

CREDIT ENHANCEMENT FACILITY



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Other products that are available to MSMEs include:

- ✓ Capacity Development
- ✓ Voucher for Technical Assistance
- ✓ IGNITE Grant
- ✓ The Energy Audit Grant

The CEF assists MSMEs at all stages of
the Business Life Cycle



CREDIT ENHANCEMENT FACILITY

Credit Enhancement Facility (CEF)

The DBJ's CEF (partial guarantee) is a welcomed step for those micro, small and medium-sized enterprises (MSMEs) who are seeking loan financing but are unable to provide adequate security to pledge against business loans.

With DBJ's CEF (partial guarantee) MSME's are one step closer to accessing loan financing.

How Does The CEF Help?

The fund helps MSMEs meet the financial institution's lending requirements by supplementing available collateral. The fund provides security that allows MSMEs with financially viable projects to access credit for business expansion.

DBJ's Credit Enhancement Facility (Partial Guarantee) provides:

INCREASED GUARANTEE COVERAGE

- ✓ General MSME Loan Guarantees: Max J\$30M
- ✓ Small Loan Guarantees: Max J\$10M
- ✓ Start-up* Loan Guarantees: Max J\$5M

INCREASED PERCENTAGE COVERAGE

- ✓ General MSME Loan Guarantees: 80%
- ✓ Small* Loan Guarantees: 90%
- ✓ Start-up* Loan Guarantees: 80%

FAST TURNAROUND IN THE PROCESSING TIME

- ✓ Applications are administered through an Automated Administrative Process

GENERAL ELIGIBILITY CRITERIA Guarantees are available to MSMEs with:

- ✓ Annual Turnover: ≤J\$425 Million
- ✓ Businesses operating more than 24 months
- ✓ Start-ups* operating more than 12 months
- ✓ Satisfactory credit history

CEF GUARANTEE FEES

- ✓ An annual fee of 2% plus GCT is payable on the amount guaranteed. *Conditions Apply

HOW TO ACCESS THE GUARANTEE

- ✓ Eligible MSMEs should submit applications through a qualified financial institution.