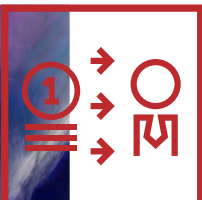


# ALTUM FACT SHEET

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www.investinlatvia.org  
+371 67039473

2 Perses Street, Riga, Latvia, LV-1442



## Loan for entrepreneurs

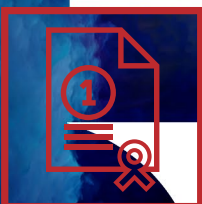
### Apply if:

- You plan to establish an enterprise
  - You are self-employed
  - Your share in the project is at least 10%\*
- \*0%, if the total amount of the project is <7000 EUR

### Collateral:

- A personal guarantee
- Value of the pledge – at least 75% of the loan
- For loans up to 25 00 EUR – no other collateral is required, if complies to EaSI and COSME

For more information, click [here](#)



## Credit Guarantee: receive up to 5 M EUR in 10 years

### You get:

- Up to 80% of the principal amount of financing
- Up to 5 million EUR
- Up to 10 years
- Annual rate of 0.2-1.9% depending on your rating and security

### Or:

- Up to 250 000 EUR
- 80% of the principal amount of financing
- Reduced interest on financial services
- Faster confirmation

For more information, click [here](#)

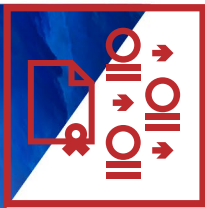


## Loans for energy efficiency improvement

### You get:

- A loan with repayment in up to 20 years
- A guarantee for a loan provided by a bank – up to 80% of the principal amount (up to 20 years)
- Grants if an agreement regarding the receipt of a loan is reached with ALTUM

For more information, click [here](#)

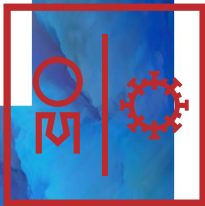


## Export credit guarantee

### YOU GET:

- Up to 90% of your commercial risks and 95% of political risks covered
- Maximum period of a deferred payment of a transaction – up to 730 days (2 years)
- Maximum amount of an export credit guarantee – 2 million EUR

For more information, click [here](#)



## Entrepreneurs | COVID-19

### WORKING CAPITAL LOAN

- Maturity – 1 to 3 years
- Reduced collateral requirements
- Reduced % rate

For more information, click [here](#)

### LOAN HOLIDAY GUARANTEE

- Up to 50% of the financial service amount covered
- Annual premium rate of 0.5%
- Maturity – up to 6 years for loans and up to 3 years for working capital services

For more information, click [here](#)

### EXPORT SUPPORT

- 90% of your commercial risks and 95% of political risks covered
- Maximum period of a deferred payment – up to 730 days
- Maximum amount – 2 million EUR

For more information, click [here](#)

### INVESTMENT FUND

- Up to 10 M EUR per company
- Total project amount – 100 million EUR
- For finance investments and working capital

For more information, click [here](#)

### GUARANTEES TO LARGE COMPANIES

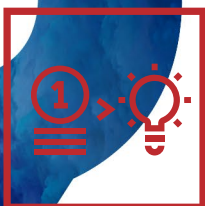
- Up to 25% of the turnover in 2019
- Maximum guarantee – 15 million EUR
- Maturity – 6 to 8 years

For more information, click [here](#)

### LOANS FOR LARGE AND MEDIUM-SIZED BUSINESSES

- Maturity – up to 20 years
- Up to 15 million EUR
- For long-term investments

For more information, click [here](#)



## Venture Capital: Investments in high-growth and innovative companies

### OFFERING:

- Accelerators for scalable and innovative tech start-ups – acceleration program coupled with pre-seed investment of up to 50 000 EUR and opportunity to attract a follow-on seed investment of up to 250 000 EUR;
- Seed and late seed investments up to 3 million EUR in high-growth and innovative companies which are in no need to participate in an acceleration program or have already completed it;
- Long-term equity and mezzanine investments of up to 5 million EUR in companies with high growth potential;
- Baltic Innovation Fund – fund of funds structure available as an anchor investor to the Baltic venture capital and private equity funds with outstanding management teams.

For more information, click [here](#)