your solution	Loan 50% / 70%	Loan 50% / 70%	Loan 50% Large companies must buy services from SME's and / or research organizations or implement the project as a joint project with them. The share of the bought services has to be 15 % of the project's overall costs.

FUNDING FOR RESEARCH ORGANIZATIONS ENCOURAGES FOR CO-OPERATION WITH COMPANIES



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Case examples

From our website

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- Oksidia: **Ohjelmistoyritys Oksidia vauhdilla Vietnamiin**, 23.10.2018
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- [Afrikka – mahdollisuuksien manner](#), Kauppapolitiikka 28.9.2017
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