Eastern Caribbean Partial Credit Guarantee Corporation

provides guarantees to participating financial institutions in each member country so that entrepreneurs have more access to loan funds.

We offer a suite of guarantee products, designed to fit the differing needs of entrepreneurs.

If you are looking for a business loan and do not have all the "security" that is required by the financial institution, ECPCGC would provide some of that shortfall to your financial institution.

> We can help! **Get Access to:** Loan Guarantees, **Funds and Growth**



is an agency supported by the World Bank.

Eastern Caribbean Central Bank. and the governments of 6 member states.

> Contact Us: info@ecpcgc.org www.ecpcgc.org any of our **Participating Lenders:**

Antigua & Barbuda











Grenada









St. Kitts/Nevis





St. Lucia









St. Vincent







The Classic Guarantee

- Provides up to 75% of the loan amount as collateral/security
- For loans up to a maximum of \$750,000.
- Borrower should have security of 25%
 of the loan amount and 25% equity in
 the project
- The guarantee is available for the length of the loan.

The Working Capital Guarantee

- Provides up to 80% of the loan amount as collateral/security
- For loans up to a maximum of \$200,000
- Borrower should have security of
 20% of the loan amount and 10%
 equity in the project
- The guarantee is available for **5 years**

The Start-Up Guarantee

- Provides up to 80% of the loan amount as collateral/security
- For loans up to a maximum of \$100,000
- Borrower should have security of 20% of the loan amount and 10% equity in the project
- The guarantee is available for 10 years



Funds can be used for:

- Purchase of Inventory
- Capital Equipment
- Working Capital
- Growth and Expansion

Who can apply?

- Small and medium businesses in existence for more than 2 years can access the Classic Guarantee and the Working Capital Guarantee.
- Start-ups that have existed for 3
 months to 2 years are eligible for
 the Start-up guarantee.

How do I get started?

Discuss your needs with a Loans Officer at any one of our Participating Financial Institutions. They'll provide guidance to

