



CBC 2014-2020 SOUTH-EAST FINLAND - RUSSIA

# INVESTMENT AND BUSINESS NETWORKING ONLINE PLATFORMS IN FINLAND

October 29, 2020

### **General comments**

- Digital platforms are connecting ecosystems. Platform economy is becoming a new normal, replacing traditional, linear value-chain business
- New trend in business support → focus on ecosystems for exports and investments
- There are not many active open/online investment, business collaboration or networking platforms in Finland
- Some of the most developed and active digital platforms are supported by banks or national public authorities.

### **Examples of different platforms**

- The HUB (<a href="https://thehub.io/">https://thehub.io/</a>): free community and business support platform for Nordic startups and investors (Danske Bank)
- Dealflow (<a href="https://dealflow.fi">https://dealflow.fi</a>): free matchmaking platform to promote Finnish startups and growing companies globally for investors (Business Finland). Supported by free Expert Search service for Finnish growing SMEs (<a href="https://expertsearch.businessfinland.fi">https://expertsearch.businessfinland.fi</a>)
- Invesdor (<a href="https://www.invesdor.com/">https://www.invesdor.com/</a>): digital investment platform for Nordic companies and investors from across the world
- FundedByMe (<a href="https://fundedbyme.fi/">https://fundedbyme.fi/</a>): Scandinavian crowdfunding platform operated in Finland by Privanet
- Nordea Trade Portal and Club (<a href="https://www.nordeatrade.com/fi/">https://www.nordeatrade.com/fi/</a>): market information portal for internationalization & business networking club for clients
- Node by Slash (<a href="https://www.slush.org/node-by-slush/">https://www.slush.org/node-by-slush/</a>): a pilot platform / curated community that connects startups with investors, partners, and mentors (monthly membership fees).



Owner: Danske Bank

Operator in Finland: Maria 01 Startup Campus

Users in Finland: 1238 Finnish startups, 469 Finnish investors

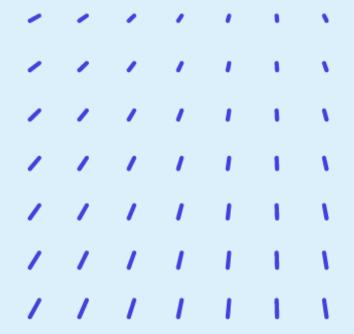
Target groups: growth startups, investors and talents

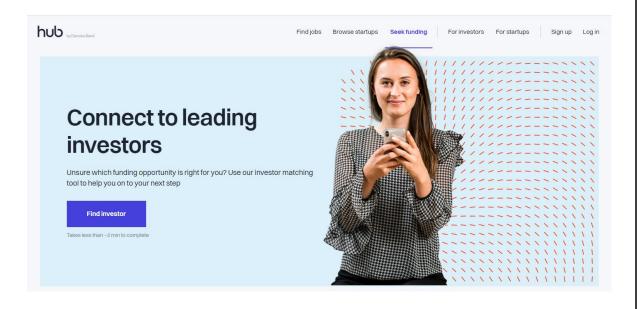
Services / features (free-of-charge):

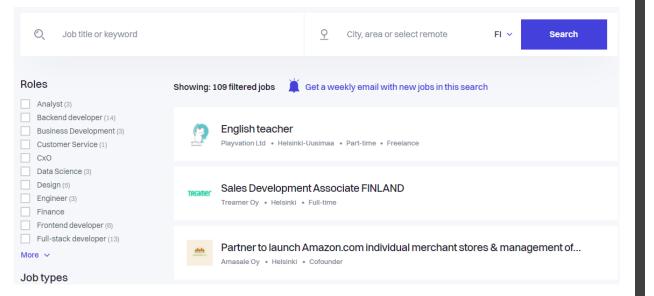
- Direct communication among users
- Job offers and search
- Startup browser and search,
- Investor search
- Automated matchmaking,
- Templates, guides and other 3rd party tools.

