



**Insights on available financial products and financial instruments for agriculture and agri-food sectors offered by aws**

**Kurt Leutgeb**, Head of Guarantees, Equity, Austria Wirtschaftsservice Gesellschaft



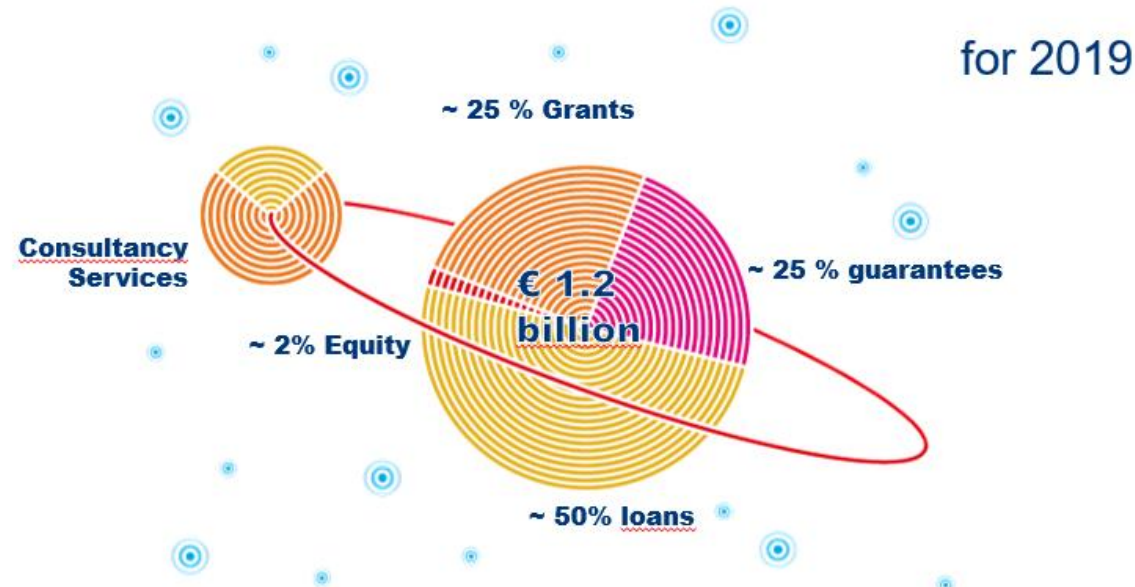
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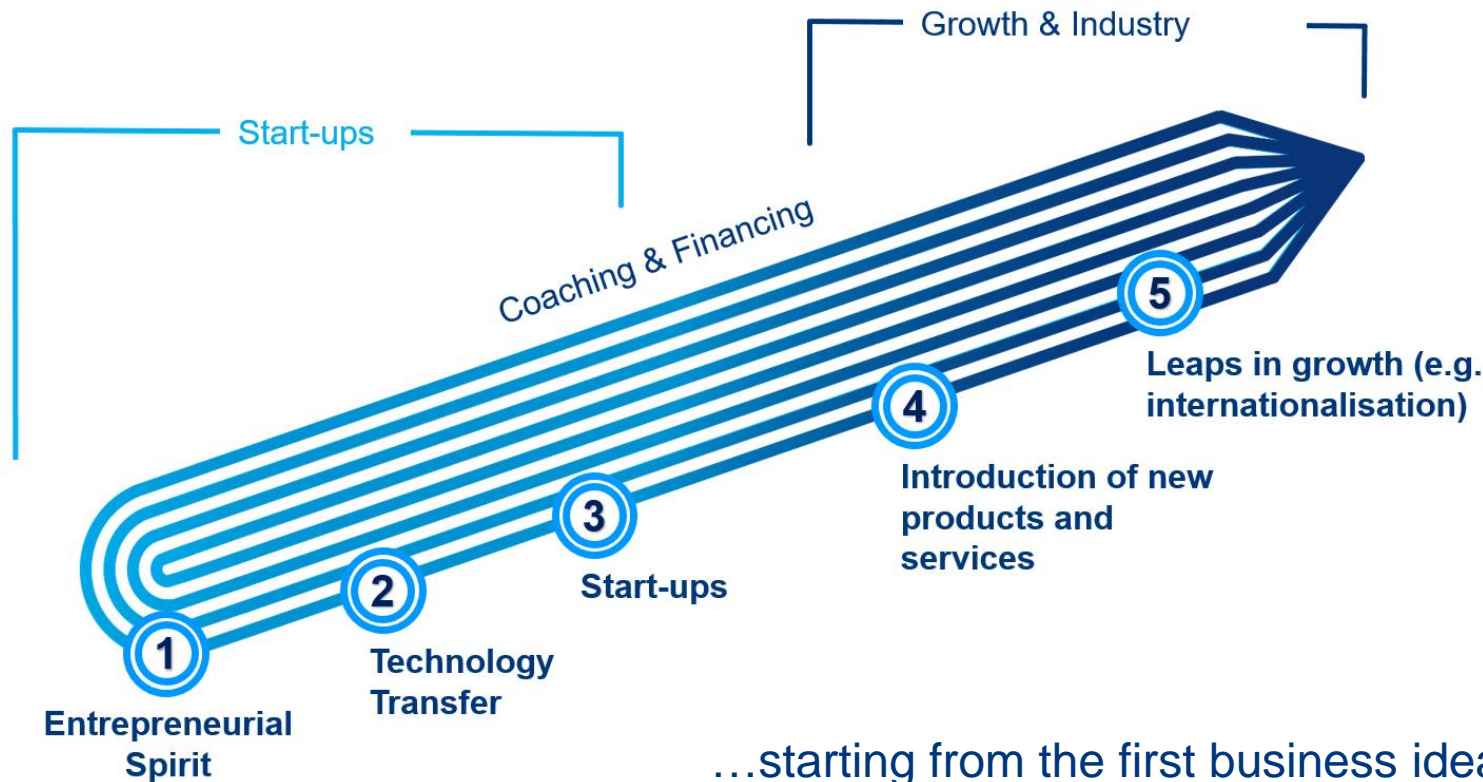
# aws – Who we are?



