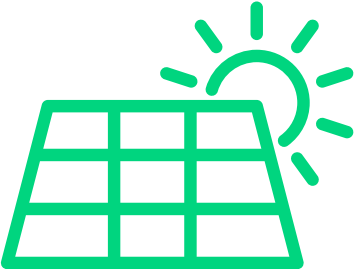


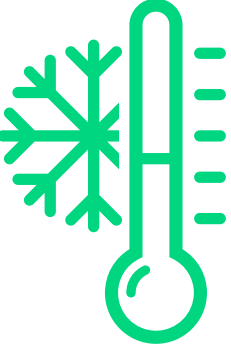
BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL	ACCESS/ ELIGIBILITY	VALUE & DETAIL
 TAX RELIEF FOR INVESTMENTS IN ENERGY EFFICIENCY	SEAI - SUSTAINABLE ENERGY IRL - SEAI Accelerated capital allowances https://www.neh.gov.ie/business-supports/accelerated-capital-allowances	- Any registered business entity in Ireland - Sole traders can claim the ACA for eligible equipment used in their trade. - Farmers can avail of the ACA to offset the cost of energy-efficient equipment used in their operations. Note: that the equipment must be new and owned by the business to qualify for the tax deduction. Leased or hired equipment won't be eligible.	Businesses can claim a deduction of 100% of the cost of the qualifying equipment against their corporation tax or income tax in the first year they use it. This significantly reduces their taxable income, resulting in lower taxes owed.
 SOLAR PV & THERMAL	SEAI - SUSTAINABLE ENERGY IRL - For small and medium sized projects and businesses. https://www.seai.ie/grants/business-grants/rapid-approval	Solar Thermal: https://www.seai.ie/grants/business-grants/rapid-approval/solar-thermal - Solar thermal enables businesses to generate their own energy for hot water from the sun. Solar PV: https://www.seai.ie/grants/business-grants/commercial-solar-pv - Receive government grant aid towards the installation of solar PV for your business, farm etc.	- SEAI offer a business grant of up to 30% of the overall costs of a new solar thermal installation. - Grants of up to €15,000 are available - Receive a government grant of up to €162,600 - The grant amount you receive is based on the standard output of your solar PV system.
 BUILDING & FABRIC UPGRADES	SEAI - SUSTAINABLE ENERGY IRL - For small and medium sized projects and businesses. https://www.seai.ie/grants/business-grants/rapid-approval	Building Fabric: https://www.seai.ie/grants/business-grants/rapid-approval/fabric-grant - Designed to help businesses to reduce fuel costs by improving how well their building retains heat.	- SEAI offer a grant of up to 30% for a range of wall and roof fabric upgrades. - Grants of up to €120,000 are available.

BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL	ACCESS/ ELIGIBILITY	VALUE & DETAIL
 HEATING & COOLING UPGRADES	SEAI - SUSTAINABLE ENERGY IRL - For small and medium sized projects and businesses. https://www.seai.ie/grants/business-grants/rapid-approval	Heat pumps: https://www.seai.ie/grants/business-grants/rapid-approval/heat-pumps Pumps: https://www.seai.ie/grants/business-grants/rapid-approval/pumps-grant Air Handling: https://www.seai.ie/grants/business-grants/rapid-approval/air-handling	- SEAI offer up to 30% towards cost of a heat pump retrofit for your business. - Grants of up to €100,000 are available - SEAI offer a grant of up to 30% towards pump upgrades - Grants up to €10,000 are available - SEAI offer a grant of up to 30% to replace or upgrade your existing air handling unit. - Grants of up to €25,000 are available
 BUILDING MGT OPTIMISATION GRANT	SEAI - SUSTAINABLE ENERGY IRL - This grant is for organisations with an existing Building Management System (BMS). https://www.seai.ie/grants/business-grants/rapid-approval/optimisation-grant	This grant enables businesses to source a BMS specialist who can audit their existing system. The specialist will identify potential savings, existing faults and potential future upgrades.	- Grants of €2,000 are available towards this audit and optimisation exercise. <u>Grant is only available to businesses with an existing Building Management System in place.</u>