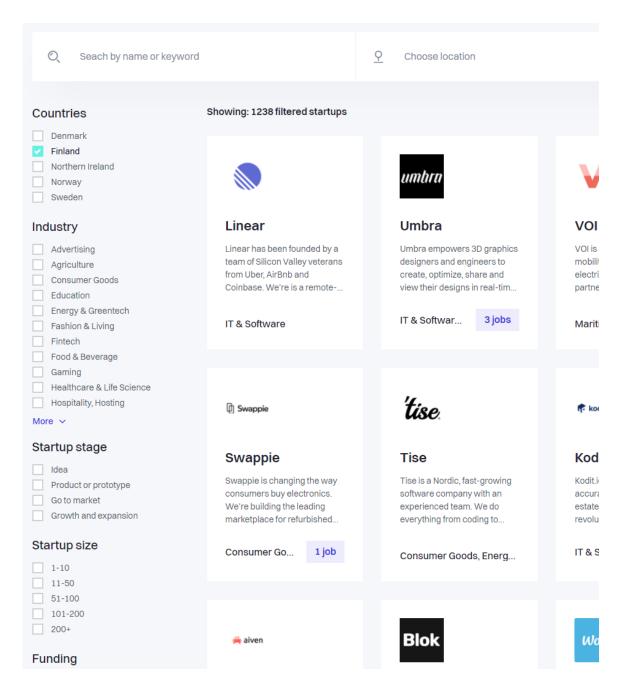


The Hub is a free-of-charge community platform tailored to the needs of growth startups.









## 2 DEALFLOW FINLAND

Owner / operator: Business Finland, the Finnish innovation funding, trade, investment, and travel promotion organization

Target groups: Finnish startups and growth companies, global investors

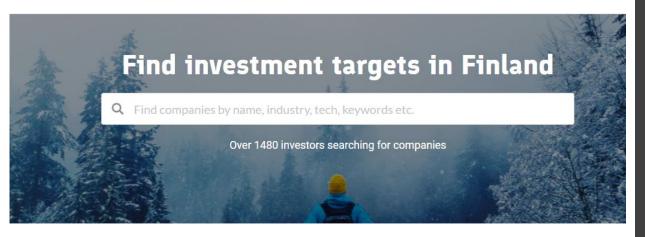
Users in Finland: 388 companies, over 1490 investors

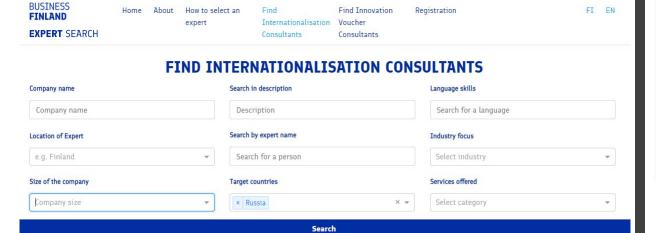
Services / features (free-of-charge):

- Direct communication among users
- Companies browser and search by investment scope (industry, tech, maturity, revenue and fundraising).
- For investors: matchmaking profile allows automated target hunting.

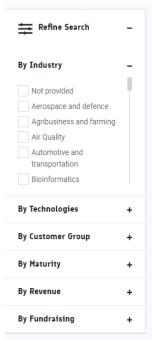
Support service: Expert Search

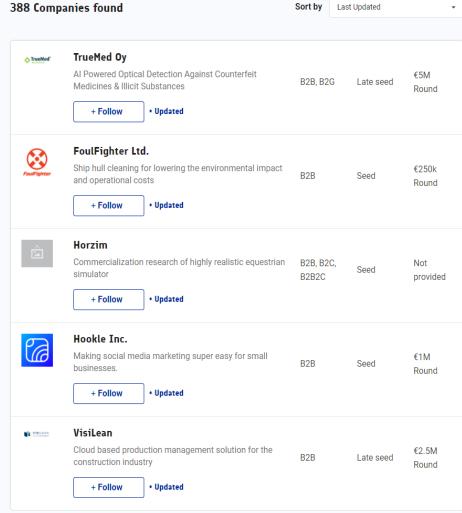
Search for experts to facilitate growth and internationalization. The experts are located both in Finland and in different target markets)





Exact matches (64)





## 3 INVESDOR

Owner / operator: Invesdor Group operates two private digital investment platforms Invesdor.com (for the Nordic countries) and Finnest.com (for German-speaking countries). The Group is headquartered in Helsinki.

