

**BUSINESS
FINLAND**

Verkkotreeni Kansainvälistyminen

13.2.2025

Risto Huhta-Koivisto

Business Finland

From possibilities to breakthroughs

We create prosperity and well-being for Finland by accelerating the sustainable growth of our customers globally.

BUSINESS
FINLAND



BUSINESS FINLAND

WE PROVIDE FUNDING FOR RESEARCH, DEVELOPMENT AND INNOVATION

Innovations are the most important source of growth, according to research.

WE SUPPORT EXPORTS AND INTERNATIONALIZATION

Finland depends on exports. The internationalization of companies is important for the national economy.

WE CREATE NETWORKS AND ECOSYSTEMS

Networks and ecosystems create cooperation that improves the ability of companies to innovate, grow and succeed in international competition.

WE ATTRACT INVESTMENTS

Foreign investments bring new customers and partnerships and improve the international competitiveness of companies.

WE PROMOTE TOURISM

Tourism is an important industry for our national economy. A positive country image also benefits other industries.

WE ATTRACT TALENTS

International talents increase the internationalization of companies. Diverse work communities are more innovative and productive than others.

OUR SERVICES IN FINLAND

EXPORT AND INTERNATIONALIZATION

- Advice
- Market opportunities
- Market analyses
- Business contacts
- Company group visits
- Funding

PROGRAMS

- Customized service packages for selected themes.
- Peer-to-peer learning and synergy from networks.

WORK IN FINLAND

- Advice on international recruitment.
- Funding.
- Job announcement portal.

FUNDING

- Research, product development and piloting.
- Business development and preparation for global growth.
- Advice on international funding.

ECOSYSTEMS

- Challenge competitions for leading companies.
- Partnership funding for projects in leading companies' ecosystems.
- Growth engines.
- Insight and data.

VISIT FINLAND

- Publications and statistics.
- Training for the development of tourism products.
- Sustainable tourism development.
- Leisure travelers segmentation.

