

SBCI Brexit Impact Loan Scheme

Eligibility Application Form

Small Midcaps



NOTICE

Please note

1. Applicants must first complete this Eligibility Application Form to check if they are eligible to apply for a loan under the SBCI Brexit Impact Loan Scheme (**STEP 1**). Eligible applicants will receive an eligibility confirmation letter from the SBCI which they then need to present to their finance provider as part of the credit application (**STEP 2**).
2. **Confirmation of Scheme eligibility (STEP 1) does not confer credit approval.** Approval of a loan under the SBCI Brexit Impact Loan Scheme is at the discretion of the relevant finance provider only, following their internal credit process (STEP 2).
3. This application form relates to certain eligibility criteria for the SBCI Brexit Impact Loan Scheme. Other eligibility criteria set out in the terms and conditions of the SBCI Brexit Impact Loan Scheme also apply (please check at <https://sbc.gov.ie/products/brexit-impact-loan-scheme-bils>).
4. This application form contains mandatory binding declarations regarding eligibility for this scheme. If a false or misleading declaration is made, or if false or misleading information is provided with this application, it may lead to a demand for repayment of any sums advanced under this scheme by the finance provider and to any State aid received being recovered with compound interest.
5. All declarations and documentation may be audited by the European Commission and other bodies as part of periodic audits of European support schemes. Further details shall be provided in the terms and conditions to any loan made available under the SBCI Brexit Impact Loan Scheme.
6. The Brexit Impact Loan Scheme is offered by the Strategic Banking Corporation of Ireland (SBCI) with the support of the Department of Enterprise, Trade and Employment (DETE), the Department of Agriculture, Food and the Marine (DAFM) and the European Investment Bank (EIB) Group. The Brexit Impact Loan Scheme benefits from a guarantee from the European Investment Fund (EIF).

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BORROWER DETAILS

Borrower Name *

Number of Employees * (min 1 – max 499)

Borrower Legal Form¹ *

Incorporated

☐

Unincorporated

☐

Total Turnover (last financial year)² *

Address Line 1 *

Balance Sheet Total Assets (last financial year)³ *

Address Line 2 *

Company Registration Number or VAT Number *

Company Registration No

☐

VAT

☐

Address Line 3

Company Registration Number / VAT Number

Eircode⁴ *

Established and operating in Ireland⁵ *

Yes

☐

No

☐

County *

Is Small Mid Cap part of a group⁷ *

Yes

☐

No

☐

Country *

Are you a family business?⁸ *

Yes

☐

No

☐

Appointed Contact Name⁶ *

Are you a client of Enterprise Ireland? *

Yes

☐

No

☐

Contact Telephone Number *

Are you a client of Bord Bia? *

Yes

☐

No

☐

Contact Email Address *

Are you a client of Local Enterprise Office? *

Yes

☐

No

☐

Year of Establishment *

1. Choose between "Incorporated" and "Unincorporated" to best describe your business's legal form.

2. Annual Turnover relates to the € value of your businesses turnover in the last financial year. If you are in start-up phase and have not recorded any sales please insert €0.00.

3. Total Assets relates to the combined € value of the Current Assets plus the Fixed Assets (also known as Non Current Assets). Total Assets is not the Net Assets figure.

4. Go to the Eircode finder <https://finder.eircode.ie> to find your Eircode.

5. The Final Recipient must be established and operating in a Participating Member State.

6. The authorised signatory or a nominated third party who can deal with any queries that arise following submission of this application.

7. A Small Mid-Cap is defined as an enterprise which employs fewer than 500 persons and which has an annual turnover not exceeding €50m and/or an annual balance sheet total not exceeding €43m. An enterprise cannot be considered a Small Mid- cap if 25% or more of the capital or voting rights are directly or indirectly controlled, jointly or individually, by one or more public bodies. If a company is part of a group the employee, turnover, annual balance sheet and ownership limits apply to the group.

8. A business is considered a family business if members of one family, or a small number of related families control the business: by holding more than 50% of voting shares, and/or by supplying a significant proportion of the senior management and the owners and/or senior managers perceive the business to be a family business.

