



Team
FINLAND

Financing and advice from the Team Finland network:

Support for different phases of sustainable business in developing countries

Responsible business boosts the growth of emerging economies and helps them become more diversified and improve the quality and availability of services. The Team Finland networks provides financing and advisory services for different phases of business.

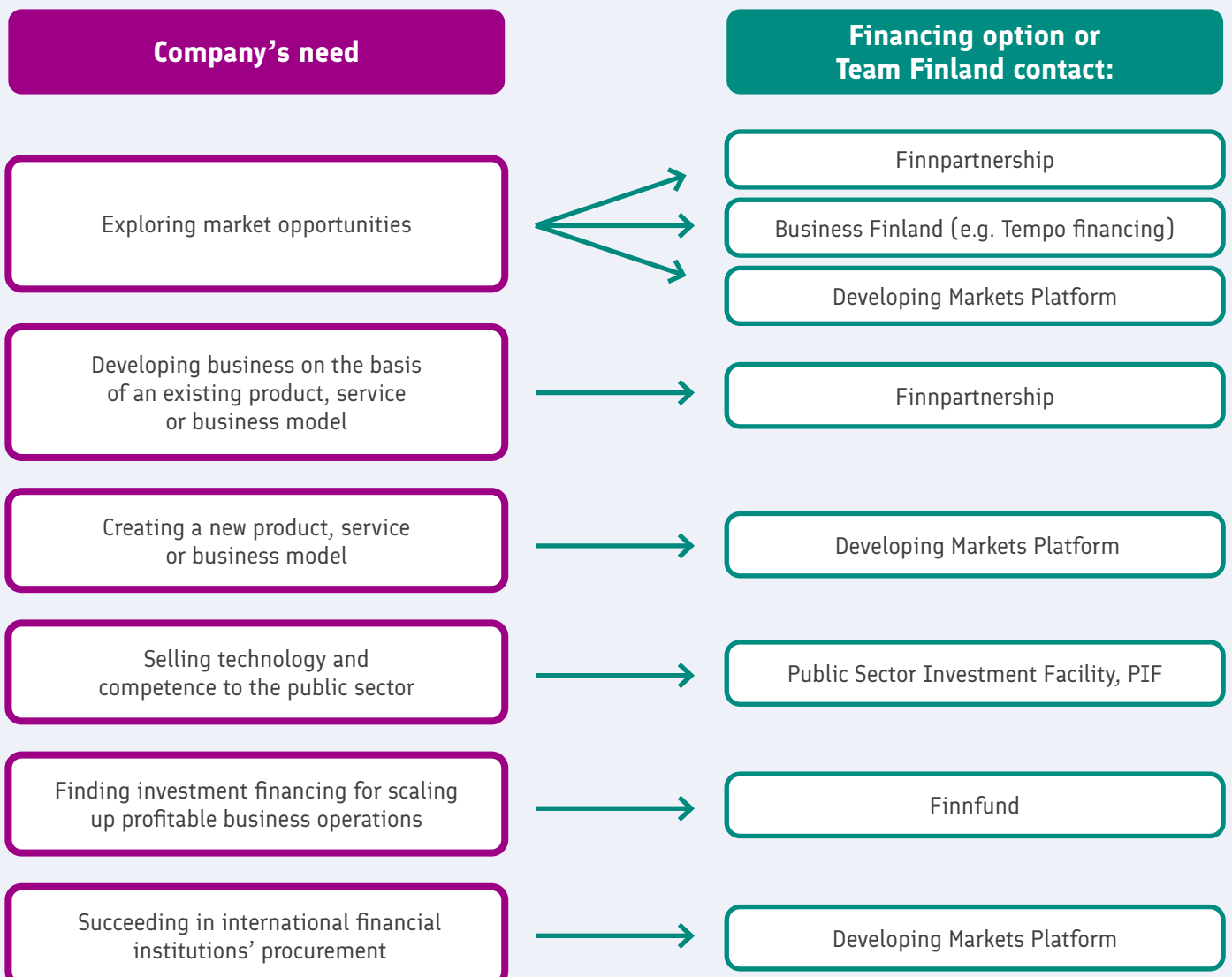
Is your company about to begin business operations in developing countries or are you already a seasoned veteran in that

field? Are you wondering where to get financing for the early phases of business operations or help for developing a business model, services or products? Or guarantees for exports or financing for scaling up your operations?

This brochure helps you find the contacts you need in the Team Finland network.



Company's needs and financing options in developing markets



Where can I get financing for the early phases of business operations?



