

МАКЕДОНСКА БАНКА ЗА ПОДДРШКА НА РАЗВОЈОТ
MACEDONIAN BANK FOR DEVELOPMENT PROMOTION



POSSIBILITIES FOR FINANCING

General information

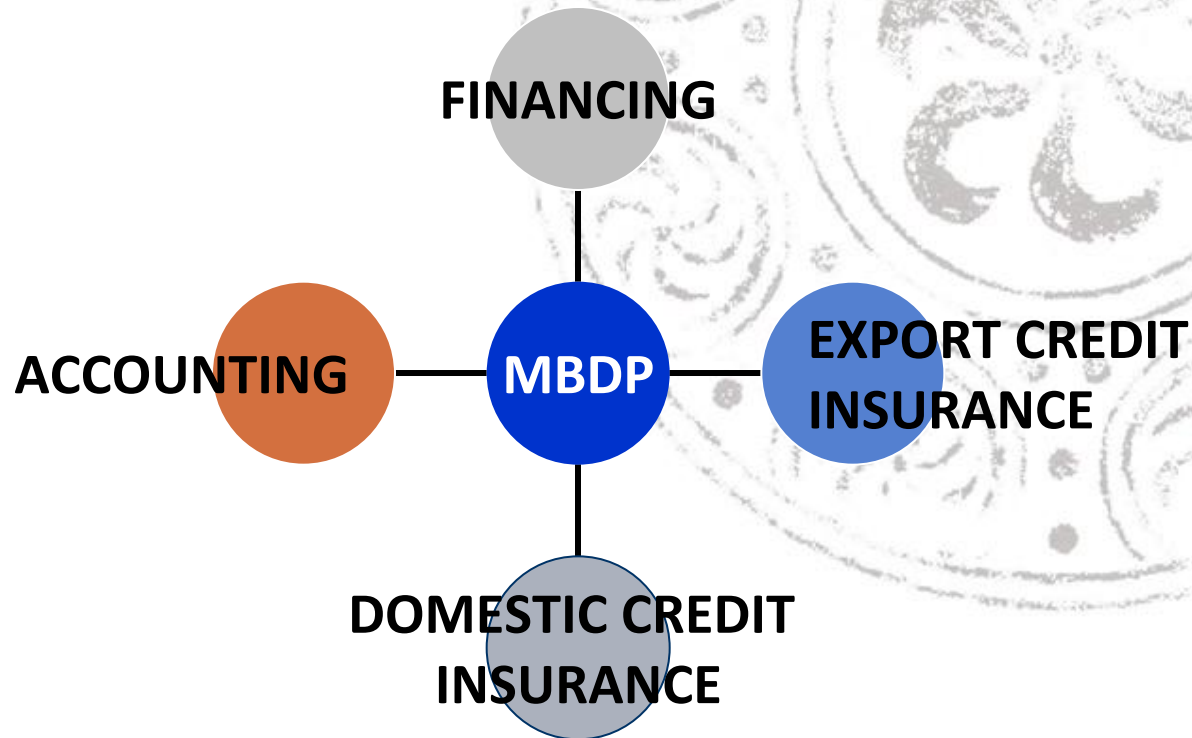
Established ➤ in 1998

Assets ➤ 82 million EUR

Capital ➤ 24.3 million EUR

Mission ➤ to help Macedonian economy and promote Macedonian export through financing

Scope of work



Financing projects for Sustainable Energy

Loans for Renewable Energy

Maturity up to 10 years (including up to 3 years grace)

Project amount



Min.500.000 US\$ Max.4.000.000 USD with the following financial structure:

- 60% from MBDP
- 30% on-lending bank
- 10% own funds.

Target group

Small mini facilities using water power with capacity less then 5 MW, production of power and heat on the basis of biomass, projects for energy attained from sun, wind etc.

Financing projects for Sustainable Energy

Loans for Energy Efficiency

Maturity up to 6 years

Project amount



Min. 10.000 US\$ Max.500.000 US\$ with the following financial structure:

- 60% from MBPR,
- 30% from on-lending bank,
- 10% own funds of the investor.

Target group

Only for new projects where at least half of the benefits from the project derives from measurable saved energy.

Financing projects for Sustainable Energy

Types of projects

Energy Efficiency

- Doors and windows,
- Isolation and ventilation,
- Lights,
- Steam boilers,
- Etc.

