

## **PBZ COSME loan for craftsmen, small and medium entrepreneurs**

### **Who can be included in the programme?**

Craftsmen and small entrepreneurs employing less than 50 employees and earning an annual income of less than 10 million HRK can be beneficiaries of the Programme.

### **1. Loans for financing working capital**

- Loans are approved in HRK
- Maximum loan amount: Up to HRK 250,000.00
- Attractive interest rates and fees
- Availability and use: Up to three months by payment to the client's account
- Loan repayment term: From 18 to 36 months
- Repayment: In monthly instalments

#### Required security instruments:

- One debenture of the debtor (signed by the debtor's owner) or owner of the craft
- Two bills of exchange of the debtor
- Two bills of exchange of the debtor's owner
- Mortgages and additional security instruments are not required

### **2. Loans for financing investments in new equipment and machinery, IT equipment, commercial vehicles and caravans**

- Loans are approved in HRK
- Maximum loan amount: Up to HRK 400,000.00
- Attractive interest rates and fees
- Availability and use: Up to six months by payment to the supplier's account
- Loan repayment term: From 18 to 60 months
- Repayment: In monthly instalments Required

#### Insurance instruments:

- One debenture of the debtor (signed by the debtor's owner) or owner of the craft
- Two bills of exchange of the debtor
- Two bills of exchange of the debtor's owner
- Mortgage on new equipment and machinery, IT equipment, commercial vehicles and caravans with a value of more than HRK 25,000.00