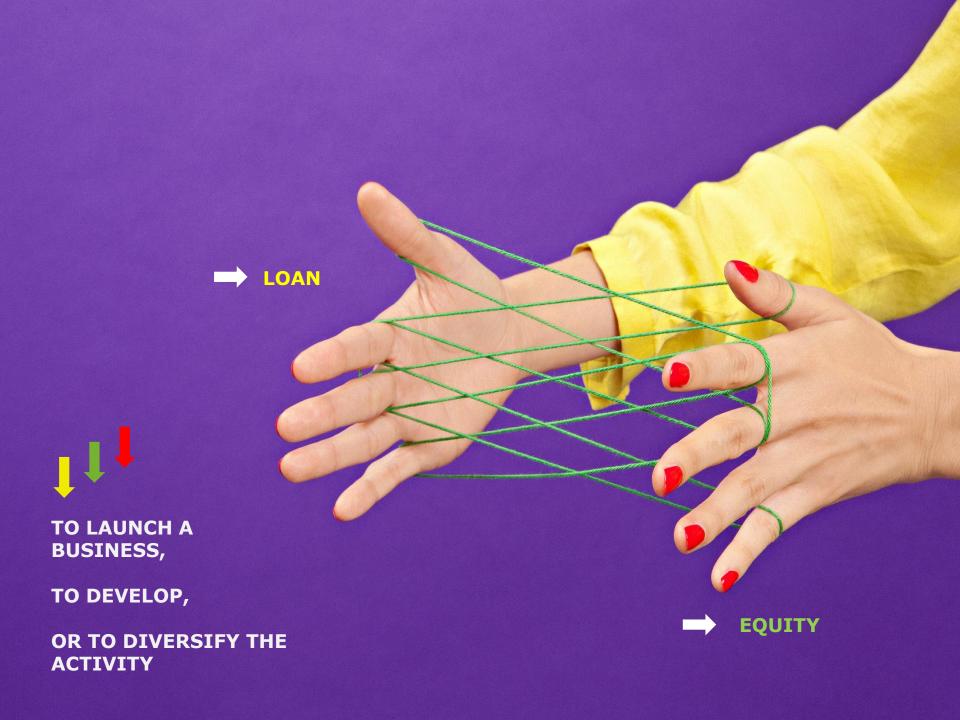


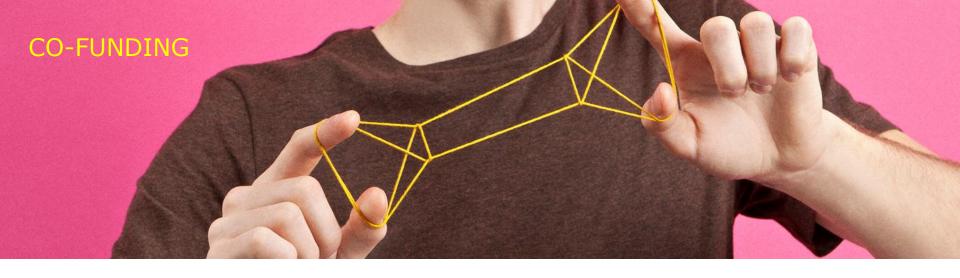


FOR CREATIVE SME'S BASED IN WALLONIA OR BRUSSELS REGIONS

DESIGN / MUSIC /
ARCHITECTURE /
FASHION / CULTURAL
HERITAGE / VIDEO
GAMES / TELEVISION /
/ RADIO /
PUBLISHING /
PERFORMANCE ARTS /
VISUAL ARTS /
DITIGITAL ARTS /
GASTRONOMY...