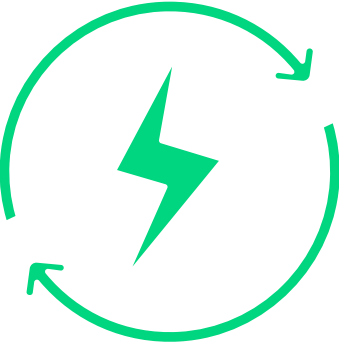
BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL	ACCESS/ ELIGIBILITY	VALUE & DETAIL
 BUILDING MGT SYSTEM (BMS) GRANT	SEAI - SUSTAINABLE ENERGY IRL - This grant is for organisations who wish to implement a Building Management System (BMS) or upgrade an existing one. https://www.seai.ie/grants/business-grants/rapid-approval/building-management-system	This grant enables businesses to implement or upgrade a Building Management System which is a smart technology which ensures your building only uses the energy it needs.	Grants of up to €30,000 are available.
 TECHNICAL ASSISTANCE GRANT	SEAI - SUSTAINABLE ENERGY IRL - Support for businesses wishing to decarbonize their building https://www.seai.ie/grants/business-grants/rapid-approval/technical-assistance-grant	- This grant supports SMEs looking to reduce energy use and decarbonise their building. The grant makes it more affordable to access a consultant engineer. They will plot the best route for your business. The options outlined will focus on 3 main goals. - Maximising energy efficiency - Decarbonising your heat - Controlling and monitoring energy use to build on these efficiencies into the future	- Get up to 50% towards the cost of a building specific design package. - Grants of up to €25,000 are available.

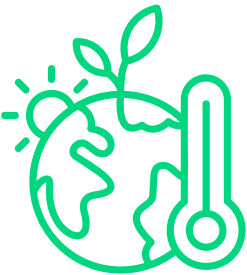
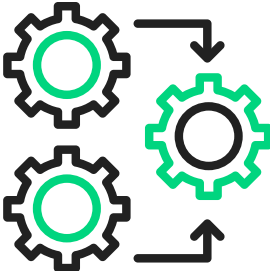
BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL	ACCESS/ ELIGIBILITY	VALUE & DETAIL
 SUPPORT SCHEME FOR RENEWABLE HEAT	SEAI - SUSTAINABLE ENERGY IRL - Provides financial support to help businesses move from fossil fuels to renewable heating. https://www.seai.ie/grants/business-grants/support-scheme-renewable-heat	- There are two different financial supports available when your business switches to renewable heat. The financial supports include: - Operational tariff support for a biomass and biogas heating systems - An installation grant for a commercial heat pump. - Advised to discuss with an energy consultant before making the switch.	Operational Tariff: This tariff will support the operation of your renewable heating system for up to 15 years. Installation Grant: Grant of up to 40% for investment in: - Air source heat pumps - Ground source heat pumps - Water source heat pumps - And an additional 30% grant for related energy efficient measures (heat recovery, ventilation, building fabric etc).
 GREEN START GRANT	ENTERPRISE IRL - Help to improve your businesses environmental performance https://www.neh.gov.ie/business-supports/built-to-innovate	Businesses seeking to introduce environmental best practice systems to achieve cost and resource reduction.	- Cost of hiring a sustainability consultant - Up to 80% support to maximum grant of €5,000.

BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL 	ACCESS/ ELIGIBILITY 	VALUE & DETAIL 
 CLIMATE ACTION VOUCHER	ENTERPRISE IRL - Financial support for Businesses looking to jump-start their sustainability journey https://www.enterprise-ireland.com/en/supports/climate-action-voucher	For businesses wishing to invest in becoming more sustainable.	- Up to 2 days of independent training or advisory services to develop an initial sustainability action plan - Maximum award of €1800 with a maximum daily rate of €900 / maximum course fees of €1,800
 LEAN START GRANT	ENTERPRISE IRL - Businesses looking to make practical improvements in their business to deliver better quality faster and without waste. https://www.neh.gov.ie/business-supports/lean-start-grant	- An existing Enterprise Ireland (EI) client - A potential EI client operating a small to medium business	- Up to 80% support to a max grant of €5,000 - Access to an external Lean Coach typically over 8-12 weeks
 ENERGY EFFICIENCY GRANT	LOCAL ENTERPRISE OFFICES - Financial support to help implement cutting-edge energy-efficient solutions, upgrade equipment/ processes etc. https://www.localenterprise.ie/energy	Small businesses with 50 employees or fewer which have undertaken a Green for Micro; Green for Business; GreenStart or SEAI Energy Audit, have been trading for more than six months and have a turnover in excess of €30,000 annually. Companies also need to be established, registered and operate within the area of the Local Enterprise Office and may not be a current client of Enterprise Ireland or IDA.	The scheme provides 50% of eligible costs (up to a maximum grant of €5,000) for investment in energy efficient technologies & equipment identified in a Green for Micro; Green for Business; GreenStart or SEAI Energy Audit. This includes but is not limited to meters and related installation & commissioning costs; smart energy controls and upgrades or replacement to more energy efficient equipment and systems.

FINANCIAL
SUPPORT:PROVIDER &
DETAILACCESS/
ELIGIBILITY

VALUE & DETAIL

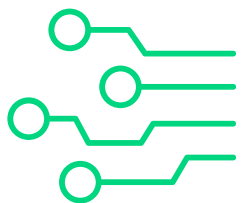
DIGITAL
DISCOVERY
GRANT

ENTERPRISE IRL

- For companies looking to introduce new digital technologies to their business to boost efficiency, improve services
- <https://www.neh.gov.ie/business-supports/digital-discovery-grant>

- An Enterprise Ireland (EI) client
- An Irish owned business operating in the manufacturing/internationally traded services sectors employing 10 or more.

- Up to 80% grant funding to a max amount of €5,000
- The support of an external Digital expert, for between 3 and 7 days, typically over 8-12 weeks.



IP START GRANT

ENTERPRISE IRL

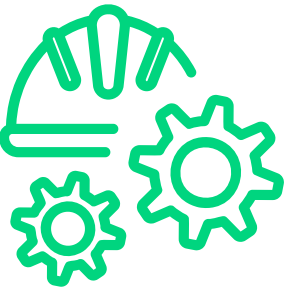
- Businesses actively involved in research and development that need immediate help with intellectual property matters.
- <https://www.neh.gov.ie/business-supports/ip-start-innovation-grant>

- Existing Enterprise Ireland, a Local Enterprise Office or Údarás na Gaeltachta clients
- An Irish owned businesses operating in the manufacturing/internationally traded services sectors employing 10 or more.

- Maximum grant: €5,000
- To meet the cost of external IP advisory and support services, including costs for obtaining, validating and defending IP, if applicable.

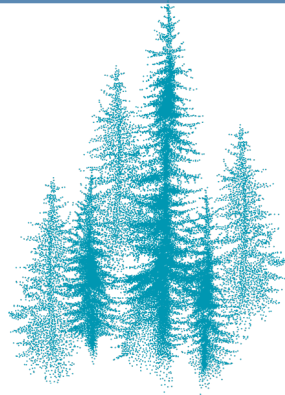
BUSINESS SUPPORTS SUMMARY :