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BUSINESS DETAILS

Sector *

Borrower Project Address Line 3 (if different)

Sector NACE Code⁹ *

Borrower Project Eircode (if different)

Forecast Number of Employees after the loan *

Borrower Project County (if different)

Borrower Project Address Line 1 (if different)

Borrower Project Country (if different)

Borrower Project Address Line 2 (if different)

DE MINIMIS RELATED PREVIOUS STATE AID¹⁰

I Name of authorised agent * an authorised agent¹¹ of Borrower Name * confirm that:

Name of authorised agent

Borrower Name¹²

Borrower Name

* has received Euro Amount *

Borrower Name

Euro Amount

of De Minimis Aid within the last three years (the current and previous two fiscal years), details of which are as follows:

Date Received	State aid Provider	Amount(€)
DD/MM/YYYY		Euro Amount
DD/MM/YYYY		Euro Amount
DD/MM/YYYY		Euro Amount
DD/MM/YYYY		Euro Amount
DD/MM/YYYY		Euro Amount
DD/MM/YYYY		Euro Amount

9. NACE codes are commonly used within the E.C. to classify business activities for statistical purposes. Please select the NACE code from the list <https://sbci.gov.ie/uploads/downloads/FINAL-BILS-NACE-CODES-update-website-0610.pdf> that best reflects the primary activity of your business.

10. De Minimis Aid is State Aid given to an enterprise which typically cannot exceed €200,000 over any three fiscal years. De Minimis Aid can come from any State bodies and Agencies or Department. Further information on State Aid can be found at <https://sbci.gov.ie/about-us/regulation>.

11.The "authorised agent" is the person who is going to sign this Eligibility Application Form.

12.The "borrower name" needs to match the borrower name on the contact details (see page 2 on this form).

Brexit Impact Loan Schemes

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Details of Previous State Aid Under the Temporary Framework

The Temporary Framework for State aid Measures to Support the Economy in the Current Covid-19 outbreak ("Temporary Framework") provides for a series of State aid measures that EU Member States can adopt to support business during the Covid-19 Pandemic. Aid under the Temporary Framework may be granted by public agencies such as County Enterprise Boards, Enterprise Ireland, Micro Finance Ireland or other agencies. The Government has implemented a number of measures under the Temporary Framework, the full list of which as at 15/10/21 is available here.

Declarations

Has the Borrower previously received aid under any of the following measures: *

- (a) The Covid-19 Credit Guarantee Scheme ("CCGS");
- (b) Schemes that Ireland approved under the Temporary Framework (see ANNEX for the list);
- (c) The Temporary Framework;
- (d) The EGF¹³

Yes ☐ No ☐

If you have answered **YES**, please provide details of all State aid received by the Borrower, including details of the provider, and relevant scheme under which the State aid was granted and the amount of State aid you have received.

Date Received	State aid Provider	Scheme under which State aid was granted	Amount of State aid received under scheme (€) ¹⁴
DD/MM/YYYY			Euro Amount
DD/MM/YYYY			Euro Amount
DD/MM/YYYY			Euro Amount
DD/MM/YYYY			Euro Amount
DD/MM/YYYY			Euro Amount

If you have answered **YES and** previously received aid under the Temporary Framework, will the loan granted under the BILS finance the same investment as the aid previously received under the Temporary Framework:

Yes¹⁵ ☐ No ☐

13. The European Guarantee Fund (EGF) established by the European Investment Banking Group 26 May 2020 and with State aid approval from the European Commission 14 December 2020 C(2020)9237 (https://ec.europa.eu/competition/state_aid/cases1/202110/288552_2252747_65_2.pdf)

14. This will be the value of the loan/grant/financial support provided under the schemes listed above and Annex 1 or otherwise indicated to you by the aid granting authority (e.g. by letter in the case of a guarantee provided by SBCI).

15. If you answer YES, please refer to ANNEX 2, which sets out the basis on which aid previously received under the Temporary Framework (particularly sections 3.6, 3.7, 3.8, 3.10 and 3.12 of the Temporary Framework) can be combined with aid granted under BILS. This is relevant as you will need to declare below that the aid you received previously can be combined with aid under this scheme and still be within the limit of permissible aid under the EGF.

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Declarations in Respect of Temporary Framework and EGF.