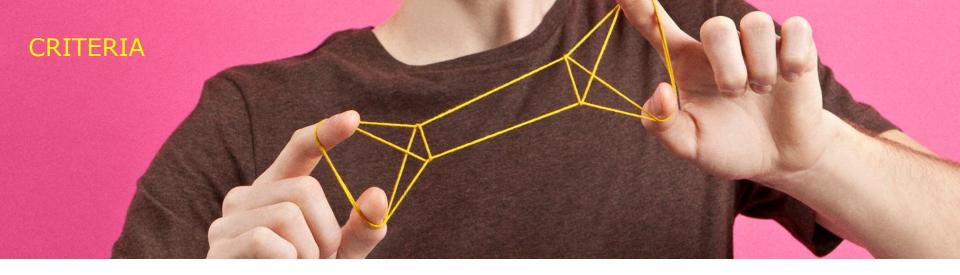






- THE OBJECTIVE IS ALSO TO INFLUENCE BANKS AND PRIVATE INVESTORS FOR CO-FUNDING 50/50.
- ST'ART WORKS CLOSELY WITH PUBLIC BODIES AND REGIONAL INVESTMENT FUNDS.
- ST'ART COMPLEMENTS AND NOT REPLACES OTHER EXISTING FINANCIAL MECHANISMS AND POSSIBLE PUBLIC SUBSIDIES.

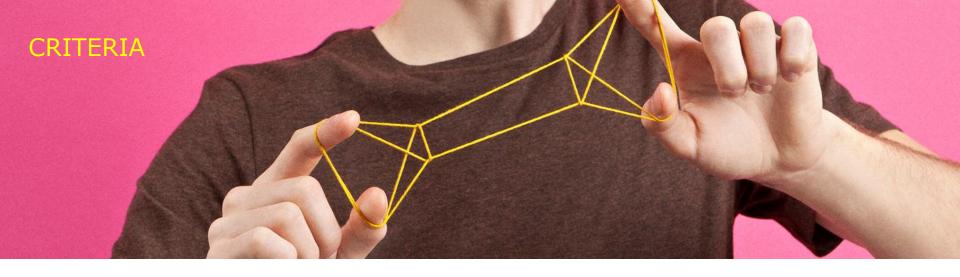




• ONLY FOR COMPANIES (SA, SPRL, SCRL, SPRLU, ASBL,...)
LAUNCHED OR SOON TO BE LAUNCHED

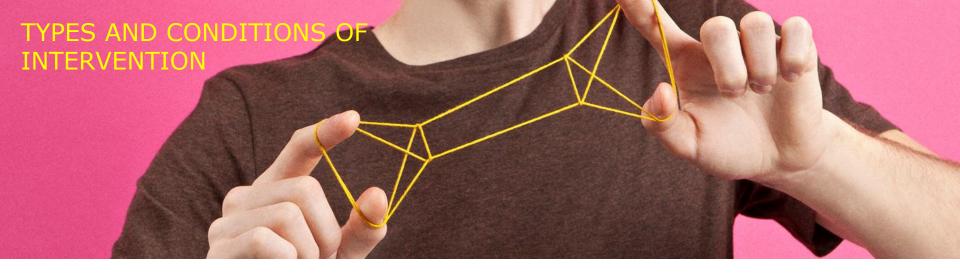
(NOT FOR THE INDIVIDUALS)

- BASED IN THE WALLONIA REGION OR BRUSSELS-CAPILTAL REGION
- CCI SECTOR

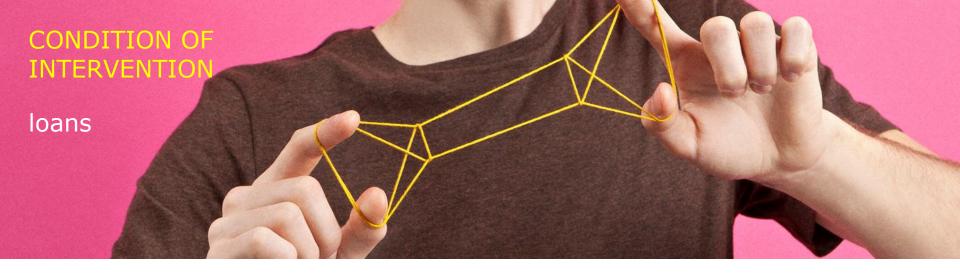


ST'ART TAKES INTO ACCOUNT:

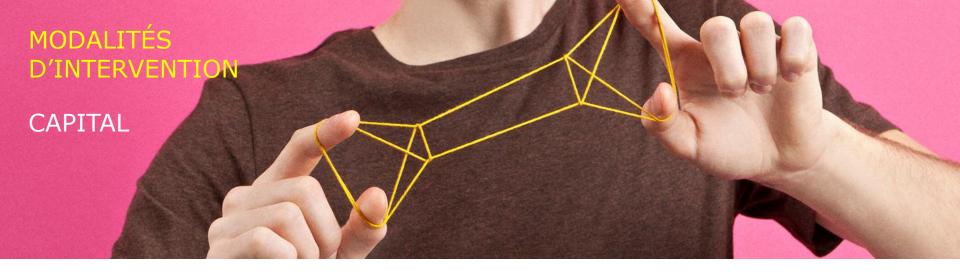
- THE ECONOMICAL VIABILITY OF THE COMPANY
- •THE ECONOMICAL & FINANCIAL VALUE OF THE PROJECT
- •THE QUALIFICATION & EXPERTISE OF THE PROJECT OWNER
- THE CULTURAL & CREATIVE VALUE OF THE PROJECT
- THE DIRECT & INDIRECT IMPACT ON THE EMPLOYEMENT



- ST'ART INVOLVED IN FINANCING CCI THOUGH LOANS & TROUGH EQUITY PARTICIPATION
- ST'ART FIXES A MAXIMUM OF **50% OF THE NEED OF THE FINANCING** (THE REST OF THE FINANCING SHOULD BE PRIVATE FUNDING)
- ST'ART INTERVENES IN THE FRAMEWORK OF **MINIMIS**

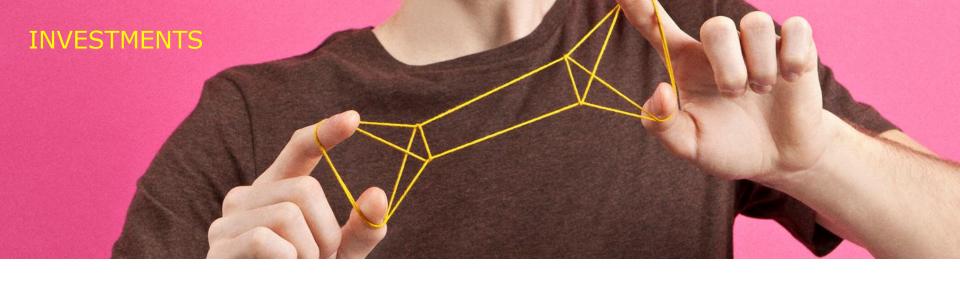


- IN CO-FINANCEMENT, THE **MINIMAN AMOUNT** FROM ST'ART IS: **50.000 EUR** (FOR A NEED O FINANCING OF 100.000 EUR MIN.)
- ALSO LOAN « FIRST STEP »: LOAN BETWEEN 20.000 EUR AND 50.000 EUR
- MID-TERM FINANCING, MONTHLY AMORTIZATION
- A PERIOD OF CAPITAL REPAYAMENT GRACE COULD BE GRANTED
- ACTUAL FLOOR RATE: 4% OR 5%
- OBJECT: WORKING CAPITAL, ACTIVITY DEVLOPEMENT,...

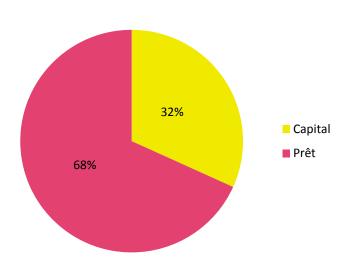


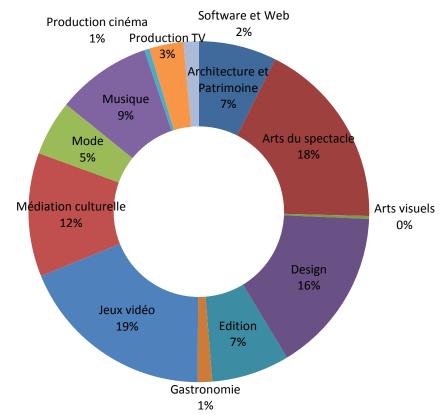
• ST'ART WILL BE A **MINORITY** SHAREHOLDERS OF THE COMPANY

