Whether you are involved in the primary production sector (animal and crop production, forestry, fisheries and aquaculture) or in the up/downstream manufacturing (such as forest, paper and pulp industries, bioenergy production, resource protection, food retail/wholesale etc) – we take a holistic approach to agriculture and bioeconomy, based on the value chain concept.

What can the EIB do for you?

<table>
<thead>
<tr>
<th>Instrument</th>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purpose</td>
<td>To finance future capital expenditures and RDI programmes. Typically, companies will plan to spend at least EUR 15m and up to EUR 200m.</td>
</tr>
<tr>
<td>Loan size</td>
<td>Min EUR 7.5m – max EUR 50m</td>
</tr>
<tr>
<td>Tenor</td>
<td>Up to 12 years</td>
</tr>
<tr>
<td>Structure</td>
<td>Senior</td>
</tr>
<tr>
<td>Covenants &amp; security</td>
<td>Decided on a case-by-case basis</td>
</tr>
<tr>
<td>Pricing</td>
<td>Competitive pricing reflecting the promotional nature of the EIB</td>
</tr>
<tr>
<td>Inquiries</td>
<td>Directly to the EIB: <a href="mailto:info@eib.org">info@eib.org</a></td>
</tr>
</tbody>
</table>

Who can benefit?
Small and medium sized enterprises (with large investment plan of at least EUR 15m), midcap-cooperatives and larger private sector enterprises active in the bioeconomy across the EU.

What are the benefits for you?
- Long term financing complementing traditional short term loans, supporting a long term strategy and growth of companies.
- Competitive pricing and attractive conditions.
- An EIB loan provides a quality stamp and positive signaling effect.
- Diversification of the funding base.

Please turn over the page to find out if you are eligible.

This Programme Loan was made possible by the European Fund for Strategic Investments (EFSI), which is the central pillar of the Investment Plan for Europe. It was launched by the EIB Group and the European Commission to boost the competitiveness of the European economy.
**Agriculture and Bioeconomy Programme Loan**

**Pre-screening and eligibility checklist**

| Smaller agri-cooperatives with less than 3000 direct employees, innovative SMEs and midcap companies¹  |
| Full investment programme (including e.g. capital expenditures, RDI expenses, permanent working capital planned for a period of three to maximum four years). |

This loan is available to:

**and any sized private sector enterprises investing in:**

**Environmental Protection and Natural Resource Efficiency²**
- Modernisation and upgrade of productive assets with more resource efficient facilities
- Pollution abatement systems
- Water efficiency
- Waste reduction
- Afforestation, reforestation and active forest management
- Circular Economy

**Innovation and Competitiveness**
- RDI programmes for a period of three to four years
- First of a kind/demonstration projects
- Advanced manufacturing and logistics
- Smart production
- Innovative bio-based industries including blue bio-economy
- Digitalization and Internet of Things

**Renewable Energy**
- Biomass
- Biogas
- Other investment linked to bioeconomy

**Energy Efficiency**
- Reduction of electricity and heat consumption
- Reduction of cooling needs of production processes
- Reduce energy intensity of water/waste treatment
- Ensure energy recovery of non-recyclable waste
- Near Zero Energy buildings
- Energy efficiency in buildings

**Cohesion**
- Investments in less developed regions of Europe

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¹ Specific eligibility criteria apply for SMEs and midcap companies. Please consult EIB for further information.
² Aligned with the 7th EU Environmental Action plan.