

Groeien over de grens

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Overseas markets important to Dutch economy



Economic growth
and employment:



30% of our
income



**5th largest
exporter** of goods
worldwide



72% of Gross
Domestic Product



2.2 million
full-time jobs



NL is one of the
largest investors



SME/MC internationalisation



99% of all businesses are SMEs/MC



Account for **2/3** of Dutch exports



80% of SME/MC exports go to EU countries



Large number still without international activities



Businesses with international activities:

- Improved competitiveness
- More innovative
- Increased growth and survival chances



Access to finance for Dutch SME's/Mid-Corp

Attracting financing for international activities from private financial institutions is challenging due to:

- Basel regulations
- Relative high compliance costs
- Shrinking of international network
- Standardization of service models



Dutch (Governmental) Finance Institutions/Agencies

FMO

Entrepreneurial
Development
Bank

Investing

Loans & equity in
emerging and
developing countries



Netherlands Enterprise Agency

Investing/Importing

Guarantees to EU and local
banks
Financing and co-financing
Technical Assistance



Atradius
Dutch State Business

Exporting

Export finance
Export credit insurance
Investment insurance
Dutch capital goods and
construction activities
Technical Assistance



RVO International business services



Network & Contacts

Find new contacts, partners and customers through our international network.



Knowledge & Information

Make use of our knowledge of the local situation and market, trends and opportunities.



Promotion of interests

On-site collaboration on local opportunities and solutions.



Funding

Find financing that matches your ambitions.



