

SBCI Sustainability for Productivity: Growth & Sustainability Loan Scheme

Shane McCullough

June 2024

SBCI

Anseo chun gnó a fhorbairt

Corparáid Baincéireachta Straitéiseach na hÉireann

Here to build business

Strategic Banking Corporation of Ireland

sbci.gov.ie

WHO WE ARE



IRELANDS NATIONAL PROMOTIONAL INSTITUTION

Owned by the Department of Finance
Set up in September 2014

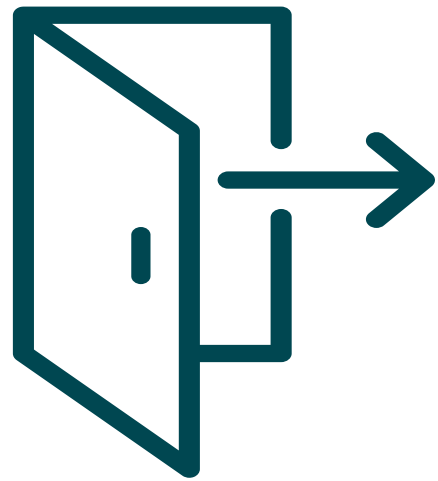
OUR MISSION

Support growth, prosperity and the transition to sustainability, by driving competition, enabling innovation and improving access to finance in the Irish credit market

OUR OBJECTIVES

Increase Access to Finance
Promote Sustainability
Enable SMEs to Grow and Prosper