Target groups: Growing SMEs and startups, retail and institutional investors, private investors, business angels from Scandinavia, Germany and Austria.

#### Services / features:

- Digital fundraising (equity and debt crowdfunding)
- Hand-picked companies
- For investors: investment opportunities browser
- For companies: fundraising / funding round services on the platform
- → Successful collaboration with Nordea, new financing solutions for Finnish growth companies

#### Our products for investors

Invesdor currently offers three different investment products for private investors, business angels and institutional investors.

SHARES

BOND

CONVERTIBLE BOND



In an equity issue, a company issues shares via our platform. You as the investor then have the opportunity to subscribe to shares and become a shareholder in the company.



We select for our investor community only attractive companies who have a proven track record, innovative power or high growth potential.



Profitable companies may pay dividends, or you may profit from an increasing valuation. Many companies plan to list on a stock exchange or consider another way of future exit.

#### Our products for companies

Invesdor Group operates in the Nordics and the DACH region. We arrange funding rounds on our platforms at Invesdor.com and Finnest.com in Finland, Sweden, Norway, Denmark, Austria and Germany. Invesdor offers three types of funding rounds: share issues, bond and convertible bond rounds.



BOND

**CONVERTIBLE BOND** 





To qualify for an equity round, a business In a share issue, a company issues shares on our platform. Investors can subscribe should be a limited liability company (or to the shares to become shareholders of equivalent, depending on your country) the company. and have positive growth prospects.



An equity round can also be a good way to raise funding if your company has a loyal fanbase and networks who want to support you and invest in you.

ESDOR

FOR INVESTORS

FOR COMPANIES ABOUT US NEWSCENTER



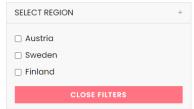
#### **Investment Opportunities**

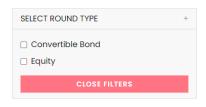
OPEN

COMING

CLOSED









#### Your favorite company here?

We are always looking for new and interesting companies to offer to investors on our platform. If you know a quality company looking for funding or would like to see businesses from a certain sector, please let us know.

CONTACT INVESDOR →



EQUITY Ylöjärvi, Finland | Growth Technology

#### MotoCut - The new era of pile cutting

MotoCut mechanizes pile cutting on construction sites around the world. Just like modern forest machines have replaced chainsaws in forestry, MotoCut pile cutters aim to replace manual labor in physically demanding pile cutting work.



Vantaa, Finland | Growth Technology

#### Oceanvolt - The cleaner future of boating

Oceanvolt manufactures clean and silent electric motors for boating. Electrification has been a strong trend in the car industry for several years already - now we are seeing this trend make the leap into boating.



Established by: FundedByMe Ab (Stockholm)

Operator in Finland: Privanet Group, a Finnish investment service group specialized in trading unlisted shares

Target groups: startups in different stages, growth companies, investors

#### Services / features:

- Digital crowdfunding
- Showroom of investment opportunities
- Finland & 17 other countries (different sites and functionality)

Recently not very active in Finland



#### Investment opportunities





#### Shareit.global Oy

The Airbnb for cars

Shareit creates smart mobility solutions - Blox Car is a safe and convenient global digital marketplace for peers to share their private



84 investors EUR 537,160 Invested



#### Birdietime Innovations Ltd.

The online platform for players to get inspired and learn the game of golf.

Birdietime offers premium online coaching content from the best elite coaches and tour players. The type of coaching that players can also access through Birdietime.





1 investor EUR 314,466 Invested



Marketplace for ethical and emerging fashion.