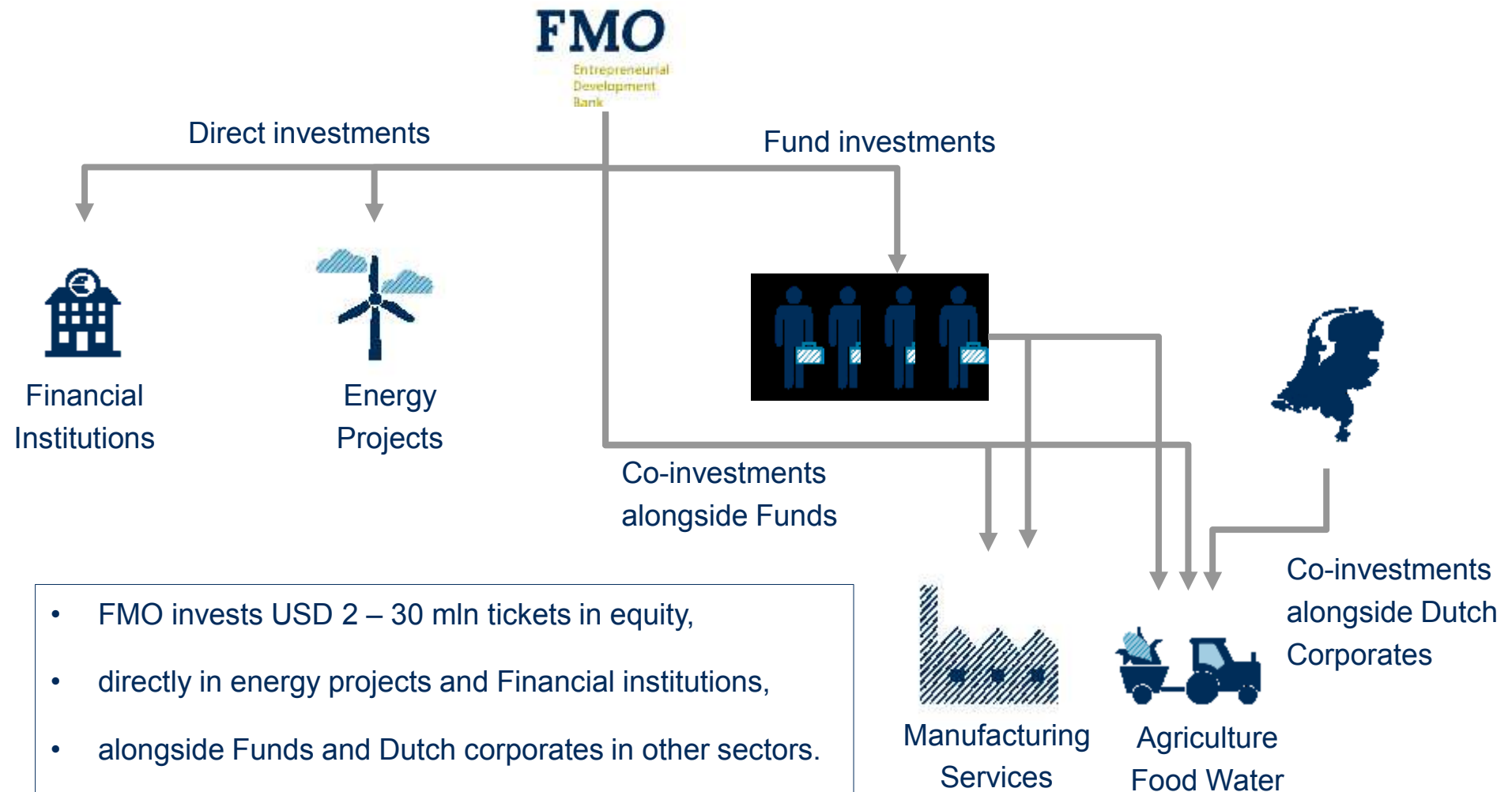
Investment Finance Solutions



Netherlands Enterprise Agency

FMO
Entrepreneurial
Development
Bank

 **Atradius**
Dutch State Business



- FMO invests USD 2 – 30 mln tickets in equity,
- directly in energy projects and Financial institutions,
- alongside Funds and Dutch corporates in other sectors.
- With the aim of achieving market returns after a ~5 year investment horizon,
- while contributing to the SDGs!

Characteristics - Investment



Dominant control
(and substance requirements)

Sufficient profitability and
continuity (perspective)



Fresh money and own risk



CSR (OECD, IFC)



Loan (Co-financier, stand alone)

