

The future I define.



InnovFin Guarantee scheme

- Simplified approval procedure
- Eased access to financing
- Favorable interest rates
- Minimal collateral requirements

Banking that matters. |  **UniCredit Bulbank**



InnovFin Guarantee scheme

UNICREDIT BULBANK PROVIDES TO INNOVATIVE MICRO, SMALL, MEDIUM AND INTERMEDIATE ENTERPRISES PREFERENTIAL FINANCING OPPORTUNITIES BY APPLYING AN INNOVFIN GUARANTEE SCHEME.

InnovFin is a specially developed guarantee instrument for lending to innovative and R&D driven companies which invest in development and implementation of new products, processes and/or services with significant potential for innovation, which have registered a patent, have acquired award for innovation or other relevant certification in this manner. InnovFin is a risk sharing instrument. It targets fast growing enterprises with serious potential for innovation, possessing business plan for expanding new geographical markets or launching new products.

HOW DOES THE GUARANTEE INSTRUMENT INNOVFIN WORK?

When your company receives funding from UniCredit Bulbank through InnovFin within the range between 25 000 EUR to 3 750 000 EUR, you will receive lower interest rate than the standard on investment and working loans and eased collateral requirements, as the European Investment Fund guarantees 50% of the loan.



HOW INNOVFIN CAN SUPPORT YOUR INNOVATIVE BUSINESS?

INNOVFIN:

- creates an environment for investments in development and implementation of product and manufacturing innovations;
- supports the realization of new research and development projects in the company's development activities;
- helps prevent eventual restrictions for meeting the collateral requirements;
- saves money for the period of the loan contract.

IS YOUR COMPANY ELIGIBLE?

Eligible borrowers for InnovFin are small and medium enterprises with up to 499 employees, as necessarily the company applicant to meet at least one of the innovation criteria of the guarantee scheme:

- to have significant potential for innovations and/or its main focus to be in the research and development projects and/or innovations;
- to be a fast growing enterprise;
- to have registered a patent and/or to be defined as innovative enterprise etc.

HOW TO APPLY?

If you have interest in the InnovFin guarantee scheme, for validation of your business eligibility, individual offer and additional information, please contact your personal banker or contact us via:

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Telephone:

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Contact us:



+359 2 930 9 638 / +359 2 930 9 630



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<https://www.unicreditbulbank.bg/en/corporate-clients/financing/eu-funds/>



InnovFin
SME Guarantee

The Final recipient transactions are supported by the InnovFin SME Guarantee Facility with the financial backing of the European Union under Horizon 2020 Financial Instruments and the European Fund for Strategic Investments (EFSI) set up under the Investment Plan for Europe. The purpose of EFSI is to help support financing and implementing productive investments in the European Union and to ensure increased access to financing.