

STRATEGIC ROLE:

We are a national, public financial fund for support of SMEs, start-ups and scale-ups. Our role is to bridge the gap in access to finance and knowledge for entrepreneurs, using effective financial incentives and substantive support and offering co-financing of various business services (vouchers) for SMEs, start-ups and scale-ups.



OPERATIONAL ROLES:

1. Leading provider of **guarantees** for bank loans.
2. Leading provider of **micro credits**.
3. Co-creator of **start-up ecosystem** in Slovenia.
4. Key co-investor of **seed** and **venture capital** combined with substantive support.
5. The only provider of incentives of small value - **vouchers**.
6. Co-creator of **entrepreneurial environment** for Slovene companies.
7. Key institution for international **entrepreneurial networking** in international environment.
8. An efficient **public financial** institution.

1. Guarantee line represent the most important financial line of SEF, accounting for over 80% of all incentives approved annually. SEF cooperates with all Slovene commercial banks offering **guarantees for bank loans with interest rate subsidy** for SMEs. Bank loans can be used for larger investment projects or for financing of working capital.
2. Micro lending in the form of **micro credits** for SMEs, self-employed, start-ups and scale-ups, facing difficulties accessing classic bank services in the market.
3. SEF is a co-creator of **Startup ecosystem** in Slovenia in order to enable Slovene start-ups achieve global success. With various incentives in form of grants we enable start-ups and together with our main partners (incubators, technology parks and private investors) we co-create a strong and active start-up ecosystem in Slovenia.
4. From 2010 onwards SEF places special focus on support for young innovative companies with alternative sources of equity financing that are relatively new on the Slovene market. Through investment of **seed** and **venture** capital in cooperation with business angels, corporations, seed capital and venture capital funds, we support young fast growing companies, with global potential.
5. Through **vouchers**, SEF offers 60% co-financing of various business services, improving the competitiveness of companies and quality of their operations. The access to these incentives of small value is fast and simplified and companies receive them in form of grants.
6. SEF **connects to numerous Slovene and foreign institutions** in order to achieve maximum success in financing SMEs.
7. Due to a small internal market and slowing of economic growth on EU markets, **internationalisation** represents a key element for growth of supported companies. Help with internationalisation is becoming an important element for financial lines in every programme of substantive support.
8. SEF operates under principles of **efficiency, simplicity** and **transparency**.

SEF IN NUMBERS

1. Financial incentives results 2009-2018

- 1,040m EUR approved financial incentives
- 1,976m EUR investments
- 7,385 supported projects

2. Results of supported companies:

- 49,638 preserved jobs
- 8,922 new jobs created or 2,8 jobs/company
- 3 % increase of value added per employee
- 8 % average increase of incomer/company

3. Structure of active portfolio on December 31st 2019