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL	ACCESS/ ELIGIBILITY	VALUE & DETAIL
 STRATEGIC CONSULTANCY GRANT	ENTERPRISE IRL - Financial support to allow a business to hire an expert to assist with strategic development. https://www.enterprise-ireland.com/en/supports/access-advice-small-strategic-consultancy	- Irish-owned businesses operating in the manufacturing or internationally traded services sector which employ 10 or more full-time staff at the time of application. - Enterprise Ireland high potential start-up (HPSU) clients.	- Grant funding up to 80% to a maximum of €5,000 - Eligible costs for advisory services are capped at €900 per day, inclusive of travel and subsistence and all out-of-pocket expenses. - The maximum daily rate supported by Enterprise Ireland is €900, however the actual daily rate charged by a provider may be higher or lower.
 CAPITAL FUNDING	ENTERPRISE IRL - Financial support for digitisation and acquisition of new equipment/ technology https://www.enterprise-ireland.com/en/supports/capital-funding-support	Enterprise Ireland client companies seeking to improve productivity and competitiveness through the acquisition of new capital equipment and technology.	- Cost of purchase of capital equipment and covering installation costs - Cost of purchase of computers and software used in the production process. - License costs, purchase of patents and leasing and hire-purchase agreements that result in title to the asset transferring to the company. - technology acquisition costs
 BUILD TO INNOVATE	ENTERPRISE IRL - The Built to Innovate initiative is aimed at increasing productivity and innovation with a view to reducing the cost of construction. https://www.neh.gov.ie/business-supports/built-to-innovate	- Be Irish companies with a minimum of 10 full time employees, - Construction services and manufacturing companies that have a minimum of 20% of revenue derived from home building. - Those involved in enhanced usage & implementation of modern methods of construction/ lead training etc.	- Projects seeking grant funding will be assessed as follows: - New process or a significant improvement to an existing process which can demonstrate an impact on the cost of home building in Ireland. - For Innovation projects, the project must result in a new product or process

OTHER
SUPPORT:PROVIDER &
DETAILACCESS/
ELIGIBILITY

DETAIL



DEFORESTATION

DEPT. AGRI/FOOD

- Supply chain actors of the relevant commodities and products that may only be placed on the EU market.
- <https://www.neh.gov.ie/business-supports/advice-eu-deforestation-regulation>

- Operators and traders involved in the seven commodities (cattle, cocoa, coffee, palm oil, rubber, soy and wood and some of their derived products such as leather, chocolate, tyres and printed paper) under the EU Deforestation Regulation (EUDR)

- Details of the responsibilities on operators and traders involved in the seven commodities (cattle, cocoa, coffee, palm oil, rubber, soy and wood and some of their derived products such as leather, chocolate, tyres and printed paper) under the EU Deforestation Regulation (EUDR)
- Provides advice to help with preparation for the application of the EU Deforestation Regulation.



BE SMART.IE

HEALTH & SAFETY
AUTHORITY

- Free online tool to generate workplace risk assessments.
- <https://www.neh.gov.ie/business-supports/besmart>
- <https://besmart.ie/>

- An employer or have been delegated responsibility for occupational health and safety. Under Irish legislation (Section 20 of the Safety, Health, and Welfare at Work Act 2005), employers including the self-employed are required to prepare a Safety Statement based on the identification of hazards and risk assessment, as detailed in Section 19 of the 2005 Act

- BeSMART.ie is free online tool that lets users generate their own workplace risk assessments and safety statement
- It will guide them through the entire risk assessment process
- On completion they will have a workplace-specific safety statement that can be printed, downloaded and implemented

ACCESSIBLE &
INCLUSIVE
TOURISM

FAILTE IRL

- Businesses interested making their business more inclusive and accessible.
- <https://www.neh.gov.ie/business-supports/accessible-inclusive-tourism>

- an accommodation provider (hotels, B&Bs, self-catering)
- a restaurant or cafe
- an activity providers (tours, attractions, adventure activities)
- a tourism-related businesses (transport, retail, cultural experiences, festival)

- Webinars and online guide to help you understand the steps involved in creating a more accessible tourism experience, advice on key legislation and practical low-cost tips to get started.

BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

OTHER SUPPORT:	PROVIDER & DETAIL 	ACCESS/ ELIGIBILITY 	DETAIL 
 GREEN FOR BUSINESS	LOCAL ENTERPRISE OFFICE - Free programme that helps businesses take the first steps towards becoming more sustainable. http://localenterprise.ie/green	Small businesses that are looking towards developing greener business practices. You may already have instigated some sustainable policies, or you may be starting from scratch, either way Green for Business can help.	- Webinar to explain the supports and run through a case study of a business that has been through the Green for Business programme. - You will be paired with a Green Consultant who will provide you with two days of mentoring and follow up with a unique report for your business
 LEAN FOR BUSINESS	LOCAL ENTERPRISE OFFICE - Aims to help businesses reduce waste from time, resources or money http://localenterprise.ie/lean	Small businesses that understand that their processes are not as efficient as they could be. It's about building the capabilities of a businesses workforce to identify and make changes themselves.	Expert LEAN consultants will visit your business, evaluate your processes and speak with your managers. Following this initial appraisal, training and mentoring will take place and LEAN tools and techniques will be applied to a specific project. A final report, case study and metrics will then be developed to show the positive impact on your business.
 CLIMATE TOOLKIT FOR BUSINESS	LOCAL ENTERPRISE OFFICE/ GOV.IE https://climatetoolkit4business.gov.ie/how-it-works/	- The Toolkit helps your business get started on your zero carbon journey. - It recommends the most impactful steps to understand and address your environmental impacts	- Use calculator to measure carbon emissions and to track progress in tackling this. - Toolkit provides resources to assist your business in reducing carbon emissions.

OTHER
SUPPORT:PROVIDER &
DETAILACCESS/
ELIGIBILITY

DETAIL

FREE BUSINESS
CLINICSLOCAL ENTERPRISE
OFFICE

- Advice & Support for businesses
- <https://www.neh.gov.ie/business-supports/business-advice-clinics>
- <https://www.localenterprise.ie/>

- You are a small to medium business Your existing business is operating in Ireland
-

- A confidential 30 minute meeting with a Business Advisor offering general advice and details on the various supports available, as well as signposting to other Government supports and possibilities to be involved in the LEO network's flagship events

BUSINESS
PARTNERS
PROGRAMME

ENTERPRISE IRL

- match entrepreneurs with researcher/scientist co-founders to form scalable, high-growth spin-out companies etc,
- <https://www.enterprise-ireland.com/en/supports/business-partners-programme-bp>

- Entrepreneurs with an impressive commercial track record with clear founder intent to get hands on involved to spin-out a new company with clear sight on High Potential Start-Up status.

- Qualified access to commercialisation projects within the Irish system with emerging commercialisation prospects.

DIGITAL FOR
BUSINESSLOCAL ENTERPRISE
OFFICE

- Assists businesses in developing a digital plan
- <http://localenterprise.ie/digital>

- Manufacturing or internationally traded services businesses operating in the commercial field and employing up to 10 full-time employees. Places for businesses employing 10-50 (non-Enterprise Ireland/IDA clients) are available on a limited basis.

- Expert digital consultants will help to develop a unique digital strategy by identifying where you are on your digital business journey, developing a digital adaptation plan based on your identified need and assisting you to implement that plan. It is intended to cover areas such as business process optimisation, enhancing your digital customer experience or utilising data better.

FINANCIAL
SUPPORT:PROVIDER &
DETAILACCESS/
ELIGIBILITY

VALUE & DETAIL

FEASABILITY
STUDY GRANTSLOCAL ENTERPRISE
OFFICES

- Understanding the potential market and likely success of your new business, product, or service
- <http://localenterprise.ie/feasibility>

- Only businesses or individuals intending to explore the feasibility of a manufacturing or internationally traded service sector business may apply.
- The enterprise must not employ more than 10 people
- The business must operate in the commercial sphere
- The enterprise must be established, registered and operate within the geographic location of the Local Enterprise Office
- And must demonstrate a market for the product/service

- The maximum Feasibility Study Grant payable for the S&E Region shall be 50% of the investment or €15,000 whichever is the lesser. The maximum Feasibility Study Grant payable for the BMW Region shall be 60% of the investment or €15,000 whichever is the lesser.



