

ARP – LOANS AND LEASING OFFER

I. Agencja Rozwoju Przemysłu SA (Industry Development Agency - ARP) supports entrepreneurs (SMEs and LARGE COMPANIES) in their development plans by granting investment loans. Loans are intended for financing and refinancing investment projects, purchase of fixed assets, land, and other.

Loans are granted for a period of up to 7 years with the possibility of extending the period to 10 years and more (there is high flexibility, depending on the risk profile of a given entrepreneur and other dependent data).

It is necessary to submit a plan of investment activities along with an assessment of the expected effects of the investment or development activities (business plan, financial projection). The required deductible is 20%. Possible lower own share in the case of additional collateral, capital group support, etc.

Financing cost - WIBOR 1M plus margin in line with the ARP Loan Parametrizer tool and other commissions specified in the loan agreement.

Loan collaterals: mortgage on real estate, pledge on movable property, transfer of title, surety, assignment of receivables, bank or insurance guarantee, etc. We would like to emphasize that in the loan process the support of KGP Guarantee Funds is used.

II. Agencja Rozwoju Przemysłu SA - financial instruments offered under the Anti-Crisis Shield, based on the Act of April 16 this year. on specific support instruments in connection with the spread of the SARS virus - CoV-2 (Journal of Laws 2020, item 695).

For whom:

a / economic entities - which for the last financial year reached min. 4 million sales for 2019 and present full accountancy ledger, **SMEs and LARGE COMPANIES**

b / a client who has been operating for at least 12 months, with a net profit and positive EBITDA for the last financial year

c / entrepreneurs whose sales revenues decreased as a result of the Covid epidemic, at least 25% for a given month of 2020 compared to the previous month or by 15% when comparing two months of 2020 to two relevant months of 2019.

Working capital loan to finance working capital deficit - SMEs and LARGE COMPANIES

- A loan to finance a deficit in working capital.
- Loan amount: **PLN 0.8 million - PLN 5 million (up to PLN 10 million for large enterprises)**
- Financing period up to **6 years**,
- Extended **grace period up to 15 months**,

Revolving loan for financing the payment of wages

- The loan is intended to finance salaries in a net amount in order to maintain employment and continue operations
- Loan amount: **no limit**
- Financing period up to **2 years**,
- Extended **grace period up to 12 months**,

Operating lease with a grace period

- Operating leases intended for refinancing owned leases in commercial companies and leasing companies
- Currency PLN
- Age of the vehicle and / or trailer not older than **3 years**
- Truck / coach
- Leasing amount up to **PLN 5 million** net for the client
- Financing period up to **6 years** (including grace period)
- **Extended grace period in the repayment of leasing installments up to 12 months**

Operating lease "machinery" without own payment or with a grace period, for the purchase of machinery and equipment

- Operating lease (including reverse lease) to ensure liquidity
- Currency PLN
- Machines and devices from Polish suppliers or from authorized representative offices in Poland reputable foreign suppliers
- **the amount of the lease for the client is determined individually**

- At the customer's choice: **no own payment** (initial rent) or up to **12 months grace period** in repayment the first leasing installment with min. 10% of the initial rent (the length of the grace period depends on the result of the leasing analysis)
- Financing period up to **7 years** (including grace period)

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