

出國報告（出國類別：開會）

出席 2022 年 APEC-IPEG 智慧財產 融資及最佳案例研討會報告

服務機關：經濟部中小企業處

姓名職稱：曾馨儀專門委員/黃玉鈴編審/

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派赴國家/地區：泰國/清邁

出國期間：2022 年 8 月 24 日至 2022 年 8 月 27 日

報告日期：2022 年 11 月 8 日

摘 要

經濟部中小企業處派員出席「2022 年亞太經濟合作(APEC)第 3 次貿易暨投資委員會(CTI3)轄下次級論壇相關會議」-8 月 25 日至 26 日於泰國清邁舉行之「IPEG 智慧財產融資及最佳案例研討會」報告。

由於過去無形資產幾乎無公認的評定標準，爰銀行無可靠之授信依據，以致企業難以無形資產作為擔保品取得融資。本次研討會由韓國主辦，與會經濟體包括智利、印尼、墨西哥、秘魯、菲律賓、俄羅斯、泰國、越南、日本及我國，共 11 個經濟體參與，藉由各經濟體交換推動中小企業智慧財產融資的作法、面臨的挑戰及典範案例等，以作為各經濟體日後推動智慧財產融資業務之參考。

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壹、 前言

「2022 年亞太經濟合作(APEC)第 3 次貿易暨投資委員會(CTI3)轄下次及論壇相關會議」-8 月 25 日至 26 日於泰國清邁舉行之「IPEG 智慧財產融資及最佳案例研討會」，本次研討會由韓國主辦，與會經濟體包括智利、印尼、墨西哥、秘魯、菲律賓、俄羅斯、泰國、越南、日本及我國，共 11 個經濟體參與，藉由各經濟體交換推動中小企業智慧財產融資的作法、面臨的挑戰及典範案例等，以作為各經濟體日後推動智慧財產融資政策之參考。

由於過去無形資產幾乎無公認的評定標準，爰銀行無可靠之授信依據，以致企業難以無形資產作為擔保品取得融資。本次研討會主題「智慧財產融資及最佳案例研討會」，期望藉由各與會經濟體實際案例，尋求解決具開發無形資產能力之業者融資困境，讓無形資產走出實驗室，為企業及消費者產生實質價值。

貳、 會議紀要

一、本次研討會由韓國專利局(KIPO)主辦，與會經濟體包括智利、印尼、墨西哥、秘魯、菲律賓、俄羅斯、泰國、越南、日本及我國，除我方代表由負責中小企業融資協處之中央主管機關-經濟部中小企業處及財團法人中小企業信用保證基金派員出席外，其餘經濟體皆由智慧財產相關單位人員出席。

二、研討會期間安排的各項議程，代表團皆積極參與，並將我國運用

信用保證機制，協助中小企業取得智慧財產融資之辦理情形與各經濟體分享，並與各經濟體交換中小企業智慧財產融資的作法、面臨的挑戰及典範案例等，討論熱烈，韓國亦期待能與我方有進一步合作，有關我方代表會議報告內容詳如附件。

三、有關智慧財產權融資與會經濟體辦理情形摘述如下：

- (一)韓國：韓國政府極為重視智慧財產權融資之發展，投入巨大資源，建立了智慧財產權融資的完整體系，智慧財產權融資常見的問題如鑑價、交易、智慧財產權擔保品的登記、以及智慧財產權融資一旦發生逾期，智慧財產權擔保品的拍賣處分等（韓國政府設立一基金購買被拍賣之智慧財產權）。韓國政府指定之金融機構亦積極推動智慧財產權融資業務，目前雖然業績有限，惟逐年大幅成長。
- (二)日本：日本智慧財產權融資之推動與我國較為接近，尚待建立類似韓國之完整體系，目前仍以專案融資計畫方式進行。
- (三)泰國：泰國目前的智財權融資仍處於規劃發展階段，尚未建立具體的作法，目前主要還是在提升大眾及相關業者對智財權的尊重，以及金融機構、智財權評價機構及擁有智財權之企業間之聯繫。
- (四)墨西哥：2021 年底世界智財權組織及墨西哥工業產權局，合作進行墨西哥智財權融資的研究，目前墨西哥並無利用智財權作為擔保品取得融資的案例，雖然墨西哥已有相關

