

6/20/2016

Financing Program for Production Machinery and Equipment Sales - FINAME - Banco do Nordeste

BRAZIL

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Financing Program for Production and Commercialization of Machinery and Equipment (FINAME)

Objective

Support the production and marketing of new machinery and equipment manufactured in Brazil, registered in FINAME, in modes: a) financing the buyer; b) funding the manufacturer;

The financing

The program includes: a) the type "financing the buyer" - purchase of new machinery and domestic equipment; b) the type "financing the manufacturer" - financing the production of machinery and equipment, as well as its marketing, provided that the goods have already been negotiated with the respective buyers. In both cases, the equipment must meet the FINAME registered.

Target

national control companies (legal entities and entrepreneurs registered in the trade board) and Brazilian companies to foreign control. They are not likely to care for FINAME the following sectors: real estate, such as residential buildings, timeshares, hotel-residence and allotment; arms trade; banking and / or financial activities; motels, saunas, spas and nightclubs; mining process that incorporates a rudimentary mining or mining; game predictions and the like; edition of newspapers and other periodicals; production, processing, manufacturing or marketing of tobacco; processing of non-covered native wood in licensing and sustainable management plans; social actions and projects included with tax incentives.

Source of Funds

National Bank for Economic and Social Development (BNDES) through its subsidiary, the Special Agency of Industrial Financing (FINAME).

Deadlines

Up to 60 months, including a grace period of up to 24 months, and the total period to be high in case of purchase of locomotives, railway freight cars and passenger buses. The period is determined as the applicant's ability to pay.

Charges(*)

hiring rates and IOF levied according to regulations, plus the following charges:

- Financial Cost - TJLP, or TJLP combined with TJ-462 (Interest-Rate Measure Provisional 462); or A-BNDES (the BNDES Monetary Unit) plus the cost of a basket of currencies or the US dollar variation plus the costs of the currency basket; or TJLP combined with TJ-462 (Interest Rate-Provisional Measure 462) or A-BNDES (the BNDES Monetary Unit) plus the cost of the basket of currencies or variation of the US dollar increased the burden of the currency basket.

- Financial intermediation - 0.5% pa for medium-sized or large company. Inexistent for micro, small and medium enterprises;

- BNDES Basic compensation - 0.9% pa and 2.5% pa;

- Del credere - 3% pa

(*) - Rates subject to change

Guarantees

Guarantees are, cumulatively or alternatively, consisting of real and personal guarantees, depending on the term, value and score on the client risk assessment and design. The liens of the financed goods will be mandatory.

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 Tables rates

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 Credit proposal

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