



BMICE

البنك المغربي للإستثمار و التجارة الخارجية
Banque Maghrébine d'Investissement et de Commerce Extérieur

PRODUCTS FOR BUSINESSES

Investment Financing Line

Investment Financing Line

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| Credit Type | Medium- and Long-Term Credit |
| Target Clients | Entreprises publiques et privées répondant aux critères d'éligibilité adoptés par la banque. |
| Context | <p>The Bank offers financing lines to support investment projects in the Arab Maghreb Union States by providing dedicated funding tailored to investment needs. The medium- and long-term loan is designed to finance:</p> <ul style="list-style-type: none">- Investment Projects: Investment projects are a primary focus of medium- and long-term loans. These loans can be used to finance the creation or expansion of large-scale ventures such as power plants, infrastructure, industrial projects, or the acquisition of other companies.- Expansion and Renewal of Productive Capacity and Equipment: Financing the expansion of productive capacity supports companies in scaling up operations and increasing output. Renewal refers to the modernization of machinery and equipment to meet current standards, improving efficiency and reducing operational costs.- Business Modernization and Development Projects: These projects cover all initiatives aimed at enhancing overall performance, including the development of new strategies, improved resource management, and the adoption of new technologies. |

Product Features

Objective :

- **Support for Large-Scale Projects:** Providing the necessary funding to implement major investment projects, thereby promoting growth and expansion.

- **Enhancement of Production Capacity:** Helping companies in increasing their production capabilities by financing equipment upgrades and facility expansions.

- **Encouragement of Innovation and Development:** Enabling enterprises to invest in research and development to introduce new products or improve services.

- **Infrastructure Development:** Supporting the financing of projects that enhance infrastructure, contributing to improved service delivery.

- **Reduced Reliance on Short-Term Financing:** Offering flexible, long-term financing options to reduce the risks associated with short-term debt.

- **Achievement of Strategic Goals:** Helping enterprises realize their strategic plans by facilitating access to the funding needed for project execution.

Financing Ratio:

- **Maximum Financing Ratio:** Up to 70% of the total cost of the investment program, including other external sources of financing.

Loan Term:

- **Medium-Term Loan:** From 3 to 5 years, with the possibility of granting a grace period of up to 1 year, depending on the specifics of the project.

Product Features

- **Long-Term Loan:** 5 years or more, with the possibility of granting a grace period of up to 2 years, depending on the specifics of the project.

Interest and Profit Margin Payment Schedule:

Payment frequency is determined according to the type of financing granted (quarterly / semi-annually).

Principal Repayment Schedule:

In periodic installments.

Financial Terms:

Financial conditions are determined based on the bank's pricing policy which includes:

- **Interest Rate:** The interest rate (fixed or variable) is set according to the nature of the project being financed.

- **Applicable Fees and Reference Charges:**

- **Commitment Fee:** A percentage of the total loan amount.

- **Non-Utilization Fee:** A percentage of the unused portion of the loan.

- **Application Review Fee:** A fixed lump sum.

Guarantees:

The bank reserves the right to request any guarantees it deems necessary as part of the credit risk assessment. The following list of potential guarantees is provided for illustrative purposes and is not exhaustive:

- Mortgage.

- Mortgage on the property to be financed or related to the financed project.

- Pledge of business assets.

- Equipment pledge.

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| Product Features | <ul style="list-style-type: none">- Risk insurance.- Promissory notes.- Personal guarantees from partners or shareholders... |
| Marketing Approach | <ul style="list-style-type: none">- The Arab Maghreb Union's States.- Direct marketing.- Digital marketing.- Marketing through international and local financial institutions. |





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