



Finance for International Business – for entrepreneurs

Commissioned by the ministry of Foreign Affairs

You are a Dutch SME and have identified opportunities for your business in an emerging market outside the Netherlands. You have viable plans to expand your business and the necessary knowledge, vision and ambition to succeed. What is missing is financial clout. Who wants to invest in international expansion which, while promising, also entails significant risk? The government, with the Finance for International Business (FIB) scheme!

What is it?

The government is supporting international expansion of your business with the Finance for International Business scheme, which means part of the investment can be financed by means of a credit facility from the government, provided that a professional financier comes forward with the remainder of the funding needed for the expansion plans, either by means of a loan or share capital.

- The government provides 35% of the financing required (up to a maximum of 875,000 euros per company per country).
- Financing is granted by means of a loan.
- The remaining 65% must be provided by a bank or investment company (see our website for a list of accredited financiers: www.rvo.nl/fib)
- It is a five year term loan, which will be redeemed in whole after this period. No repayments are needed during this

Who should be interested?

The Finance for International Business scheme can be applied for by Dutch SMEs for investments in the following countries:

- Azerbaijan
- Argentina
- Bahrein
- Brasil
- Chili
- China
- Iraq
- Kazakhstan
- Kuwait
- Malaysia
- Mexico
- Ukraine
- Oman
- Panama
- Qatar
- Russia
- Saudi-Arabia
- Singapore
- Serbia
- Turkey
- United Arab Emirates
- South Korea

period. Interest is payable on a yearly basis. A profit related remuneration is due after redemption of the loan.

Am I eligible?

You must meet various conditions to be eligible for the FIB scheme. The two key criteria to be met are:

- Your business and the project have sufficient potential in terms of profitability and continuity.
- The investment needed represents ‘fresh money’ for the company and is used to finance expansion projects in one of the target countries. (e.g the money cannot be used to pay off existing loans).

If you would like to know more about the other criteria and whether your application might be eligible, please contact one of our advisers at RVO.nl (+31 88 602 8600 or fib@rvo.nl).

**>> Sustainable. Agricultural.
Innovative. International.**

Might these facilities and schemes be of interest to you?

Growth Facility

Rapid growth, a business takeover, a buy-out or expansion plans: all situations in which entrepreneurs constantly need the capacity to bear risk. Yet financing often seems considerably more difficult to attract than you might expect. The Growth Facility may support your plans. For more information: www.rvo.nl/groEIFaciliteit.

Corporate Credit Guarantee Scheme for SME loans (BMKB scheme)

Under the Dutch 'BMKB' scheme, the government is guaranteeing up to 1,5 million euro in corporate financing. You can benefit from the BMKB scheme if you want to arrange a loan but cannot offer your bank sufficient security (collateral such as buildings or machinery). For more information: www.rvo.nl/bmkb.

Personalized financial advice

Which options are available for you to attract financing? Which one is the most suitable for your business? Contact one of our advisors for personalized advice on the financing possibilities the government has to offer. For more information: www.rvo.nl/adviesopmaat.

Subsidy Scheme for Demonstration Projects, Feasibility Studies and Knowledge Acquisition (DFK)

Because of their rapid development, emerging markets provide ever more opportunities for Dutch export and investments. Seize your opportunities now by making use of the subsidy scheme for demonstration projects, feasibility studies and knowledge acquisition (DFK):

- **Demonstration projects:**
Businesses may receive a subsidy to demonstrate a product or technology in one of the target countries, thus convincing potential clients.
- **Feasibility studies:**
Businesses may receive a subsidy for a study into the technical or commercial feasibility of a project in one of the target countries.
- **Knowledge acquisition:**
Businesses may receive a subsidy for hiring external expertise. This may involve advice on finding local partners, legal or tax aspects.

More information about DFK can be found at www.rvo.nl/dhk

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