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Finance Your Business

Switzerland offers a wide range of financing options, from venture capital and private investment to state-backed grants and flexible banking solutions. Understanding how to access these resources is essential for funding your business growth, innovation, and market expansion.

Venture Capital and Private Investment

Switzerland's venture market keeps expanding. Investors put USD 2.64 billion (CHF 2.4 billion) into Swiss startups in 2024 (Swiss Venture Capital Report 2025). Much of this went to biotech, medtech, cleantech, SaaS and deep-tech spin-offs from ETH Zurich and EPFL. Series A ticket sizes match those in London or Berlin, while disciplined valuations leave founders with solid equity. Corporate venture units at Novartis, Swisscom, ABB, Nestlé and Bühler add sector expertise and pilot customers.

The legal framework is supportive. The Federal Act on Venture Capital Companies (RKG) waives securities-issue tax for recognized VC vehicles and lets private investors deduct part of a subordinated loan from taxable income. Several cantons layer on IP boxes, R&D deductions and work permit assistance. Low inflation, a strong Swiss franc, and prudent public finances enable ventures to grow in a stable and predictable environment. Zurich and Geneva are within a two-hour flight of most EU capitals, giving founders ready market access.

The ecosystem works through regional clusters. Each canton has its own economic development office, sector accelerators and alumni networks, which often provide faster introductions than a national approach.

When raising capital in Switzerland, keep these points in mind:

1. Start locally: Engage with the relevant canton offices and university incubators before approaching national funds.
2. Focus on a strategic fit: Investors back fewer companies but stay involved when technology aligns with strengths in life sciences, precision manufacturing or sustainability.
3. Secure a corporate pilot: A paid pilot or co-development agreement with a Swiss multinational can unlock additional venture funding.
4. Combine public and private funding: Innosuisse project grants and Horizon Europe programs supply non-dilutive capital and external validation. Almost every innovation vertical has associations offering grants.
5. Build relationships early. Plan to attend events like:
   - Venture Leaders
   - Startup Days
   - START Summit
   - TOP100 Swiss Startup Awards
   - SEF.Growth
   - HackSummit

State Support and Innovation Grants

In Switzerland, you can access a range of funding opportunities through Innosuisse, the Swiss Innovation Agency, Switzerland's main public funding body for R&D and innovation projects. Innosuisse supports science-based innovation projects conducted jointly by industrial partners and private or public institutions in collaboration with a research partner. This collaborative approach enables the development of innovative products, services, or processes across various thematic areas.

In 2024, Innosuisse allocated approximately CHF 341 million (USD 373.7 million) to support startups and corporate R&D projects. Grants typically fund collaborations between businesses and universities, proof-of-concept projects, and market entry strategies.

Innosuisse facilitates participation in international innovation projects through programs like Eurostars and Eureka, enabling Swiss companies to collaborate with partners from other countries.

Why Innosuisse support is attractive for you:

- Grants are non-dilutive and don't have to be paid back
- Access to leading experts in areas relevant for your business
- Support in various stages of your business and according to your needs

Bank Financing and Credit Access

Swiss banks offer a range of corporate financing solutions, including operating loans, investment financing, and trade finance options. Loans can be secured or unsecured, with terms based on your company's market performance, profitability, and growth potential—not just collateral.

Interest rates on commercial loans in Switzerland are generally 1.5–2% lower than in the Eurozone, making bank financing a cost-effective option. Flexible solutions like convertible loans and leasing arrangements are also available. Switzerland offers a stable, low-cost banking environment with adaptable financing solutions, positioning it between the loan-driven models of Asia and the equity-focused approach of the U.S.

Scaling Through the Swiss Stock Exchange (SIX)

If you are ready to scale, listing your company on the Swiss Stock Exchange (SIX) provides access to global investors. SIX specializes in sectors like life sciences, technology, and financial services, offering liquidity, visibility, and credibility. Public listing requires strict financial and regulatory compliance but serves as a powerful long-term strategy for raising capital. As of November 2024, the SIX Swiss Exchange had a market capitalization of approximately CHF 2.04 trillion, ranking it among the top European stock exchanges.

Additionally, the SIX Digital Exchange (SDX)—the world's first fully regulated blockchain-based stock exchange and central securities depository (CSD)—provides a transparent, liquid marketplace for digital securities. You can leverage SDX's technology and infrastructure to unlock new opportunities in digital asset trading.

Opening a Corporate Bank Account

Swiss banks offer a comprehensive range of corporate services, including multi-currency accounts, treasury management, trade finance, and investment advisory. To open a corporate bank account for your company, you will first need to establish a Swiss legal entity and register it in the Commercial Register. Swiss banks typically require key documents, including your company's statutes, an extract from the Commercial Register, identification for beneficial owners and signatories, a business description, and in some cases, proof of tax compliance in your home jurisdiction. As part of Swiss anti-money laundering (AML) and know-your-customer (KYC) regulations, your company may be asked to attend a personal (in-person or virtual) meeting with the bank's compliance team. The account opening process usually takes 2 to 4 weeks. You can choose from leading institutions such as UBS and PostFinance, or opt for regional banks like Zürcher Kantonalbank and Banque Cantonale Vaudoise. For simpler setups, banks such as Swissquote, Neon, or Yapeal may also be considered, though they are generally less suitable for complex corporate structures.

Sources and more information

Venture Capital & Private Investment
- Swiss Private Equity & Corporate Finance Association (SECA)
- Business Angels Switzerland (BAS)
- Swiss Venture Capital Report – Startupticker

State Support, Innovation and Industry Association Grants
- Innosuisse – Swiss Innovation Agency
- Swiss National Science Foundation (SNSF)
- ESA
- Photonicsbooster
- DayOne
- Swiss Quantum Initiative
- Swiss AI Initiative

Bank Financing & Credit
- Swiss Bankers Association
- Swiss Stock Exchange (SIX)

For accelerators and incubators, see annex.