

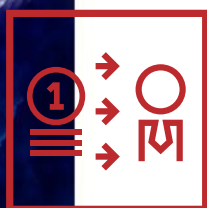
ALTUM FACT SHEET

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ALTUM is a state development finance institution, that offers state support for various target groups via financial tools, e.g., loans, guarantees, investing in venture capital funds, etc. ALTUM support compensates the market shortcomings that can't be solved by private funding.

Loan to start a business



Apply if:

- You plan to establish an enterprise
- You are self-employed
- You want to invest in your recently established company to grow
- Loan amount up to 250 000 EUR
- Loan maturity for up to 10 years

For loans up to 100 000 EUR -
significantly reduced collateral requirements

For more information, click [here](#)

Credit Guarantee

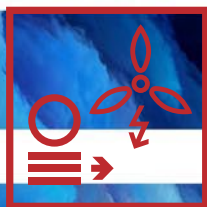


You get:

- Up to 80% of the principal amount of financing
- Up to 7 million EUR
- Up to 10 years
- Low interest depending on your rating and collateral

For more information, click [here](#)

Loans for energy efficiency projects



You get:

- A loan with repayment up to 5-15 years
- A guarantee for a loan provided by a bank – up to 80% of the principal amount
- Loans within RRF (Recovery and Resilience Facility) are available with a capital discount
- Attractive interest rates starting at 2.5% annually

For more information, click [here](#)



Export credit guarantee

YOU GET:

- Up to 90% of your commercial risks and 95% of political risks covered
- Maximum period of a deferred payment of a transaction – up to 730 days (2 years)
- Maximum amount of an export credit guarantee – 2 million EUR

For more information, click [here](#)



Venture Capital: Investments in high-growth and innovative companies

ALTUM plays a pivotal role in the creation of local venture capital ecosystem in Latvia. ALTUM invests substantial ERDF and state funds in the venture capital sector.

FOR INVESTORS:

In the field of venture capital, Altum selects General Partners in open, transparent, and non-discriminatory process and acts as corner-investor in first closing. Altum has invested in 18 funds, as well as in Baltic funds of funds (i.e., BIF1 and BIF2).

Find out more about [ALTUM venture capital investments](#).

FOR HIGH-GROWTH COMPANIES:

Venture capital investments have contributed to the establishment of many start-ups with high added value products in IT, sciences and manufacturing industries. Altum-backed venture capital funds provide multiple financing opportunities to companies at different stages of development. In order to explore investment attraction opportunities please reach out to fund managers directly, contacts are [available here](#).