

# ALMI Företagspartner





# From idea to competitive enterprise

**S**weden needs more successful companies in all sectors, ranging from service firms to hi-tech growth companies. Starting and developing a business requires not only a good business concept, but also capital and in many cases the support of experienced business counsellors.

Do you dream of starting your own business? Or are you in the process of buying one? Do you have a business that you want to develop, or expand to new markets? Do you have an idea for a new product or service? If you do, you should contact ALMI. We offer financing to companies with potential for success. But in many cases you need more than capital. Our experienced business counsellors offer support in all phases of the process. Contact us.

# ALMI offerings

Economic growth and increased competitiveness among businesses requires constant development and renewal. To achieve this ALMI can contribute with both financing and business counselling. Below all of ALMI's offerings in the two major areas financing and business counselling are displayed. Which offering that is most suitable in the effort to reach growth and profitability depends on the phase that the business is currently in.

ALMI operates on a regional basis and therefore the offerings can vary from region to region. Some regions also have locally initiated offerings that are specific to that region only. Contact your local ALMI office or go to [www.almi.se](http://www.almi.se) for more information.

■ Financing

■ Business counselling



MICRO CREDITS

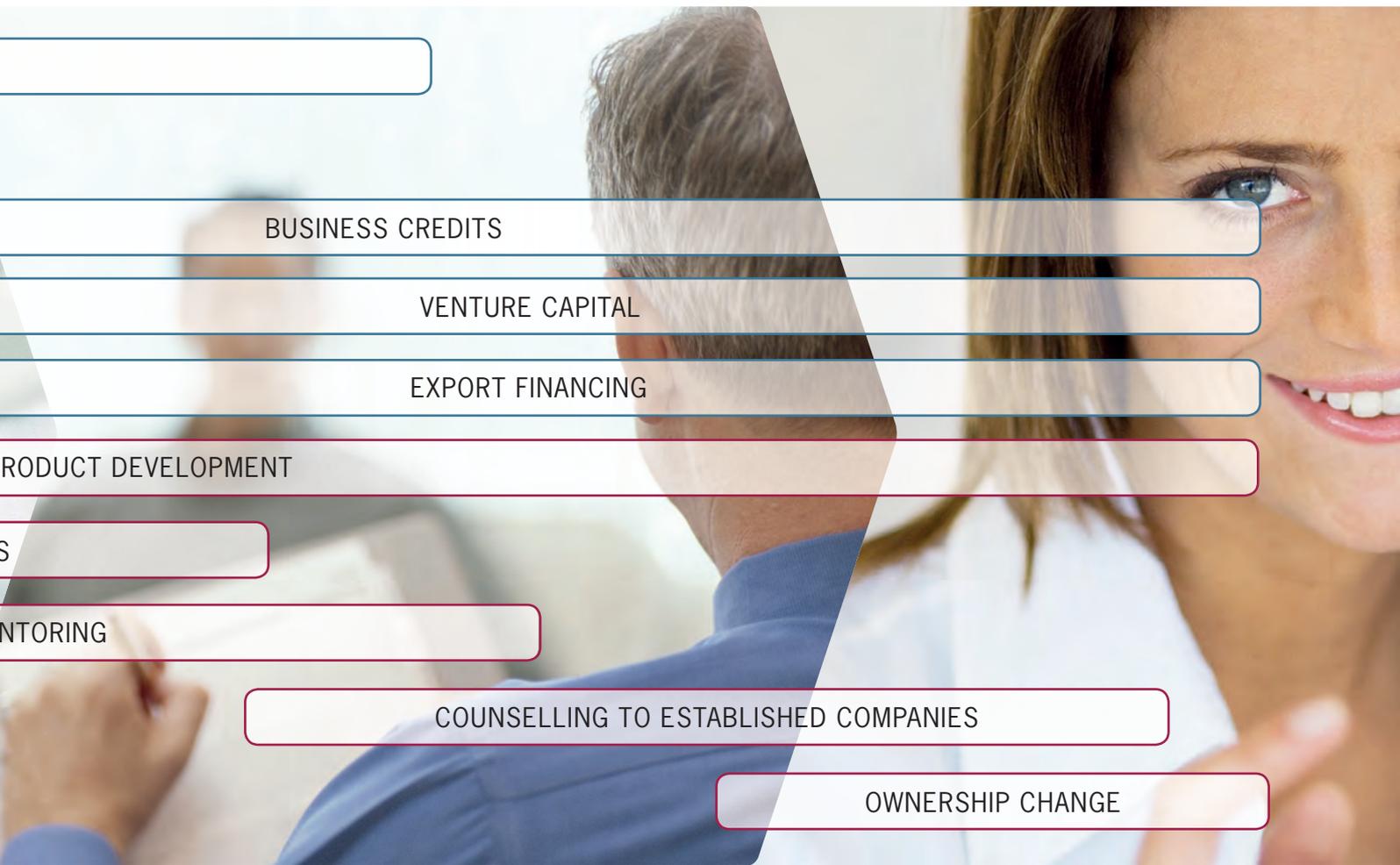
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From ideas ... ➤



