Growth Loan

Growth loans are for companies that need to invest but are unable to raise sufficient capital from their financial institution – the loan includes venture cases that are not yet profitable but have a documented scaling potential.

Examples of Financing Purposes

Financing of **capital investments** as well as strengthening the company's **working capital** for growth.	**Green transition**, e.g., investment in more resource-efficient solutions or sustainable products.	In cases of **ownership or generational transfer**, the loan can help ensure the transfer takes place on solid financial terms.
Development and **commercialization of new technologies** or digital solutions.	**Scaling of digital subscription-based platforms**, where the loan accelerates sales efforts.	Financing of **international expansion** in scalable tech companies.

Contact EIFO's Customer center: kontakt@eifo.dk | +(45) 31 51 94 21

EIFO

Customer Characteristics

1. The company must have positive equity and be creditworthy.
2. The company and affiliated group companies must have a maximum of 749 employees (1).
3. Must not be listed on a main stock exchange, and the financing must expand existing commitments.

(1) or a maximum of 1,499 employees and meet an innovation criterion according to the EU's General Block Exemption Regulation

Terms and Conditions

Facility size
DKK 200,000 – no maximum limit.

Co-financing
50% of the total financing requirement. Please note that it is not possible to apply for guarantee coverage on a 1:1 co-financing basis.

Establishment fee
Fixed fee of DKK 10,000–40,000 plus 0.5% of the loan principal.

Interest
3-month CIBOR plus a margin (4–10%) determined on the basis of the rating individually assigned by the bank.

Term
Adjusted to match the investment horizon, with a maximum of 10 years. There is an option for an initial 2-year grace period (no repayments).

Declarations and collateral
Individual collateral package incl. withdrawal and dividend restriction declaration, company charge, pledge of equity interests, limited personal guarantee, intercreditor agreement.

Credit assessment
Applications are processed individually. Processing time varies depending on the size and complexity of the case – reach out to us in good time.