Renewable energy

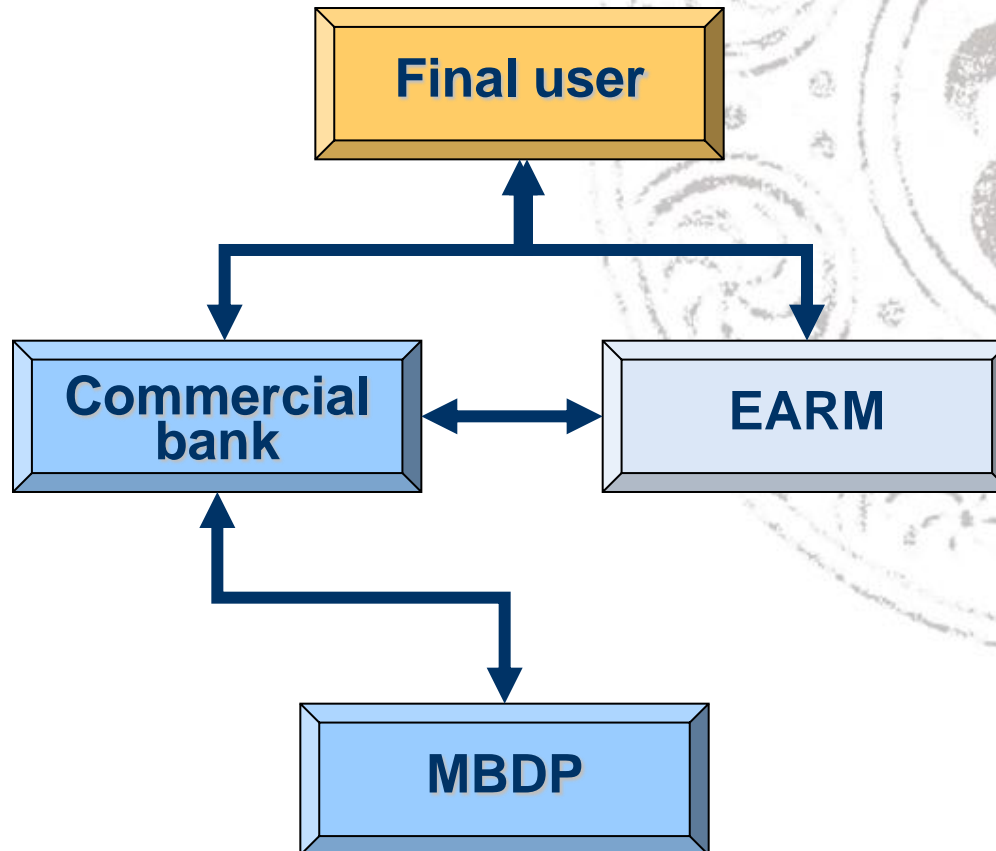
- Sun (solar panels),
- Wind,
- Water,
- Biomasses,
- Geothermal sources
- Etc.



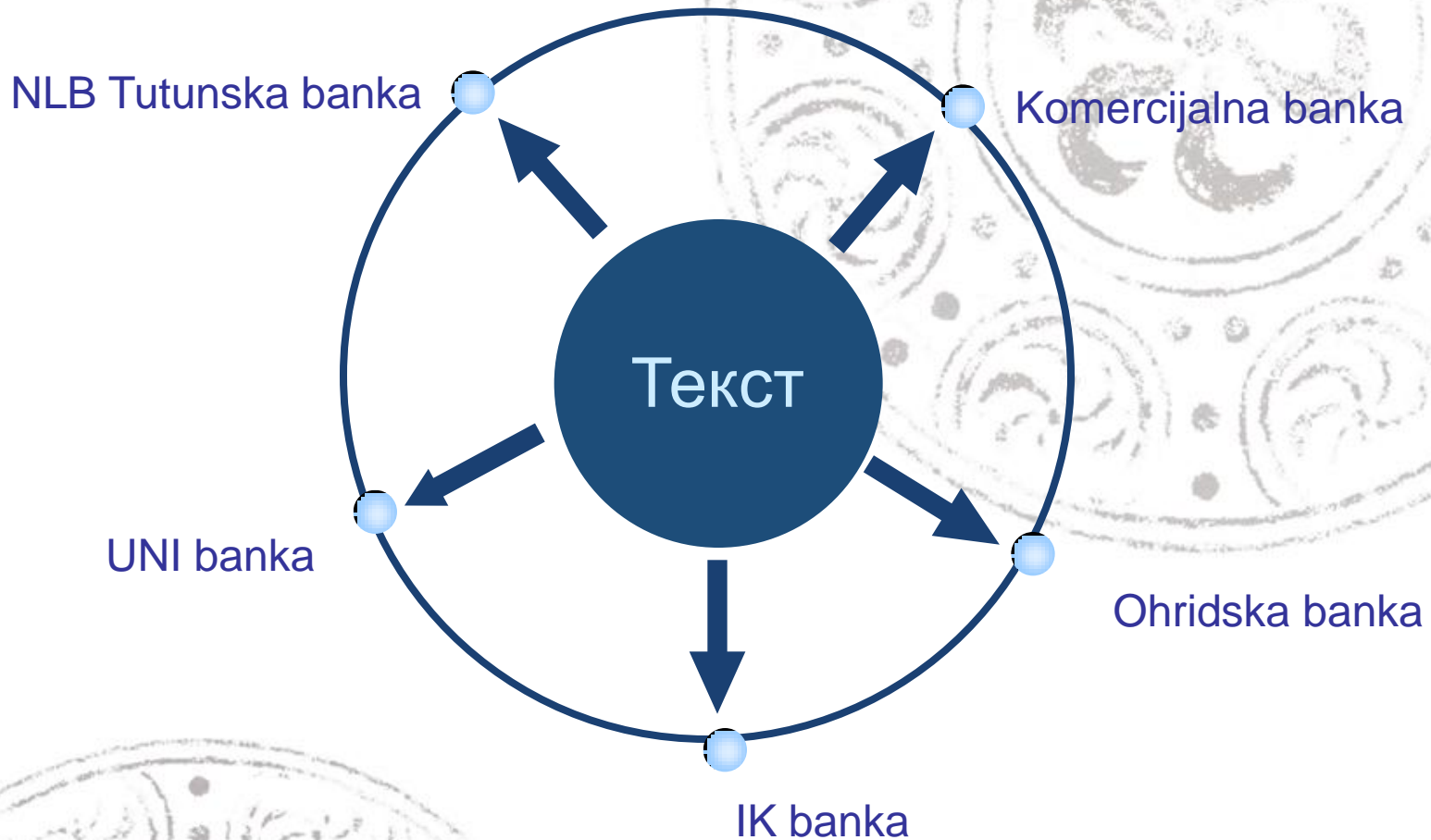
Who can apply for a credit?