INTERNATIONALIZATION SERVICES

BASED ON CUSTOMER NEED OR MARKET DEMAND



CONTACTS AND NETWORKS

Local business contacts and networks for companies and company groups

GLOBAL GROWTH ACTIONS

Advice for internationalization planning and market entry

MARKET INFORMATION

Market specific business intelligence and market opportunities

BUSINESS CULTURE

Advice for local business culture and behavior

INTERNATIONALIZATION FUNDING

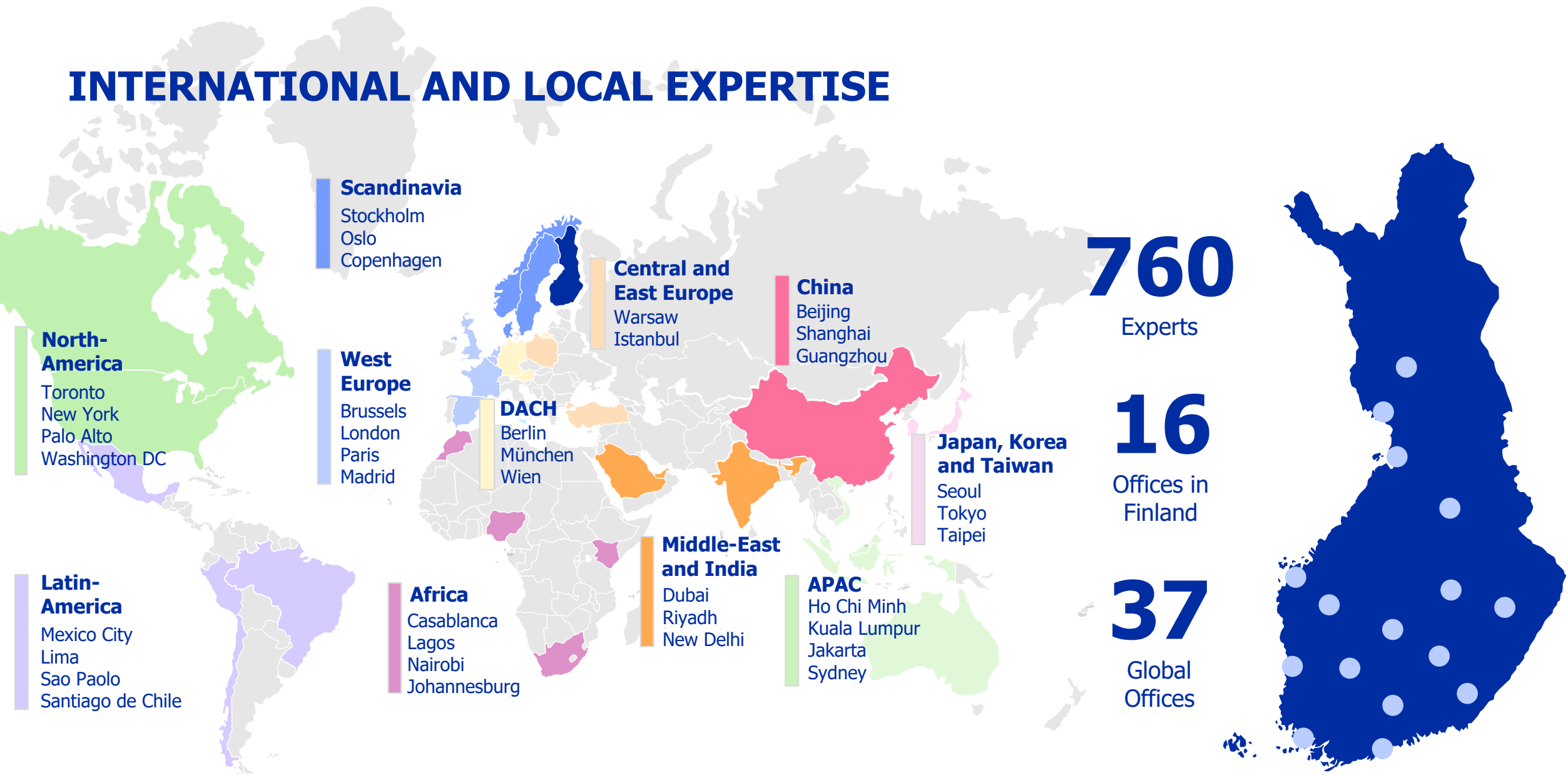
Funding for building internationalization readiness and market access

