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International credit lines

The credit line of the International Development Association (IDA)

Conditions for the allocation of loans in the direction of livestock at the expense of the credit line of the International Development Association (IDA) (special conditions):

The amount of loan: up to 70 % value of the Total Project

Duration of the loan:

- Up to 5-10 years based on the specifics of the project (with the grace period from the principal up to 2 years)
- Up to 18 months for working capital (with the grace period from the principal up to 9 months)

Interest rate: 8%

Loan purpose:

- Cattle breeding, Horse breeding, and other livestock
- Poultry farming (eggs, broilers), fish farming, sericulture
- Feed production (in the agricultural products)
- Recycling, packaging, cooling and storage of livestock products;

The credit line of the International bank for reconstruction and development (IBRD)

Conditions for granting loans in the direction of fruits and vegetables due to the credit line of the International bank for reconstruction and development (IBRD) (special conditions):

Loan amount - up to 70% of the total project cost

Loan term:

- up to 5-10 years, depending on the characteristics of aiyah (based on the grace period from the main debt to 2 years)
- up to 18 months for working capital replenishment (based on a grace period of up to 9 months)

Interest rate - 6 month LIBOR + IBRD spread + 0.2% margin of the Ministry of Finance + margin of the bank (8% per annum)

Loan purpose - in order to finance projects in the field of fruit and vegetable industry;

Credit line of the Commerzbank (Germany)

Conditions loan from the credit line account of Commerzbank

Loan amount - minimum EUR 2,000,000

Loan term - up to 5-7 years (considered by Commerzbank)

Interest rate - annual 5-7%

Purpose of the loan - Financing of related investment projects with the purchase of equipment from member countries of the Organization for Economic Cooperation and Development

Project initiators - small and private business entities

Currency Type - Euro

Grace period - up to 6 months (considered by Commerzbank)

Commission payments:

- **Commission for project management** - one-time loan amount up to 1%

EC insurance premium:

- Set by the export credit agency (this payment can be financed from a credit account)

Additional loan conditions:

- At least 15% of the amount of the import agreement must be paid from the initiative's own account
- Equipment has to be purchased from countries belonging to the EU and Germany

General terms of credit lines:

Providing collateral:

- Buildings and constructions
- Vehicles and / or special vehicles
- Warranty from third parties
- Insurance policy

Documents to be submitted:

- Application
- Business plan or feasibility study
- Financial reports
- Other required documents

Providing documents of collateral:

- Property Valuation Report
- Cadastral documents, data sheet and / or technical supervision
- Protocol of the meeting of founders on consent to the provision of property/collateral;

If a third party acts as a guarantor:

- Balance sheet of the guarantor company and its applications
- Audit report
- Protocol of the meeting of founders on consent to the issuance of collateral/guarantee
- Constituent documents (certificate, charter, memorandum of association)

Providing insurance:

- Insurance contract and policy

Users of the types of services:

- Initiators of the project on the production of import-substituting goods and export-oriented products, small businesses.