的法令與規定，但企業仍缺乏智財權保護的觀念，相關的配套措施亦不足，金融機構的配合意願亦不高。

(五)秘魯：2018 年通過的第 1400 號法案將智財權納入擔保品的一種，但是從融資的前景而言，秘魯仍然缺乏將智財權作為擔保品的適當環境，例如智財權之評價及智財權融資模式尚未成熟。秘魯並無合格的智財權評價機構，也缺乏相關的法令規定。

(六)菲律賓：雖然菲律賓政府已頒布了多項有關智財權融資的法令規定，但整體的智財權融資環境仍不成熟。菲律賓目前缺乏專業性的智財權評價機構，僅有如大學等一般性的評價機構。目前菲律賓僅有很少數的案例將商標等智財權商業化並成功取得融資。

(七)俄羅斯：俄羅斯已有智財權信託管理、專利拍賣等金融工具可適用於智財權融資，但目前仍不普及。

(八)越南：越南目前仍處於發展智財權融資環境的初步階段，越南為數眾多的中小企業是發展智財權融資的基礎，目前相關的法令規定及政策已逐步推出，但要金融機構接受仍有許多問題待克服。

(九)印尼：印尼政府通過的 GR24/2022 法案，允許在創新經濟部門的民眾及企業使用智財權做為擔保品，來取得銀行融資，該項法案預計於 2023 年 7 月施行。另外在智財權評價部分，智財權的評價需由印尼財政部核准的智財權評價機構

進行，惟目前大部分的評價機構都以不動產等業務為主，
大都缺乏智財權評價的能力。

參、心得及建議

- 一、智慧財產權融資對智慧財產權的健全發展，以及協助中小企業的融資是不可或缺的。
- 二、本次 11 個與會經濟體僅韓國、日本與我國已開始逐步發展中小企業智慧財產權融資體系，其餘 8 個與會經濟體如泰國、越南、印尼、菲律賓、墨西哥、智利、秘魯、俄羅斯等，均尚處於研究階段。
- 三、我國運用信保機制辦理無形資產融資情形如下：
 - (一)自行開發或具有專利權之企業，如有資金需要，可依財團法人中小企業信用保證基金(以下稱信保基金)「一般貸款」、「知識經濟企業融資」等各保證項目辦理，同一企業保證融資總額度最高 1.2 億元，保證成數最高 9 成。
 - (二)企業自行開發或取得之無形資產(含技術移轉或授權)，如具有未來經濟效益，或其研究計畫、商業模式取得國內研究輔導機構推薦(如財團法人工業技術研究院、國家中山科學研究院、財團法人金屬工業研究發展中心、財團法人生物技術開發中心或財團法人商業發展研究院…等單位)，經信保基金認定足以彰顯營運發展潛力者，亦可依信保基金「國家發展優惠保證措施」辦理，該措施額外提供同一企業保證融資總額度 1 億元，保證成數最高 9.5 成。
 - (三)信保基金與工研院於 108 年 6 月合作辦理無形資產融資方案，

自 108 年 6 月開辦起至 110 年底止，累計核保 20 件，融資金額計 2 億 3,740 萬元。

四、綜上，智慧財產權融資的健全發展，需要建立一個完整的體系，從智慧財產權的研發、智慧財產權的登記、管理體系、智慧財產權作為金融機構擔保品的鑑價、智慧財產權作為金融機構擔保品的登記體系，及一旦智慧財產權融資發生逾期，作為擔保品的智慧財產權處分機制，前述措施可做為我國日後推動智慧財產融資政策之參考。