Marketplace for ethical and emerging fashion

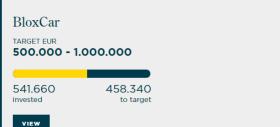
A marketplace for ethical and emerging fashion with 348 brands from 17 countries. IVALO has no stock in its marketplace platform and it takes a 20% commission on sales



**IVALO** 



20 investors EUR 369,511 Invested



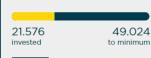


#### Valega - läpinäkyvyyttä lohkoketjupalveluihin

TARGET EUR

VIEW

70.600 - 651.000







FRONT PAGE » INVESTING » INVESTMENT ROUNDS » CLOSED ROUNDS » BLOXCAR



TARGET EUR 500.000 - 1.000.000

#### Offering Closed

- V PITCH INTRO
- ✓ INVESTMENT PITCH VIDEO NOW IT'S TI...
- INVESTOR PROPOSAL
- PRODUCT DESCRIPTION
- → REVENUES & SERVICE DISTRIBUTION
- ∨ MARKET
- EXECUTION
- → FUTURE OBJECTIVES
- PARTNERSHIPS & RECOGNITIONS
- √ RISKS

#### VIDEO

Blox Car Investment Pitch Video Now is the time to invest!.mp4

#### **ATTACHMENTS**

- Investment and share issue Summary
- Investor presentation Sharelt BloxCar
- Cashflow Scenario
- BloxCar Business Plan

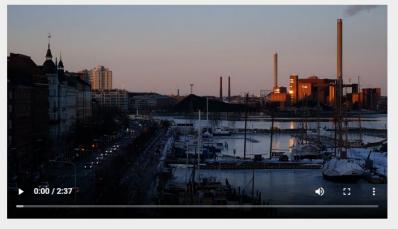
#### PITCH - INTRO

Shareit is unique in its approach of growing into a global peer-to-peer carsharing operator through offering revenue sharing and technical tools for cooperation. Early on we understood that we have to share our core business competencies and code in order to grow globally.

Shareit's Blox Car is a peer-to-peer carsharing digital marketplace which complements other forms of transport and offers the most cost-effective, easy and safe way to use cars without having to own one. Combined with Kimppa, our ride-sharing app, it is an uncontested form of cutting CO2 emissions and empowering the consumers to be part of the solution.

△ Back to Top

#### INVESTMENT PITCH VIDEO - NOW IT'S TIME TO INVEST!



#### INVESTOR PROPOSAL

Compared to all other ways of using cars, Shareit's peer-to-peer carsharing solutions offer both the car-owners, users and investors the most unbeatable investment opportunity. No other service can deliver a cheaper, more

## 5 N

### **NORDEA TRADE PORTAL & CLUB**

Owner: Nordea

Contents and services on Trade portal provided by Export Entreprises S.A

Target groups: Nordic companies expanding or growing abroad

#### Services / features:

- Trade portal: reports, country and industry specific information, calculators, trade shows, public and private tenders, etc.
- Tools and resources to help companies explore new markets, find counterparts, organize shipments and set up business abroad
- Trade club: business community, networking

### All the information you need to expand your business further

Information, tools and resources to help you grow your business abroad: explore new markets, find counterparts, organise shipments and set up your business abroad.

#### Engage in business

Browse our databases to find tradeshows, exporters, suppliers, marketplaces and tenders for your products and countries of interest.

View all resources >



#### Explore new markets

Discover more about the products and countries that interest you by exploring import / export flows, country profiles and relevant market reports.

View all resources >



#### Manage trade operations

Prepare your transactions by checking compliance rules and standards for your shipments, and verify your counterparts by accessing our databases.

View all resources >



FIND THE BEST MARKETS





#### All services

- Transportation
- + Travel
- + Communications services
- + Construction services
- Insurance services
- + Royalties and license fees
- Other business services
- Personal cultural and recreational services
- + Government services, n.i.e.





