

The standard circuit for obtaining the FNGCIMM

SME

Request for
financing

LENDER

Request for
guarantee

FNGCIMM

Necessary documentation:

1. The documentation requested by the lender, according to its norms;
2. The statement that the company qualifies as an SME;
3. Affidavit of the SME that it is not "having difficulties";
4. 2 balance sheets for the last two completed fiscal years.

1. Receives the request for financing;
2. Approves the financing using the guarantee of the FNGCIMM;
3. Sends the request for guarantee to the FNGCIMM.

1. Receives the guarantee request;
2. Approves the guarantee;
3. Send the request for counterguarantee to the Counterguarantee Fund.
4. Low guarantee commission representing a De Minimis Aid, due to the counterguarantee.