

Inovarea si finantarea bancara

dupa 10 ani de focus si specializare pe oameni
intreprinzatori



BT - lider al pietei IMM

177.000
companii
clienti
activi BT



BT - lider al pietei IMM

40% din
IMM-urile
active
lucreaza
deja cu BT



Colaborari externe



21 mil EUR: Garantii pentru credite acordate microintreprinderilor care nu au posibilitatea prezentarii de garantii materiale

30 mil. EUR: JEREMIE co-finantare cu subventie 50% dobanda/comisioane, garantare doar 70%

150 mil. EUR: finantari BEI, pret redus

25 mil. EUR: EEEF

25 mil. EUR: ROSEEF - grant 10-15% din valoarea investitiei





Finantari fonduri UE



114% fata de 2013

peste 531 mil. lei

Creditul PUNTE fara garantii



Nou instrument de finantare UE

InnovFin SME Guarantee Facility



The InnovFin SME Guarantee Facility - managed by EIF - is part of [“InnovFin – EU Finance for Innovators”](#), an initiative launched by the European Commission and the EIB Group in the framework of [Horizon 2020](#).

How does the SME InnovFin Guarantee Facility work?

The InnovFin SME Guarantee Facility will be deployed by eligible local banks, leasing companies, guarantee institutions, etc. which are selected after a due diligence process following the launch of a Call for Expression of Interest. Once selected by EIF, these local partners act as financial intermediaries.

EIF, acting for both EIF and the EU as the implementing body, covers a portion of the losses incurred by the financial intermediaries on loans, leases and guarantees between EUR 25 000 and EUR 7.5 million which they provide under the InnovFin SME Guarantee Facility. In this way, the EU and EIF allow the provision of more debt financing to innovative SMEs and Small Mid-caps (up to 499 employees).

The InnovFin SME Guarantee Facility is a demand-driven, uncapped instrument that builds on the success of the [Risk Sharing Instrument \(RSI\)](#), developed under FP7, the 7th EU Framework Programme for Research and Technological Development (2007-2013) managed and implemented by EIF.



Tipuri de antreprenori

Antreprenori
experimentati

Intraprenori care vor
sa devina antreprenori

Antreprenori
debutanti

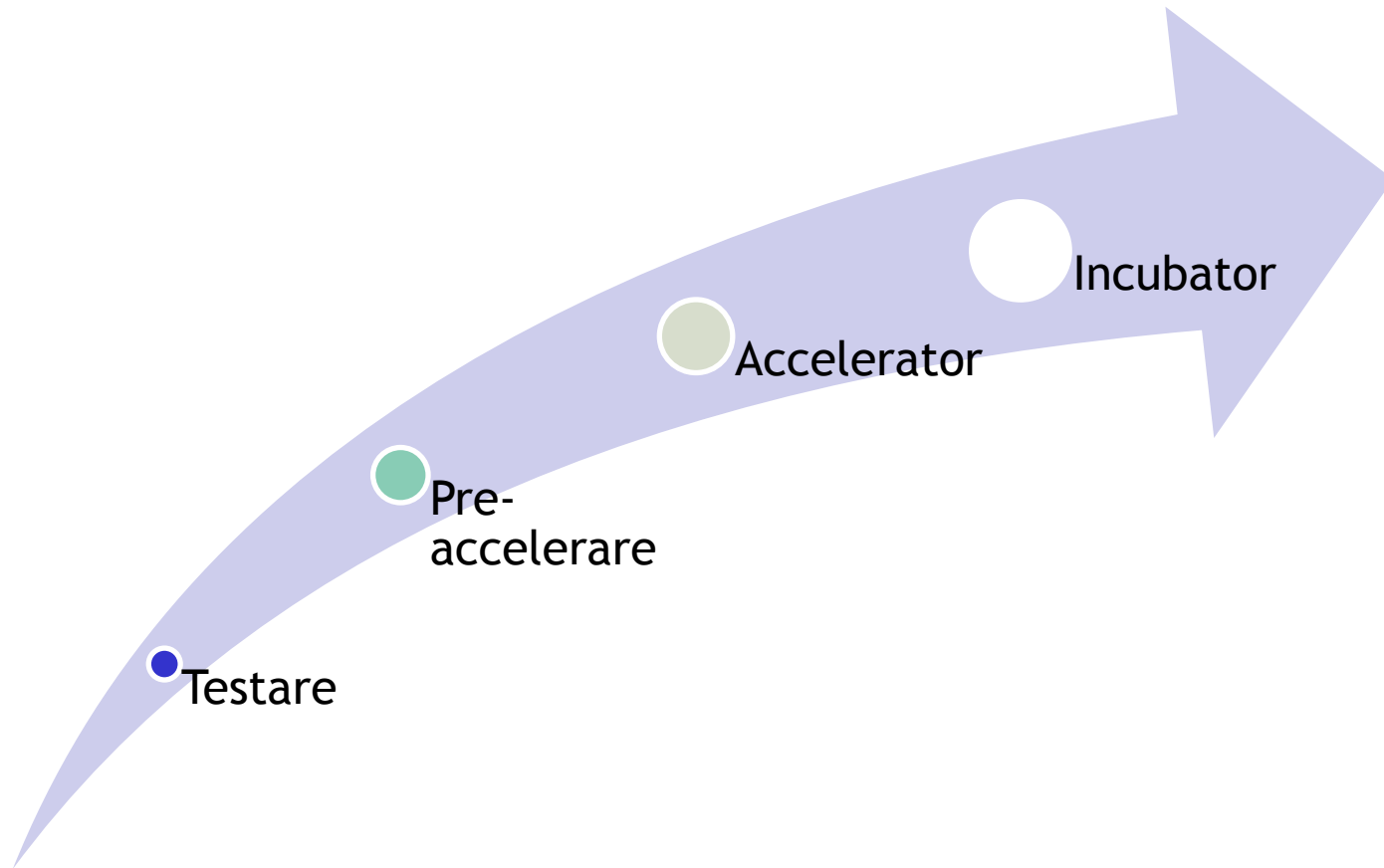


Alternative





Inainte de toate



Va multumesc!