



# Finnvera Guarantee

– flexibility for corporate financing

The experts at the Finnvera Branch Offices and other financiers jointly work out the best funding options to meet your business's needs.

**Finnvera Guarantee is intended as security for various domestic financing needs, such as the following:**

- product development
- marketing
- investments in machinery, equipment and premises
- as security for financing the working capital required for the company's business
- as security for production time finance in projects
- as security for seasonal financing
- as security for financing an acquisition or business deal
- security associated with domestic delivery contracts.

**The Guarantee is suitable for use as security for loans or bank guarantees given by a bank, a finance company or an insurance company, for instance, in the following of financing:**

- credit
- account with an overdraft facility
- credit limit
- factoring
- bank guarantee (delivery guarantee, other commitment)
- bank guarantee limit (delivery guarantee).

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**Do you need flexibility in securing your corporate financing?**

**Finnvera Guarantee makes it easier to plan your business's long-range security and improves the availability of financing.**

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**An application for financing is processed more quickly if you have a business plan.**

## Finnvera Guarantee



### **Finnvera Guarantee is tailored to the financing needs of the enterprise**

**The guarantee covers** usually 50–80 per cent of a credit or some other financial commitment.

**Fees collected on the guarantee:** The guarantee-holder is required to pay an annual guarantee commission that depends on the profitability of the client company, the operating risk, the enterprise's counter-security and the guarantee period. The guarantee is subject to a service fee.

**The guarantee period** is negotiated case by case.

**The counter-security** is negotiated case by case together with the enterprise and the financier.

Finnvera grants guarantees to all business sectors apart from the actual farming industry, forestry and building developer's business.

### **A business analysis before a guarantee decision**

Before taking a decision on your guarantee, Finnvera carries out a business analysis to establish whether your enterprise has the potential for profitable operations. The analysis assesses your targets, strategies, development plans and the market situation. A written business plan speeds up the handling of your application.


### **The Finnvera Guarantee is intended especially for small and medium-sized enterprises that**


- employ fewer than 250 employees
- have a turnover not exceeding 50 million euro or a balance-sheet total not exceeding 43 million euro.


Furthermore, the holdings in the enterprise and its holdings in other enterprises may contribute to the fact that the enterprise is not an SME.

### **Application procedure**

You can apply for a guarantee by filling in an online application form on Finnvera's website ([www.finnvera.fi](http://www.finnvera.fi)>Online Services).

 You can apply for Finnvera's financing, loans and guarantees online at [www.finnvera.fi](http://www.finnvera.fi) - Online Services.

 Telephone Service  
029 460 2582 – advice on financing and on how to fill in applications.

 **Finnvera plc**  
Switchboard  
029 460 11  
[www.finnvera.fi](http://www.finnvera.fi)

 **Branch Offices**  
Helsinki, Joensuu, Jyväskylä, Kajaani, Kuopio, Lahti, Lappeenranta, Mikkeli, Oulu, Pori, Rovaniemi, Seinäjoki, Tampere, Turku, Vaasa