1) To the best of my knowledge, I confirm I have not benefitted from State aid which has been declared illegal or noncompliant by the Commission which has not yet been returned. *

☐

2) I confirm, to the best of my knowledge, that I have not benefitted from State aid under the Temporary Aid Framework or under the EGF other than as set out in the above table. *

☐

3) In respect of financing an investment in tangible or intangible assets, I confirm that I have not received any other State aid support for the same investment. *

☐

4) I confirm I am entitled to receive additional State aid through the EGF and that the total State aid I received under the EGF together with the State aid in respect of the Proposed Loan Amount (see below) does not exceed the Maximum Aid Thresholds¹⁶ *

☐

5) I confirm that the aid to be granted under the Temporary Framework and/or under the EGF will comply with the European Commission's rules on cumulation of aid, including those summarised in Annex 2 relating to combining aid under the section mentioned in that annex with the aid applied for under this application.¹⁷ *

☐

16. The Maximum Aid Threshold for beneficiaries applying under Section 3.1 is €800,000.

17. Aid granted on different occasions or different forms under the EGF is subject to the Maximum Aid Thresholds set out above. However, aid may be granted in addition to aid granted under schemes implemented outside the EGF under section 3.1 of the Temporary Framework.

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Eligibility Criteria

Brexit Related Criteria

Please choose **one** of the following criteria *

a. The combined exposure of the export/import of products, services or raw materials to/from the UK (including Northern Ireland) equates to at least 15% of business turnover.

☐

b. Export products, services or raw materials to the UK (including Northern Ireland) equating to at least 15% of business turnover.

☐

c. Import products, services or raw materials from the UK (including Northern Ireland) equating to at least 15% of business turnover.

☐

d. The business is indirectly exposed to the UK (including Northern Ireland) i.e. transacts products, services or raw materials with an enterprise that is directly exposed to the UK (including Northern Ireland) equating to at least 15% of turnover.

☐

Loan Type

Please choose the **predominant** loan type

a. Working Capital

☐

OR

b. Investment

☐

If investment, please choose **only** the predominant loan purpose

1. Investment in Business
Expansion

☐

2. Investment in Machinery or Equipment

☐

3. Investment in People and/or Systems

☐

4. Investment in Premises
Improvement

☐

5. Investment in Process Innovation

☐

6. Investment in Research and Development

☐

Is there an element of Re-finance in the Investment / Working capital loan?

a. Yes

☐

b. No

☐

If yes is it

a. Refinancing of an existing SBCI Brexit Loan Scheme (BLS) facility

☐

b. Refinancing of another debt product

☐

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Proposed Loan Amount * (Min €25,000 and max €1.4 million)

€

If there is an element of Re-finance in your loan, what percentage (%) of the loan amount will be used for the refinancing?

%

(Please note that the Scheme allows up to max 30% for the refinancing of an existing debt product. The percentage % can be greater than 30% in case of the refinancing of an existing SBCI Brexit Loan Scheme facility)

DECLARATION

1. I confirm I am a Small Mid-Cap¹⁷ and that I have been adversely impacted by (a) Brexit and (b) the Covid-19 pandemic. *

☐

2. It is necessary for the SBCI to process certain information (including personal data) to process your application.

☐

I confirm that I have read and understand the SBCI Data Protection Statement¹⁸. *

3. Acting further to its statutory functions under the Strategic Banking Corporation of Ireland Act 2014, the SBCI is compiling a database of its applicants so that the SBCI can send communications to such applicants for the purposes of: (i) direct marketing of similar products and services in future; and (ii) to conduct market analysis and surveys related to your application.

As an applicant, we will add your contact details to our database but if you would prefer not to be included, you can opt-out by following the instructions below.

You have the right at any time to opt-out from such processing for the purposes described above, by notifying SBCI by email at: marketingoptout@sbc.gov.ie

Otherwise, we will retain your personal data in our database of applicants so that we can contact you in future for the marketing purposes described above based on the following criteria: (i) whether you choose to opt-out; (ii) the availability of similar SBCI schemes / products / services in future; (iii) SBCI's market analysis and research requirements; and (iv) otherwise in accordance with our data retention policy.

