



Brexit – Be Prepared

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AIB Bank

Impact of Brexit on Irish SME



CURRENT - Macro Issues



Currency Volatility



World Trade

FUTURE – Plan for These



Tariffs



People



Supply Chain



Customs Compliance



Opportunities – to Diversity

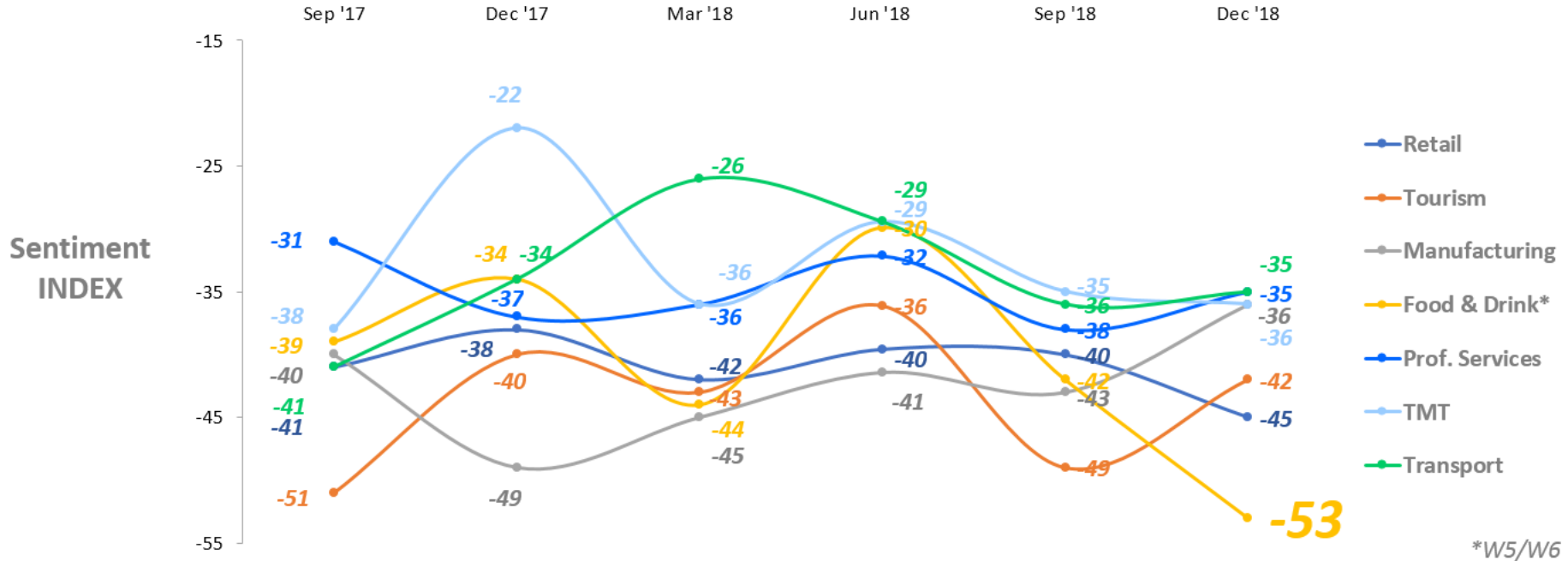


Route to Market



Regulatory Divergence

Perception of Impact of Brexit by Sector (ROI)



Your Ability to Self Assess

AIB Brexit Ready Check

5 Minutes to Self-Assess your Business via Mobile Phone



Brexit Ready Check
You, AIB

Ireland crossing the border to ROI each day for work

- I have employees living in ROI crossing the border to Northern Ireland each day for work

Yes

Please wait while I calculate your Brexit Ready score.

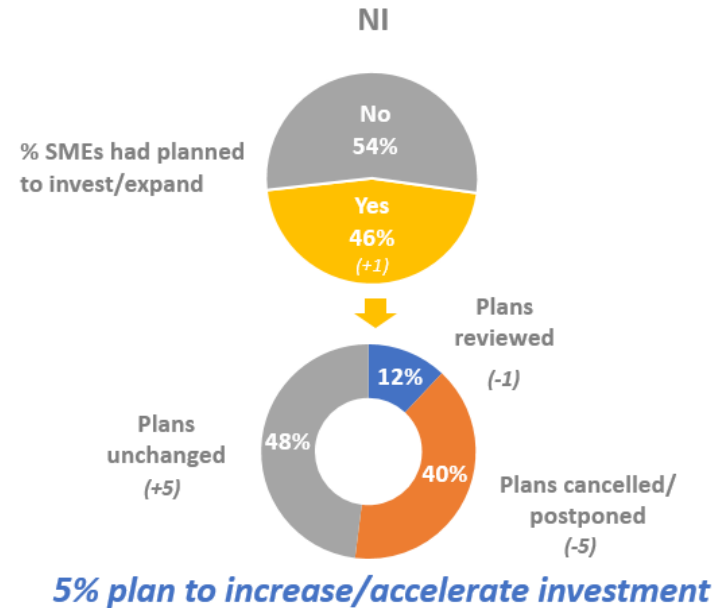
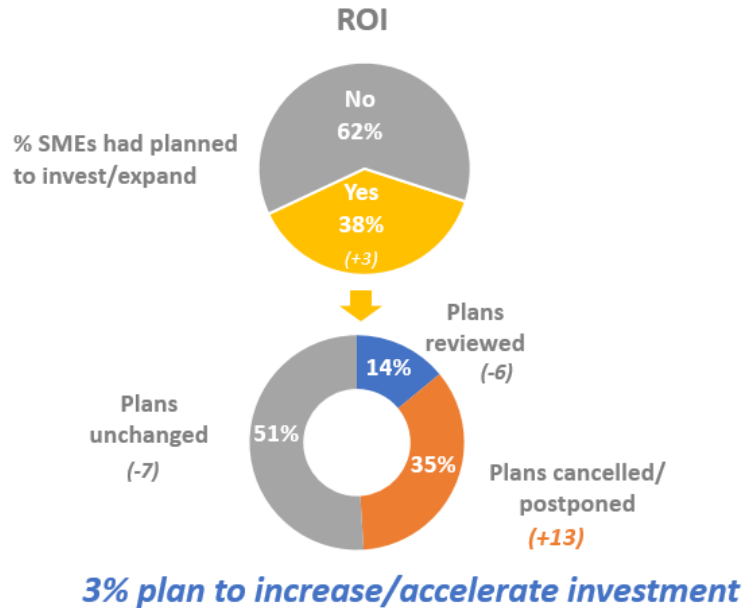
52/100
Your score indicates that Brexit may have a medium impact on your business.

