



BANQUE
INTERNATIONALE
À LUXEMBOURG

Innovative products & services for SMEs

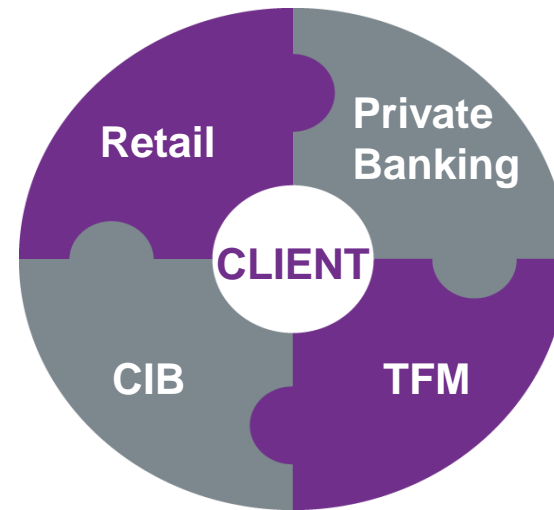
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Head of Large Corporates, Public & Project Finance



- Founded in 1856, BIL is the oldest bank in Luxembourg
- #3 bank in Luxembourg with a full service coverage through 40 branches
- 4 Commercial activities... One Bank !

One-stop shopping offer



STRATEGIC VISION - BIL2020:

- We focus on bringing relevant and innovative financial services to our clients.
- We focus on Luxembourg and on selected international markets.
- We focus on long-term value creation by empowered individuals and teams.