肆、附件：會議照片、議程及我國簡報

(一)會議照片

【照片 1-我國出席代表】



【照片 2-會議議場】



【照片 3-我國代表報告】



【照片 4-我國代表報告】





**Asia-Pacific
Economic Cooperation**

IPEG 03 2021T

A Study on the Harmonization of IP Financial
System

The Harmonization of IP Financing and Best Practices in APEC

August 25 – 26, 2022

Chiang Mai, Thailand



Provisional Workshop Program

- Date: August 25-26, 2022

Time		Program	
Day 1			
Opening			
09:00-09:05	5’	Opening Remarks	Dr. Kyo-Sook Choi, Chair of the Intellectual Property Rights Experts’ Group (IPEG)
09:05-09:10	5’	Welcoming Remarks	TBD
09:10-09:15	5’	Introduction of KIPA	KIPA
09:15-09:45	30’	Introduction of APEC IP Finance Project	Dr. Yusun Park Expert Advisor, Korea Invention Promotion Association
09:45-09:50	5’	Group Photo	Attendees
Session 1			
09:50-10:20	30’	The Current Landscape of IP Financing in Thailand	Mr. Yingyong Tanthanapongphan Founder & CEO Selfmade Finance, CreditOk, LTD.
10:20-10:30	10’	Discussion	Attendees
10:30-10:40	10’	Break	
10:40-11:10	30’	Best Practices and Success Factors in IP Finance	Dr. Choi, Jinyong Associate Director, BridgePole Investment
11:10-11:20	10’	Discussion	Attendees
Session 2			
14:00-14:30	30’	Challenges and Solutions in Implementing IP Finance	Dr. Seryon Lee Professor, Jeonbuk National University
14:30-14:40	10’	Discussion	Attendees
14:40-15:00	20’	Economy Report	Delegation of Chile

15:00-15:10	10'	Discussion	Attendees
15:10-15:20	10'	Break	
15:20-15:40	20'	Economy Report	Delegation of Indonesia
15:40-15:50	10'	Discussion	Attendees
15:50-16:10	20'	Economy Report	Delegation of Mexico
16:10-16:20	10'	Discussion	Attendees
16:20-16:40	20'	Economy Report	Delegation of Peru
16:40-16:50	10'	Discussion	Attendees
Closing			
16:50-17:00	10'	Wrap-up	Chairperson
Day2			
Session 3			
09:00-09:30	30'	IP Finance: Challenges and Solutions	Dr. Mas Rahmah Professor, Airlangga University
09:30-09:40	10'	Discussion	Attendees
09:40-10:10	30'	Korea's Journey of IP Financing	Dr. Jinseok Park Partner, Patent Attorney, Darae Law & IP Group
10:10-10:20	10'	Discussion	Attendees
10:20-10:30	10'	Break	
10:30-10:50	20'	Economy Report	Delegation of the Philippines
10:50-11:00	10'	Discussion	Attendees
11:00-11:20	20'	Economy Report	Delegation of Russia
11:20-11:30	10'	Discussion	Attendees
Session 4			
14:00-14:20	20'	Economy Report	Delegation of Thailand
14:20-14:30	10'	Discussion	Attendees
14:20-14:40	20'	Economy Report	Delegation of Vietnam
14:40-14:50	10'	Discussion	Attendees
14:50-15:00	10'	Break	
15:00-15:20	20'	Economy Report	Delegation of Japan

15:20-15:30	10'	Discussion	Attendees
15:30-15:50	20'	Economy Report	Delegation of Chinese Taipei
15:50-16:10	20'	Discussion	Attendees
Closing			
16:10-16:40	30'	Q&A	Attendees
16:40-16:50	10'	Wrap-up	Chairperson
16:50-16:55	5'	Group Photo	Attendees
16:55-17:00	5'	Closing remarks	TBD

(三)我國簡報



Outline



- I Importance of IP Financing for SMEs
- II Challenges for SMEs IP Financing
- III IP Financing for SMEs In Chinese Taipei

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I Importance of IP Financing for SMEs

- Using Intellectual Property to Access Growth Funding For Start-up & SME
- Promoting Innovation
- Protecting and Promoting IP Rights

3



II Challenges for SMEs IP Financing

- Accurate IP valuation for SME is not easy
- Inefficiencies in auction markets for IP rights
- IP rights are susceptible to change

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IP Financing for SMEs In Chinese Taipei

Part/ 01 Introduction of Credit Guarantee System

Objectives

The objective is to provide credit guarantees to those small and medium enterprises in normal operation but short of collateral for external financing. With guarantees provision, the system helps these enterprises to smoothly secure financing from financial institutions. Its operation is in line with the government's financial and economic policies to assist SMEs.

