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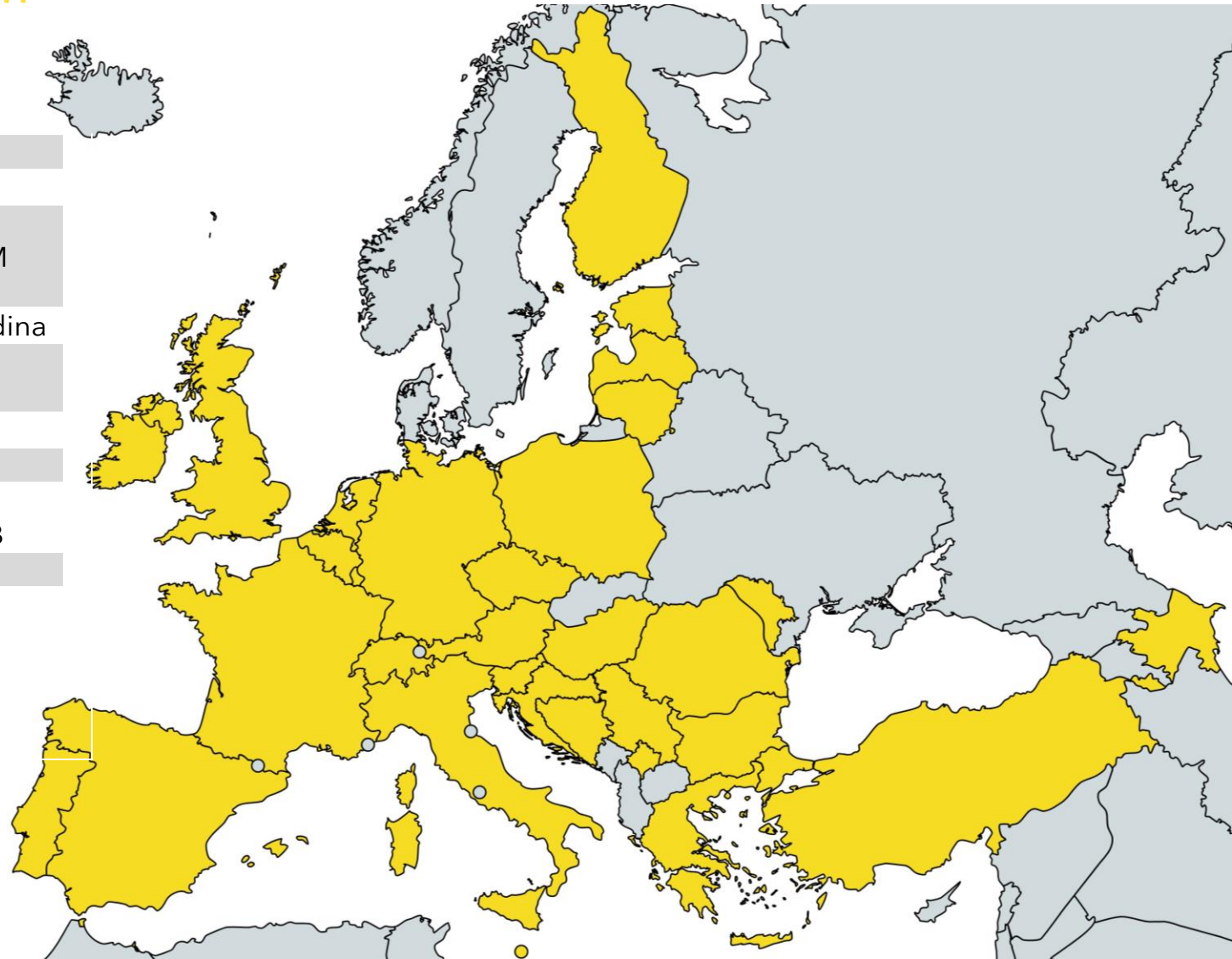
Green credit guarantees and their role in supporting SME's green investments

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CSMEE Informal Steering Group on SME and Entrepreneurship Financing

About AECM



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|----|---|----|----------------------------|----|------------------------|
| AT | aws NÖBEG | DE | VDB | PL | BGK |
| AZ | MCGF | GR | HDB TMEDE | PT | BPF |
| BE | Brussels GF PMV Standaard- waarborgen WE | HU | AVHGA Garantiqa | RO | FGCR FNGCIMM FRC |
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| FI | Finnvera | LU | MC MPME | UK | BBB |
| FR | Bpifrance EDC SIAGI SOCAMA | MT | MDB | | |
| | | MD | ODA | | |
| | | NL | RVO | | |



Partners: CGC/EG, DAMU/KZ, EMGN, REGAR, SME Finance Forum

**Knowledge Partnership with the OECD Platform on
Financing SMEs for Sustainability**

Sustainable programmes

- Members offer large variety of products supporting SMEs' sustainable transition:
 - **Guarantees**
 - Advisory
 - Grants
 - Loans
 - Equity
- At least 24 members offer dedicated products, others support sustainable transition via standard products

Sustainable programmes

- Incentive lies in:
 - Coverage
 - Price
 - Collateral requirements
 - Duration
 - Grant upon achievement of goals
- Big challenge: classification and reporting

Sustainable programmes

- Bpifrance/FR: [Green Guarantee \(upcoming\)](#)
- VDB/DE: [Creation + Growth Financing with Sustainability Bonus](#) and [BBBsocial](#)
- SBCI/IE: [Energy Efficiency Loan Scheme](#)
- KCGF/XK: [GROW - Green Recovery](#)
- BPF/PT: [Fund for Social Innovation](#), [Credit line for Decarbonisation and Circular Economy](#), [Social Invest](#)
- FNGCIMM and FRC/RO: [Garant Construct Programme](#)
- GF Vojvodina/RS: [Energy Efficiency Guarantee](#)
- EIF/EU: [Sustainability Guarantee](#)

Sustainable programmes - Ex. I

- **VDB/DE: Creation and Growth Financing with Sustainability Bonus**
 - Promotional loan extended by house banks and guaranteed by Guarantee Bank of Baden-Württemberg and L-Bank
 - Loan amount between kEUR 10 and mEUR 5
 - Duration of up to 20 years with a maximum grace period of 3 years
 - Interest rate reduction if climate targets are met
 - Phase I: 15 bps reduction for measuring CO₂ footprint
 - Phase II: 15 bps reduction for definition of CO₂ reduction targets and roadmap to get there

Sustainable programmes - Ex. II

SBCI/Ireland: Energy Efficiency Loan Scheme (EELS)

- EELS established to support eligible SMEs to invest in EE
- Eligible assets listed on Sustainable Energy Authority of Ireland Triple E Register for Products
- Loan amounts from kEUR 10 to 150
- Loan terms of 1 year up to 10 years
- No personal guarantees permitted
- On-lenders have to grant minimum discount of 1% on interest rate
- 80% coverage with a 15% maximum portfolio loss cap

NEW BROCHURE !



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Many thanks !



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