



ENERGY LINE OF CREDIT DBJ PETROCARIBE SME ENERGY FUND

DBJ'S LENDING GUIDELINES

DBJ has committed **\$1 BILLION** to the Small and Medium-sized Enterprises (SME) Energy Line of Credit. This will be on-lent through Approved Financial Institutions (AFIs), such as commercial banks, merchant banks, the National People's Co-operative Bank (NPCB), credit unions and micro-financing institutions. All AFIs must be in good standing to participate.

ELIGIBLE ENTERPRISES

- Commercial institutions; small & medium-sized business users
- Large commercial and industrial users
- Commercial businesses requiring energy audits
- Energy Service Companies (ESCOs)
- Manufacturers of energy efficiency equipment and devices

USE OF FUNDS

To provide retrofitting for small, medium-sized and large enterprises to accommodate energy efficiency, energy conservation and alternative energy sources, with specific emphasis on electricity conservation and solar energy via photovoltaic energy, etc.

LOAN AMOUNT

Maximum of **\$5 MILLION** per entity or group, representing 75% of installation quotation of photovoltaic, including compulsory energy audit etc.

INTEREST RATE

10%, fixed for the life of the loan.

REPAYMENT

- Repayment period will be up to 7 years including a maximum of 12 months moratorium on principal.
- Principal and interest must be serviced monthly.

ELIGIBILITY CONDITIONS

- The constitution of the entity must give it the authority to borrow.
- If proposer is a company, a board resolution must be passed to access this loan facility.
- Project must be viable and demonstrate ability to repay loan without a negative impact on its operations.
- Valid Tax Compliance Certificate.
- Tax Registration Number (TRN) is required.
- All loans must be fully secured.



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