Indirect Guarantee

SMEs apply for loans to the contracted financial institutions (40).



Direct Credit Guarantee

Those SMEs which have ability of R&D, business management or market development, but encounter difficulty in obtaining financing via market mechanism may apply directly for credit guarantees.

Co-guarantee

SMEs may apply to donating institutions for recommendation, and then apply to the contracted FIs for loans after receiving a Letter of Recommendation issued by the donating institutions.

Part/

02 Credit Guarantee for SMEs with Specific Qualifications

Those SMEs which have ability of R&D, business management or market development, but encounter difficulty in obtaining financing via market mechanism may apply directly for credit guarantees. A Letter of Commitment to the SMEs will be issued, then the SMEs can apply to FIs for loans with the Letter of Commitment.



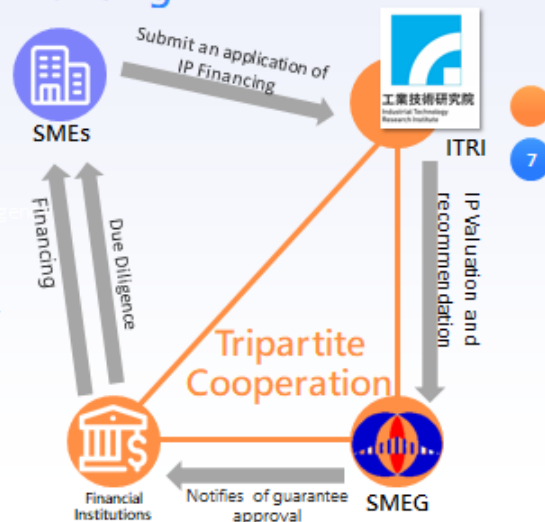
Count	Cases	NT\$ Thousand	
		Amount supported	Amount guaranteed
2017	272	3,223,402	2,584,715
2018	420	4,027,605	3,297,974
2019	340	3,661,467	3,014,796
2020	137	1,866,656	1,538,841
2021	67	815,826	673,939
2022.01-06	36	287,950	240,608

(Note) The decrease in the number of cases in 2020-2021 was mainly due to various relief loans for covid-19.

Part/ 03 Intellectual Property Financing

■ 2019 Cooperation with ITRI

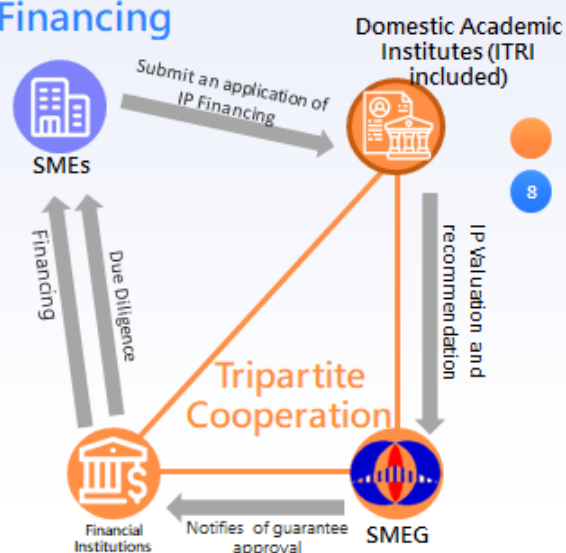
- ✓ Total amount : US\$33.3 million (NT\$ 10 billion)
- ✓ Eligible client : SMEs that have been evaluated by an intangible asset valuation agency or recommended by ITRI
- ✓ Credit line : **Within 70%** of the median value of the intellectual property valuation report, **Up to US\$ 4 million.**
- ✓ Guaranteed : **Up to 95%**
- ✓ Annual fee rate : **Minimum 0.375%**
- ✓ Law : Article 13 of the Statute for Industrial Innovation



