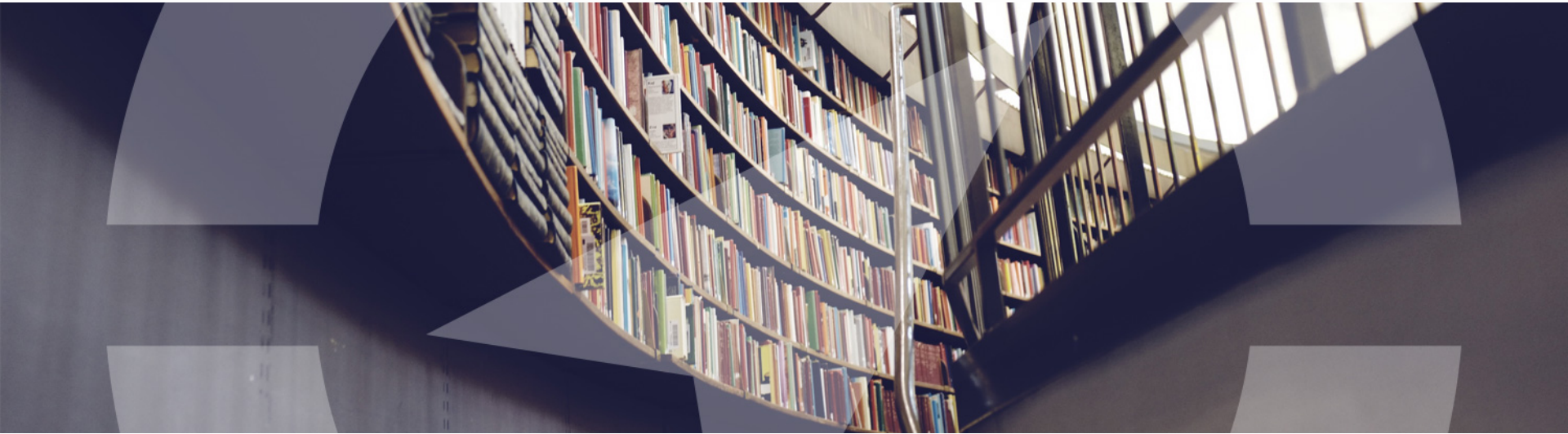




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M. Sc. Simona Černel

Independent advisor for analytics and effects controlling

Ljubljana, 21 January 2016



twitter: #ficompass

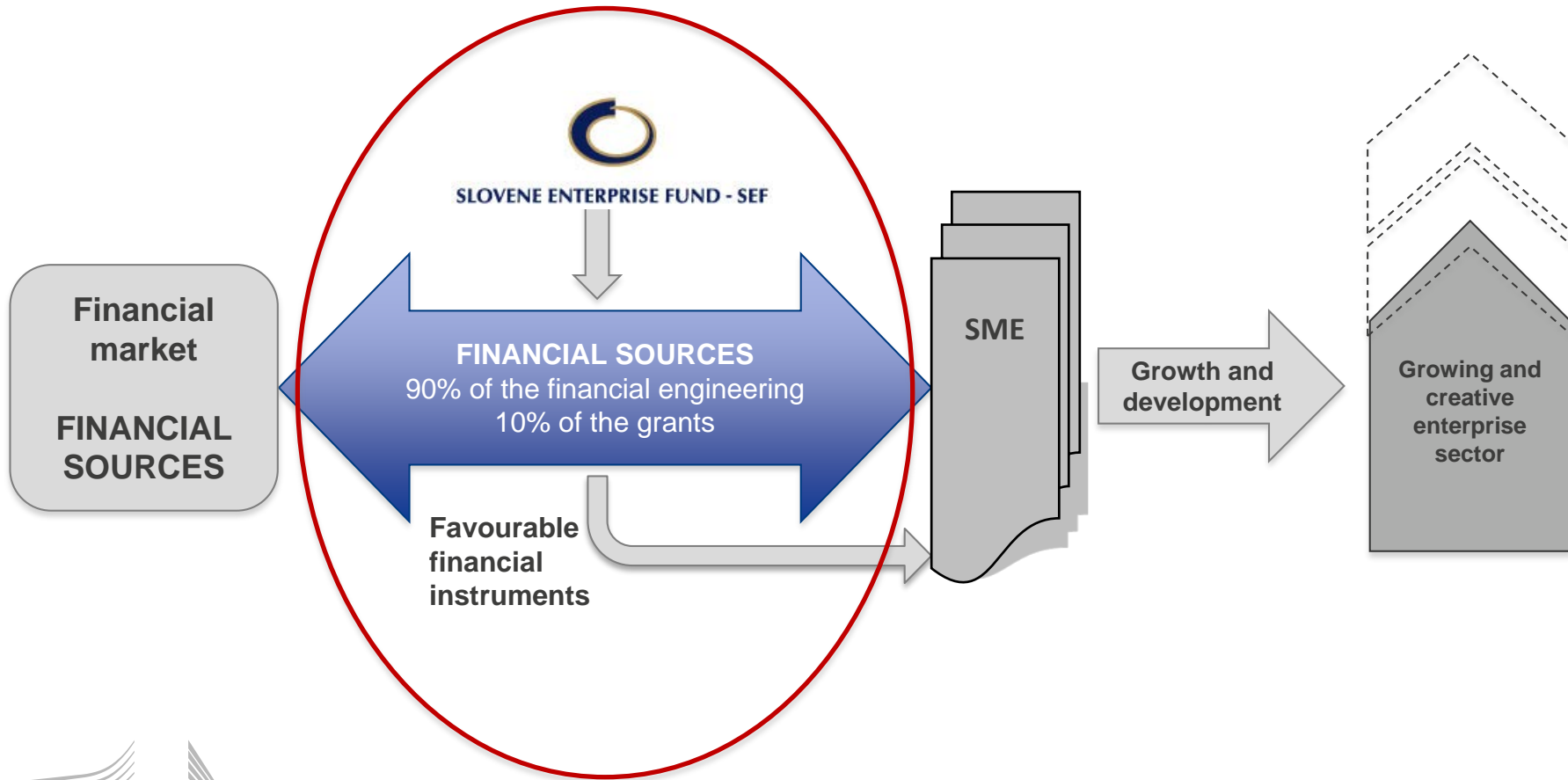




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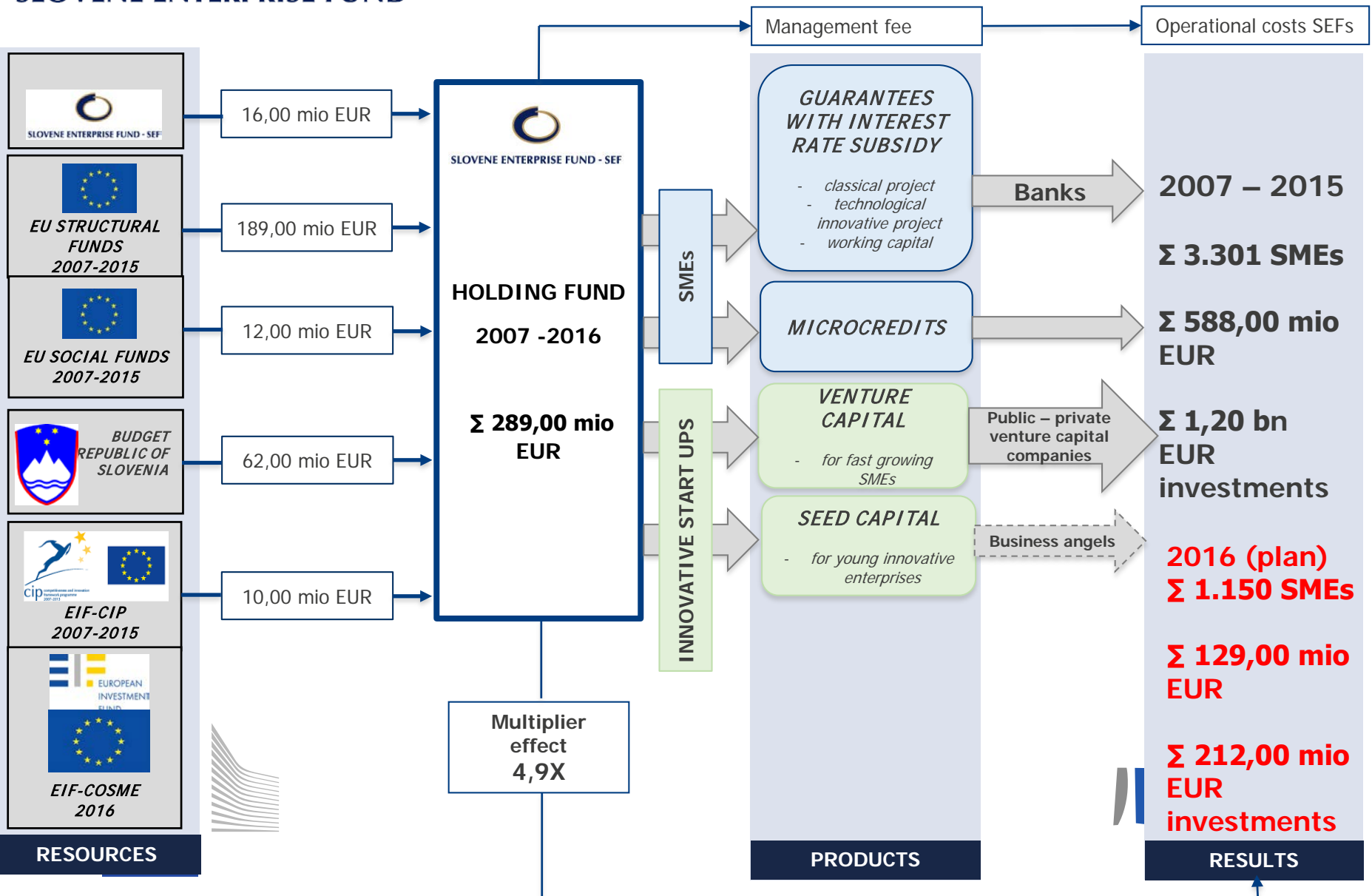


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Synergies of financial engineering:

- Combination of financial instruments with grants (guarantees with interest rate subsidy)
- Combination of different financial sources (EDRF, national budget, SEFs own sources,...)
- combination with other EU programme (EIF-CIP, COSME)
- Combination of financial and soft support (coaching, mentoring,...)

Advantages of SEF's financial engineering for SMEs:

- Access to favourable financial sources
- Information and free tools for prepare an application
- In specific financial instrument soft support is available
- All financial instruments includes state aid elements





MACRO ECONOMIC EFFECTS from 2007 ONWARDS

+ 1,5

jobs/company
in three years

+ 15%

increased value added
per employee
after three years



6.794 new jobs

84.020 saved jobs

from 35.360
EUR/employee
(an average initial state)
to
40.395 EUR/employee
(an average final state)

- 400 new established enterprises, 87% survival rate
- Newly established enterprises created 1.624 new jobs
- almost 1000 innovative projects
- 4 active venture capital enterprises in public-private partnership
- active start-up ecosystem (start up schools, start-up mentors with appropriate references)
- cca 25% of bank loans with SEF 's guarantee is granted to young enterprises



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Thank you

www.fi-compass.eu

<http://www.podjetniskisklad.si/sl/>

