

EFL : 100 mln EURO pożyczki z EBI na preferencyjne finansowanie inwestycji MŚP



PUBLISHED OCT 12, 2020
BY [EUROPA](#)

In early September 2020, Europejski Fundusz Leasingowy (EFL) signed a new loan agreement worth €100 million with the European Investment Bank (EIB). This was part of EFL COVID19 CRISIS RESPONSE FOR SME&MIDCAP PL, the aid programme launched by the EIB this year to fight against the impact of COVID-19. The funds will be used to finance investments by small and medium-sized enterprises (SMEs) and microenterprises in Poland.

The cooperation between EFL and the EIB dates back to 2007 with a total of 12 financing agreements signed for a combined value of €1 080 million.

“The signing of the contract under the COVID-19 aid programme not only confirms the stable position of EFL, but is also proof of the trust and reputation that we have built up over many years of cooperation. We are one of the first financial institutions in Poland to receive so much EIB support under the new programme. The funds obtained will be used to finance investments by Polish companies, in this difficult and demanding time for the development of Polish entrepreneurship,” said Radosław Woźniak, CEO of EFL.

“We are delighted to join forces once again with EFL in supporting small businesses in Poland. As the COVID-19 pandemic continues to affect the economy, it is important to adapt our toolkit and increase the availability of affordable finance for companies in temporary difficulty. Leasing is an important tool for young firms, which need to acquire or replace their machinery. We should ensure that they continue to have access to the market,” said EIB Vice-President, Professor Teresa Czerwińska, who oversees operations in Poland.

Thanks to its cooperation with the EIB, EFL introduced an attractive leasing product known as European Leasing. As it is more affordable than a standard leasing product, it can be accessed by a larger number of customers, including SMEs. In 2014, EFL, in cooperation with the EIB, was the first financial institution in Poland and the second in Europe to introduce a new version of favourable financing for SMEs as part of a 'Jobs for Youth' initiative intended to promote companies supporting employment among young people aged 15-24.

In 2017, EFL carried out the EFL securitisation process, one of the largest transactions of its kind on the Polish leasing market. It obtained over PLN 1 billion from the EIB to support Polish enterprises, while offering SMEs financing at a lower cost thanks to its new European Leasing product.

Since 2008, nearly 107 000 contracts have been concluded under European Leasing.

Press release distributed by Media Pigeon on behalf of Europa, on Oct 12, 2020. For more information subscribe and [follow us](#).

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