#### Country profile Russia



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Russia: Economic and Political Overview

Economy

Trade Figur

Government & Politics

COVID-19

#### The economic context of Russia

#### **Economic Indicators**

For the latest forecasts on the economic impacts caused by the coronavirus pandemic, please consult the OECD Economic Outlook Interim Report Coronavirus: the world economy at risk (March 2020) and the IMFs policy tracking platform Policy Responses to COVID-19 for the key economic responses from governments

After several years of negative growth due to massive capital flight, the collapse of the rouble, falling oil prices and trade sanctions imposed by the West after the Ukrainian crisis, the Russian economy has returned to modest growth since 2017, driven mainly by mineral resource extraction and private consumption. According to the latest IMF estimates, GDP growth slowed to 1.3% in 2019 (from 2.5% in 2018), due to the fall in oil prices and the negative impact of the increase in VAT on private consumption. The economic activity is expected to be mainly supported by the increase in public infrastructure spending in the framework of national projects and by the increase in labour supply due to pension reform. Structural weaknesses, low investment levels and weak demographic prospects would keep real GDP growth below 2% per year in the medium term. According to the updated IMF forecasts from 14th April 2020, due to the outbreak of the COVID-19, GDP growth is expected to fall to -5.5% in 2020 and pick up to 3.5% in 2021, subject to the post-pandemic global economic recovery.

The Russian economy continued to grow modestly in 2019, but industrial activity slowed down due to weaker external demand, lower oil production, in line with quotas agreed with OPEC and oil-exporting countries and higher financing costs linked in part to the American sanctions introduced in 2018 (Euler Hermes, 2019). Since the 2015-2016 recession, the government has pursued a prudent macroeconomic policy aimed at maintaining financial stability, and the central bank has carefully controlled inflation. Although they showed a decrease compared to 2018, public finances remained in surplus in 2019 (budget surplus estimated at 1% of GDP by the IMF) and should remain in surplus in 2020 (0.2% of GDP according to the IMF). Public debt has increased but remains low, representing 16.5% of GDP in 2019, the sovereign fund having been used during the recession. According to IMF forecasts, public debt should continue to increase, reaching 17.7% of GDP in 2020 and 18.3% of GDP in 2021. Inflation, estimated at 2.9% in 2018, has risen to 4.5% in 2019, reflecting the increase in VAT introduced in 2019. Inflation should drop to 3.1% by 2020. The current account surplus remains comfortable (above 90 billion USD). In his decree of May 2018, President Vladimir Putin committed to increasing spending on infrastructure, health and education to 1.1% of GDP per year by 2021. The 2019-2021 budget, the first to forecast a surplus since 2014, reflects the prudent strategy adopted by the authorities. The goal is to store \$ 200 billion in funds for bad days, to anticipate new sanctions or a new global crisis, and to generate a surplus of \$62 billion over the period. Russia faces many challenges: a large state footprint, weak governance and institutions, insufficient infrastructure, low levels of competitiveness, underinvestment, low production capacity, dependence on raw materials, poor economic climate, lack of structural reforms and ageing of the population.

The unemployment rate, estimated by the IMF at 4.6% in 2019 is falling, but real wages have also fallen. Social inequalities remain high, especially between large cities and rural areas. Only 1% of the population owns around 70% of private assets. Despite the emergence of an urban middle class, the poverty rate remains at around 13%. A middle class protest movement calls for an end to corruption and patronage. Notwithstanding the negative economic impact of the COVID-19 pandemic, the unemployment rate should remain stable in the following years, 4.9% in 2020 and 4.8% in 2021.