- **legal entities registered in RM,**
- **that are 51% in private ownership,**
- **ESCO companies,**
- **companies considered as acceptable by the Credit policies and procedures of the commercial banks,**
- **companies that have no unsettled debts toward the state.**

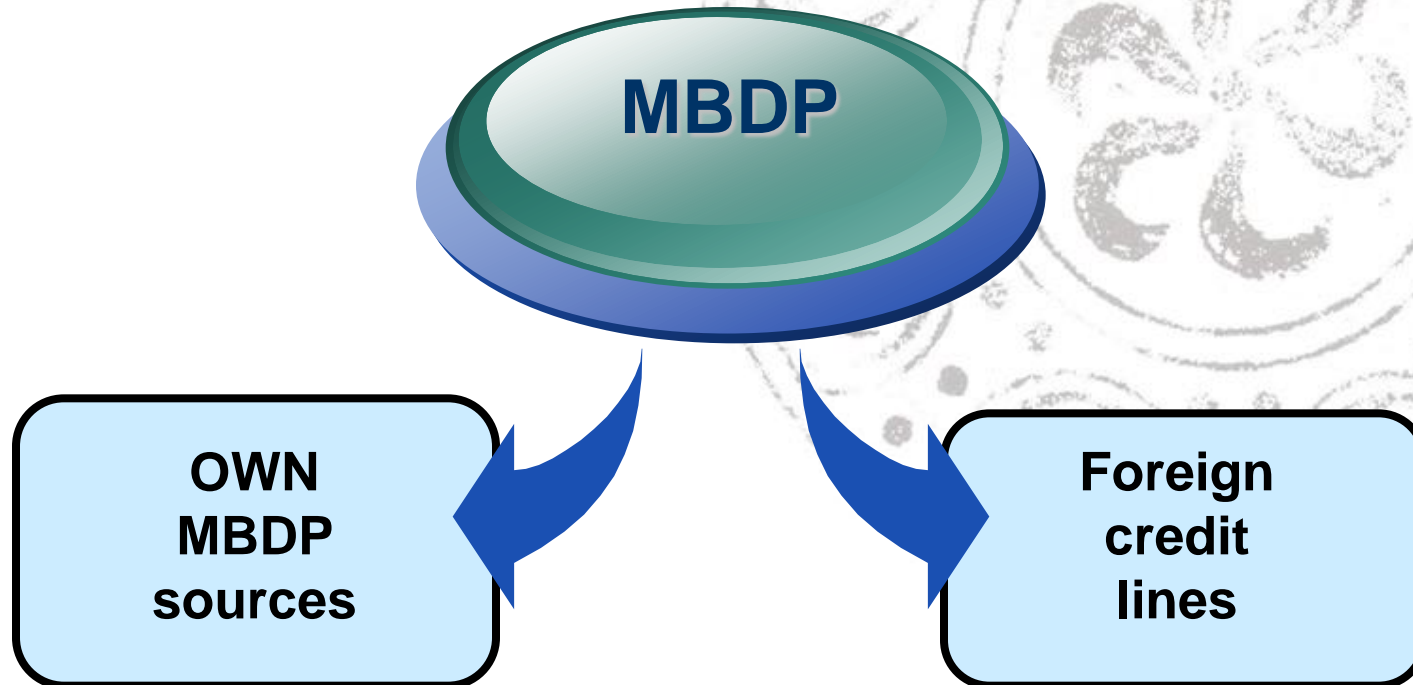
Procedure



On-lending banks



Available funds



Credit lines from MBDPs' own sources

Credit line	Amount	Interest rate	repayment
SME financing	From 15,000 to 500,000 EUR	8%p.a.	Up to 8 years with 1 year grace period included
Export financing	From 30,000 to 2,000,000 EUR	8%p.a.	Up to 12 months
Current assets financing	From 30,000 to 300,000 EUR	8%p.a.	Up to 3 years



Foreign credit lines

Credit line	Amount in EUR	Interest rate	Repayment
Sustainable Energy Facility (WB)	Up to 2,400,000 USD	6-8%p.a.	Max 10 years with 3 years grace period included
CEB credit line	Up to 400,000	appr.7% p.a.	Max 7 years with 2 years grace period included
Italian revolving fund	From 50,000 to 500,000	7-8% p.a.	Max 3 years with 6 months grace period included
