

# 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**  
**or**  
**any of our**  
**Participating Lenders:**



**Bank of Saint Lucia**  
ALL THE BANK YOU NEED

For more information visit:  
<https://www.bankofsaintlucia.com/retail-banking/lending-services/bosl-ecpcgc-partnership>



**For Micro, Small  
& Medium  
Enterprises**

**Are  
you in  
business  
and need cash  
to keep you afloat,  
to grow and expand?**  
**With our 3 products,  
we can cover  
most of your needs!**

## 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 you.

