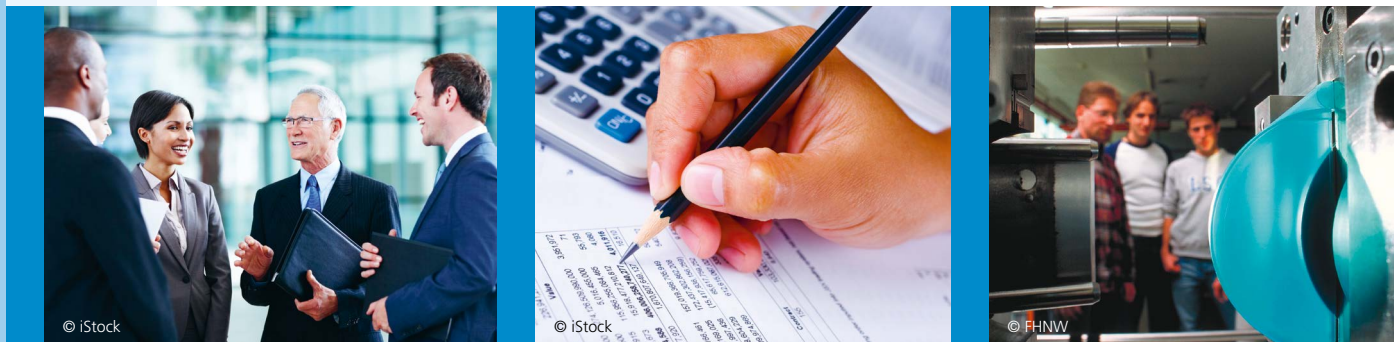


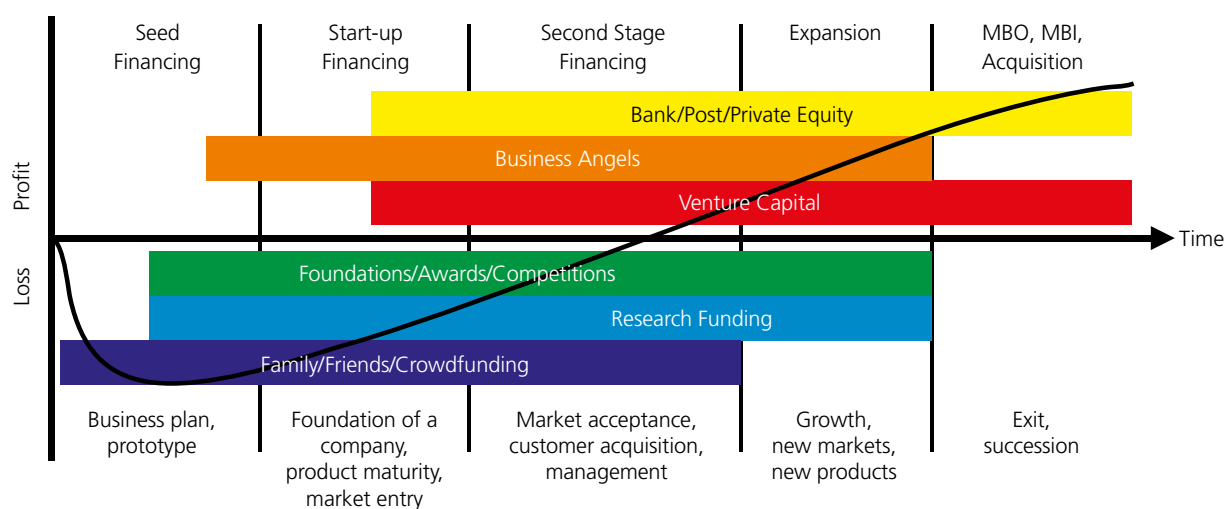
Forms of Funding for Companies

The right funding at the right time



There are a wide variety of options for companies to raise credit and equity. Depending on the business phase, there are different possibilities for funding.

Funding forms based on business phase



We have compiled an overview of possible funding forms for you on the following pages. Offers specifically available in the canton of Aargau are highlighted in blue.

Our offer: You receive a neutral assessment of your funding options from us. Our know-how and network are available to you free of charge.

Investors and lenders

Banks

An essential role of banks is to lend money. This includes business loans and overdraft facilities as well as microloans and specialized finance.