Funding for pilot projects and co-innovations in developing markets

PROJECT SERVICES

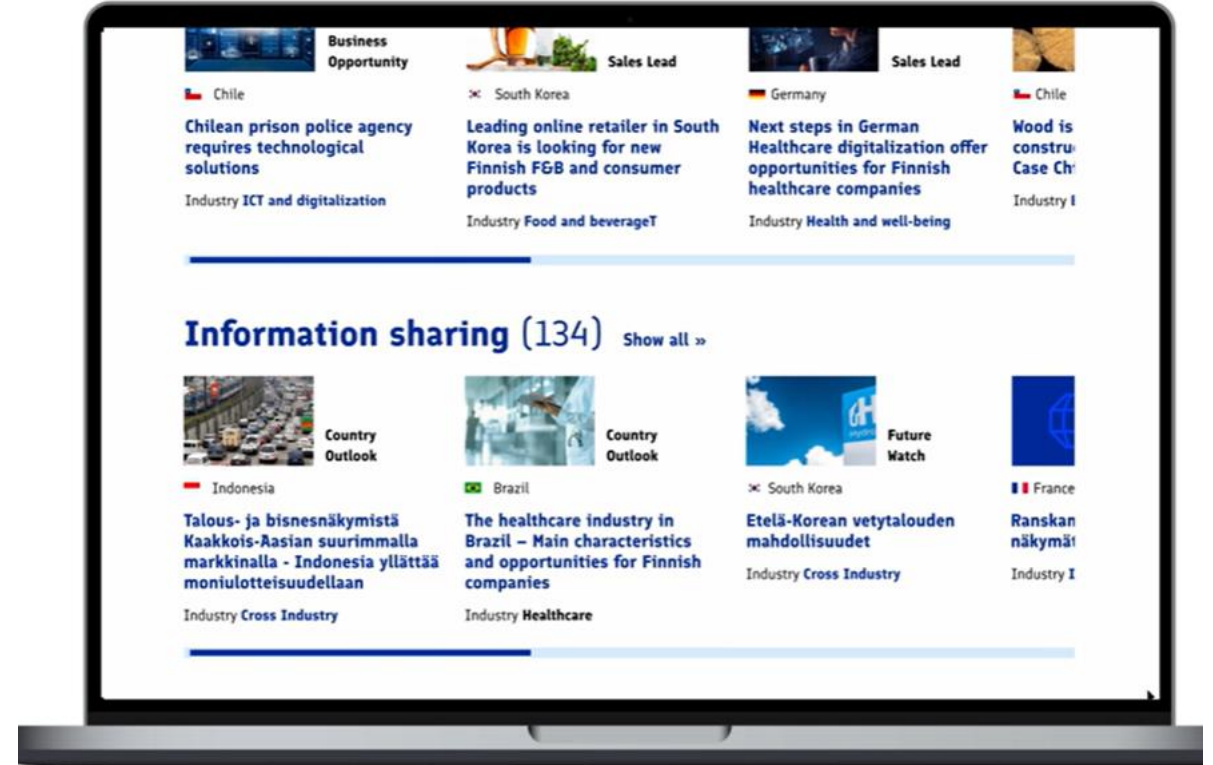
Market or industry specific projects for targeted group of companies based on market opportunities

INTERNATIONAL AND LOCAL EXPERTISE



Market Opportunities

- Free –
- Sales leads
- Business opportunities
- Activation
- Contact information
- <https://www.marketopportunities.fi/>

