Self-Service Growth Loan

For companies requiring more financing for growth than the financial institution can provide. The loan is suitable for smaller investments and scaling up operations.

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.
Financing of **development activities**, e.g., product development or establishment of a new business area.	**Scaling up production** or automation to meet increased demand.	**Capital readiness** to respond quickly to strategic opportunities, e.g., acquisitions or partnerships.

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Customer Characteristics

1. Must have positive equity and be creditworthy.
2. The company and any affiliated group companies may have a maximum of 249 employees and must be independent of larger enterprises.
3. Must have an annual turnover of no more than DKK 373 million or a balance sheet total of no more than DKK 320 million at group level.
4. May not be used for refinancing and must meet accounting and credit requirements (1).

(1) The requirements include: No auditor reservations or 'going concern' uncertainty in the latest financial year; no OIV (early warning) flag in the financial institution.

Terms and Conditions

Facility size
DKK 200,000 – DKK 1,000,000.

Co-financing
50% of the total financing requirement. Note: EIFO guarantee coverage cannot be applied for with 1:1 co-financing.

Establishment fee
Fixed fee of DKK 10,000.

Interst rate
CIBOR3 plus a surcharge (4–10%) determined based on the financial institution's individually assigned rating.

Term
Up to 6 years, including a maximum of 12 months of payment deferral, with no extension option.

Declarations and Collateral
Personal guarantee as primary obligor covering 25% of the principal from the ultimate beneficial owners, as well as a floating charge/owner's mortgage. Agreement on a duty to inform.

Self-Service Solution
Applications are submitted via EIFO's customer portal. Please note that EIFO's self-service products can only be applied for by financial institutions.