

Finnvera's role on the Team Finland service path

Financing solutions for the
growth and internationalisation
of Finnish enterprises

4.10.2022



SERVICE PATH OF INTERNATIONALISATION SERVICES FOR SMEs

We support your company's competitiveness and opportunities to achieve significant international growth.



The strengths of the participants in the Team Finland network in enabling a smooth customer experience

"We are a partner for internationalisation and export that offers your company strong international business expertise and versatile services, from guidance to contacts and funding."



FINNVERA

We offer versatile funding solutions for investments, transactions, ownership arrangements, working capital for growth and exports.



We are an early-stage internationalisation partner offering guidance, funding and services for growth. We are close to the customer and an easy partner to contact.



We offer versatile training for the employees of companies to support growth and internationalisation. We strengthen the availability of labour and enable the recruitment of international experts.

**BUSINESS
FINLAND**

Our services combine a broad global network with local market experience, a strong understanding of business and deep industry expertise. We offer guidance on international growth and innovation activities, funding and networks for ambitious growth companies.



We promote the internationalisation of Finnish companies through a global presence and network, unique authority, and knowledge of the international operating environment and target markets. We open up markets by influencing authorities and other decision-makers.

FINNVERA

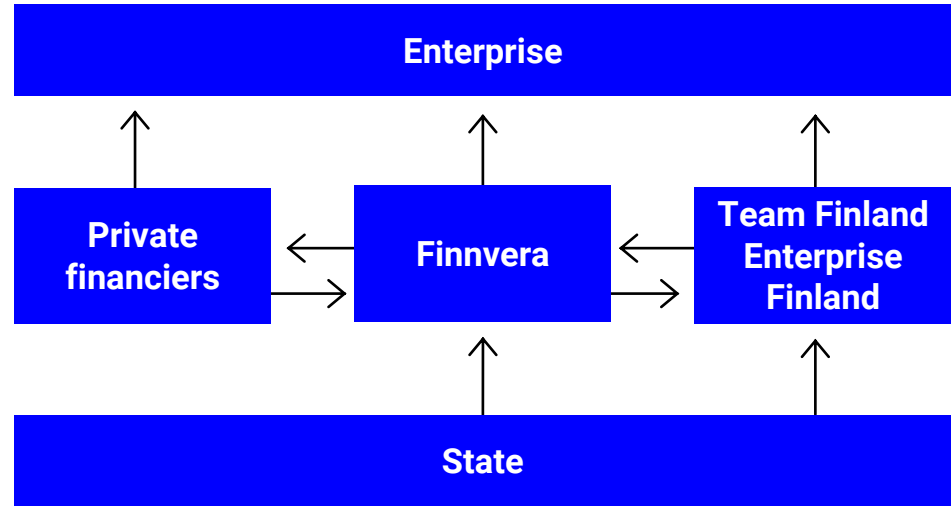
Finnvera in Brief

- Finnvera is a specialised financing company, owned by the State of Finland, which supplements the financial services provided by the private sector.
- Finnvera and its subsidiary Finnish Export Credit Ltd have official Export Credit Agency (ECA) status.
- Responsibility for the ownership and industrial policy steering of Finnvera is vested in the Ministry of Economic Affairs and Employment.
- Finnvera finances profitable business and premium is always charged for the financing and guarantees.
- Finnvera does not compete with banks; it shares the risks arising from enterprise financing with banks and supplements the financial market.
- Finnvera provides financial services for various stages in the enterprise's life-cycle.

Finnvera's role

**By granting financing,
to promote**

- Operations of small and medium-sized enterprises
- Internationalisation and exports of enterprises
- realisation of the government's regional policy goals



Financing of growing and internationalising companies



Financing uses to Growing and internationalising SMEs

| WORKING CAPITAL | INVESTMENTS | INTERNATIONAL MARKETS | MERGERS AND ACQUISITIONS |
|--|--|--|--|
| <p>Working capital management</p> <p>Controlling readiness to deliveries</p> <ul style="list-style-type: none">- ie. manufacturing products to inventory- Financing during deliveries | <p>Business development</p> <p>Recruiting</p> <p>Marketing</p> <p>Research & Development</p> | <p>Building Partner networks</p> <p>Establishing local operations abroad</p> <p>Founding subsidiaries / Joint Ventures</p> | <p>Buying shares from shareholders</p> <p>Buying business and assets</p> <p>Both domestic and foreign transactions</p> |
| LOANS AND GUARANTEES | | | |
| | | | |

Loans and guarantees

- Finnvera doesn't need a "special project" for basis of financing. Financing needs can be in any area of the business – including Sales
- A substantial amount of Finnvera's financing is allocated/granted to both export and domestic sales deals
- Loans and Revolving credit facilities
 - **Financing sales deals** and **working capital** needed for growth and investments and business acquisitions
- Bank Guarantees during deliveries
 - Performance and prepayment guarantees for Sales Deals
 - Convince the counterpart of capability to deliver
 - For better payment terms
 - Guarantees for Warranty period



How to find us?

www.finnvera.fi/eng

Customer service (on weekdays
between 9.00 am–4.15 pm)

- 029 460 2580 (in Finnish)
- 029 460 2581 (in Swedish)
- 029 460 2582 (in English)

asiakaspalvelu@finnvera.fi

**Contact request to Team Finland
customers:**

<https://yhtheydenotto.team.finland.fi/yhtheydenotto>

Global Team Finland contact persons

*You can get advice
from Finnvera's
customer service
on matters related
to Finnvera's
finance.*



Global Team Finland contact persons



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Middle East
and Oceania



**With an idea worth pursuing,
turn to us for financing.**



**Thank
you!**