4. The SBCI works closely with other statutory agencies, including but not limited to Enterprise Ireland, the Department of Enterprise, Trade and Employment, the Department of Agriculture, Food and the Marine and Microfinance Ireland (together the "SBCI Marketing Partners"), for the common purposes of supporting enterprises by facilitating the provision of credit and related products and services to enterprises and contributing to the diversity of the types of finance available in Ireland. An up to date list of SBCI Marketing Partners is available on the SBCI website at: <http://sbc.gov.ie/about-us/sbc-marketing-partners>.

From time to time SBCI issues a shared marketing statement by email which contains information on both SBCI's new and existing schemes, products and services as well as information on financial services and supports provided by the SBCI Marketing Partners, which we consider are relevant and potentially of interest to you and your enterprise given the common purposes of the SBCI and the SBCI Marketing Partners referred to above. Please note that such emails are sent only from SBCI and your contact details are not shared with our SBCI Marketing Partners for this purpose.

☐

You have the right at any time to withdraw your consent or to opt-out from receiving the shared marketing statement from the SBCI, simply by notifying SBCI by email at marketingpartnersoptout@sbc.gov.ie.

Otherwise, we will retain your personal data for a period of up to 10 years after the end of the Brexit Impact Loan Scheme, based on the following criteria (i) availability of other similar SBCI schemes / products / services and availability of financial services and supports of the SBCI Marketing Partners in future and (ii) whether you choose to opt out before then.

If you would like to receive the shared marketing statement by email from SBCI, please tick the following box:

¹⁸ A Small Mid-Cap is defined as an enterprise that is not an SME and has fewer than 500 employees.

¹⁹ Visit <https://sbc.gov.ie/information-access/data-protection-notice> to access the full SBCI Data Protection Statement.

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DECLARATION

5. The SBCI works closely with other statutory agencies, including Enterprise Ireland ("EI"), who wish to contact certain applicants to the SBCI's Brexit Impact Loan Scheme in order to discuss potential EI supports which may be available to your enterprise.

☐

If, as an existing EI client, you are happy for SBCI to share your company's name and the fact of your company's application to SBCI with EI so that EI can then contact your company for the above purpose, please tick the box.

6. The European Investment Fund ("EIF"), the European Investment Bank ("EIB") or the European Commission may wish to publish certain details (including your name, address and type of financial support provided per the EIF Guarantee) on their websites. If the loan is less than €100,000 or, if you are active in the agricultural and fisheries sector, the loan is less than €10,000, the information published shall be limited to statistical data, aggregated in accordance with relevant criteria such as geographical situation and type of support received. If you are a company applicant (i.e. the applicant for the loan is a company or a legal entity), please note that consent is not required and you can disregard this declaration.

For applicants borrowing in their personal capacity as natural persons, your consent to publication is required. *

I consent to the publication of certain details of my loan under this Scheme by the EIF, EIB, or the European Commission.

☐

I do not consent to the publication of certain details of my loan under this Scheme by the EIF, EIB, or the European Commission.

☐

Please note that applicants who consent to publication of their details may subsequently withdraw their consent by contacting the EIF, EIB and/or European Commission at the following addresses:

a. EIF: Attention of EIF Data Protection Officer, European Investment Fund, 37B avenue J.F. Kennedy, L-2968 Luxembourg, Grand Duchy of Luxembourg.

b. EIB: Attention of EIB Data Protection Officer, European Investment Bank, 88-100, boulevard Konrad Adenauer, L-2950, Luxembourg, Grand Duchy of Luxembourg.

c. European Commission: Attention of Data Protection Officer, European Data Protection Supervisor, Rue Wiertz 60, B 1047 Brussels, Belgium. By email: edps@edps.europa.eu

7. I confirm that I am aware this scheme is being offered by the Strategic Banking Corporation of Ireland in partnership with the Department of Enterprise, Trade and Employment, the Department of Agriculture, Food and the Marine and with the support of the European Investment Fund.

☐

I confirm that the loan will not be used in contravention of any of the terms and conditions of the scheme * .

8. I declare that I am authorised by the Borrower to complete this form and that all information provided in this application form is accurate and up to date. *

☐

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DECLARATION

Authorised Signature

Position

Date

When completed and signed, please return this form to the SBCI via email or post.