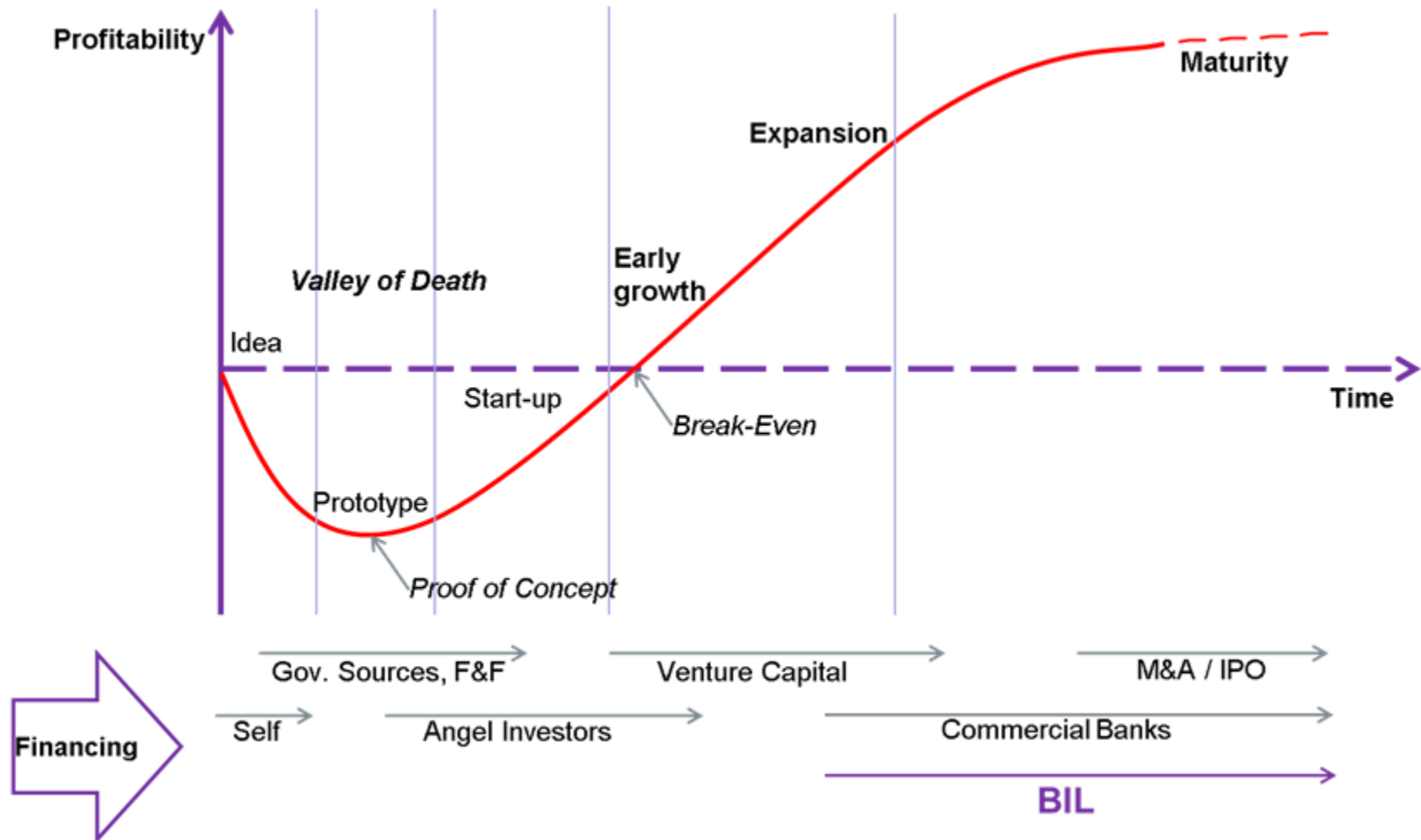
CIB'S COMMITMENT TO ITS CUSTOMERS

- BIL's objective is to become a **strategic partner of your business** and to develop a customized and lasting relationship. Two cornerstones of the BIL2020 strategy include CIB's commitment to innovation and support for the development of the national economy.

- Therefore BIL offers:
 - **Dedicated Relationship Managers** (acting as SPOC) with a strong interest in the national economy
 - A team of multilingual and multicultural experts open towards the **European markets**,
 - A spirit of initiative and proactiveness fueled by a **short decision circuit based in Luxembourg**,
 - The **intention to innovate** and to provide tailored solutions to meet your daily challenges.



SME Startup financing life cycle (classic banking approach)



I. BIL - INNOVFIN SME GUARANTEE



- The InnovFin SME guarantee introduced by the EIF (European Investment Fund) allows BIL to provide support to innovative companies, as well as traditional companies undertaking innovative projects in Luxembourg and the Greater Region.
- BIL loans granted under **InnovFin** will have 50% of their value guaranteed by the EIF, thus allowing the innovative company to receive a better interest rate.

PROGRAM ELIGIBILITY CRITERIA

- The company is an **SME** or small **Mid-Cap** with fewer than 500 FTE (Full-Time Equivalent).
- The company is based in **Luxembourg** or in the **Greater Region**.
- Companies must meet at least one of the 11 **InnovFin** criteria set by EIF.

I. BIL - INNOVFIN SME GUARANTEE

LOAN CRITERIA

- Eligible financing: tangible or intangible assets, working capital or business transfers.
- The transaction amount is between EUR 25,000 and EUR 7,500,000.-
- The term of the transaction ranges from 1 to 10 years.

BIL - INNOVFIN STATISTICS

- BIL – INNOVFIN Program was officially started on 01/08/2015
- Over the first 10 months:
 - 23 companies contacted BIL with financing needs of up to EUR 36,7 mios,
 - 7 InnovFin loans have been signed for an amount of EUR 12,93 mios,
 - 2 InnovFin offers are currently still being reviewed by the clients for EUR 7,61 mios,
 - BIL holds an active pipeline of 7 InnovFin requests amounting to EUR 2,81 mios.

