

The background of the slide is a dark teal color with a pattern of numerous hot air balloons of various colors and designs, scattered across the frame. The balloons are rendered in a lighter shade of teal, creating a subtle, repeating pattern.

BPF - Banco Português do Fomento

Credit Line for Decarbonization and Circular Economy

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BPF Banco Português
de Fomento

Areas of intervention

Modernize and increase the competitiveness of industrial and tourism sector companies by supporting the financing of projects that reduce energy consumption, promote the shift from fossil to renewable energy sources, or accelerate the transition to a circular economy.

Beneficiaries

- Micro-enterprises
- SMEs

Beneficiaries' Obligations

- Hold IAPMEI certification
- Have headquarters in national territory

- Have no unresolved incidents with the banking system

- Be in good standing with the Tax Authority (AT) and Social Security (SS)

- Hold all licenses and authorizations required to carry out their activity

- Not have been subject to environmental offenses or sanctions

How to Apply

- The company must contact a participating credit institution and submit a financing/application request under the Line.

Eligible Operations

- Replacement of existing equipment with more innovative, modern, and efficient alternatives
- Investments in renewable energy for self-consumption in the production process or in circular strategies for any stage of the product/service life cycle
- Implementation of monitoring, control, and automation devices that optimize conditions of use, energy consumption, and raw material usage
- Redesign and integration of processes to increase resource efficiency
- For CAE codes in the Tourism sector, eligible interventions also include improvements to the opaque and glazed building envelope to enhance thermal insulation and energy efficiency

Maximum Financing Amount per Company

Up to €2,000,000.00

Overall Financing Term

Up to 10 years

Grace Period

Up to 24 months

Maximum Mutual Guarantee

Up to 80% of outstanding capital

Counter-Guarantee Fund Share

80%

Maximum Mutual Guarantee Fee

- 1% – fully subsidized
- Collection periodicity: monthly, quarterly, semi-annual, or annual
- Paid in advance

Spread

Fixed or variable interest rate, with a maximum spread of 3.5%

Subsidies

Interest: up to 1.5%, settled in arrears
Guarantee fee: fully subsidized

Credit Collateral

Additional guarantees may be requested beyond the mutual guarantee (SGM).

Fees, Charges, and Costs

- Up to 1% per year on the outstanding financing amount
- Contract-related costs borne by the beneficiary: property appraisals, registrations and deeds, taxes or fees, as well as other similar expenses
- Fixed rate modality: credit institutions may pass on to companies the costs incurred with fixed rate reversal, in cases of total or partial early repayment or when requesting a switch from fixed to variable rate.

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