Finnpartnership offers advisory services associated with business operations in developing countries as well as project financing and contacts to get sustainable business operations off to a good start.

The most important service of the Finnpartnership programme is Business Partnership Support. It is a kind of start-up grant for business operations in developing countries, typically less than EUR 100,000 and covering up to 85% of the initial phase of the project. Support can be granted for finding a business partner, planning operations and training employees

in developing countries, for example. Support can also be used for strengthening existing business operations or for continuation or pilot projects.

The services offered by Finnpartnership are free of charge and intended for companies, non-governmental organisations, educational institutions and other parties. To help you with the application process, there are monthly application workshops available.

www.finnpartnership.fi/en

Do you need help for developing new business models, services or products for developing markets?



The Developing Markets Platform (DevPlat), a joint platform of Business Finland and the Ministry for Foreign Affairs, offers funding, information and contacts to companies heading to developing markets.

You can apply for DevPlat funding if your company is developing an innovative and scalable solution for an identified

market opportunity in the destination country and you want to deepen cooperation with a local partner operating in the country. The solution must be aligned with the Sustainable Development Goals.

www.businessfinland.fi/en/for-finnish-customers/services/programs/developing-markets-platform

Are you looking for financing for an investment or an opportunity for technology deliveries?



Finnfund invests in responsible companies operating in developing countries. The company's investment loans and equity investments are typically in the range of EUR 2–10 million. They require the company to provide strong evidence of responsible and profitable business that promotes sustainable development.

Finnfund invests especially in renewable energy, infrastructure, financial institutions, sustainable forestry, agriculture

and digital solutions. The company's investments have opened up opportunities for equipment deliveries and other business transactions for Wärtsilä, ABB and the education technology company Claned, among others.

www.finnfund.fi/en/

Is your customer a public-sector operator?



The Public Sector Investment Facility (PIF) for developing countries is a way to finance a business transaction when the customer of a Finnish company is a public-sector operator, in other words, a publicly owned undertaking, an agency or a ministry, for example.

In practice, the PIF operates such that the interest on the commercial loan that the customer has taken to finance procurement and a part of other expenses are paid from development cooperation funds. This improves the opportunities to realise transactions that are typically in the range of EUR

10–30 million. The granting of this financing requires that the ministry of finance of the destination country acts as the credit recipient or the guarantor.

The PIF can be granted for investments that improve the country's opportunities to achieve the UN's Sustainable Development Goals by making use of Finnish technology and expertise in the social, health, water supply, energy and cleantech sectors.

www.um.fi/public-sector-investment-facility



Aid



For Finnish companies



Loans and investments



For companies in all countries

Are you interested in the markets of international financial institutions and the UN?



The World Bank Group and regional development banks finance developing countries' procurement and projects with more than EUR 100 billion each year. **Business Finland's Developing Markets Platform** helps companies that already have suitable references seize these opportunities and benefit from investment financing that is targeted at the private sector for projects in developing markets.

The UN focuses on purchasing mainly products and services and its procurement is distributed across a wide variety of fields. Through the Developing Markets Platform, companies can get advice and contacts for cooperation with the UN.

Where can I find guarantees and support for exports?



Finnvera's task is to complement commercial financial markets by offering companies loans, guarantees and export credit guarantees. Finnvera supports the competitiveness of Finnish companies in export markets by offering exporters and providers of export financing with at least an equivalent level of arrangements for covering export financing risks as our main competitor countries offer their companies.

Protection against export-related risks is particularly important when exports are targeted at developing markets. Finnvera

provides guarantees for political or commercial risks associated with export financing. Political risks are risks stemming from the economic or political situation in the country where the customer of the Finnish export company is located. Commercial risks are related to the buyer, the buyer's bank or the guarantor. Finnvera's experts help you choose the correct kind of guarantee or export credit guarantee so your company can focus on developing its products and finding new customers.



Aid



For Finnish companies



Loans and investments



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Development cooperation creates markets, employment and contacts

The goal of Finland's development cooperation is to eradicate poverty and inequality and to promote sustainable development. The markets of developing countries offer plenty of opportunities for Finnish companies. The Ministry for Foreign Affairs supports Finnish companies' partnerships and business opportunities in developing countries with development cooperation funding. Development impacts include,

for example, a higher number of jobs, a better availability of renewable energy and an increased use of environmental technology. The Ministry for Foreign Affairs is part of the Team Finland cooperation network, through which different financial instruments and other Team Finland services are available to companies. Read more: www.team.finland.fi/en