



FINMIX

Capital Markets Union Workshop on Advisory Support for SMEs, Access to Finance
12 – 13 September 2016



**AGENTSCHAP
INNOVEREN &
ONDERNEMEN**

Who are we?

- ▶ Flemish government agency
Located in Brussels + 5 provincial offices
370 employees
- ▶ Goal:
 - To promote more and better entrepreneurship in Flanders
 - to inform, advise and encourage Flemish entrepreneurs and companies
 - Complementary to FIT (internationalisation)
- ▶ € 520 MIO subsidies

What do we do?

▶ Focus on:

→ Stimulating growth and innovation

- ▶ Financially support companies via subsidies to allow them to grow, transform or innovate
- ▶ F.i. SME-portfolio, SME growth subsidy, SME innovation projects and R&D projects

→ Stimulating entrepreneurship

- ▶ Cooperation with strong partners who can guide SMEs from (pre)start over growth to merger & acquisition
- ▶ Supporting of networking aimed at growing companies


→ Supporting clusters

- ▶ Support of organisations who initiate cooperation and a dynamics amongst a group of companies or knowledge institutions

→ Stimulation of environment factors

- ▶ Facilitating a.o. the development of industrial estates and foreseeing in adequate housing for corporations

How to finance your start-up?

Method	Incentives and leverage structures in the Flanders Region
own money	Notional Interest Deduction (NID)
friends, family & fans	PMV: Win-win loan Tax shelter for start-ups
crowdfunding	
bank financing	Participation Fund Flanders: Startloan+, SME-cofinancing PMV: Governmental guarantee
venture capital	BAN Flanders + SME-cofinancing PMV: Seed & Early stage PMV: Arkimedes
 Find your optimal financing mix via FINMIX	

FINMIX



**FLANDERS INNOVATION &
ENTREPRENEURSHIP**



Flanders
State of the Art

What is FINMIX?

- ▶ Panel of financing experts
- ▶ Experts give advice on:
 - feasibility
 - financing
- ▶ Entrepreneur looking for alternative financing:
- ▶ Bankfinancing uncertain and bankfinancing alone is impossible:
 - Delayed revenue because of the technological and/or innovative character
 - A large need for working capital to finance a fastened growth
 - Own funds and guarantees are insufficient in comparison to the capital need