PRIMER GRANTS

LOCAL ENTERPRISE
OFFICES

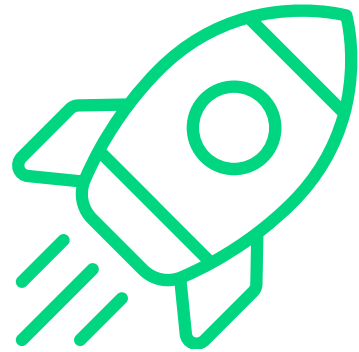
- Financial support to offset the initial costs of business set up.
- <http://localenterprise.ie/priming>

- Small businesses with 10+ employees or fewer within the first 18 months of start-up in the manufacturing or internationally traded services sectors.

- Priming Grants are intended to support salaries, capital expenditure, consultancy, and marketing costs. For salaries the payment is split into two instalments, at the beginning of employment and after six months. Capital items can include office equipment, fit out of the workplace, and fixed technology costs.

FINANCIAL
SUPPORT:PROVIDER &
DETAILACCESS/
ELIGIBILITY

VALUE & DETAIL



START UP LOAN

MICROFINANCE IRL

- Supports the set-up and early stage phase of a new business up to 18 months
- <https://microfinanceireland.ie/start-up-loan/>

- If you are setting up a business or are in operation for less than 18 months, our start-up loan is available to help you get your business up and running. If you are a Sole Trader, setting up a Partnership or a Limited Company from any business sector, you are eligible to apply.

- €5-€50K
- For Loan Applications above €40,000 evidence that you have been unable to get this funding elsewhere will be required.
- 6.5% interest rate – lower rate of 5.5% if you apply via Local Enterprise Office
- 3 year max term
- First 3 months – Interest Only payments
- No fees/no hidden costs /fixed repayments
- Free Mentoring – up to 5 sessions

BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL 	ACCESS/ ELIGIBILITY 	VALUE & DETAIL 
 BUSINESS EXPANSION GRANTS	LOCAL ENTERPRISE OFFICES - Financial support in the business expansion phase http://localenterprise.ie/expansion	Small businesses with 10+ employees or fewer trading for more than 18 months in the manufacturing or internationally traded services sector.	Business Expansion grants cover up to 50% of the investment or up to €150,000 - whichever is the lesser. The funds can be used to cover capital items, salary costs, consultancy and marketing and general overheads. Businesses that have received a Priming Grant are ineligible until 12 months after the drawdown date of the first grant.
 MICRO ENTERPRISE LOAN SCHEME	DEPT. ENTERPRISE TRADE& EMPLOY. - Microfinance Ireland provide unsecured business loans up to €50,000, to both start-ups and established businesses that are having difficulty in obtaining access to funding https://enterprise.gov.ie/en/what-we-do/supports-for-smes/access-to-finance/microenterprise-loan-fund-scheme/	- The loans are available to microenterprises : - with viable business propositions - with fewer than 10 full time employees and - annual turnover must be less than €2 million.	- unsecured business loans up to €50,000 - repaid monthly(some scope for exemptions)

FINANCIAL
SUPPORT:PROVIDER &
DETAILACCESS/
ELIGIBILITY

VALUE & DETAIL

CROSS BORDER
TRADING GRANT

INTERTRADE IRL

- Businesses that want to target new cross-border markets.
- <https://www.neh.gov.ie/business-supports/accessible-inclusive-tourism>

- A small to medium-sized business
- A business trading in manufacturing or an eligible services industry
- A business trading for at least 2 years

- Up to €21,562/£17,250 towards the salary cost of a full-time sales staff member for one year
- Up to €11,500/£9,200 towards the salary cost of a part-time sales staff member for one year for a 6-12 month period
- Additional support eg market research, recruitment and training of sales resource and sales training

TECHNICAL
ASSISTANCE FOR
MICRO
EXPORTERSLOCAL ENTERPRISE
OFFICES

- Financial support for businesses looking to expand to international markets
- localenterprise.ie/TAME

- Small businesses with 10 employees or fewer engaged in manufacturing or internationally traded services who can demonstrate a market for their product or service and have the potential to grow and create jobs in the domestic or international market.