AND WILL CONTROL THAT PUBLIC SHAREHOLDERS WILL BE AT **MAXIMUM 49%** OF THE EQUITY OF THE COMPANY



TODAY: about 7.5 millions EUR invested in 40 SME's







FEW EXAMPLES OF COMPANIES FINANCED BY ST'ART

RESER VOIR A

HAINAUT

ARCHITECTURE



ARCHITECTURE & URBANISM OFFICE PUBLIC PROJECTS





CONCEPTION & PRODUCTION OF EXHIBITIONS





COMEDY THEATER





MANUFACTURE OF COSTUMES FOR SHOWS





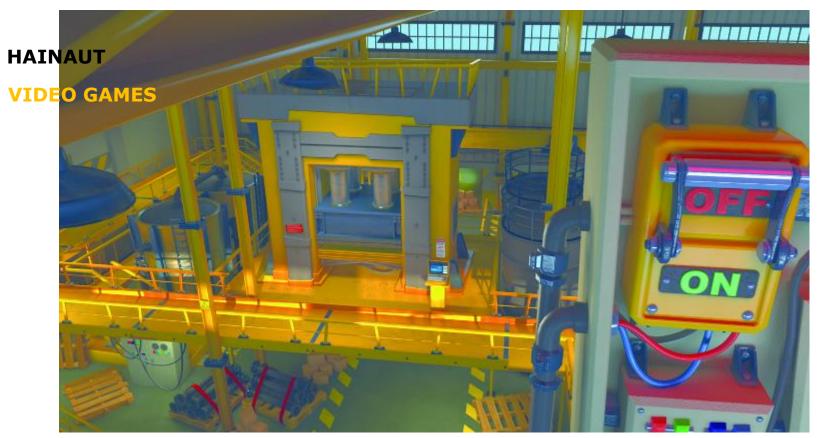
LISTEN!: NEW ELECTRONIC MUSIC FESTIVAL IN BRUSSELS





