



COMBINED DISABILITIES ASSOCIATION LIMITED - SPECIAL LINE OF CREDIT

DBJ'S LENDING GUIDELINES

DBJ has allocated **\$100 MILLION** to the Combined Disabilities Association Limited from its committed \$1 BILLION to the Small and Medium-sized Enterprises (SME) Development Line of Credit, to provide support for projects identified as commercially viable. This will be on-lent through Approved Financial Institutions (AFIs), such as commercial banks, National People's Cooperative Bank (NPCB), credit unions, and micro finance institutions.

USE OF FUNDS

Funds will be available for disabled producers of goods and services established and operating in Jamaica, and involved in:

- Agricultural production and processing
- Retooling and re-engineering manufacturing operation
- Tourism activity
- Food fish farming and mariculture
- Ornamental fish farming
- Non-metallic mining sector
- Information technology and alternate energy/conservation
- Other SMEs for productive purposes.

LOAN AMOUNT

Maximum of **\$15 MILLION** per entity or group

INTEREST RATE

12.5% per annum, fixed for the life of the loan

REPAYMENT

- Repayment period will be up to 7 years, including a maximum of 12 months moratorium on principal

REQUIREMENTS

- Project must be viable and demonstrate an ability to repay loan without a negative impact on its operations
- Enterprise should at least be registered as a sole trader or show evidence there will be formalization within 2 months
- Proposer must invest 30% equity in the project. For projects under the equivalent of US\$5,000 only 20% equity is required
- Tax Registration Number (TRN) is required
- Applications for over \$2 Million require a Tax Compliance Certificate
- Loan must be fully secured
- Project proposers must be members of the Combined Disabilities Association



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of Jamaica Limited**

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