

DOES YOUR COOPERATIVE OR ASSOCIATION WANT TO DEVELOP AND MAKE GREATER SOCIAL BENEFIT?

# We can help you with financing

Cooperative enterprises and associations strengthen our community, creates jobs and contributes to the development of socially beneficial solutions and new social innovations.

Mikrofonden Väst provides capital to enable start and development of businesses in the Social economy in West of Sweden.

## MIKROFONDEN VÄST

Mikrofonden Väst (the Microfund West) provides capital and expertise to businesses in the social economy in the West of Sweden. The fund is financed by public, private and Social economy organizations.

## FOR WHO?

Associations, cooperatives, social enterprises, village associations, foundations, local development groups and others in the Social economy in the West of Sweden.

## ADVICE

Along with Coompanion, a local cooperative development centre, we offer advice on the financing of your business. How you can minimize your capital needs, finding financiers and prepare for the bank contact. We go through the budget, finance and business plan.

## NETWORK

Mikrofonden Väst in cooperation with, among others, social banks such as Ekobanken, JAK, Almi and Stiftelsen Kooperativt Nyföretagande, provides access to more capital and more financial solutions tailored to your specific needs.

## GUARANTEES FOR BANK LOANS

We offer guarantees for bank loans or check credit. This decreases the bank's demand for personal guarantees and therefore reduces the personal risk for directors and members.

## SOFT LOANS AND MICRO LOANS

Micro loans or soft loans, where the interest rate is determined in relation to the business development, sales or earnings.

## OTHER WAYS OF FINANCING

In member owned enterprises, village associations and community companies we can invest in equity stakes in the business. For associations and cooperative we can join with member contributions. We can also help to develop existing or new financing tools such as crowd funding.

## EXAMPLES OF ASSOCIATIONS AND FINANCE

- **Le Mat B&B** Göteborg City, social enterprise, credit guarantee.
- **Cum Pane**, organic bakery, credit guarantee.
- **Dansbyrån**, association, guaranteed rental contract.
- **Camino**, cooperative magazine,

credit guarantee.

- **2 Lång**, community theatre, guarantee.
- **Kaprifolkött**, producercooperative, credit guarantee.
- **ReMade4U**, personnel cooperative, equity stakes.
- **Föreningen VästSvensk Bygg-Konst**, credit guarantee.
- **Vägen ut! kooperativen**, cooperatives, work integration social enterprises, credit guarantee.
- **Sentient Sweden**, employee owned, guarantees for bank loans.

## INVESTORS WHO WANT YOUR MONEY TO BE BENEFICIAL?

Contact us if you want to invest in a social innovation and business that makes a big difference. We have the contacts and expertise to evaluate the risks.

## ABOUT US

Mikrofonden Väst is a cooperative, currently owned by 55 members (associations, cooperatives and banks), organisationnumber: 769613-7848. We are co-financed mainly by Region Västra Götaland, The Swedish Agency for Economic and Regional Growth, Gothenburg City, and Coompanion to develop financing solutions for social enterprises and social economy.

PARTNERS:

COOMPANION

TILLVÄXT  
VERKET

VÄSTRA  
GÖTALANDSREGIONEN



MIKRO  
FONDEN  
Väst

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