



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

**Upper Austrian Guarantee Fund
Upper Austrian Equity Investment Company**

Means of support for creative business

Mag. Dagmar Doppler

FIN-URB-ACT Linz, 29th October 2009



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

Upper Austrian Guarantee Fund

Founded in 1969

Shareholders: Chamber of Commerce, Upper Austrian banks

Financial encouragement by the State of Upper Austria



Aim: to support the Upper Austrian entrepreneurship

Means: issue of guarantees for companies



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

Upper Austrian Equity Investment Fund

Founded in 1997

Shareholders: Chamber of Commerce, Upper Austrian banks

Financial encouragement by the State of Upper Austria



Aim: to support the Upper Austrian entrepreneurship

Means: providing equity investments



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

Upper Austrian Guarantee Fund

Guarantees for

- investment loans from € 25,000 up to € 1,000,000
- working capital loans from € 25,000 up to € 500,000

who: SME from all sectors, also creative business

e.g. film-video-TV business, advertising agencies, IT-business, architects



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

Upper Austrian Guarantee Fund

Applications per year: 120 average

Applications 1-10/2009: 180

Current liability: € 40,000,000

Companies with guarantee support: 468



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

Upper Austrian Equity Investment Fund

Equity investments for

Expansion from € 75,000 up to € 500,000

who: existing SME from all sectors - also creative business with an innovative project



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

Upper Austrian Equity Investment Fund

Applications per year: 5 -8

Applications 1-10/2009: 5

Current equity investment: € 10,000,000

Companies with equity investment support: 35



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

Upper Austrian Equity Investment Fund

Equity investments for

Young entrepreneurship from € 20,000 up to € 75,000

who: newly founded SME from all sectors - also creative business

Applications 2009: 14

Equity investment 2009: € 825,000



OÖ. KreditGarantie Gesellschaft m.b.H.



OÖ. UnternehmensBeteiligungs Gesellschaft m.b.H.

**Upper Austrian Guarantee Fund
Upper Austrian Equity Investment Fund**

THANK YOU!

Mag. Dagmar Doppler

FIN-URB-ACT Linz, 29th October 2009