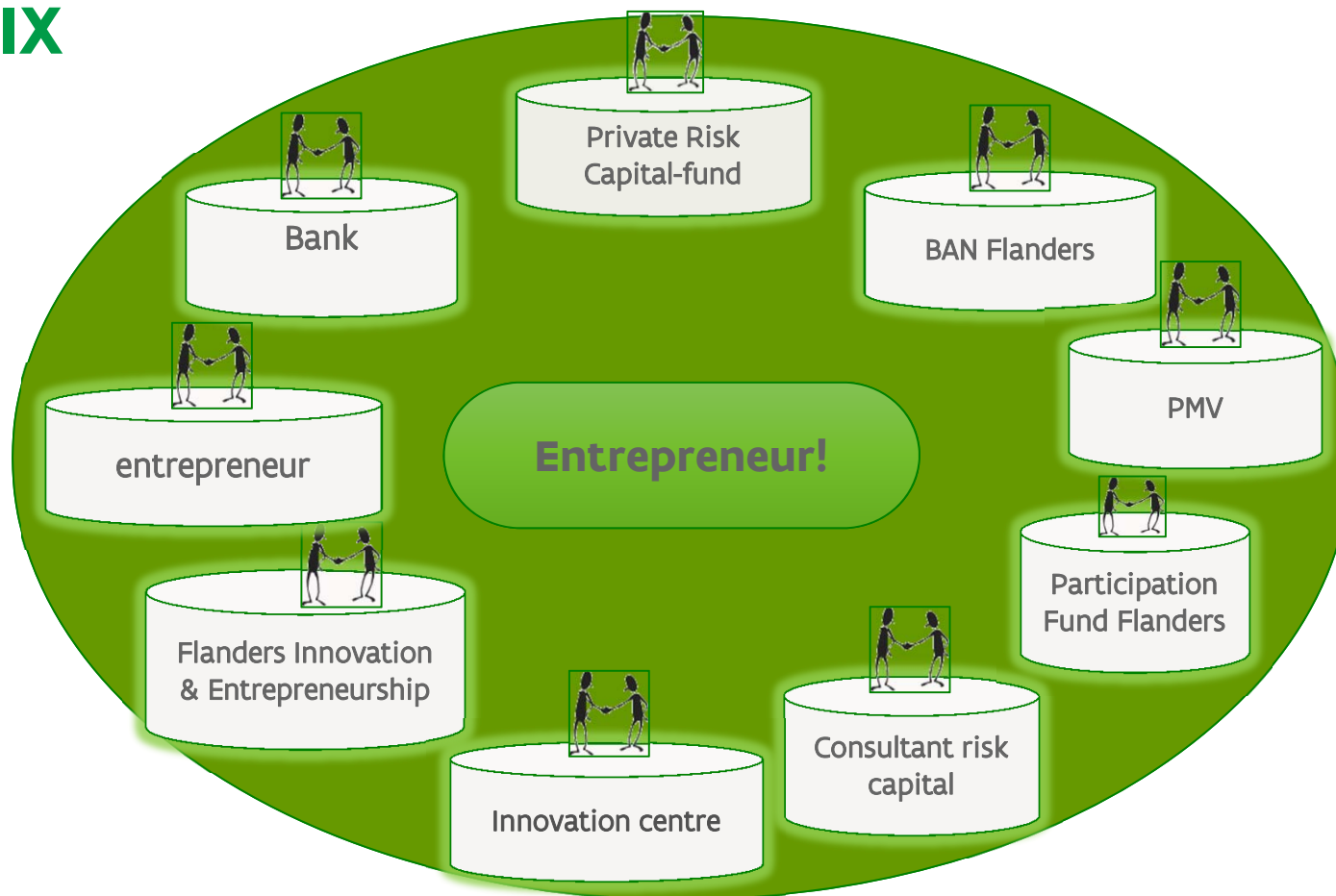


FINMIX targetgroup

- ▶ Easily accessible:
 - ▶ Every type of entrepreneur
 - Candidate-start-up
 - Start-up
 - Scale-up – grow-up
 - Acquisition
 - ▶ Legal form
 - Independent
 - Company
 - ▶ Every sector
 - Exc. agriculture
 - Exc. non-profit associations
- ▶ Conditions for establishment:
 - ▶ Foundation/installation and/or added value in Flanders



FINMIX



- ▶ Free of charge
- ▶ 11 sessions per year

FLANDERS INNOVATION & ENTREPRENEURSHIP



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Why participate in FINMIX?



Fine-tuning business plan



Experts:

- Critical view on the business plan by the experts
- Financial advice



Check upon public funding

- ⇒ Reduction of the hunt for financing
- ⇒ Optimize the search for financing



Facts & figures

- ▶ Started in March 2012
- ▶ Number of applications: 236
- ▶ Number of participating entrepreneurs: 123
- ▶ Number of panels ytd: 39

- ▶ Sectors: ICT – business services (e.g. marketing) – cleantech & energy

- ▶ Outcome for entrepreneurs who participated in the panel
 - Accelerate the implementation of their business plan
 - Optimizing and improve their business plan
 - Use own resources
 - Get introduced to the right funding partners



Other FINMIX panels

- ▶ FINMIX International – with Flanders Investment & Trade
 - ▶ Financing of international projects
 - Export of goods
 - Foreign establishment of Belgian company
 - Project outside Belgium
- ▶ FINMIX ICT – with iMinds
- ▶ FINMIX light: creative sector – with FDC
- ▶ As from 2017: collaboration with subsidized projects of AIO: E&Y, Netwerk Ondernemen, Sirris and Voka



✕ Nieuwe zoekopdracht

ZOEK & FILTER STEUNMAATREGELEN

Vul uw zoekterm in...

zoeken

U zoekt steun voor ⓘ

- Investerings
- Werkkapitaal
- Starten
- Overname
- Advies
- Innovatie
- Internationaal ondernemen
- Energiebesparing
- Milieumaatregelen
- Twerkstelling
- Opleiding
- Hinder openbare werken

Filter op sector ⓘ

Filter op type tegemoetkoming ⓘ

Filter op leeftijd onderneming ⓘ

Filter op omvang bedrijf ⓘ

Filter op juridische vorm ⓘ

[Subsidedatabank](#) > Subsidedatabank

Subsidedatabank

Subsidies én financieringsmaatregelen voor de ondernemer

- ▶ met de belangrijkste steunmaatregelen van de provinciale, Vlaamse, federale en Europese overheden
- ▶ voor de ondernemers actief in het Vlaamse Gewest
- ▶ steunmaatregelen opzoeken kan via de zoek of filtermogelijkheden aan de linkerzijde, de voorgeselecteerde subsidiegidsen per thema of de alfabetische lijst.

Subsidiegidsen per thema

De brochurereeks **Subsidiegidsen voor de ondernemer** biedt u per thema een overzicht van de belangrijkste subsidiemaatregelen. Doordat deze brochures automatisch bijgewerkt worden wanneer de informatie in de Subsidedatabank wordt aangepast, beschikt u bij het downloaden steeds over de meest actuele brochures.



[Alle subsidiegidsen](#)

Bekijk een overzicht van alle subsidiemaatregelen van A tot Z.

[Alle maatregelen A tot Z](#)

Information

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