Interested in doing business abroad? Having trouble arranging the necessary financing in full or in part? The Dutch Trade and Investment Fund (DTIF) is an investment fund for Dutch companies that want to invest in or export to foreign markets. DTIF offers loans, guarantees, indirect participation and export financing, helping you take the next step towards achieving your international ambitions.

How can DTIF help me?

DTIF consists of two components: Investment and Exports.

- The DTIF Investment component can help you with foreign investments in the form of loans, guarantees and direct or indirect participation with a repayment obligation. The Netherlands Enterprise Agency (RVO.nl) serves as fund manager for this component.
- The DTIF Exports component can help you with export credit insurance and export financing. Atradius Dutch State Business serves as fund manager for this component.

This factsheet is about the DTIF Investment component. You can find out more about help with financing for exports on the website atradiusdutchstatebusiness.nl.

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Interested in exporting capital goods to one or more DTIF countries? DTIF Exports can help by offering export credit insurance and export funding. Atradius Dutch State Business serves as fund manager for this component.

How can DTIF help me?

There are various reasons why banks are reluctant to extend credit to entrepreneurs who wish to invest abroad. These business loans can be relatively risky for banks. On the one hand, this is because such loans often involve smaller amounts which are less profitable for banks. On the other hand, investing in certain countries can carry a higher risk. This reluctance causes Dutch entrepreneurs to miss opportunities. DTIF therefore offers financing options to companies with a good investment plan.

What is the difference between DTIF and DGGF?

DTIF is closely linked to the Dutch Good Growth Fund (DGGF). The three main differences are as follows:

- DGGF focuses primarily on developing countries, while DTIF focuses on other foreign markets, with the exception of countries where sanctions from the Security Council and/or European Union apply. These applications are reviewed with additional care. In all cases, the Security Council and/or European Union sanctions policy will be upheld.
- The Investment component of DTIF can provide a maximum funding amount of €15 million; for DGGF, this amount is €10 million.
- DGGF focuses on Dutch SMEs and DTIF serves all Dutch companies in principle.
Which scheme applies to me?
DGGF and DTIF have a different focus in terms of their target countries. Would you like to know which financing scheme applies to your trading country? A list of countries is available for DGGF. Consult this via: www.dggf.nl/landenlijst. Is your trading country not featured on the list? A single point of contact has been set up at the Netherlands Enterprise Agency (RVO.nl), which you can contact for all your questions: tel. +31 (0)88 0424242.

Am I eligible?
In order to qualify for the DTIF Investment facility, your company and project will have to meet various requirements.
• You have a solid business plan and will be in a position to repay the funding.
• Your company is established in the Netherlands, where you conduct substantial activities. This means your Dutch operations generate sufficient revenues and profits through activities in the Netherlands for a co-financier to provide funding.
• You should preferably have a co-financier and ideally contribute at least 20%.
• The market is wholly or partially unable to facilitate your financing application and you require additional funding.
• Your activities are not featured on the FMO exclusion list.

Your project will be implemented in accordance with the OECD guidelines for International Corporate Social Responsibility (ICSR) for multinational companies.

Applications
Do you meet the DTIF Investment requirements for Dutch businesses? Do you think your project might qualify?
Complete the following steps to present a project idea or plan to the Netherlands Enterprise Agency (RVO.nl), free of obligation.
• Complete a form - called a quickscan - on the website www.rvo.nl/dtif, with your concrete project idea and email this to: klantcontact@rvo.nl.
• A consultant from the RVO.nl DTIF desk will contact you by phone at the earliest possible opportunity. He or she will discuss your completed quickscan with you over the course of a conversation, during which you will also provide further details on your project plan. Our advisor will determine whether your project offers opportunities for DTIF. If so, the application procedure will be started for DTIF financing.

RVO.nl processes the applications in order of receipt. All applications will be assessed by an independent advisory committee.