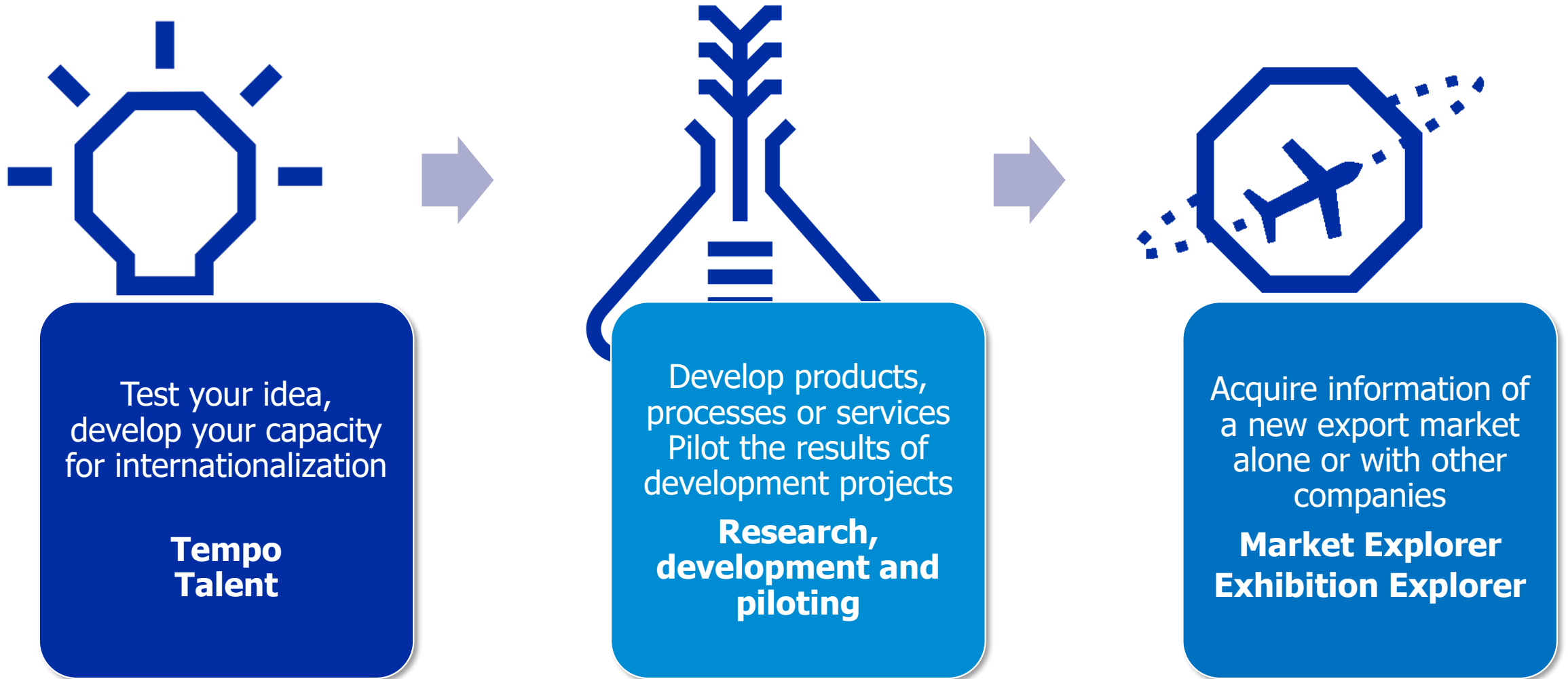




Why join Business Finland programs?

- Benefit from market transitions
- Understand and shape the future of your industry
- Build competitiveness
- Gain access to changing international markets
- Learn from industry peers and solve common challenges
- Collaborate across industry networks
- Influence standards and regulations

BF FUNDING FOR VARIOUS STAGES OF INTERNATIONALIZATION



Selected grants of Business Finland

■ Tempo

- For start ups younger than 5 years for acquiring feedback from potential customers and mapping the demand for the products on the international markets
- 75%, max 60.000 €

■ Market Explorer

- For SMEs and midcap companies older than 5 years for acquiring information from a new international market
- 50%, max 40.000 €/company

■ Exhibition Explorer

- For SMEs and midcap companies participating an international B2B exhibition abroad.
- A group of 4 companies in the same exhibition
- Max 15.000 €/company

Selected funding services

Research, development and piloting ([link](#))

BF funding covers 40% to 70% of the total project costs and content:

- Grant, if the focus of the project is **research** work, which creates new knowledge and competence for the company.
- Loan, if the focus of the project is to **develop** a product, service, process or business model
- Loan for piloting

BF loan has a low interest rate (1,25% at present), and no collateral is required. The loan period is 7 or 10 years, of which 3 or 5 are installment-free.

If the project does not achieve the intended results or the results cannot be utilized in the company's business, the loan may be partially converted into a grant for justified reasons.



Selected funding services

Tempo

Tempo is innovation funding for under 5 years old startup companies* with a new product or service idea.

With the Tempo funding - typically a 60 000 euros grant - the company can obtain feedback from potential customers and mapping the product's demand and functionality in the international market.

Tempo project must include the following measures in a balanced manner

- testing or piloting the demand for a product or service concept with customers
- development of management, operating methods and organization that support international growth
- investigating the options to financing growth
- analysis related to intellectual property rights.



Factors preventing BF financing

The idea developed is not concrete

The content of the project described superficially

Sales, marketing or other operative actions emphasized too much in the project content

1. Finnish company ID ja real operations in Finland
2. Adequate financial resources for internationalization
3. Versatile competence and team: at least 2 full time employees in Finland
4. Desire to grow on international markets
5. Competitive advantage on international markets

The idea has novelty value for the company but does not stand out for competitors

The team is too small and/or the key persons share their time with many companies

The company does not have necessary self-funding

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