

# Guarantees for bank loans

## GUARANTEES FOR BANK LOANS

- Easier, faster, and more affordable borrowing of bank loans.
- Increasing the possibility of borrowing for companies that cannot secure a bank loan.
- Increasing liquidity and raising competitiveness of the market.

## TENDER LABEL

### P1 PLUS 2023

Guarantees for bank loans with interest rate subsidy.

## AVAILABLE FUNDING

### 66 mio EUR



### Homeogarden Ltd.

*In our company Homeogarden Ltd. we cooperate with the Slovene Enterprise Fund from the start. Cooperation has enabled us to enter foreign markets more effectively and achieve more stable operations, especially during the COVID crisis, when we managed to get faster and cheaper bank loan with the help of SEF guarantee for our current operations.*



### 1. Stage Bank

Granting a Loan

#### LOAN

**Up to EUR 1.250.000 loan** for investments

**Up to EUR 200.000 loan** for working capital (medium sized enterprises)

**Up to EUR 100.000 loan** for working capital (micro and small enterprises)

Receives a loan

Business cooperation

Positive bank resolution of loan approval

**SME**

### 2. Stage SEF

Issues a guarantee

#### GUARANTEE

For investments or working capital

**60 or 80% SEF guarantee** to secure a bank loan

receives a guarantee

## Credit guarantee conditions

- **Amount of funding:** 80% coverage of eligible costs, the rest covered by own funds.
- **Insurance:** 60 or 80% SPS guarantee for securing bank loan
- Interest rate: 6-month EURIBOR + 0.35% up to 0.85%

- **Repayment period:**

from 1.5 years to 5 years for working capital

from 1.5 years up to 10 years for investments

- **Moratorium:** up to 24 months for investments and up to 6 months for working capital
- No management costs and approval costs

## Credit guarantee lines

- A.1. for SMEs
- A.2. for technologically innovative companies
- A.3. for SMEs from the activities of code G

## Application conditions

- **Basic condition:** positive bank resolution for loan approval
- At least 1 full time employee and less than 250 employees
- The annual turnover does not exceed EUR 50 m.
- The balance sheet total does not exceed EUR 43 m.
- Credit rating at least D2.
- The company must not be in difficulty.

## Eligible expenses

- Investments in tangible assets (purchase of new machines)
- Investments in intangible assets (know how)
- Working capital
- Period of occurrence of eligible costs: from January 1st, 2023, to December 31st, 2024.

## Deadlines for submission of applications

April 15th, May 5th, May 25th, June 15th, July 5th, September 1st, September 15th, October 1st, October 15th, 2023.

## Simple and fast procedure for approval of guarantees

### 1. Bank

Bank loan approval, bank issues a positive resolution.

The list of participating banks is available in the tender documentation.

### 2. SEF

Based on the bank's positive resolution, the applicant visits the SEF website and reviews the tender conditions for obtaining a guarantee.

### 3. ELECTRONIC PREPARATION AND SUBMISSION OF THE APPLICATION

Fast and easy application preparation and submission through ePortal.

### 4. SEF PROCESSES THE APPLICATION AND ISSUES A RESOLUTION.

followed by the electronic signature of the contract for guarantee.

### 5. BANK

Arrangement of the credit agreement and securing the loan.

### 6. DRAWDOWN OF THE LOAN, SECURED WITH THE SEF GUARANTEE

For purpose and realization of investment.



ePortal

Submit your application quickly, easily, and securely.

