

Crisis liquidity loans for micro, small and medium-sized enterprises

PURPOSE OF FINANCING

Provide quick and affordable financing to help remediate the consequences of the energy crisis on the economy.

TENDER LABEL

P7E 2023 – Crisis liquidity loan

AVAILABLE FUNDING

EUR 10 m



Orodjarna Imenšek Ltd.

Company Orodjarna Imenšek Ltd. Is one of the most successful Slovene tool makers. Their products are specialized for the car industry and are sold only to foreign customers. In the year 2014 they received the Golden Gazelle award of the Dravsko-Pomurska region. Their business partners include multinationals like Audi, Mercedes and Magna. Their motto is "Work is path to the goal." The company received multiple financial incentives from the Slovene Enterprise Fund. In the last year the company received a loan of 100.000 EUR through tender P7CE 2022. With help from this purpose loan the company was able to cover the higher energy costs (like costs of energy and transport), thereby facilitating the company operations.



**Slovene
Enterprise
Fund**

Issues direct



Loan

Received by



**Micro,
small and
medium
sized
enterprise**

From **EUR 15.000 to EUR 100.000**



**Public fund of Republic
of Slovenia for
Entrepreneurship**

Slovenian Enterprise Fund
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2000 Maribor

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E-news: Sign up for e-news to be informed about current tenders and events.

Loan conditions

- **Financing amount:** from EUR 15.000 to EUR 100.000 loan (submission of a single application)
- **Financing intensity:** 100% coverage of eligible costs
- **Repayment period**
 - 2 to 5 years for loans from EUR 15.000 to EUR 50.000
 - 2 to 7 years for loans from EUR 50.001 to EUR 100.000.
- **Moratorium:** from 1 to 6 months (with possibility of extension up to 24 months).
- Interest rate: fixed 2,6%
- **Loan collateral:**
 - **8 bills of exchange** (for loans from EUR 15.000 to EUR 50.000)
 - **8 company bills of exchange + personal guarantee** for loans from EUR 50.001 to EUR 100.000.

Without management costs and loan approval costs.

Application conditions

Main condition: annual energy cost in the year 2022 was at least 0,5 % of net sales revenue.

At least 1 full time employee.

Company established before January 1st, 2022.

Credit rating at least SB8.

The company must not be in difficulty.

The company does not belong to the excluded sector.

“De minimis” state aid.

Conditions for loan drawdown

Drawdown: for purpose in single amount (in 45 days after loan approval at the latest).

Repayment: monthly instalments.

Eligible expenses

Property, plant and equipment (purchase of new equipment).

Intangible fixed assets (purchase of patent rights, licences...).

Cost of materials and merchandise.

Cost of services.

The period of eligible expenses

From January 1st, 2023 until May 31st, 2024.

Deadlines for submission of applications

- until 2:00 p.m., September 15th, 2023,
 - until 2:00 p.m., November 15th, 2023,
- or until all funds are used up.

Fast and simple process of loan approval

1

SEF

Company visits SEF web site to learn the tender conditions.

2

Electronic preparation and submission of the application

Fast and easy preparation and submission of the application through ePortal

3

SEF processes the application and issues a Resolution.

followed by the electronic signature of the contract.

4

Loan drawdown

for purpose in single amount and investment implementation.

ePortal

Submit your application
fast, simple, and safe.

