



BPF - Banco Português do Fomento

Entrepreneurship and Self-Employment Support Line

START_PME
Start smart.

BPF Banco Português
de Fomento

Areas of Intervention

Aims to facilitate for unemployed individuals, young people seeking their first job, and self-employed workers with low income, the creation of their own business/job through subsidized bank loans.

Beneficiaries

- Private companies with at least 50% of their founders being unemployed individuals registered with Employment Centers, that have not yet started their activity at the date of the loan application (except in projects that include, within the planned investment, the purchase of share capital), with profit-making purposes, regardless of their legal form, including cooperatives. These companies must create jobs, contribute to boosting the local economy under the Entrepreneurship and Self-Employment Support Program, and comply with the requirements defined in the Line Protocol and the applicable legislation and regulations.

Target Groups

- Unemployed individuals registered with Employment Centers, able and available to work, who fall into one of the following situations:
 - a) Unemployed registered for 9 months or less, in involuntary unemployment
 - b) Unemployed registered for more than 9 months, regardless of the reason for registration;
- Young people seeking their first job, defined as individuals aged between 18 and 35 years, who have never worked either as employees or self-employed;
- Self-employed workers whose average monthly income, calculated based on the months in which they were active in the previous year, is lower than the guaranteed minimum monthly wage.

Eligible conditions

Also eligible for the MICROINVEST credit line are:

- Beneficiaries of the National Microcredit Program: individuals facing particular difficulties accessing the labor market and at risk of social exclusion, who have a viable business idea, entrepreneurial profile, and present feasible projects to create jobs;
- Micro-entities and cooperatives with up to 10 workers (including worker-members), that present viable projects with net job creation, especially in activities related to the social economy.

Total Investment per Operation

MICROINVEST

Up to €20,000.00

INVEST+

Above €20,000.00, not exceeding €200,000.00

Maximum Financing Amount

MICROINVEST

Up to €20,000.00

INVEST+

95% of the total investment, with a maximum of €100,000.00, not exceeding €50,000.00 per full-time job created

Operation Term

MICROINVEST

84 months from contract signing

INVEST+

84 months from contract signing

Grace Period

MICROINVEST

24 months

INVEST+

24 months

Interest Rate

MICROINVEST

30-day Euribor + 2.5% spread

INVEST+

30-day Euribor + 2.5% spread

STARTE_PME

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NIF 517467836

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