KfW micro financing credit line	Up to 50,000	appr.12% p.a.	Max 4 years 1 year grace period
EIB credit line	Up to 2.666.667	6%p.a.	Max 5 years with 1 year grace period included

How to get a credit?



Documents

- Balance sheets,
- Copy of trade register of the company,
- Business plan,
- Collateral,
- etc.



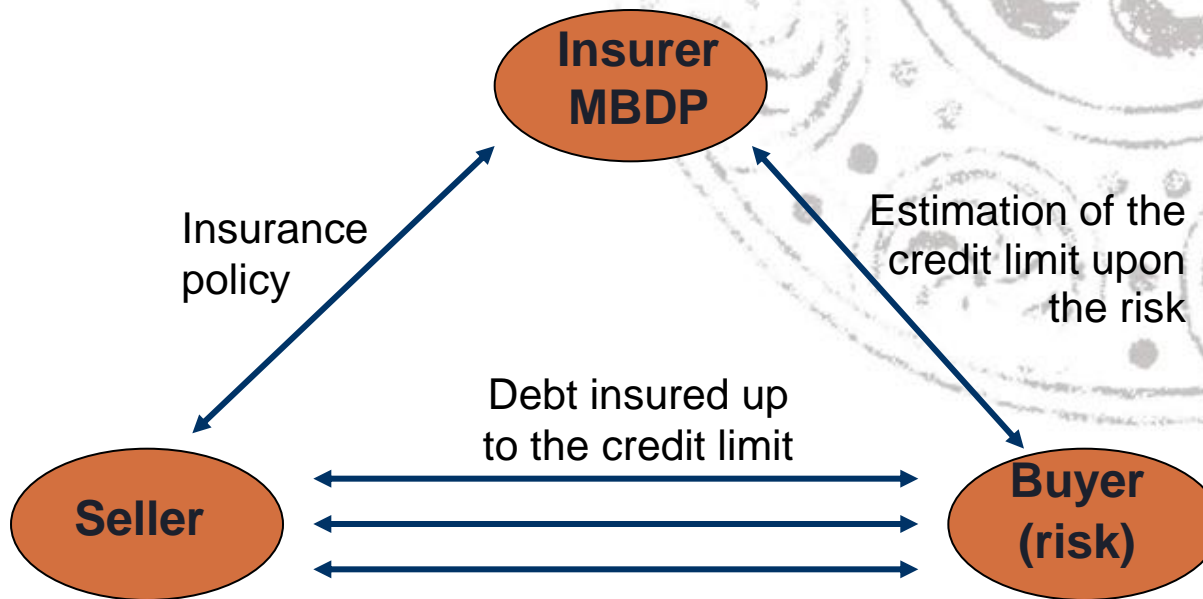



Banks participants

- **Izvozna i kreditna banka ad Skopje**
- **Investbanka ad Skopje**
- **Komercijalna banka ad Skopje**
- **Ohridska banka ad Ohrid**
- **Prokredit banka ad Skopje**
- **Stopanska banka ad Bitola**
- **Stopanska banka ad Skopje**
- **TTK banka ad Skopje**
- **NLB Tutunska banka ad Skopje**
- **UNI banka ad Skopje**
- **CKB banka ad Skopje**

Export Credit Insurance

Exporting have the possibility to insure their receivables (up to 90%) from short term commercial risks that may occur due to extended non payment or termination of the buyer.





Thank you for
your attention

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