

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 semi-transparent, light teal color, creating a subtle, repeating pattern.

BPF - Banco Português do Fomento

Mid Cap Business Capitalization Credit Line

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BPF Banco Português
de Fomento

Areas of intervention

The Mid Cap Business Capitalization Credit Line aims to provide Portuguese SMEs and Mid Caps with long-term financing at lower cost, by transferring to companies more competitive funding conditions through Credit Institutions.

Beneficiaries

- SMEs
- Mid Caps

Eligibility Criteria

- Projects that promote modernization, innovation, or internationalization
- Exclusion of refinancing of existing debt
- Only 50% will be used for financing Sub Projects carried out by Mid Caps.

Allocation Conditions and Terms

- Final Beneficiaries and Subprojects must be mostly located in Portugal.

Eligible Operations

- **SMEs and Mid Caps:**
Investments in subprojects with a total cost up to €25,000,000.00
 - The total cost of each subproject cannot exceed the equivalent of €25,000,000.00
 - The EIB (European Investment Bank) allocation may reach up to 100% of the financing granted by the Borrower to the Final Beneficiary but cannot exceed €12,500,000.00
- **Mid Caps:**
Investments in subprojects with a total cost greater than €25,000,000.00 and up to €50,000,000.00
 - The total cost of each subproject must be greater than €25,000,000.00 and cannot exceed €50,000,000.00
 - As a general rule, EIB financing must not exceed 50% of the cost of the subproject.

Financial Intermediaries

- Millennium BCP
- Novo Banco

Eligible Costs

- Purchase, renovation, or expansion of tangible assets, including development and planning costs during the construction phase
- Financing costs during the construction phase, up to 10% of the total cost of the subproject
- Financing for the purchase of land that is technically essential for the investment, up to 10% of the total cost of the subproject
- Purchase of non-real estate assets for the purpose of leasing to third parties
- Investments in intangible assets
- Working capital

Priority Sectors

- Industrial sector, particularly machinery and equipment manufacturers, playing a decisive role in transforming the national production structure and with higher export potential
- Agricultural sector (agrifood and agroindustrial) and Tourism
- Companies developing innovation strategies in the areas of new products, processes, or services, production, or distribution methods, as well as organizational models, adapting businesses to the needs of Industry 4.0.

Overall Financing Term

- Up to 12 years

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