DEVELOP TOOLS OF PERSONALIZED MUSIC RECOMMENDATION





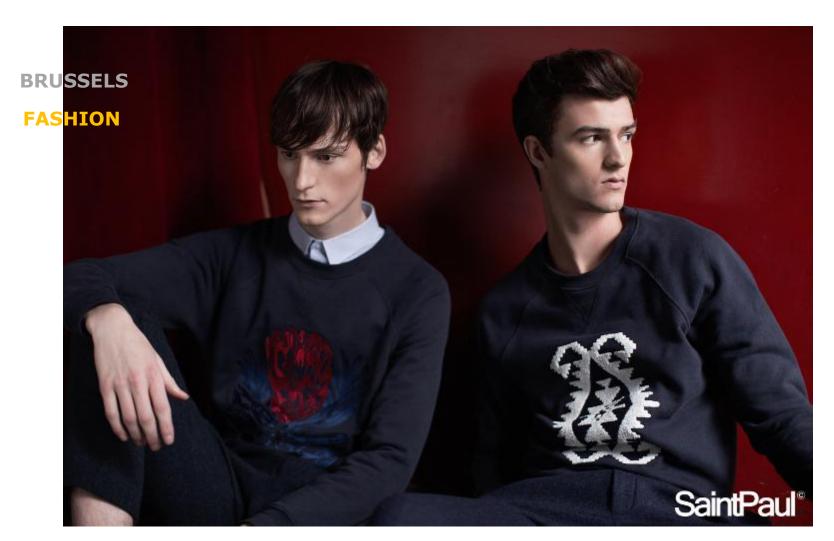
VIDEO GAMES & SERIOUS GAMES STUDIO





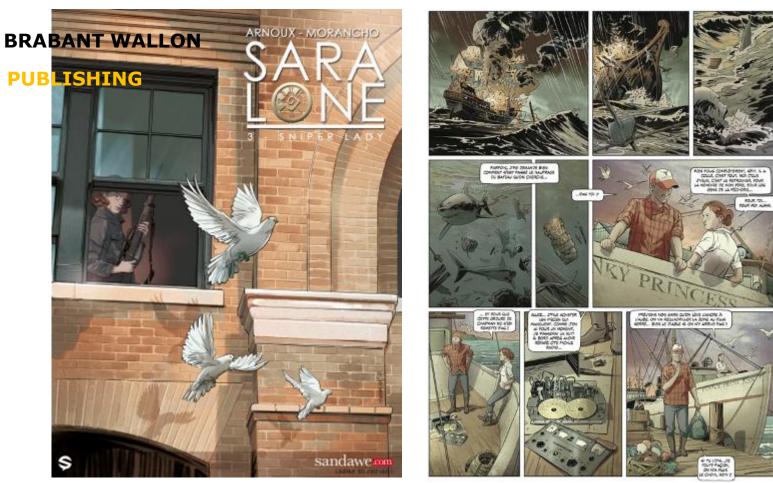
VIDEO GAMES STUDIO

H80° / SaintPaul



FASHION DESIGN STUDIO MASCULINE FASHION BRAND





COMICS BOOK PUBLISHING BY CROWDFUNDING

D+T Project Gallery



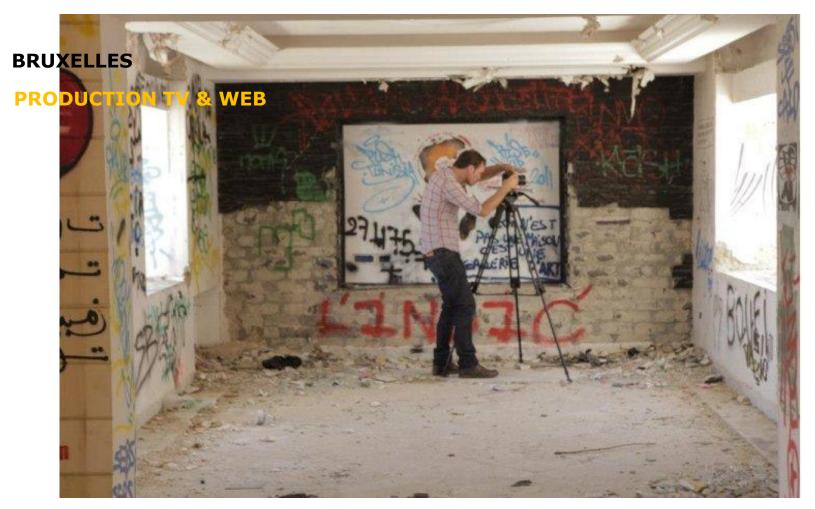
CONTEMPORARY ART GALLERY



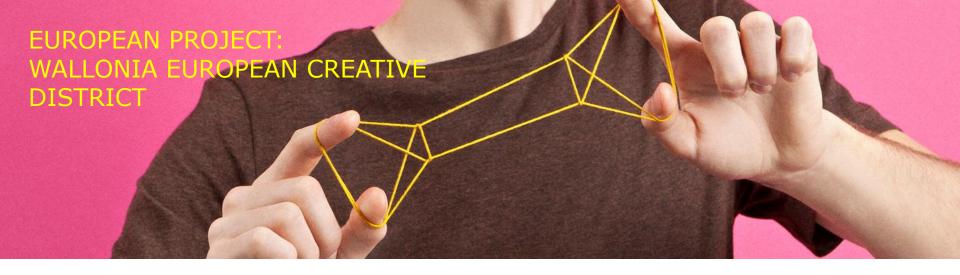


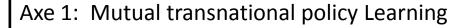
COOPERATIVE FOR ORGANIC WINE PRODUCTION





PRODUCTION OF DOCUMENTARIES (TV & WEB)







Axe 2: Better Business Support

Axe 3: Better Access to Finance

Axe 4: Facilitating clusters and networking activities









Axe 3: Better Access to Finance

Developing financing tools tailored to the CCI

Raising the awareness of the investor community

Coaching of CCI companies in investors relations

Training for bankers, accountants, auditors, and private investors

Working group on fiscal incentives for CCi

Coaching and IP valuation











SUR UNE INITIATIVE DE **ST'ART** ET **BE ANGELS**





AVEC L'AIMABLE COLLABORATION DE **DELVAUX** ET **CREAMODA**







