



# Accessing Financial Supports & Cashflow Management

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# AIB Covid-19 examples of Supports for Business



- 3 Month payment break on existing AIB loan facilities
  - A “call me back” option on [www.aib.ie/covid19](http://www.aib.ie/covid19)
  - Dedicated phone line (0818 300113)
- Working Capital solutions
  - Overdraft
  - Business Credit Line
  - Prompt Pay
  - Deferral of Business Current Account fees
- Treasury Solutions
  - Trade finance solutions
  - Foreign Exchange Risk Management
- AIB Merchant Services Business Supports

# Government Covid-19 Supports for Business

SBCI & Credit Guarantee Scheme are available through AIB



## SBCI

- Covid-19 Working Capital Loan Scheme
- Term 1-3 Years
- Amounts of up to €1.5m

## Credit Guarantee Scheme

- Facilities of €10,000 up to €1m
- Terms of up to 7 years
- Can be used if limited security available or if the business operates in a sector or technology perceived as higher risk

## Microfinance Ireland

- Covid-19 Business Loans
- Term 1-3 Years
- Up to 6 months interest and repayment free
- Loans of between €5,000 to €50,000

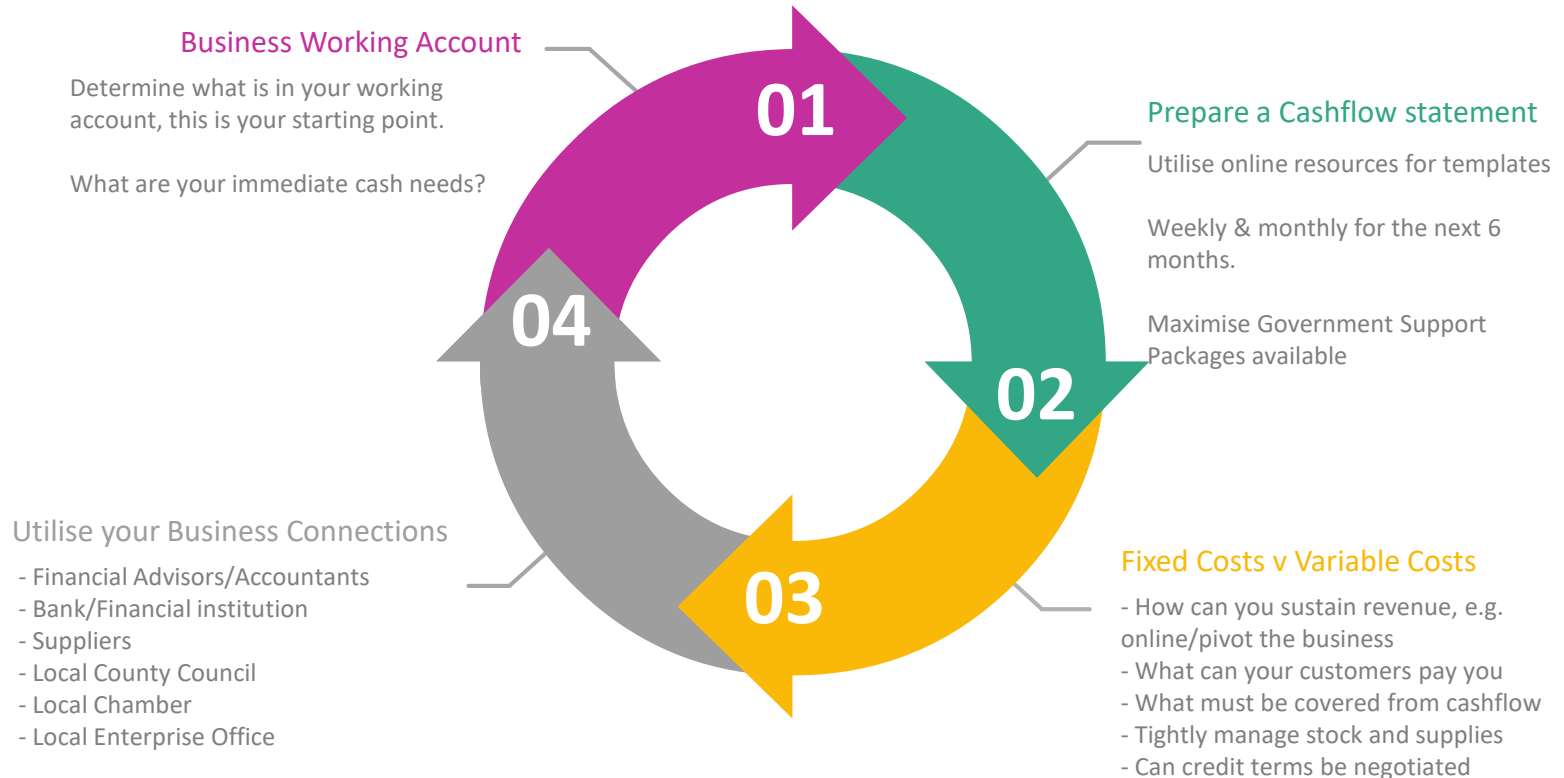
## Enterprise Ireland

- €200m EU support scheme administered by Enterprise Ireland
- €5,000 Covid-19 Business Financial Planning Grant

# Cashflow Management



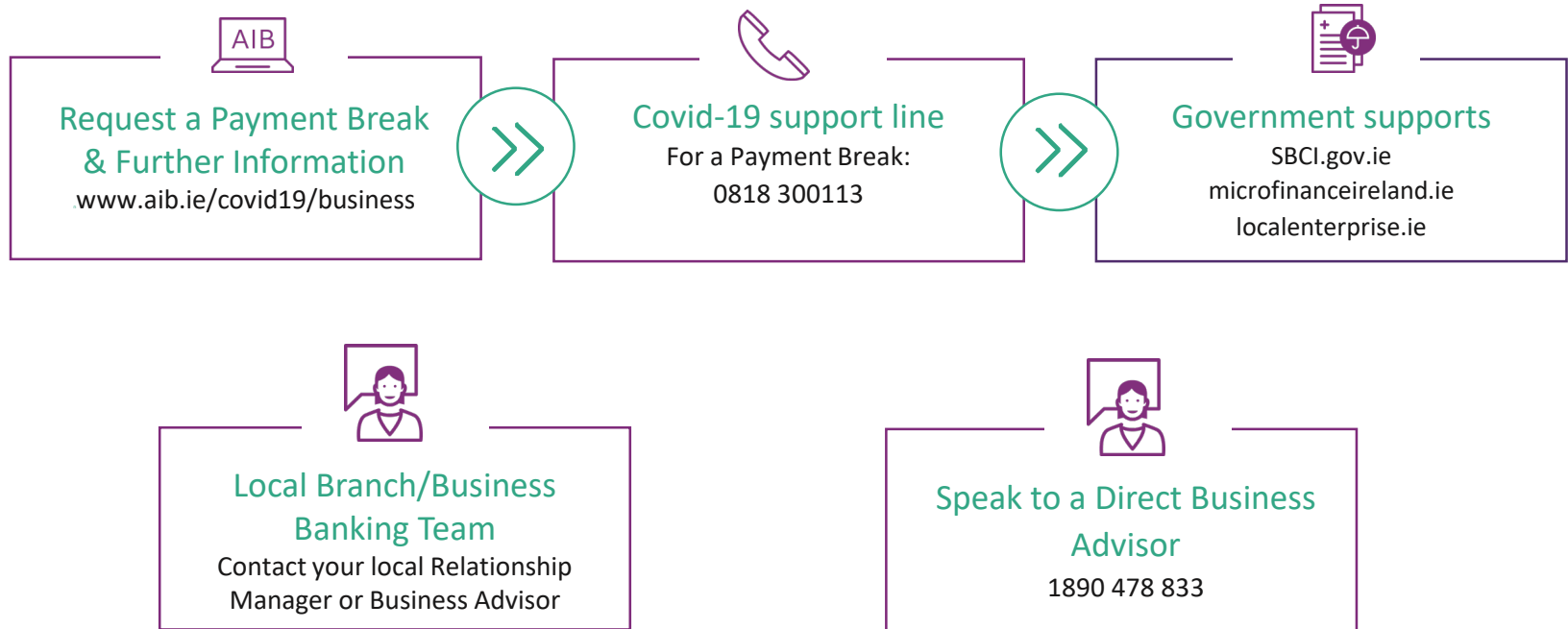
## Where to start and how to manage your business cashflow



# Please come and talk to AIB:



## Covid-19 Customer Contacts



Important Regulatory Information.

Lending criteria, terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Security may be required. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.