- TAME is intended to help you branch out into new markets with a grant of 50% (up to €2500) of associated costs in a calendar year. The grant covers participation at trade fairs, international trade networking events, the development of marketing materials for new markets and other activities associated with the push into new markets.

BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL	ACCESS/ ELIGIBILITY	VALUE & DETAIL
 GREEN TRANSITION FINANCE	SBCI/ EUR. INVEST. FUND - Financial support for businesses already operating in a sustainable manner or those wanting to invest in green/sustainable projects https://sbci.gov.ie/products/green-transition-finance	- Loans available to Small and Medium Enterprises (SMEs) or Small Mid-Caps as defined by the <u>EU Commission Recommendation 2003/361/EC</u>. - Small and Medium Enterprises have fewer than 250 employees, and annual turnover not exceeding €50m and/or annual balance sheet total not exceeding €43m. - Small Mid-Caps have fewer than 500 employees and are not a Small and Medium Enterprise. - To be eligible for finance, businesses must be established in an EU Member State and operating in the Republic of Ireland.	- Loan amounts from €500,000 to €5,000,000. - Loan terms up to 10 years. - Competitive interest rates. - Flexible repayment terms tailored to the purpose of the loan. - Typically, senior debt, but subordinated debt positions considered. - Note: The purpose of the loan must meet the eligibility criteria of the InvestEU SME and Small Mid-Cap Sustainability Guarantee Product
 GROWTH & SUSTAINABILITY LOAN SCHEME	SBCI - Scheme offers long term loan solutions https://sbci.gov.ie/products/growth-and-sustainability-loan-scheme	- Viable SME and Small Mid-Cap businesses, including farmers and fishers, that meet the eligibility criteria. - SMEs are defined by the standard EU definition contained in <u>Commission Recommendation 2003/361/EC</u> as enterprises that: - have fewer than 250 employees - have an annual turnover not exceeding €50 million and/or an annual balance sheet total not exceeding €43 million - are independent and autonomous, and not part of a wider group of enterprises - have less than 25% of their capital held by public bodies (such as Enterprise Ireland). - A Small Mid-Cap is an	- Loan amounts from €25,000 to a maximum of €3,000,000 per borrower (loan amounts are dependent on aid intensity and State aid thresholds) - Discounted interest rates when compared to equivalent loans, with an additional discount for loans for climate action and environmentally sustainable purposes - Loan terms from 7 years up to a maximum of 10 years - Loans are available up to 30 June 2026 or until the scheme has been fully subscribed (whichever is earlier)

BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:

PROVIDER & DETAIL

ACCESS/ ELIGIBILITY

VALUE & DETAIL



INVOICE FINANCING

SBCI/ EUR. INVEST. FUND

- Allows businesses to releases cash currently tied up in outstanding customer invoices, which can help improve cashflow
- <https://sbci.gov.ie/products/invoice-financing>

- Companies can contact Bibby Finances directly https://www.bibbyfinancialservices.ie/funding/invoice-finance?utm_term=bibby%20financial%20services&utm_source=google&utm_medium=cpc&utm_campaign=%7Bcampaign%7D

- The SME invoices its customers for goods and/or services and send details of the sales invoice to the invoice finance provider.
- On receipt of the invoice, the invoice finance provider will typically release up to 90% of its value within 24 hours of it being raised, minus a fee.
- The customer makes payment (directly to the business or to the finance provider depending on specific product).
- The invoice finance provider releases the remaining 10% of the invoice value.
- Funding of up to €5m with minimum facility period of 24 months to avail of the lower SBCI rates



