

If you are

- an entrepreneur
- an investor
- a project manager

If you intend to

- start or grow your business
- innovate or expand your R&D operations
- work with major accounts
- export or set up operations abroad
- acquire a business

OSEO can help you
achieve your goals



OSEO is a key partner of local, regional and central authorities in France, with a strong focus on local partnerships and private enterprise. We network with all public and private-sector organizations contributing to the success of innovation and business development:

- banks, other financial institutions, venture funds and equity investors
- competitiveness clusters
- research organizations, universities and engineering institutes
- chambers of trade, commerce and industry
- networks promoting business start-ups and providing support
- public and private-sector organizations promoting the spread of information technology among SMEs
- EU Structural Funds and Community research programmes
- public and private-sector organizations supporting international business development



- OSEO's regional teams operate throughout France, offering entrepreneurs timely solutions that match the economic, financial, technological of their projects.
- Business leaders and partners calling on OSEO benefit from:
 - access to our full range of financing options and services
 - effective guidance and assistance with business contacts

oseo.fr



English version

Our range of products and services

OSEO, an original public institution

- 1600 staff members throughout France, in close proximity with French companies and their financial and innovation partners,
- providing effective solutions to the entrepreneurs, and sharing risk with them.

Our mission: Support for innovative and growing companies

Our business

We help entrepreneurs and their financial partners take on new challenges and related risks through action of three kinds:

- **support for innovation:** financing and back-up for innovative technology-based projects with genuine promise
- **guarantees** in support of bank financing and equity contributions
- **financing** for business investment and operation, in partnership with banks and other financial institutions

OSEO offers an on-line guide to services and profiles of French SMEs at oseo.fr

Innovation

- Financing of feasibility assessment and set-up of innovative projects
- Financing of technology transfer and of innovative companies creation
- Financing of innovation projects
- Financing of Industrial Strategic Innovation projects
- Recognition of Innovative Company status to allow financing through FCPI venture-capital funds
- Participatory start-up loan
- Guarantees for bank loans (Innovation Guarantee Fund) and equity investments (with a dedicated product for biotechnology companies)
- Mezzanine financing of innovation through Innovation Development Contract
- Advances of research tax credits
- Loans to sub-contractors in aerospace
- Financing of R&D partnerships between large companies and SMEs
- Management of competitiveness clusters' projects financing
- Confirmation of future entitlement to research tax credit

Cash management

- Cash advances on accounts due to SMEs from large public and private-sector customers
- Guarantees for cash reinforcement (1)

(1) Guarantee found to help companies up to 5000 employees, in answer to the financial crisis.

Business growth

- Financing in partnership with banks and other financial institutions through:
 - medium and long-term loans
 - equipment and real-estate leasing

- Guarantees for bank financing including medium and long-term loans, leasing and equity investment
- Mezzanine financing for intangible investments and increases in working capital

International

- Guarantees for bank financing to back international development of SMEs
- Guarantees for surety bonds on export markets
- Guarantees for contributions to foreign subsidiaries
- Identification of partners and set-up arrangements for transnational technology projects
- Financing for the set-up of transnational technology partnerships
- Financing of export or international development
- Consulting for innovation and financial services

Business starts

- Start-up loans
- Bank-loan guarantees
- Guarantees for equity investors
- Guarantees for unsecured loans granted by business support networks
- Advances on accounts due from large public and private-sector customers

Business succession/ transfer

- Guarantees for bank financing and equity investments
- Financing in partnership with banks and other financial institutions
- Support for acquisition financing