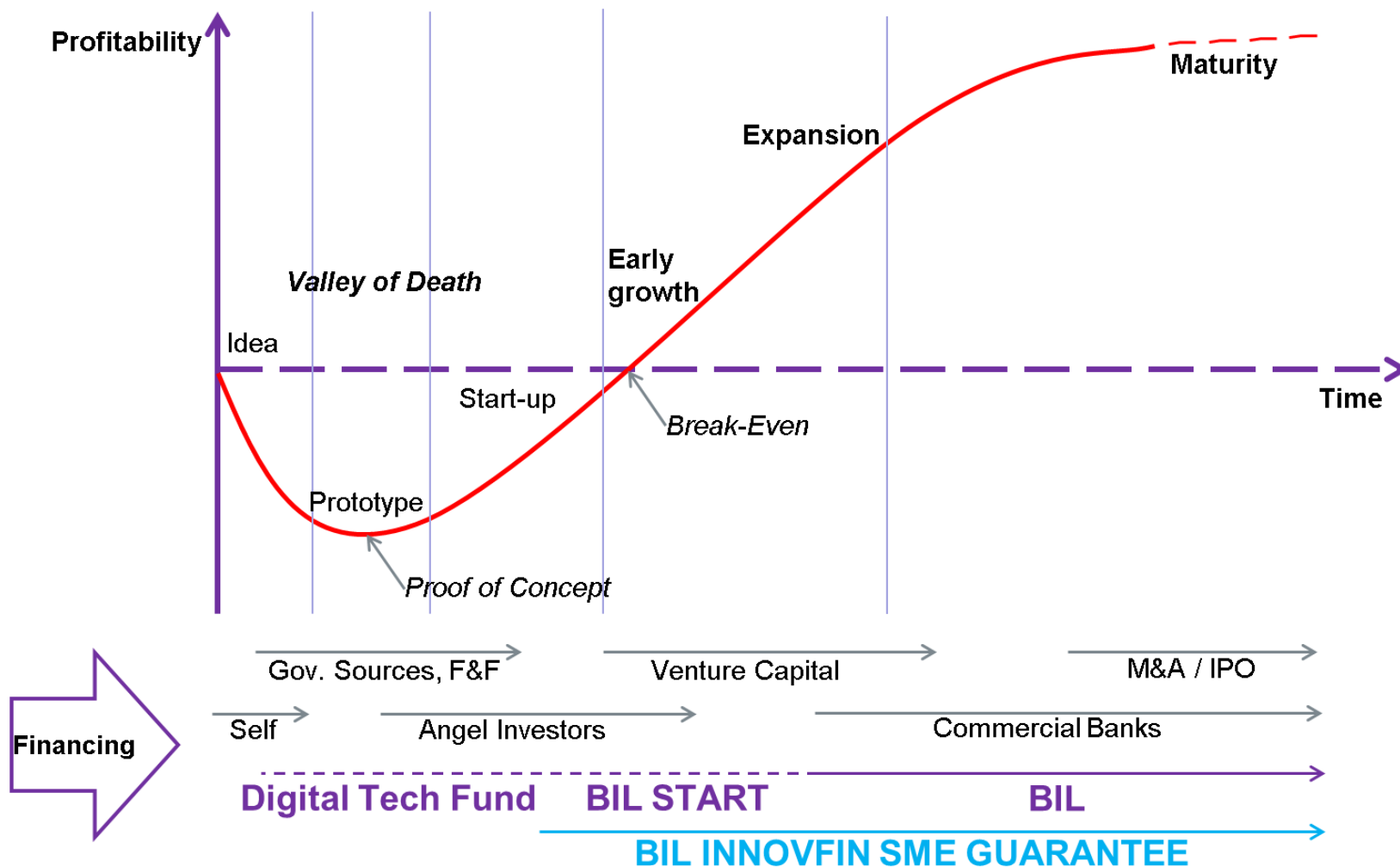
II. BIL - START

- **BIL START** is a service package aimed at entrepreneurs and/or innovative companies whose operations have just begun (less than 6 months of business activity).
- BIL START specialists provide expert coaching and guide entrepreneurs through all the steps involved in setting up their business:
 - Free Banking Package to simplify day-to-day management (during year 1),
 - Business Plan Assistance and Guidance to Finance through the personalized support of a dedicated team of experts (BIL as well as external business partners).
- BIL has already provided over 120 BIL START packages in the first 6 months.

III. DIGITAL TECH FUND

- BIL participates as sole bank in the backing of the Fund among other very high profile private and public investors who are committed to the successful development of the Luxembourg start-up ecosystem.
- The Digital Tech Fund provides seed financing to entrepreneurs running innovative startup companies active in the field of Digital Technologies (including cybersecurity, fintechs, big data, digital health, telecommunication and satellites or even the « internet of things »).

Startup financing life cycle (with Digital Tech Fund, BIL START and Innovfin)



BIL – BUSINESS PARTNERSHIPS

- Through its newly set-up partnerships, BIL contributes towards to the creation of an ecosystem favorable to the emergence of innovative firms in Luxembourg. Examples are:
 - **Nyuko** (Incubator, coaching services aimed towards early stage startups),
 - **Innohub** (Services and relocater for late stage startups),
 - **Technoport** (Technology-oriented business incubator, Coworking & Fab Lab).

ORGANIZATION AND HOSTING OF NETWORKING EVENTS

- BIL, in its role as financial partner to the local economy, has recently multiplied the organization and hosting of Networking events aimed at bringing entrepreneurs and innovative businesses together, have them connect and share their experiences.
- Recent events hosted include:
 - A “Demystifying Angel Investing” Event for the **Luxembourg Business Angel Network**,
 - The official **Innohub** launch Event with Customer Testimonials,
 - The Networking Drink for the **Luxembourg Maritime Cluster**.

Thank you for your attention !