

Welcome

Presentation of the PME Líder initiative to Kymenlaakso Region
Lisbon, 5th of November 2012



IAPMEI

Parcerias para o Crescimento



GOVERNO DE
PORTUGAL

MINISTÉRIO DA ECONOMIA
E DO EMPREGO

What is it?

How it works?

Achievements?

Exports figures?

What is it?



It is a Distinction for the best performing SME



It is an Initiative to enhance access to finance
and promote growth



PME líder'12

*in partnership with
9 banks and Mutual Guarantee System*

How it works?



**Equivalence between bank ratings
+ few criteria**



**Web communication platform
+ staff support**

Rating equivalence			
Bank 1	Bank 2	Bank n	MGS
A1	15-14	K1	AAA
A2		K2	
A3			
A4	13-12	K3	AA
A5		K4	
A6			
A7	11-10	K5	A
A8		K6	
A9			

<https://webapps.iapmei.pt/GesLider/Login.aspx?ReturnUrl=%2fGesLider%2fApp%2fCandidaturasCarga.aspx>

How it works?



Banks issue the company rating

According to their internal assessment risk system



Banks submit information to IAPMEI

Automatic process, via web communication platform



IAPMEI Check the criteria and assigns the distinction

Communication and issuing of Diplomas are automatic processes

Achievements?

Figures	31-12-2009	31-12-2010	31-12-2011	18-10-2012
Number	5.365	6.776	6.677	6585
Total Turnover	26.434 M€	28.644 M€	31.851 M€	30.830 M€
Net Profit	987 M€	1.150 M€	1.130 M€	924 M€
Total Assets	21.280 M€	25.020 M€	28.521 M€	27.389 M€
Equity	8.652 M€	10.267 M€	12.102 M€	11.918 M€
Employment	198.337	230.867	334.090	291.596
ROE	11,40%	11,20%	9,33%	7,75%
Financial Autonomy	40,66%	41,00%	42,43%	43,5%



Increasing brand notoriety

Increasing interest from the companies

Increasing interest from the banks

Increasing interest from the market

Achievements?



Access to bank loans

Bigger amount, lower spread

Linhas PME Investe	Number of Loans	%	Value of Loans	%
PME Líder	6.059	6,9%	2.977 M€	36,2%
Other companies	81.497	93,1%	5.244 M€	63,8%
Total	87.556	100,0%	8.221 M€	100,0%



“Personalized Service” and “Special Providers”

Advice on financing issues, e.g. Alternext

Exports Figures?



From a Universe of 6.677 companies Y2011, 2.168 (32,5%) of them export goods/services



4,7% (or 14,4%) of companies export to Nordic Countries and Russia

Finland	Norway	Denmark	Russia	Sweden	At least 1 country	1 country	2 countries	3 countries	4 countries
85	54	160	30	72	313	233	73	6	1

Exports Figures?

To Portuguese Speaking Countries

Guinea Bissau	Angola	Mozambique	S. Tomé and P.	Cape Verde	At least 1 country	1 country	2 countries	3 countries	4 countries
67	590	153	72	259	725	445	187	58	27

Brasil	Timor
214	6

66 PME Líder export simultaneously to Nordic Countries and Portuguese Speaking Countries

www.pmelider.pt

Thank you

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