Main Indicators	2017	2018	2019 (e)	2020 (e)	2021 (e)
GDP (billions USD)	1,579.29e	1,657.29e	1,637.89	1,657.54	1,714.31
GDP (Constant Prices, Annual % Change)	1.6	2.5	1.3	-6.6	4.1
GDP per Capita (USD)	10,751	11,289e	11,163	11,305	11,705
General Government Balance (in % of GDP)	-1.0	2.9	1.0	0.2	-0.3

#### Doing Business

RUSSIA

#### Economic and Political Overview

Statistical Overview

Business Environment

Buying and Selling

Starting a Business

Investing

Travelling

Banking and Finance

## 6 NODE by SLUSH

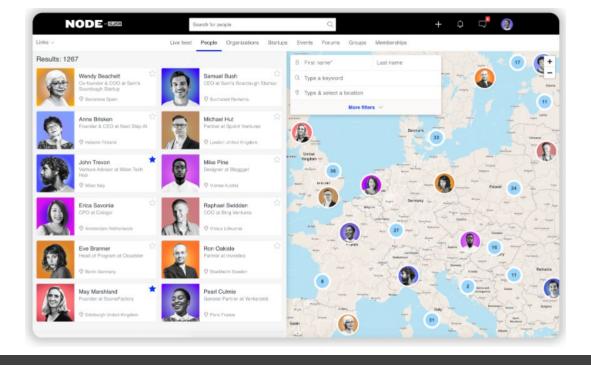
Owner / operator: Slush

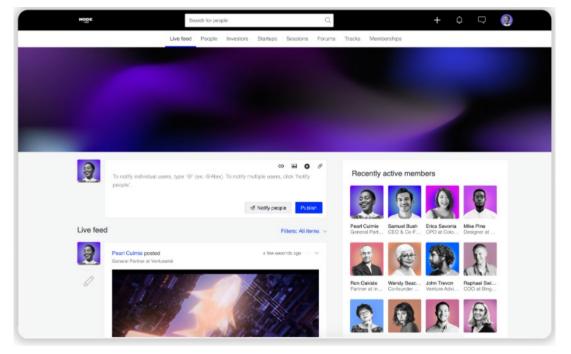
Target groups: Startups, business angels, investors, ecosystems

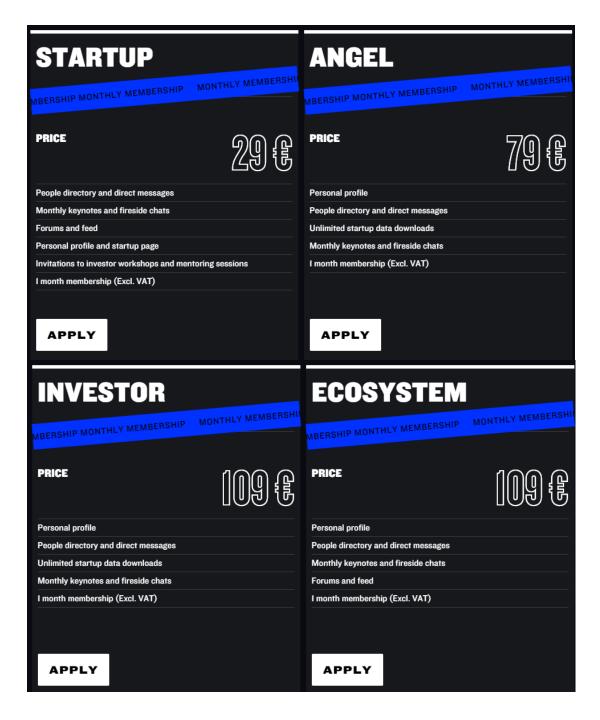
Services: 4 types of monthly membership fees for different target groups

#### Features:

- Personal profiles, company pages, and search & filtering
- Direct messaging, discussion forums and feed posts
- Curated monthly community events
- Mentoring sessions, workshops, keynotes
- Networking and peer-to-peer support
- up-to-date data on the member startups
- active throughout the fall







### What services could be useful for the Finnish-Russian investment integrator?

- ✓ Direct matchmaking for investors, experts and companies (with automated notifications)
- ✓ Interactive and adjustable to the needs search features
- ✓ Investor-innovator-talent search and profile visibility
- ✓ Profile event notifications
- ✓ Useful business information, news and links aggregator
- → Great example not mentioned above: Market Opportunities website by Business Finland (<a href="https://www.marketopportunities.fi/">https://www.marketopportunities.fi/</a>)
- ✓ Templates and guides

