First Business Loan under the Startup Support



Do you dream of your own company? Now it is possible thanks to financial resources available under the "First Business" program for future entrepreneurs from the Lower Silesian and Lubuskie voivodeships! The call for applications under the program was resumed on January 12, 2024.

Who can get a loan under the program to start a business?

- graduates of secondary/vocational schools and universities looking for work up to 48 months from the date of graduation or receiving a professional title,

- students of the last year of first- and second-cycle studies, uniform master's studies,
- unemployed persons registered at the Labor Office, until they reach retirement age, who are not employed or performing other paid work on the date of submitting the application,
- guardians of disabled people - family members who take care of a child with a disability certificate or a disabled person, who do not receive care benefits or care allowance.

Terms of a loan for starting a business under the Government's First Business Program - Startup Support?

- loan value â?? up to 20 times the average monthly salary,
- repayment period up to 84 months,
- grace period for repayment of capital installments â?? up to 12 months,
- fixed interest rate during the loan period of 0.58% per annum for caregivers of disabled people and nurseries, children's clubs with integration facilities or those involving the rehabilitation of disabled children and 1.45% for others eligible for a loan,
- no fees and commissions for processing the application and servicing the loan,
- loan repayment security â?? obligatorily, the borrower's own blank bill of exchange and a bill of exchange guarantee of at least two natural persons or other security approved by the Intermediary,
- the share of a single loan in the cost of the implemented project may constitute up to 100% of its value.

The loan funds can finance:

- fixed assets necessary to start running a business,
- goods sold as part of business activity,
- Training courses,
- fixed costs related to running a business for up to 6 months from its commencement (e.g. rent for premises),
- means of transport, excluding activities carried out in road transport of goods,
- for expenses related to starting a business under the basic loan.

More information on the website of the WaÅ?brzych Region Fund

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