BUSINESS CREDITS

VENTURE CAPITAL

EXPORT FINANCING

PRODUCT DEVELOPMENT

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COUNSELLING TO ESTABLISHED COMPANIES

OWNERSHIP CHANGE

... to competitive enterprises ►



### Business credits

ALMI complements the market by offering financing when no one else will do so. The target group ranges from start-ups to companies with up to 250 employees. ALMI charges a higher than average interest rate to compensate for the higher risk involved and to avoid competing with the private sector. The financing solution is generally put together in cooperation with the customer's bank. The financial assessment is based on the company's prospects, and the potential for growth and profitability is the most important factor. The ability of both the entrepreneur and the company to develop and exploit the idea or the investment is also important.

### Export financing

Export financing is intended for businesses that need to raise capital in connection with an export venture. The credit is designed to enable more small and medium-sized companies to reach international markets. It may be denominated in foreign currency, which is a major advantage as it reduces currency risk.

### Micro credits

Micro credits are intended for businesses with smaller capital requirements. The purpose is to facilitate and stimulate new start-ups and to develop existing companies experiencing difficulty in meeting their capital requirements on the regular capital market. The micro credit is limited to a maximum of SEK 250 000.

### Innovation credits

Innovation credits are intended for the development of early phase innovation projects and should be used for project commercialization. The money can be used for product development, intellectual property protection or market research. It is a conditional credit granted to businesses.

### Venture capital

ALMI Invest is the venture capital company of ALMI. They invest in Swedish companies entering a growth phase. The investment objects are companies owned and run by committed entrepreneurs with the will to achieve the exceptional. The company should have come through the start-up phase and be in an expansion phase. The business model should be scalable with the potential for long-term value growth. Investments are always made jointly with a partner.

### Innovation och product development

**DESCRIBING THE IDEA** The purpose is to describe the idea, the problem it solves and who the potential customers are. ALMI's innovation counsellors coach the company step by step through this process.

**DEVELOPING THE IDEA** This involves examining if the idea has the potential for long-term profitability and the necessary requirements for commercialization.

**COMMERCIALIZING THE IDEA** Potential licensees and development partners are identified in this phase. During the process the need for business development support is also identified and contacts with possible suppliers of legal and intellectual property services are provided.

**PRODUCT DEVELOPMENT** Intended for existing companies wanting to further develop their products or services.



### **New businesses**

**NEW BUSINESS COUNSELLING** ALMI offers coaching to future entrepreneurs needing support in developing and/or analyzing their business concept. Templates and checklists are available on ALMI's website.

#### **NEW BUSINESS COUNSELLING FOR PERSONS OF FOREIGN BACKGROUND**

IFS Advisory services is intended for entrepreneurs with foreign backgrounds. Withing this offering more time can be devoted to each client and e.g. information about public authorities and other necessary licences is provided. The counsellor is of foreign background and counselling can be given in Swedish or another language.