- www.akb.ch – Aargauische Kantonalbank
Aargauische Kantonalbank has a venture capital fund for financing innovative start-ups.
- www.credit-suisse.com – Credit Suisse
- www.ubs.com – UBS Schweiz
- www.raiffeisen.ch – Raiffeisen Schweiz
- www.postfinance.ch – PostFinance
- www.valiant.ch – Valiant Bank
- www.migrosbank.ch – Migros Bank
- www.cler.ch – Bank CLER

Banks are specialists in raising credit and equity. They offer start-up and business accounts to new businesses and make their know-how available to them.

Guarantees, Microloans and Loans

- www.bghost.ch
BG OST-SÜD (guarantee cooperative for SMEs) supports companies in the canton of Aargau in raising bank loans.
- www.saffa.ch
SAFFA is the guarantee cooperative for female entrepreneurs with winning business models.
- www.mikrokredite.ch
The GO! association supports self-employed people in the economic area of Zurich and the surrounding cantons with microloans of up to CHF 40,000.
- www.mikrokredit-solidaritaet.ch
The foundation Mikrokredit Solidarität Schweiz supports business entrepreneurs with loans of up to CHF 30,000.
- www.volkswirtschaft-stiftung.ch
The Swiss Federal Foundation for the Promotion of the Swiss Economy provides interest-free loans of up to CHF 100,000 to innovative and technology-oriented start-ups.
- www.technologiefonds.ch
The technology fund offers loans to Swiss companies whose unique products lead to a sustainable reduction in greenhouse gas emissions.

Business Angels

Business angels support start-ups with capital and know-how. They offer access to their personal network.

- www.businessangels-ag.ch
The members of the Business Angels Club Aargau invest in ambitious young companies during their seed and start-up phase.
- www.startangels.ch
The StartAngels Network platform consists of private individuals who invest capital in innovative start-ups as business angels.
- www.businessangels.ch
The Business Angels Switzerland (BAS) organization supports start-ups with capital, know-how, experience and network.
- www.biobac.ch
The investors from BioValley Business Angels Club (BioBAC) support life sciences start-ups with venture capital.
- www.go-beyond.biz
Go Beyond Early Stage Investing guides and supports start-ups with business angel investments.
- www.sictic.ch
The members of the Swiss ICT Investor Club invest in ICT start-ups.

Venture Capital

Venture capital firms invest venture capital in highly growth-oriented start-ups and SMEs.

- www.ventureincubator.ch
VI Partners AG supports promising spin-offs and start-ups with capital, coaching and consultancy.
- www.b-to-v.com
b-to-v Partners AG invests in start-ups and SMEs with high growth potential.
- www.redalpine.com
Redalpine Venture Partners AG offers early-stage investments for start-ups from the technology and life sciences industries.
- www.creathor.com
The Creathor Venture Fund Company offers companies equity capital and supports them in developing the company.
- www.hbmhealthcare.com
HBM Healthcare Investments AG invests in mature companies in the health sector.

- www.mtip.ch
MedTech Innovation Partners AG invests venture capital in the healthcare sector.
- www.emerald-ventures.com
Emerald Technology Ventures invests in business ideas in the fields of new materials, energy, industrial IT, water and agriculture.
- www.zuehlke.com/ventures
Zuehlke Ventures AG supports hightech start-ups from the early stage to the exit phase.
- www.svc-risikokapital.ch
SVC AG for Risk Capital for SMEs invests in Swiss SMEs with growth potential.

Some corporations run venture capital funds which they invest in innovative and technologically interesting start-ups. Examples include Swisscom, ABB, GE, Roche, Novartis, Google, IBM, Swiss Post, Migros, Swiss Life, Helvetia and Ringier. Investment by companies rather than financial institutions is referred to as corporate venture.

A good overview of the Swiss venture capital market is provided on: www.swiss-startup-invest.ch

Private Equity

Private equity companies invest capital in established companies. Private equity shares are not traded on a stock exchange.

- www.partnersgroup.com
Partners Group AG invests in the development of successful businesses and real estate.
- www.capvis.com
Capvis Equity Partners AG invests in medium-sized, leading companies. It invests primarily in the context of succession solutions, corporate spin-offs, shareholder buyouts or provides expansion capital.
- www.equitynova.ch
EquityNova AG invests in companies with above-average development potential.
- www.aravis.ch
Aravis AG invests in the fields of renewable energy and life sciences.