I've prepared some practical advice for your business based on how you've answered. Here's a high level score for each area...

- Direct Trade - High Impact**
- Indirect Trade - Medium Impact**
- Foreign Exchange - Medium Impact**
- Supply Chain - High Impact**
- People - High Impact**



Insights - Impact On Plans To Invest In/Expand Business



Brexit Impact On Bank Borrowing/Working Capital Requirement



9% of ROI SMEs postponed bank borrowing for capital investment due to Brexit

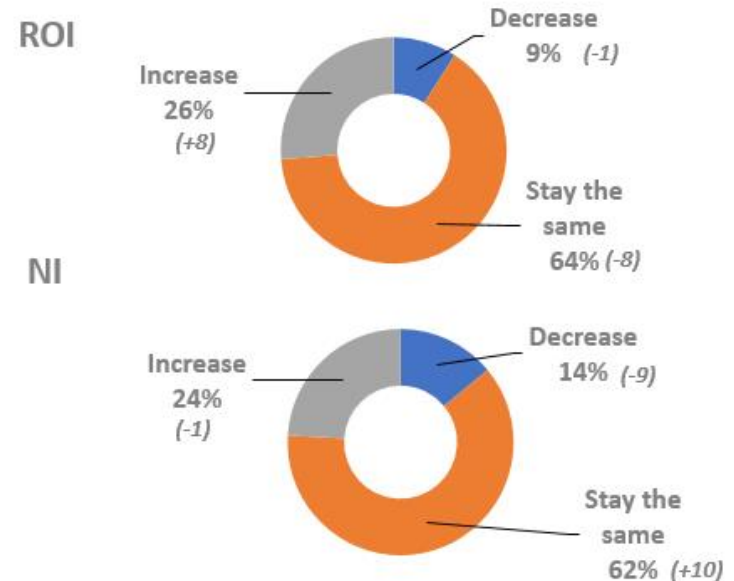
(+2)

12% of NI SMEs postponed bank borrowing for capital investment due to Brexit

(+1)

() = change vs. Sep '18

Working capital requirements next 3 years



AIB supporting financing solutions across the business life cycle



BUSINESS GROWTH

Concept Stage

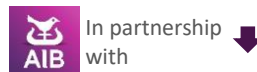
- Savings
- Friends & Family
- Grants
- Angels
- Incubators & Accelerators
- AIB Business A/Cs

Early Stage Investment

- AIB Partnership - Venture / Seed Capital
- Enterprise Ireland equity investment
- Equity Investment Funds (AIB)

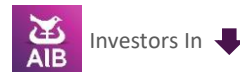
Growth & Established

- Existing Shareholders
- Enterprise Ireland
- AIB Senior Debt
- AIB Receivables Finance



Expansion

- Existing Shareholders
- Development Capital Funds
- AIB Senior Debt
- AIB Mezzanine Debt



Late / Exit

- Capital Markets
- IPO
- Trade Sale
- AIB Corporate Finance

Oifig Fiontair Áitiúil
Local Enterprise Office

NEW FRONTIERS

halo BUSINESS ANGEL partnership

ATLANTIC BRIDGE

NOVAUCD
Innovation through Cooperation

FV
FRONTLINE VENTURES

SBCI
Small businesses. Big plans.
Strategic Banking Corporation of Ireland

ENTERPRISE IRELAND

MML
RETURN ON IDEAS

AIB

AIB Corporate Finance

Trade Sale, Flotation

Development Capital, Private Equity, Mezzanine Finance

Senior Debt, Invoice Finance, Loans, Invoice Discounting & Working Capital

Treasury, Trade Finance & Leasing, Loans & Working Capital

Current Accounts, Company Credit Cards, Deposits, Resources, Merchant Services & iBB

TIME

Brexit - Be Prepared



www.business.aib.ie/my-business-is/brexit-support

PLAN

AIB Brexit Ready Check
Contact AIB Brexit Advisor
Understand Potential Tariffs
Supply & Buy Chain
Contingencies In Place

EXECUTE

Customs Bonds in Place
Working Capital in Place
Stocking Facilities Needed
Longer Term Funding Needed
Talk to your:

- Suppliers
- Buyers
- Advisors / Brokers