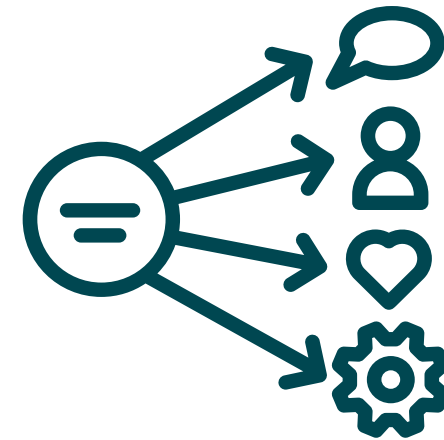
BENEFITS OF SBCI LOAN SCHEMES



Access to Finance



Recovery & Growth



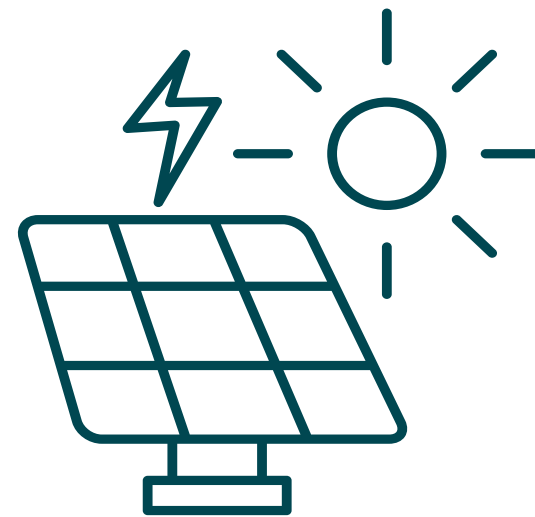
Diverse Finance
Market



Extended Horizons



Skills & Innovation



Environmental
Opportunities



Increase supply of
finance

ACCESSING EU SUPPORTS



Rialtas na hÉireann
Government of Ireland



SBCI

Bank on-lending Partners

Non-Bank on-lending Partners

Agri Leasing

Contract Hire

Guarantee
Terms Loans

Hire
Purchase

Invoice
Financing

SME Leasing

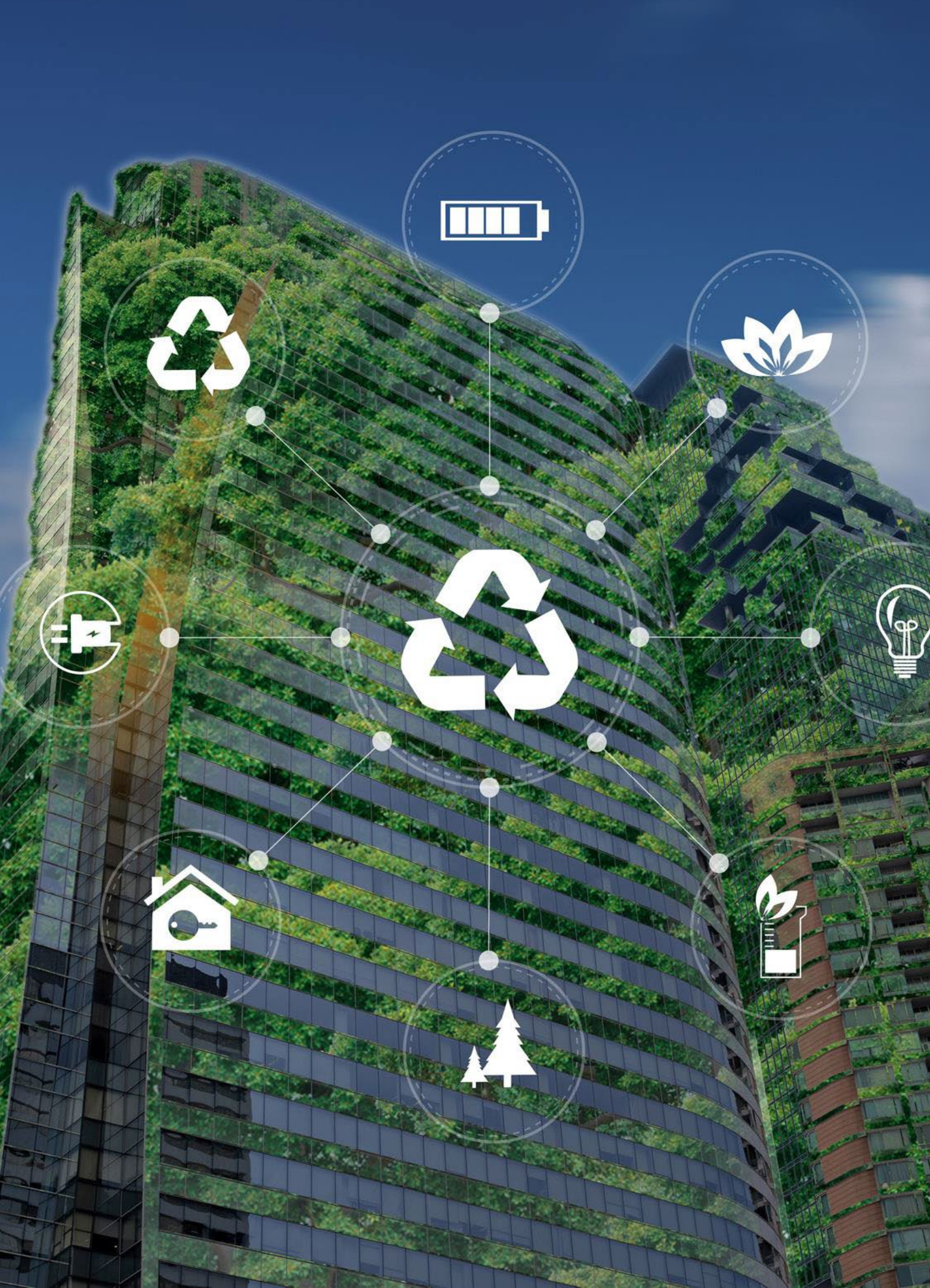
Working
Capital

ON-LENDER PARTNERSHIPS



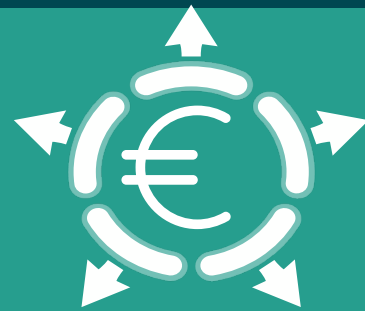
5





GSLs Scheme Overview

SCHEME OVERVIEW



€500M
Discounted
medium to long
term loans



SME
Small Mid-Cap
Farmers & Fishers



Supported by
Government
Funding & Aligned
with Policy



Distributed
Through On-
Lender Network



An Roinn Fiontar,
Trádála agus Fostaíochta
Department of Enterprise,
Trade and Employment

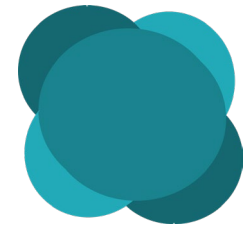


An Roinn Talmhaíochta,
Bia agus Mara
Department of Agriculture,
Food and the Marine



European Investment *Advisory Hub*
Europe's gateway to investment support

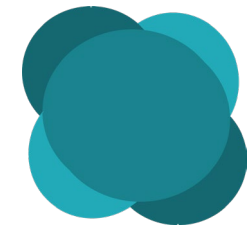
SCHEME FEATURES



Loan amounts from €25,000 to €3,000,000



Loan term from 7 to 10 years



Unsecured loans up to €500,000



Loan purpose of enterprise growth and resilience, climate action and environmental sustainability



Reduced interest rate, with additional sustainability discount

LOAN PURPOSE





Climate Action & Environmental Sustainability

HOW TO QUALIFY

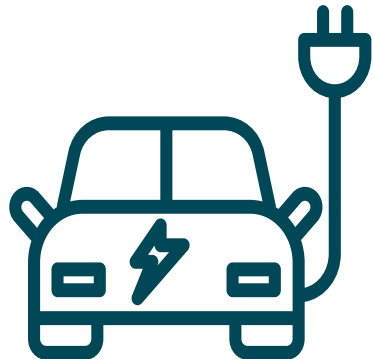


Green Enterprise – SME

Enterprises that have revenue of 90% plus concentrated in areas under Climate Action and Environmental Sustainability