**BUSINESS SCHOOL** The business school is a training program for anyone who is considering starting, or who has recently started a business and wants to learn more about what the process involves. The program consists of a number of seminars with access to business counsellors and some work between sessions. The business school is also available online at [www.almi.se/foretagarskolan](http://www.almi.se/foretagarskolan).

### **Mentoring**

**THE MENTORING PROGRAM** The program is operated by ALMI and Nyföretagarcentrum as a complement to ordinary business counselling. During one year a novice is paired with a mentor who will support and guide the novice. The mentors have considerable business experience and can be either working or retired persons. They are participating on a voluntary basis.

### **Counselling to established companies**

**PROFITABILITY CONTROL** Intended for companies needing help with an analysis of the company's strengths and weaknesses, with a focus on finances and long-term profitability. The company has an existing credit from ALMI and/or is about to make an investment, and is considering an additional credit from ALMI or to bring in venture capital.

**MARKET DEVELOPMENT** ALMI's business counsellors coach entrepreneurs wanting to prepare and develop their business for regional, national or international market expansion.

**DIALOGUE FOR THE FUTURE** This can be described as the development of an action-focused business concept. Where does the company want to be in a few years' time? The intended goal may include some or all of the following development areas: product, marketing, finances, leadership and organisation.

**BOARD DEVELOPMENT** Support in preparing to strengthen or supplement the board is provided on the basis of the company's strategic objectives.

**CORPORATE COACHING** An offering for companies needing support in the implementation of a plan or a goal. Corporate coaching extends over a longer period of time and may be preceded by an analysis in one of the customer offerings described above.

### **Ownership change**

**PREPARATION FOR OWNERSHIP CHANGE** Consequences entailed in a purchase of a company are analyzed and the needed steps for a succesful implementation are identified.

# ALMI Företagspartner

Economic growth assumes that enterprises constantly are renewed and develop. The free market, however, does not always provide all the necessary conditions for growth in the business sector. The basis for ALMI's role is the need to supplement the market with public financing and business counselling.

## **Vision and business concept**

ALMI's vision is to create opportunities for all viable ideas and businesses to develop.

Our business concept is to offer unique possibilities through financing and business counselling during all phases of the business development process with our clients success as our primary goal.

Our goal is that more innovative ideas are successfully commercialized, that more sustainable companies are established and developed, and that more companies increase their competitiveness and growth.

## **In all regions**

Economic growth in Sweden is created in all businesses and regions. It is important that ALMI's offerings reach all businesses, from service providers, manufacturing companies and export companies to companies that produces goods for the local market. All of these contribute to the growth of the national business. It is furthermore important to create the right conditions for all groups in society to develop.

The conditions under which companies exist varies in different parts of the country. Because of this ALMI is represented in all regions of Sweden and the local offices have a good knowledge of the needs and conditions in their region.

## **Near the companies**

ALMI is a channel for economical policy measures aiming to further the growth of the economy. An understanding of the reality in which businesses exist and of regional conditions are important factors in the work that ALMI carries out. A both national and global perspective is also often needed in order to contribute to the success of the businesses, and this places high demands on the competence of the consellers working at ALMI. All knowledge of the processes of entrepreneurship will hardly ever be found within one organization however, and therefore ALMI interacts with other actors in this field. Based on competence, wide networks and the combination of financing and business counselling, ALMI has unique possibilities to contribute to a good result and a more prosperous future for the clients.



# Do you want more information?

Do you want to know more about our financial and business counselling offerings? The operational activities are carried out in the regional offices and the offerings can vary from region to region. Please contact your regional ALMI office for more information.

*ALMI Företagspartner AB is owned by the Swedish state and is the parent company of a group of 17 regional subsidiaries, which are 51 per cent owned by the parent company. The other owners are county councils, regional associations and other regional owners. The boards of the subsidiaries are comprised of local politicians and entrepreneurs. Operational activities are carried out by the regional subsidiaries. The task of the parent company is to be responsible for management, coordination, the development of products and operations, and group-wide services. The credit function within ALMI is self-financed while the operational activities are financed through annual appropriations from the owners.*





*ALMI's vision is to create opportunities for all viable ideas and businesses to develop.*

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