

## WHAT CAN THE EIB DO FOR YOU?

We take a holistic approach to agriculture and bioeconomy, creating value throughout the supply chain. Our finance is available to companies involved in the primary production sector (animal and crop production, forestry, fisheries and aquaculture) or in up/downstream manufacturing (such as forest, paper and pulp industries, bioenergy production, resource protection, food retail/wholesale etc.).

<b>Instrument</b>	Loans
<b>Purpose</b>	To finance future capital expenditures and RDI programmes. Typically, companies will plan to spend at least €15 million and up to €200 million.
<b>Loan size</b>	Min €7.5 million–max €50 million
<b>Tenor</b>	Up to 12 years
<b>Structure</b>	Senior
<b>Covenants &amp; security</b>	Decided on a case-by-case basis
<b>Pricing</b>	Competitive pricing reflecting the promotional nature of the EIB
<b>Inquiries</b>	info@eib.org

### Who can benefit?

Small and medium-sized enterprises (with large investment plans of at least €15 million), mid-cap cooperatives and larger private sector enterprises active in the bioeconomy across the European Union.

These loans are made possible by the European Fund for Strategic Investments (EFSI), which is the central pillar of the Investment Plan for Europe. EFSI was launched by the EIB Group and the European Commission to boost the competitiveness of the European economy.

### What are the benefits for you?

- Long-term financing that complements traditional short-term loans, which helps support companies' growth strategies
- Competitive pricing and attractive conditions
- An EIB loan provides a quality stamp and sends positive signals on a project's viability to the market
- Diversification of the funding base

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

## PRE-SCREENING AND ELIGIBILITY CHECKLIST

## THIS LOAN IS AVAILABLE TO:

### SMALLER AGRI-COOPERATIVES WITH FEWER THAN 3 000 DIRECT EMPLOYEES, INNOVATIVE SMALL BUSINESSES AND MID-CAP COMPANIES<sup>[1]</sup>

Full investment programme (including capital expenditures, RDI expenses, permanent working capital planned for a period of three to maximum four years).

### AND ALL PRIVATE-SECTOR ENTERPRISES INVESTING IN:

#### Environmental protection and natural resource efficiency<sup>[2]</sup>

- 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 projects

#### 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 bioeconomy
- Digitalisation and internet of things

#### Renewable energy

- Biomass
- Biogas
- Other investments linked to the 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
- Net-zero energy buildings
- Energy efficiency in buildings

#### Rural development

- Create employment in rural areas
- Promote rural development and territorial integration across the European Union

[1] Specific eligibility criteria apply to SMEs and mid-cap companies. Please contact the EIB for further information.

[2] Aligned with the 7th EU Environmental Action Plan



## PROJECT HIGHLIGHTS



### Better dairy production in Poland

Mlekpól, Poland's largest dairy cooperative, will use a €50 million loan from the EIB to help modernise its production facilities and grow its business. The financing will pay for upgrades to Mlekpól's processing plant in Grajewo in north-eastern Poland. The plant is one of 12 that the cooperative runs across the country. The expansion will provide Mlekpól with additional capacity to process fresh milk and to react to seasonal shifts in supply. The company also plans to use the money to build a new warehouse and logistics centre, increasing its efficiency. Finally, it will build a biogas-fired power plant next to its wastewater treatment plant in Grajewo. Wastewater produced from dairy production will power the biogas plant, eliminating the need to purchase electricity from the power grid.

[More information online](#)

### Extra-stretchy mozzarella

The Irish dairy cooperative Carbery is expanding its production to include mozzarella cheese, and has set its sights on the growing Asian market. The cooperative, which has more than 1 200 member farms, is known as Ireland's largest maker of cheddar cheese, 60% of which is exported to the United Kingdom. The shadow of Brexit made Carbery rethink its exposure, and the company decided to broaden its portfolio of cheeses with a new product line: food-service mozzarella used for pizzas. A €35 million loan signed with the EIB in 2019 will support Carbery's €75 million investment in a new manufacturing plant in Ballineen, Ireland. The plant will enable the company to diversify its range of cheeses and produce mozzarella for export.

[More information online](#)

### The digital cooperative

One of the largest French agricultural cooperatives, Invivo Group, is building a digital platform that will allow farmers to buy products and materials online and effectively compare prices. The new platform will be accessible to most of Invivo's cooperative members.

The EIB is providing €37.5 million to fund Invivo's €75 million project to create the digital platform, Aladin.farm, and farm management software.

The Aladin project benefits from Invivo's existing distribution network. The cooperative has warehouses within a 10-kilometre radius of all member farms. The strong relationships Invivo has with farmers will enable Aladin to provide tailored offerings to coop members. Invivo's digital subsidiary, SMAG, offers cloud-based software applications called Agreo and Atland that help farmers track data on crop growing, livestock breeding and wine production, assisting them in meeting regulatory and environmental standards. The SMAG project will enhance the software's IT mobility and enable data mining to help farmers make more informed decisions

Invivo's projects are part of the Third Green Revolution, the use of cutting-edge technologies like artificial intelligence, robotics, block chain and high-performance computing to transform agriculture and radically improve its efficiency and sustainability.

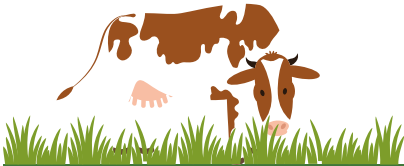


## New port facilities in Bulgaria

The EIB provided a €14 million loan to Agria Group Holding to finance the construction of a new facility close to the Port of Varna for the storage, handling and export of grain, vegetable oils and sunflower meal. This project in Beloslav, Bulgaria, is helping to develop the infrastructure for an important crossroads in Europe's transport network. The project is supporting maritime transport as an alternative to other, carbon-intensive modes, and fostering economic growth and development.

## Sustainable plywood

Latvijas Finieris, a leading developer, producer and supplier of birch plywood products and services, will use a €40 million loan from the EIB to modernise one production facility and expand another. In addition to supplying birch products, the company is also involved in logging and the production of resins and phenol films used to protect plywood. Some of the investment will pay for efforts to reduce the company's environmental impact by improving efficiency and by substituting synthetic resin with natural, wood-based glue products. Plywood is a sustainable, high performance natural material that can replace plastics, steel and concrete in the construction and transport industries. The project, which will be implemented in a less developed region of the European Union, is supporting an innovative mid-cap firm active in the bioeconomy.



## Bioeconomy innovation

Roullier Group, which specialises in plant and animal nutrition, is focusing its energy on sustainable agriculture. To support these efforts, the EIB signed a €50 million loan with Roullier to finance the French company's research and development. Roullier will use the money to expand its product portfolio, to explore new targeted and more efficient ways to improve the nutrition of plants and animals, and to adapt its production facilities. Roullier's research is expected to contribute to the reduction of agriculture's environmental and climate footprint outside the European Union. The loan will specifically pay for research efforts mainly carried out at the Roullier Global Innovation Centre (Centre Mondial de l'Innovation Roullier – CMI) in Saint-Malo, France, and the Centre for Studies and Applied Research (Centre d'Etudes et de Recherche Appliquées – CERA) in nearby Dinard.

[More information online](#)