DGGF/DTIF



EUR 500k/15 million

Total investment DGGF/DTIF



Approx. EUR 50 million

Upfront fee



1%

Repayment DGGF/DTIF



15 years

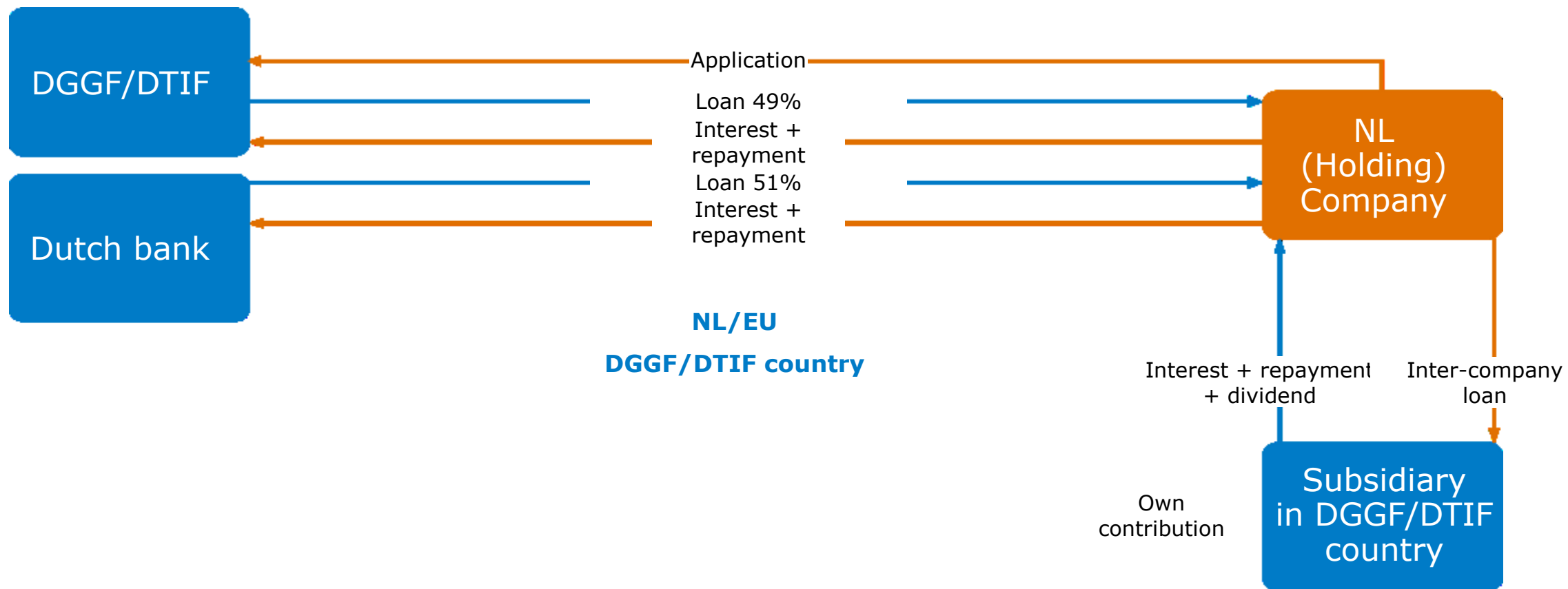
Entrepreneur's own contribution



Good ratio of equity to loan capital



Co-financing





Guarantee EU or local bank

DGGF/DTIF guarantee (60%)



EUR 500k/15 million

Total investment DGGF/DTIF



Approx. EUR 50 million

Guarantee fee



market terms

Upfront fee



1%

Repayment DGGF/DTIF



15 years

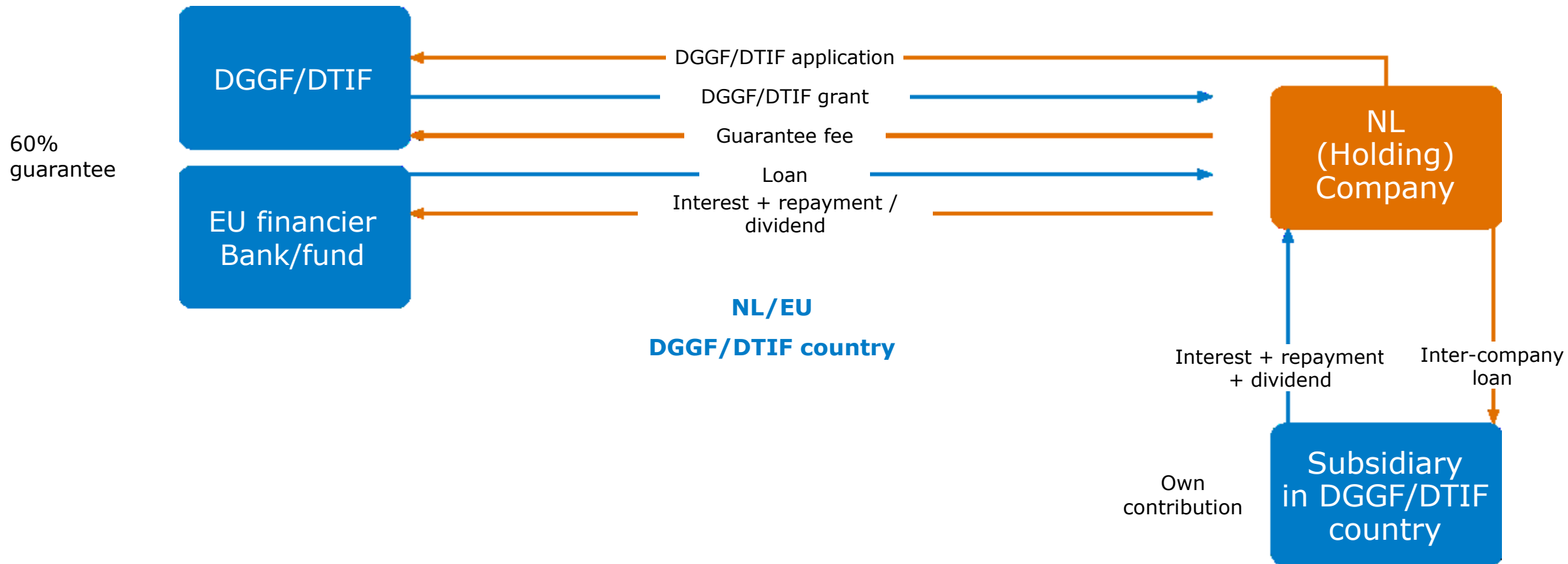
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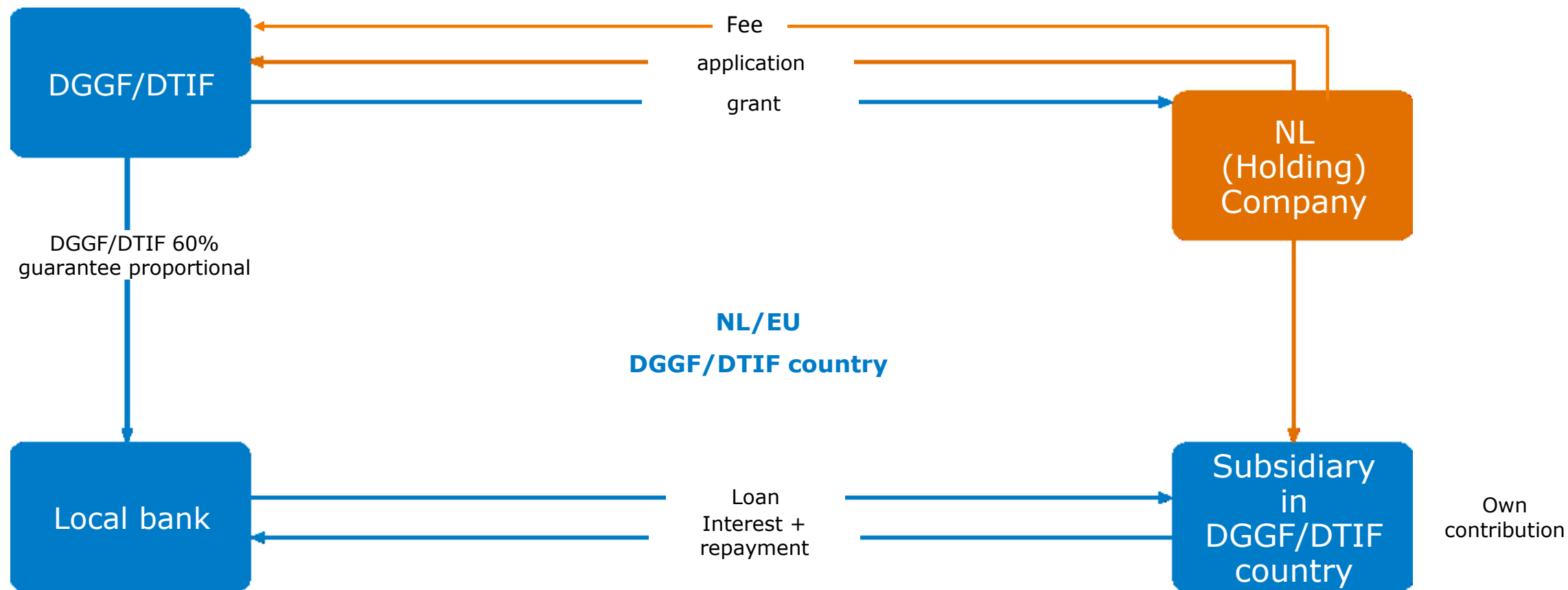


