

Thanks for coming



FinUrbAct – Linz
28. + 29.11.2009

Prok. Mag. Robert J. Schernhuber

SPARKASSE 
Oberösterreich



Curriculum Vitae

- **born in 1956, married, two sons**
- **studies of economy at the Johannes-Kepler-Universität Linz**
- **banker since 1980**
- **general manager of the Sparkasse OÖ since 1994**
 - promotion of entrepreneurs
 - promotion of innovation and technology development
 - promotion of business growth and regional development
- **tutor at the WIFI-Upper Austria since 1979**
- **tutor of in-firm-trainings since 1988**

Sparkasse Oö

➤ **largest regional bank in Upper Austria**

➤ **largest savings bank in Austria**

➤ **founded in 1849 in Linz**

➤ **facts and figures 2008**

- balance sheet total,	EUR 11.025 Mio. (+ 13,90 %)
- total financing volume,	EUR 7.000 Mio. (+ 15,50 %)
- operating profit	EUR 99 Mio. (+ 13,80 %)
- tier 1 capital	8,70 % (+ 4,8 %)
- employees,	1.562
- commercial centers,	9
- branches,	139

➤ **accredited partner of aws and erp-fund**
(Austria's national promotional bank)

➤ **accredited partner of OeKB**
(Austria's main provider of financial service for the export industry)

Our profession in financing of start-ups and established companies

- **Project Analyses**
- **Configuration of financial plans**
- **Arrangement and demanding of asset capital and venture capital**
- **Scheduling of applications for public grants**
- **Financing of assets and working capital**

Project Analysis

- **Are there comprehensible reasons for the investment ?**
- **Is the investment necessary and adequate ?**
- **Check of opportunities and risks – SWOT-Analysis**
- **Evaluation of financial statements and bussiness-plans**
 - Equity and cashflow must not be negative
- **Financial-Check**
 - Equity of 20 % - 25 % of the investment in the minimum
 - Credit period \leq asset depreciation range
- **Requesting all possible public grants**

Topics of Financing Documents

➤ **Businessplan**

- clear definition of the target group
- USP for the customers
- market position – local competition
- possibilities for further development
- experience of the management
- investment plan

➤ **Budgeted balance sheet for the next three years**

➤ **Budgeted income and loss statement for the next three years**

- planning of the quantity structure
- planning of the price structure

➤ **Cash budget for the next two years**

- monthly planning of the earnings and expenditures
- result of this cash-status is the debit amount, necessary for working

Public Grants and Guarantees

➤ **start up companies**

- grant of 14 % of the investment, EUR 42.000,00 maximum
- guaranteed loan of EUR 600.000,00 maximum

➤ **established companies**

- grant of 5 % of the investment, EUR 37.500,00 maximum
- subsidized loan (ERP-loan), EUR 7.500.000,00 maximum
- guaranteed loan, EUR 9.000.000,00 maximum

Thank you for your attention



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