



*Keep growing*

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# Objective

- An economic vocation, focusing on national policies by way of assisting the government in achieving the country's economic and social objectives.
- **How do we achieve this:**
  - Provision of term loan facilities to MSMEs
  - Provision of Industrial space/Land to MSMEs and entrepreneurs



# Areas of Financing



- MSME Sector
- Agriculture
- Transport
- Hotel & Leisure
- Trade
- Manufacturing
- IT
- Renewable Energy
- Fishing



# Plastic Free Mauritius

## Some examples

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# **LOAN TO MICRO CREDIT SCHEME**





## **LOAN TO MICRO CREDIT SCHEME**

<b>Loan Amount Ceiling</b>	Up to a maximum of Rs 500,000
<b>Interest Rate</b>	3 % p.a
<b>Moratorium on Capital</b>	Depending on project
<b>Repayment Period</b>	5 years
<b>Purpose</b>	Value added project
<b>Eligibility</b>	Micro Entrepreneurs including self employed



# LOAN TO WOMEN ENTREPRENEUR SCHEME





# LOAN TO WOMEN ENTREPRENEUR SCHEME

<b>Loan Amount Ceiling</b>	Up to a maximum of Rs 500,000
<b>Interest Rate</b>	0.5 % p.a
<b>Moratorium on Capital</b>	Depending of project
<b>Repayment Period</b>	7 years
<b>Purpose</b>	Setting up of an enterprise and any value added project
<b>Eligibility</b>	Women Entrepreneurs duly registered with relevant authorities



## **LOAN TO MSME SCHEME**

<b>Loan Amount Ceiling</b>	Up to a maximum of Rs 10 M
<b>Interest Rate</b>	3 % p.a
<b>Moratorium on Capital</b>	Depending of project
<b>Repayment Period</b>	7 years
<b>Purpose</b>	Manufacturing Sector / Service Sector/ Tourism Sector / ICT
<b>Eligibility</b>	Individual , Companies or Cooperatives



## **LOAN TO DISTRESS SCHEME**

<b>Loan Amount Ceiling</b>	Up to a maximum of Rs 10 M
<b>Interest Rate</b>	0.5 % p.a
<b>Moratorium on Capital</b>	Up to a maximum of 2 years
<b>Repayment Period</b>	7 years including moratorium period
<b>Purpose</b>	To meet restructuring cost, Investment in new equipment, computerization of operations, transfer of technology cost, consultancy cost and financing of working capital
<b>Eligibility</b>	Distress Enterprises/Cooperatives(with annual turnover not exceeding Rs 100 M) directly affected by COVID-19



## **LOAN TO SME COVID-19 SPECIAL SUPPORT SCHEME**

<b>Loan Amount Ceiling</b>	Up to a maximum of Rs 1 M
<b>Interest Rate</b>	0.5 % p.a
<b>Moratorium on Capital</b>	<b>Up to a maximum of 1 year</b>
<b>Repayment Period</b>	5 years
<b>Purpose</b>	Any project creating value or employment and any working capital requirement
<b>Eligibility</b>	SMEs with a turnover of up to Rs50M and which have paid CSG in respect of their employees



## LOAN TO SME INTEREST FREE SCHEME

<b>Loan Amount Ceiling</b>	Up to a maximum of Rs 100,000
<b>Interest Rate</b>	0% p.a
<b>Moratorium on Capital</b>	<b>5 years</b>
<b>Repayment Period</b>	8 years including moratorium period
<b>Purpose</b>	Support to Entrepreneurs
<b>Eligibility</b>	SMEs with a turnover of up to Rs50M and which have paid CSG in respect of their employees



## OTHER LOAN SCHEMES

<b>Scheme</b>	<b>Loan Amount</b>	<b>Interest</b>	<b>Repayment Period</b>
<b>New Agriculture Loan Scheme</b>	<b>Rs 10M</b>	<b>2% p.a</b>	<b>7 years</b>
<b>Mechanization Loan Scheme</b>	<b>Rs 1M</b>	<b>2% p.a</b>	<b>7 years</b>
<b>Agro Industry Loan Scheme</b>	<b>Rs 10M</b>	<b>2% p.a</b>	<b>7 years</b>
<b>Seeds and Seedling Loan Scheme</b>	<b>Rs1M</b>	<b>2% p.a</b>	<b>7 years</b>
<b>Computer Loan to Households</b>	<b>Rs 50,000</b>	<b>3% p.a</b>	<b>4 years</b>
<b>Upgrade of IT Infrastructure of Private/Private Aided Colleges</b>	<b>Rs 1.5 million</b>	<b>5% p.a</b>	<b>7 years</b>



## OTHER LOAN SCHEME

Scheme	Loan Amount	Interest	Repayment Period
<b>Covid-19 Working Capital Loan Scheme (Plan de soutien)</b>	<b>Rs 3 million</b>	<b>1.5% p.a</b>	<b>3 years</b>
<b>Income Subsistence(Taxi &amp; Van based at Hotel, Pleasure Craft)</b>	<b>Rs 100,000</b>	<b>2% p.a</b>	<b>4 years(including 1 yr moratorium)</b>
<b>Backyard Gardening</b>	<b>Rs 100,000</b>	<b>0.5% p.a</b>	<b>4 years</b>
<b>Water Tank &amp; Irrigation System in Rodrgues</b>	<b>Rs 200,000</b>	<b>2 % p.a</b>	<b>5 years</b>
<b>Solar Kits for Domestic Purposes</b>	<b>Rs 100,000</b>	<b>2% p.a</b>	<b>5 years</b>
<b>Rain Water Harvesting System</b>	<b>Rs 50,000</b>	<b>3% p.a</b>	<b>5 years</b>



## OTHER LOAN SCHEME

<b>Scheme</b>	<b>Loan Amount</b>	<b>Interest</b>	<b>Repayment Period</b>
<b>Multi-Purpose Loans</b>	<b>Rs 200,000</b>	<b>7% p.a</b>	<b>3-5 years</b>
<b>Car Wash Operators</b>	<b>Rs 1 M</b>	<b>3% p.a</b>	<b>7 years</b>
<b>Commercial Loans</b>	<b>Rs 10 M</b>	<b>7% p.a</b>	<b>7 years</b>
<b>Urban Terminal Hawkers</b>	<b>Rs 300,000</b>	<b>3% p.a</b>	<b>5 years</b>
<b>Tourism Business Continuity</b>	<b>Rs 5 M/10 M</b>	<b>0.5 % p.a</b>	<b>7 years (Including 2 years of moratorium)</b>
<b>Special loan scheme to Retailers</b>	<b>Rs 5 M</b>	<b>3.5 % p.a</b>	<b>7 years</b>
<b>Enterprise Modernisation Scheme</b>	<b>Rs 1 M</b>	<b>3.5 % p.a</b>	<b>5 Years</b>
<b>Factoring</b>	<b>Rs 3 M</b>	<b>3.9 % p.a</b>	<b>90 Days</b>



# DBM Industrial Space

- **Port Louis, Bell village**
- **Les pailles**
- **Plaine Lauzun**
- **Coromandel**
- **Valentina Phoenix**
- **Triolet**
- **Quatre Bornes**
- **Vacoas**
- **Rodrigues**

## New Location:

- **Plaine magnien**
- **Villemin**



## Contact details

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**Thank you**