



### Who are eligible for loans?

SMEs (KNF or otherwise), portfolios managed by IBK and other individuals/companies, which have been affected by Covid-19.

### What is the package?

The finance is based on Client's cash flow statement as calculated by the bank. The amount to be used for covering expenditure such as payroll, rentals etc.



# 25%

Interest/profit rate

### KNF Clients



The financing is jointly conducted by KNF (80%) and the bank (20%)

# 1-3

Years of repayment period

SMEs (except IBK clients) have to submit their application through an electronic portal created by the bank.



### Interest rates calculator

Year	SMEs		Individuals
	KNF & other banks	IBK	
1	SME fund 80% = No interest -- Banks 20% = 2.5% borne by the state	2.5% fully borne by the State's General Budget	2.5% fully borne by the State's General Budget
2	SME fund 80% = No interest -- Banks 20% = 2.5% borne by the state	2.5% fully borne by the State's General Budget	2.5% equally borne by the State's General Budget and the client
3	SME fund 80% = No interest -- Banks 20% = 2.5% borne by the state & the client	2.5% equally borne by the State's General Budget and the client	2.5% fully borne by the client

**KNF cannot charge any commission, fees or interest/profit for the financing.**

### How we can help?

- Assisting your company in preparing the accounting records for the previous financial periods according to the accounting principles and rules.
- Assisting your company in preparing the cash flow projection for the upcoming periods.
- Helping you in preparing the loan application following your bank requirements.

### Contacts



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