

# Strategic Banking Corporation of Ireland Growth & Sustainability Loan Scheme

*Colin Moran – Head of Lending*

*June 2024*

**SBCI**

Anseo chun gnó a fhorbairt

Corparáid Baincéireachta Straitéiseach na hÉireann

Here to build business

Strategic Banking Corporation of Ireland

[sbci.gov.ie](https://sbci.gov.ie)

# WHO WE ARE



## IRELAND'S NATIONAL PROMOTIONAL INSTITUTION

Owned by the Department of Finance  
Set up in September 2014

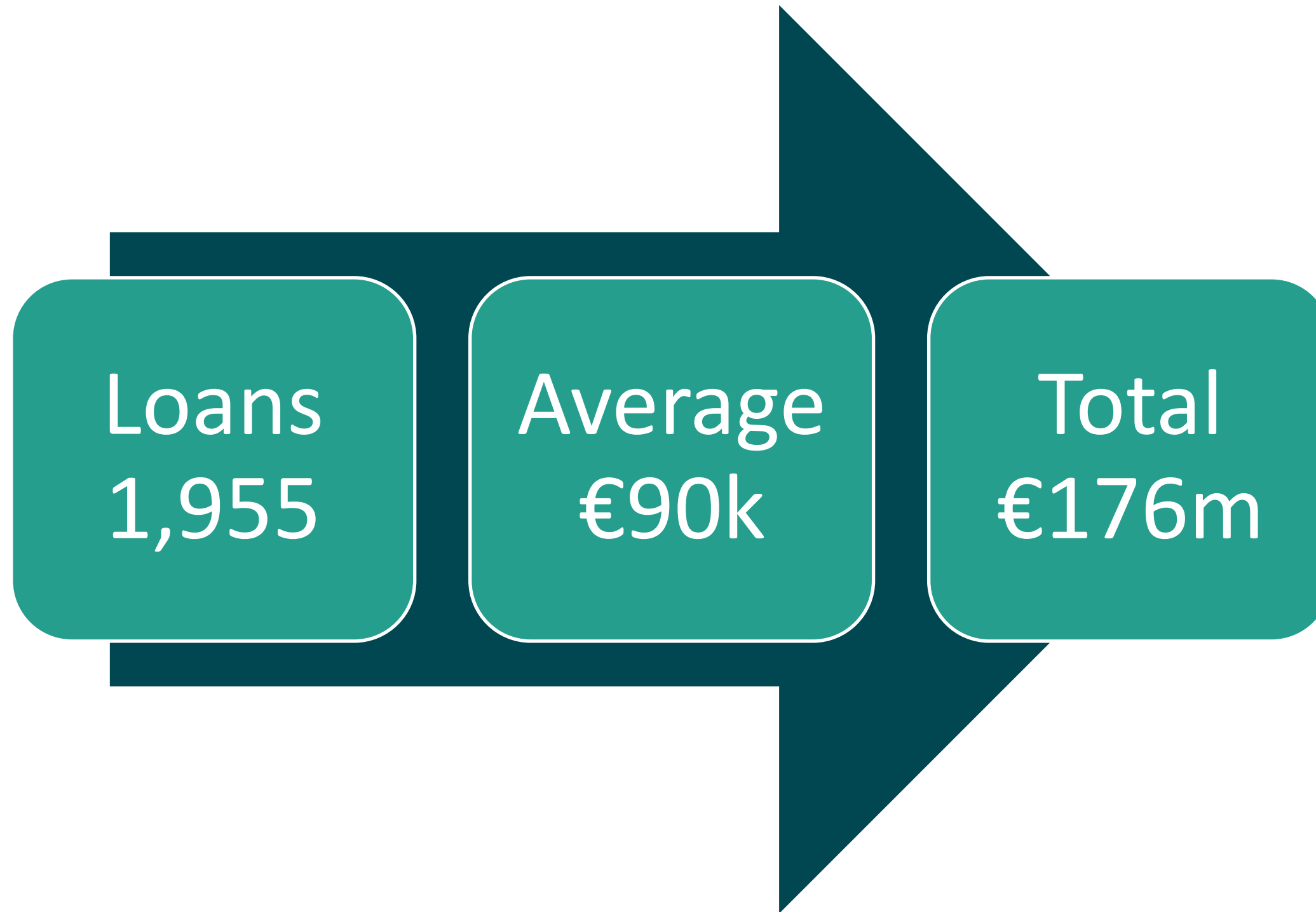
### OUR MISSION

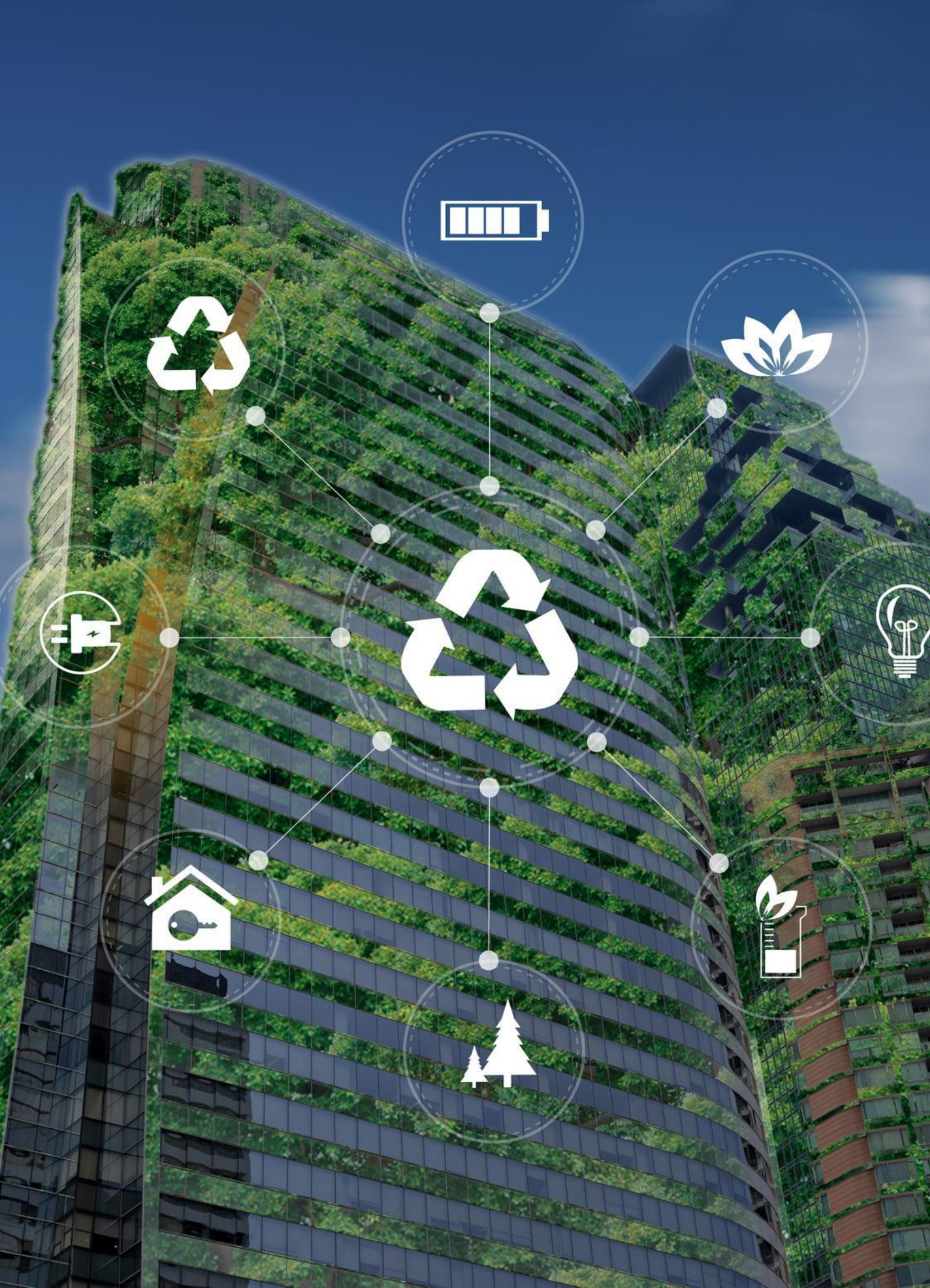
Support growth, prosperity and the transition to sustainability, by driving competition, enabling innovation and improving access to finance in the Irish credit market

### OUR OBJECTIVES

Increase Access to Finance  
Promote Sustainability  
Enable SMEs to Grow and Prosper

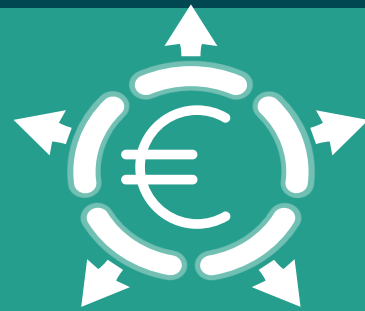
# SBCI and the Hotel and Accommodation Sector





# GSLs Scheme Overview

# SCHEME OVERVIEW



€500M  
Discounted  
medium to long  
term loans



SME  
Small Mid-Cap  
Farmers & Fishers



Supported by  
Government  
Funding & Aligned  
with Policy



Distributed  
Through On-  
Lender Network



An Roinn Fiontar,  
Trádála agus Fostaíochta  
Department of Enterprise,  
Trade and Employment



An Roinn Talmhaíochta,  
Bia agus Mara  
Department of Agriculture,  
Food and the Marine



European  
Investment *Advisory Hub*  
Europe's gateway to investment support

# SCHEME FEATURES



**Loan amounts from €25,000 to €3,000,000**



**Loan term from 7 to 10 years**



**Unsecured loans up to €500,000**



**Loan purpose of enterprise growth and resilience, climate action and environmental sustainability**



**Reduced interest rate, with additional sustainability discount**

# Participating On-Lenders



One further non-bank / alternative lender is scheduled to join the scheme in June 2024.