Part/ 03 Intellectual Property Financing

■ 2020 Cooperation with Domestic Academic Institutes (ITRI included)

- **More organizations join the rank of IP valuation and recommendation**
- **Increase the amount of financing**
- ✓ Use of funds : Capital Expenditure and Operating Working Capital
- ✓ Credit line : **Up to US\$ 7.3 million**
- ✓ Guaranteed : **Up to 95%**



Part/ 03 Intellectual Property Financing



Case Study

★ **O驛 Co., Ltd.**
Main business items : **Electronic parts selling**

Financing gap

The company was established in 2003 with a paid-in capital of NT\$10,000,000. It wants to gradually transform the application of AI autonomous driving and high-current vehicle batteries, it needs to purchase the patented technology of ITRI, so there is a capital gap, financial institutions are more reluctant to provide financing.

SMEG

1. The person in charge has professional and operational capabilities.
 2. Technology is feasible and can be commercialized.
 3. Have customers and maintain access.
 4. The awarded patent has commercial licensing value(NT\$ 20,000,000)
- SMEG provides a guarantee of **90%** to assist the enterprise to obtain **NT\$ 5,000,000**.

Achievement

- Successful in obtaining financing!

IP

Extend battery life



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Part/ 03 Intellectual Property Financing



Case Study

★ **長O Co., Ltd.**
Main business items : **High-tech Chinese herbal medicine research and sales**

Financing gap

The company was established in 2015 with a paid-in capital of NT\$ 153 million. So far, it has won 76 invention patents around the world, and has developed new chemical drugs for medicinal and edible purposes. In 2021, it has been approved by the FDA for a phase I clinical trial. However, the company was in a loss-making stage at the time of application, and financial institutions were mostly reluctant to provide financing.

SMEG

1. The person in charge has professional and operational capabilities.
 2. Obtain relevant patents, the technology is feasible and can be commercialized.
 3. Have customers and maintain access.
- SMEG provides a guarantee of **75%** to assist the enterprise to obtain **NT\$ 20,000,000**.

Achievement

- Successful in obtaining financing!

IP

Compounds and methods for enhancing erythropoiesis



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Part/ 03 Intellectual Property Financing



Case Study

★ 萊O Co., Ltd.
Main business items : Production of sleep apnea therapy devices

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Financing gap

Founded in 2010, the company has a paid-in capital of NT\$ 429 million. The company actively invests in the product development of "negative pressure sleep apnea treatment device". Different from the forced filling of CPAP, the user can breathe on their own, and has the advantages of being comfortable and quiet, rechargeable by battery, light and easy to carry, etc. It obtained ISO 13485 certification in 2012, GMP certification in 2013 and EU CE in 2015 Certification. However, because the company invested a high amount of research and development funds and continued to lose money, bank financing was not easy.

SMEG

1. The person in charge has professional and operational capabilities.
 2. Obtain relevant patents, the technology is feasible and can be commercialized.
 3. Have customers and maintain access.
- SMEG provides a guarantee of 80% to assist the enterprise to obtain NT\$ 10,000,000.

Achievement

- Successful in obtaining financing!

IP

Negative pressure sleep apnea therapy device



Part/ 03 Intellectual Property Financing



Statistics

Count	Cases	NT\$ Thousand	
		Amount supported	Amount guaranteed
2019	3	25,000	22,500
2020	12	156,200	113,280
2021	5	56,200	43,650

Difficulties

Intangible assets are often faced with lack of credibility in evaluation, weak collateral, and most financial institutions are reluctant to provide financing. It is not easy to raise funds for new technological innovations.

Improving

Intangible asset appraisal services can be provided through the Industrial Technology Research Institute, so that financial institutions have a basis for financing, and the credit insurance fund will share the risks.

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