- Austria's **federal promotional bank for business financing** (2019: ~ EUR 1.2bn financing volume)
- Our Mission - **Boosting Innovation & Growth**  
aws serves Austrian companies which focus on more risk-related projects in context with innovation efforts (72 % of aws projects) and growth steps



# aws priorities along the life-cycle of companies...



...starting from the first business idea (market transition) to company success.



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# Financial instruments



aws guarantees



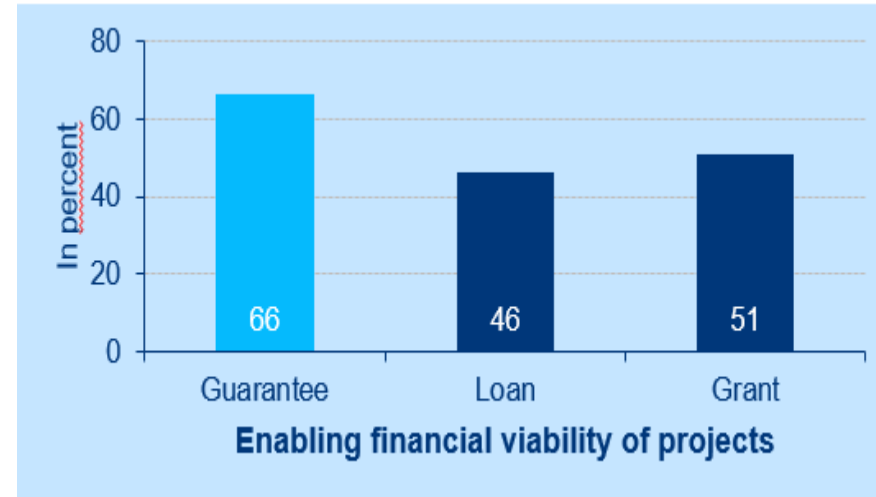
aws loans



aws equity

aws grants **if repayable**

aws services & coaching



**Guarantees have highest impact on the realisation of projects**

(aws internal evaluation 2019)



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# aws – guarantee instrument



- **Covers risk of default** for a bank loan
- **max. guarantee rate**
  - 80% for investment loans
  - 50% (80%) for working capital loans
- **Guarantee fee**
  - depending on the risk of the financing
  - special conditions for start-ups, SMEs and in case of EU-counter guarantees
- **max. guarantee amount EUR 25m per Investment Project**  
(higher amounts possible in exceptional cases)



# COVID changed a lot



## • Guarantees now are

- for **100 %** of a loan
- payable in **case of delay**
- **no guarantee fee** (where possible)
- **short-**, mid- and longterm
- **16,200** guarantees since 3/2020
- for EUR **2,84 billion** guarantee volume
- also for **agriculture**

## and formerly were

- for **80 %** of a loan
- payable in **case of insolvency**
- guarantee fee** according to risk
- mid- and longterm**
- 1,100** guarantees p.a
- for EUR **300 to 400 million** p.a. guarantee volume
- for **agri-food** sector only



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# Guarantees for agriculture by aws

(corona guarantees for working capital)



- 588 guarantees for EUR 110m guarantee volume
- of which
  - 246 guarantees for EUR 35.2m for agriculture
  - 342 guarantees for EUR 74.8m for agri-food sector



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# aws-guarantee could support



## Challenges in agriculture

- Takeovers and start-ups
- New (digital) business models
- Bigger innovation and growth projects
- Leaseholds



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- Kurt Leutgeb
- T +43 1 50175 –256
- E k.leutgeb@aws.at



Austria Wirtschaftsservice  
 Gesellschaft mbH  
 Walcherstraße 11A  
 1020 Wien  
 www.aws.at



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