# LOAN PURPOSE

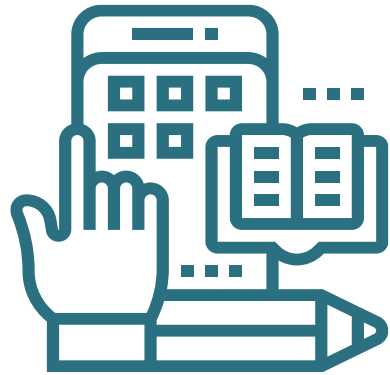






# HOW TO APPLY

# APPLICATION PROCESS



## **ELIGIBILITY APPLICATION** - - Digital application on the SBCI Hub

Some information needed for the application:

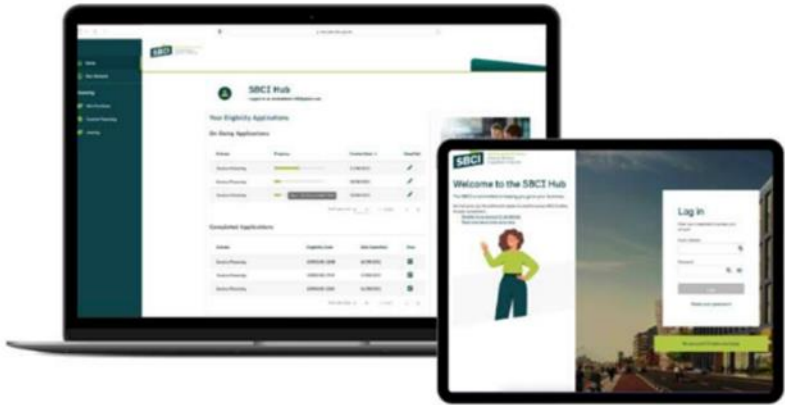
Tell us what sector your business is in and choose from a list of NACE Codes

A description of the project your business will undertake with the funding

Figures in relation to your business such as number of employees and annual turnover

A unique company identifier such as CRO or VAT number

# APPLICATION PROCESS




## Welcome to the SBCI Hub

Register an account and apply for the Ukraine Credit Guarantee Scheme

- Register and Sign in
- Check your eligibility
- Begin funding process with an SBCI partner

Need support call [1800 804482](tel:1800804482)





### SME Eligibility Application for Growth & Sustainability Loan Scheme

Save & Close

- ✓ Before You Get Started
- ✓ Your Sector & NACE CODE
- Business Eligibility
- ✓ Sustainability Discount
- Loan Details
- State Aid
- Your Business Details

### Eligibility Questionnaire

The following two sections will make sure your business passes the minimum eligibility criteria for the Scheme.  
If successful, you can continue through the process. If not, we will tell you what options are open to you.

#### Business Eligibility

Please complete the following fields

**Was the business established in Ireland and is it currently operating in Ireland?**  
This Scheme is only open to businesses established and operating in Ireland.

Yes  No

#### Some helpful info

**Part of a Group**  
If a company is part of a group of companies, the employee, annual turnover and annual balance sheet limits apply to the group, and the group's consolidated figures should be inserted into this Application Form.

**Annual Turnover**  
This relates to the € value of your business turnover in the last financial year. If you are in start-up phase and have not recorded any sales, please insert €0.00.



# Climate Action & Environmental Sustainability

# INVESTMENT IN GREEN MEASURES

## Green Checker Introduction

Applicants can check if their proposed investment qualifies as 'Green' through the SBCI Green Checker. This is a bespoke tool made for the SBCI, based on a tool from the European Investment Advisory Hub.

## What is Currently Included in the Green Checker?

There are a wide array of investments already included in the Green Checker under the following categories:



### Agriculture

Min-till equipment, irrigation system modernisation, tractor/harvester replacement



### Energy Efficiency in Industry

Compressor replacement, electric motor replacement



### Manufacturing of Green Technologies

Manufacturing of energy efficient equipment & renewable energy equipment



### Energy Efficiency in Buildings

Comprehensive building renovation, replacement windows, insulation, green roofs & walls, energy efficient LED lighting, heating systems.



### Renewable Energy Generation

Solar PV, Solar thermal hot water systems, small-scale wind-turbines, electric energy storage



### Mobility and Transport

Infrastructure for low carbon transport, light commercial vehicles, passenger cars/buses

# ELIGIBILITY APPLICATION SUPPORT



[www.sbc.gov.ie](http://www.sbc.gov.ie)



1800 804 482