

# WE SME GUARANTEE

## SME GUARANTEE

Get easier access to bank loans to make an investment, take over a business, finance your working capital requirements or issue a performance guarantee.

**TYPE OF PRODUCT** : guarantee

**GRANTED** : to your bank or leasing company

**DEVELOPMENT STAGE** : Creation, Growth, Transmission, Innovation, Eco-transition

**MINIMUM AMOUNT** : none

**MAXIMUM AMOUNT** : 75%, with a maximum commitment of EUR 1 500 000 in most cases

## Who is eligible?

This product is intended for:

- SMEs
- located in Wallonia
- which are not in financial difficulty
- and operate in an eligible sector

## What is it for?

Guaranteed credit allows you to finance:

- investments in fixed assets
- working capital requirements
- a business takeover
- a performance guarantee

## Duration

- For a fixed-term loan: maximum 10 years; no set minimum
- For an open-ended loan: maximum 5 years, renewable; no set minimum

## Terms

A variant of this guarantee exists: the upfront guarantee for investments in fixed assets with collateral requirements.

## Guarantee premium

The guarantee premium is paid in one instalment by your bank or leasing company:

- If the duration of the guarantee is equal to the term of the loan, the annual premium amounts to 1 % of the guaranteed outstanding balance in each year.
- If the duration of the guarantee is less than the term of the loan, the annual premium amounts to 1.1 % of the guaranteed outstanding balance in each year.

## Support from the European Investment Fund

The **European Investment Fund** automatically counter-guarantees 50 % or even 70 % of some of our commitments under the Invest EU program.



Cofinancé par  
l'Union européenne



European  
Investment Fund

## Further information

[www.wallonie-entreprendre.be](http://www.wallonie-entreprendre.be)  
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