

“PRODUCTS AND SERVICES”

Because of current legal framework for microfinance in Bosnia and Herzegovina micro credit organizations are allowed only to disburse micro loans which satisfy following general terms and conditions:

- Maximum loan size BAM 30.000 (EURO 15.338)
- Maximum first loan size BAM 5.000 (EURO 2.556)
- Maximum repayment term 36 months

Fast Loan

- Loan amount BAM 500 - 5.000 (EURO 256 – 2.556)
- Repayment term from 1 to 36 months
- No grace period
- Guarantees: no guarantors for amounts up to BAM 2,000 (EURO 1.023) and repayment term up to 18 months; one guarantor for amounts from BAM 2.001-5.000 (EURO 1.023-2.556)

Loan for Entrepreneurs

- Loan amount BAM 1.500 - BAM 30.000 (EURO 767- 15.339)
- Repayment term from 1 to 36 months
- Grace period up to 6 months (flexible)
- Guarantees: one guarantor either legal or natural person for the amounts up to BAM 20.000 (EURO 10.226); one guarantor, legal person, for the amounts between BAM 20.001-30.000 (EURO 10.226-15.339)
- Activities: services, trade, and small scale production.

Loan for Agriculture

- Loan amount BAM 1.000 - 30.000 (EURO 1.955 – 15.338)
- Repayment term up to 36 months
- Grace period up to 9 months
- Guarantees: no guarantees for loans up to BAM 3.000 (EURO 1.534), one guarantor either legal or natural person for the loan amounts from BAM 3.001-5.000 (EURO 1.534-2.556), two guarantors either legal or natural persons for the amounts higher than BAM 5.000 (EURO 2.556), pledge, mortgage
- Activities: agriculture production

Housing Loan

- Loan amount BAM 500 - 30.000 (EURO 256 – 15.339)
- Repayment term from 1 to 36 months
- No grace period
- Guarantees: no guarantors for amounts up to BAM 2,000 (EURO 1.023) and repayment term up to 18 months; one guarantor for amounts up to BAM 2,000 (EURO 1.023) and repayment term higher than 18 months; one guarantor either legal or natural person for amounts up to BAM 20.000 (EURO 10.226) regardless of repayment term; one guarantor legal person for amounts up to BAM 30.000 (EURO 15.338) regardless of repayment term