Further information and an overview of members is available from the industry association: The Swiss Private Equity & Corporate Finance Association (SECA): www.seca.ch

Foundations, Awards and Competitions

Various foundations support innovative and forward-looking start-ups. «GRÜNDEN», a publication for start-ups which is available from Aargau Services Economic Promotion, includes a list of awards and competitions.

- www.sechallenge.ch/startup
The Swiss Startup Challenge promotes entrepreneurship. The FHNW start-up program awards CHF 20,000 to the best business ideas.
- www.akb.ch/unternehmerpreis
All businesses located in the canton of Aargau can apply for the Aargau Business Award. The winners receive CHF 10,000.
- www.devigier.ch
The W.A. de Vigier Foundation presents awards of CHF 100,000 to five start-ups with innovative and forward-looking business ideas each year.
- www.jungunternehmer-preis.ch
The Heuberger Winterthur Young Entrepreneur Award presents a prize of CHF 150,000 each to three impressive and promising start-ups every two years. The three runners-up each receive CHF 50,000.
- www.swiss-startup-awards.ch
The STARTUPS.CH Award, AXA Innovation Award, Axpo Energy Award and PostFinance Digital Award are conferred on the best business ideas in four fields each year. Winners are awarded CHF 50,000 as seed capital.
- www.pionierpreis.ch
The Zürcher Kantonalbank and TECHNO-PARK® Zurich award a pioneer prize annually. The Innovation Award is worth nearly CHF 100,000.
- www.swisseconomic.ch/award
The Swiss Economic Award is presented annually to outstanding young businesses. As well as a prize of CHF 25,000, the winners receive a comprehensive package of benefits.
- www.swiss-innovation.com/award
The Swiss Technology Award is awarded as part of the Swiss Innovation Forum. The award is given to technological innovations in the categories of «inventors», «start-ups», and «innovation leaders».

- www.venture.ch
The Switzerland-wide business plan competition venture rewards good business ideas and business plans with prize money every two years.

■ www.venturekick.ch

The three-stage competition venture kick is aimed at students or employees of Swiss universities with good business ideas. The prize amounts to up to CHF 130,000.

An overview of the foundations, awards and competitions in Switzerland is available at www.startupticker.ch -> under «Assets» in the main menu

Research Funding

Promising research and development projects implemented in cooperation with universities have the chance to obtain financial support. The money always goes to the research partner.

■ www.forschungsfonds-aargau.ch

The Aargau Research Fund finances innovative projects by Aargau companies with up to CHF 100,000.

■ www.nanoargovia.ch

The Nano-Argovia program supports research and development (R&D) projects related to nanotechnology that involve collaboration between industry and science.

■ www.hightechzentrum.ch

Hightech Zentrum Aargau AG provides financial support for SMEs and start-ups to conduct technical feasibility studies and facilitates access to research funding in Switzerland and the EU.

■ www.innosuisse.ch

Innosuisse, the Swiss agency for the promotion of innovation, contributes research funds to support knowledge and technology transfer within SMEs and start-ups.

Coaching and Distinctions

Good coaching provided free of charge is available to increase the chance of obtaining awards and improving prospects with potential investors. Particularly promising start-ups are awarded a seal of quality.

■ www.genilem-aargau.ch

GENILEM Aargau supports innovative and sustainable business ideas with three years of coaching. A selection committee chooses the winners.

■ www.innosuisse.ch/startuptraining

Training modules in developing business ideas, setting up a business and devising growth strategies.

■ www.innosuisse.ch

Start-ups are supported through individualized coaching.

■ www.sef4kmu.ch

The qualification process is suitable for SMEs and start-ups with a strong focus on growth. The companies that pass the process receive the SEF.High-Potential.SME quality label.

Crowdfunding

Crowdfunding enables projects and companies to get off the ground with the support of a large number of investors and supporters. Four types of crowdfunding can be distinguished:

Crowdfunding:
money for products
or services

- www.projektstarter.ch
- www.indiegogo.com
- www.ideenkicker.ch
- www.wemakeit.ch
- www.100-days.net
- www.funders.ch

Crowdlending:
money for interest

- www.creditgate24.ch
- www.swisspeers.ch
- www.lendico.ch
- www.creditworld.ch
- www.cashare.ch
- www.lend.ch

Crowdinvesting:
money for shares

- www.c-crowd.com
- www.investiere.ch

Crowddonating:
money for a good cause

- www.ibelieveinyou.ch
- www.icareforyou.ch

