

SOWALFIN loan

SUBORDINATED LOAN

For topping up a bank loan, for financing an investment, the takeover of a business or operation-related requirements

TYPE OF PRODUCT : subordinated loan

RECIPIENT : your company via your bank or a leasing company

DEVELOPMENT STAGE : Start-up, Growth, Transmission

MINIMUM AMOUNT : EUR 25 000

MAXIMUM AMOUNT : EUR 500 000 per project; maximum outstanding amount of EUR 1 000 000

Who is eligible?

This product is intended for:

- SMEs (sole traders and companies),
- located in the Walloon region,
- who are not in financial difficulty,
- and operate in an eligible sector.

What is it for?

This loan allows you to finance:

- investments in real estate and movable assets,
- the development of your working capital,
- a business takeover.

Duration

The same duration as the associated bank loan or leasing contract, up to a maximum of 15 years (or 17 years in the case of a 2-year deferment of capital repayment).

Interest rate

The bank or leasing company rate minus 2% with a lower limit equal to the IRS (reference rate published daily) + 1.25%

Terms

GUARANTEE ON THE LOAN

No guarantee required from the company or the company owner.

Guarantee of a fixed sum of $\frac{1}{4}$ of the initial loan given by the bank.

Support from the European Investment Fund



Information

www.sowalfin.be
1890 or 04 237 07 70

SOWALFIN
PARTENAIRE DES PME