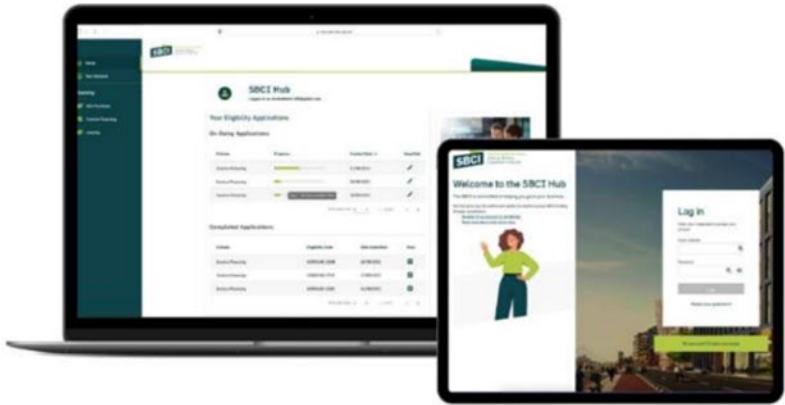


Green Enterprise – Farmer



Investment in Green Measures

APPLICATION PROCESS

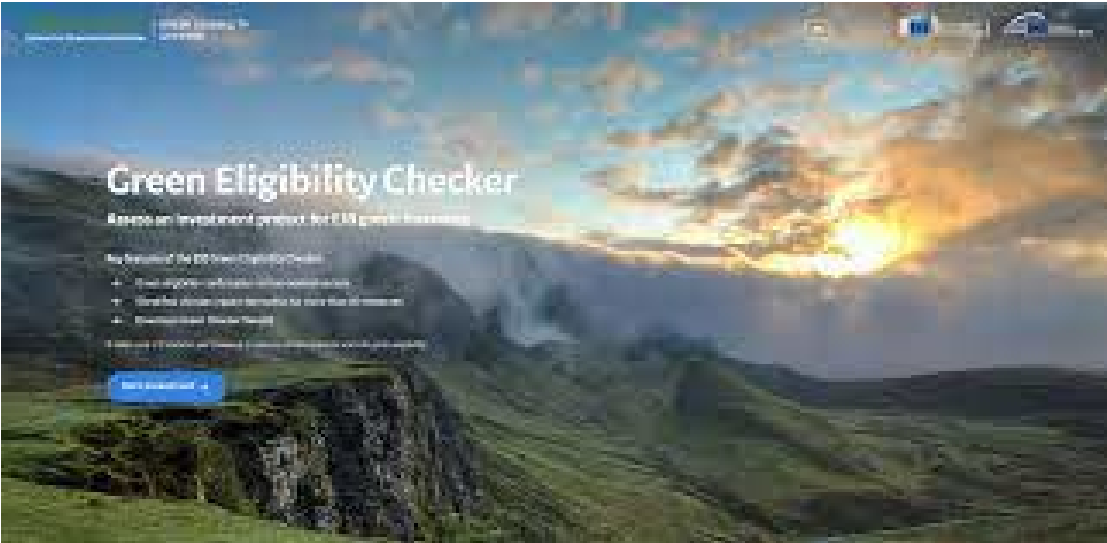



Welcome to the SBCI Hub

Register an account and apply for the Ukraine Credit Guarantee Scheme

- Register and Sign in
- Check your eligibility
- Begin funding process with an SBCI partner

Need support call [1800 804482](tel:1800804482)





SME Eligibility Application for Growth & Sustainability Loan Scheme

Save & Close

- ✓ Before You Get Started
- ✓ Your Sector & NACE CODE
- **Business Eligibility**
- ✓ Sustainability Discount
- Loan Details
- State Aid
- Your Business Details

Eligibility Questionnaire

The following two sections will make sure your business passes the minimum eligibility criteria for the Scheme.
If successful, you can continue through the process. If not, we will tell you what options are open to you.

Business Eligibility

Please complete the following fields

Was the business established in Ireland and is it currently operating in Ireland?
This Scheme is only open to businesses established and operating in Ireland.

Yes No

Some helpful info

Part of a Group
If a company is part of a group of companies, the employee, annual turnover and annual balance sheet limits apply to the group, and the group's consolidated figures should be inserted into this Application Form.

Annual Turnover
This relates to the € value of your business turnover in the last financial year. If you are in start-up phase and have not recorded any sales, please insert €0.00.

Questions & Answers



The views expressed are those of the presenter and do not necessarily reflect
the views of the United Nations