Email:

applications@bils.sbc.gov.ie

Post:

SBCI

PO BOX 504

Freepost FKY 101

Killorglin

Co Kerry

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ANNEX 1

List of the Schemes Ireland has had approved under the Temporary Framework

Sa Number	Title	Granting Authority	Expires
1. 56845	Repayable Advances Scheme Ireland. This scheme was replaced with the scheme below	Enterprise Ireland & IDA Ireland	n/a
2. 57036	Sustaining Enterprise Scheme This scheme replaced the Repayable Advances Scheme (above)	Enterprise Ireland & IDA Ireland	30.06.21
3. 57453	Scheme to facilitate COVID-19 relevant research and development, to support construction and upgrade of testing and upscaling facilities of COVID-19 relevant products and to support investments into the production of COVID-19 relevant products	IDA Ireland	30.06.21
4. 57465	COVID-19 Credit Guarantee Scheme	Strategic Banking Corporation of Ireland	31.12.21
5. 57509	Irish Restart Grant	Enterprise Ireland	30.06.21
6. 57214	COVID-19 Adaptation Fund for the Re-Opening of Tourism and Hospitality businesses	National Tourism Development Authority	30.06.21
7. 57509	Beef Finishers Payment	The Department of Agriculture, Food and the Marine	30.06.21
8. 58562	Live Performance Scheme	Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media	30.06.21
9. 58955	Irish Coach Tourism Scheme	Failte Ireland	30.06.21
10. 59719	Ireland-Based Inbound Tourism Agents Business Continuity Scheme	Failte Ireland	30.06.21
11. 61617	Sustaining Enterprise Scheme Amendment to SA.57036, as amended by SA. 58043	Enterprise Ireland & IDA Ireland	31.12.21
12. 59709	COVID-19 - Aid to airport operators	Department of Transport	31.12.21
13. 61236	Tourism Business Continuity Scheme	Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media	31.12.21
14. 62293	Liquidity aid to beef farmers	Department of Agriculture, Food, and the Marine	31.12.21
15. 62301	Small Business Assistance Scheme for COVID (SBASC)	Local Authorities	31.12.21
16. 63067	COVID-19: Live Performance Support Scheme 2021	Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media	31.12.21

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SMEs

ANNEX 2

TF Section	Purpose of aid	Position on cumulation
	Aid for Covid-19 relevant R&D	You may combine aid under 3.6 with support from other sources for the same eligible costs, provided the combined aid does not exceed the following: • The aid intensity (that is the gross amount of aid as a percentage of the eligible costs of the project) may cover 100% of eligible costs for fundamental research but may not exceed 80% of eligible costs for industrial research and experimental development; and • The aid intensity for industrial research and experimental development may be increased by 15%, if more than one Member State supports the research project, or it is carried out in cross-border collaboration with research organisations or other undertakings.
3.6		
3.7	Investment aid for testing and upscaling infrastructure	If you have received aid under 3.7 you may not combine it with other investment aid for the same eligible costs. "Eligible costs" are the investment costs necessary for setting up the testing and upscaling infrastructures required to develop Covid-19 relevant products (vaccines, medicines, medical devices, PPE etc.).
3.8	Investment aid for the production of Covid-19 relevant products	If you have received aid under 3.8 you may not combine it with other investment aid for the same eligible cost. "Eligible costs" relate to all investment costs necessary for the production of Covid-19 relevant products and to the costs of trial runs of the new production facilities.
3.10	Aid to cover wage subsidies to avoid lay-offs during Covid-19	You may combine wage subsidy with other generally available or selective employment support measures, provided the combined support does not lead to overcompensation of the wage costs of the personnel concerned. Wage subsidies may further be combined with tax deferrals and deferrals of social security payments.
3.12	Aid to support uncovered fixed costs	If you have received aid under 3.9 you may not combine it with other aid for the same eligible costs (i.e. uncovered fixed costs). "Uncovered fixed costs" are the fixed costs you incur during the eligible period which are not covered by the profit contribution (i.e. revenues minus variable costs) during the same period and which are not covered by other sources, such as insurance, temporary aid measures covered by the Temporary Framework or support from other sources.