Guarantee to EU financier





Guarantee to local bank





DGGF for startups

DGGF

Startups looking to launch or manufacture an existing product

Innovative startups wanting to develop a new product for a DGGF country or to manufacture products there

Max. € 600.000 or 1 mln for innovative startups

Generate local impact

Employ <50, revenue or total assets < 10mio.

<5years old (chamber of commerce registration)

Differences DGGF vs DGGF-Startup

DGGF	DGGF-Startup
Preferably a company with a proven track record	<5 years old (chamber of commerce registration)
Max 15 million	Max. € 600.000 or 1 million for innovative startups
Interest rate (market terms)	Interest rate (3%)



Technical/development support - DHI

What	You	Us	Goal
Demonstration project	Increase chances of obtaining export orders	Subsidy for a demonstration project Max. €200,000, 50% of the costs	Demonstrate that technology, capital goods or services work, are effective and cost-effective in the local context
Feasibility studies	Increase chances of obtaining export orders	Subsidy for a feasibility study Max. €100,000, 50% of the costs	Demonstrate the technical and financial feasibility of Dutch products/services to potential foreign customers
Investment Preparation Studies	Investigate technical and financial feasibility of investing abroad	Subsidy for an investment preparation study Max. €100,000, 50% of the costs	Enable investment or financing decision and project



Atradius Investment Insurance



- Atradius Dutch State Business can insure the investment against political risks:
 - expropriation
 - transfer restrictions
 - war or civil war and other forms of political violence
 - breach of contract



EXPORT Finance Solutions





Thank you for your time!

Questions?



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