TERM LOANS

SBCI

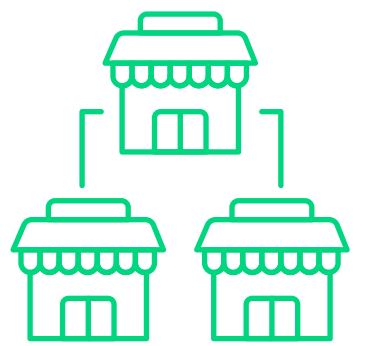
- Loans tailoured to business stage and needs.
- <https://sbci.gov.ie/products/invoice-financing>

- Loans available to any business (Sole Traders, Partnerships & Limited Companies) with:
- Fewer than 10 full-time employees
- Annual Turnover up to €2 million
- Unable to secure finance from banks and other commercial lenders
- Start-Up Loans
- Cashflow Loans
- Expansion Loans

- Loan amounts from €2,000 to €50,000
- Loan terms typically 3 years, up to 5 years in some circumstances
- Fixed interest rate (currently 6.5% APR)
- 1% interest rate discount if applying through Local Enterprise Office (LEO) or referred by the Bank
- Interest only periods for Start-Up Loans
- Fixed repayments, no fees, charges or penalties for early repayment
- Mentoring provided free-of-charge through the Local Enterprise Office

BUSINESS SUPPORTS SUMMARY:

*Current as of April 2025

FINANCIAL SUPPORT:	PROVIDER & DETAIL	ACCESS/ ELIGIBILITY	VALUE & DETAIL
 CASH FLOW LOAN	MICROFINANCE IRL • Supports cashflow and the day to day running of your business • https://microfinanceireland.ie/cash-flow-loan/	• If you are a Sole Trader, a Partnership or a Limited Company from any sector and in operation for more than 18 months, you may be eligible to apply.	• 6.5% interest rate – lower rate of 5.5% if you apply via Local Enterprise Office • Loans from €5,000 – €50,000 • For Loan Applications above €40,000, will require evidence that you have been unable to get this funding elsewhere • No fees/no hidden costs/fixed repayments • For Established Business in operation for more than 18 months • Free Mentoring – where deemed appropriate • 3 year max term
 EXPANSION LOAN	MICROFINANCE IRL • Capital expenditure re business development /expansion for established businesses	• If you are a Sole Trader, a Partnership or a Limited Company from any sector and in operation for more than 18 months, you may be eligible to apply.	• Loans from €5,000 – €50,000 • 6.5% interest rate – lower rate of 5.5% if you apply via Local Enterprise Office • Longer terms – up to 5 years • No fees/no hidden costs/fixed repayments • Free Mentoring – where deemed appropriate • For Loan Applications above €40,000, will require evidence that you have been unable to get this funding elsewhere.

BUSINESS SUPPORTS SUMMARY:

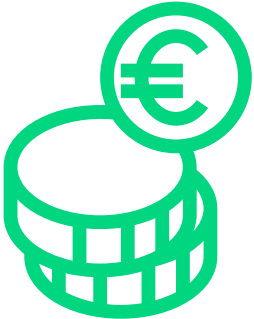
*Current as of April 2025

FINANCIAL
SUPPORT:

PROVIDER &
DETAIL

ACCESS/
ELIGIBILITY

VALUE & DETAIL



SMALL LOAN

MICROFINANCE IRL

- For both Start Up & Established Businesses with low funding requirements
- <https://microfinanceireland.ie/small-loan/>

- If you are a Sole Trader, a Partnership or a Limited Company from any business sector, you may be eligible to apply.

- Loans €2,000 – €5,000
- Up to 3 years max term
- 6.5% interest rate – lower rate of 5.5% if you apply via Local Enterprise Office
- Simpler paperwork
- No fees/no hidden costs/ fixed repayments
- Credit decision is final – no right to appeal