

HDB-TMEDE LOAN GUARANTEE FUND TO SMALL & MEDIUM-SIZED BUSINESSES OF THE ENGINEERING AND CONSTRUCTION SECTOR THAT WISH TO UNDERTAKE OR HAVE UNDERTAKEN PROJECTS AND/OR STUDIES OF PUBLIC INTEREST, BY THE HELLENIC DEVELOPMENT BANK (HDB)

SUPPORTING DOCUMENTS FOR THE FINANCING APPLICATION

I. PARTICIPATION DOCUMENTS (Provided by the Bank)

Loan application
Pre-contractual information document
Declaration with information about the status of the business as an SME
General solemn declaration
Solemn declaration regarding the cumulative amount of the de minimis aid.
Solemn declaration regarding the loan amount (<i>Documentation on the loan amount</i>)
Solemn declaration regarding the loan use
Solemn declaration regarding Environmental and Social Responsibility (<i>only for legal entities</i>)
Documentation form regarding liquidity needs (<i>for businesses established within 2020, 2021, 2022 and 2023</i>)

II. FINANCIAL INFORMATION

→ SINGLE-ENTRY BOOKKEEPING	→ DOUBLE-ENTRY BOOKKEEPING
<ul style="list-style-type: none"> • Copies of E3 tax form for the last three (3) closed financial years and for 2019, to determine the loan amount. • Periodic VAT returns for the current financial year and the corresponding ones for the previous year • Copies of the company ENFIA (unified property tax). • Table of undertaken projects and/or studies (<i>project budget, schedule of implementation, certifications, payments, letters of guarantee, etc.</i>) • Employment proof certificates (in annual work units) for the years 2019, 2020, 2021 and 2022, stamped and signed by the company's legal representatives or the accountant (<i>for documenting the eligibility criterion of the SME</i>). 	<ul style="list-style-type: none"> • Balance sheets for the last three (3) closed financial years and for 2019, to determine the loan amount, including the breakdown of the results and the corresponding annex (<i>stamped and signed by the company's legal representatives or the accountant</i>). • Recent subsidiary ledger trial balance and the corresponding one for the previous year (<i>listing stocktaking information, activity for the period, monthly activity and balances</i>) • Copies of the company ENFIA (unified property tax). • Table of undertaken projects and/or studies (<i>project budget, schedule of implementation, certifications, payments, letters of guarantee, etc.</i>) • Employment proof certificates (in annual work units) for the years 2019, 2020, 2021 and 2022, stamped and signed by the company's legal representatives or the accountant (<i>for documenting the eligibility criterion of the SME</i>).

III. SUPPORTING DOCUMENTS FOR THE BUSINESS or LEGAL REPRESENTATIVE

Tax return statement for the last two years or copy of the E1 tax form <i>for each partner/main shareholder or guarantor.</i>
ENFIA (unified property tax) certificate for each partner/main shareholder/ guarantor.

IV. OTHER SUPPORTING DOCUMENTS FOR THE PROGRAMME

Contract for the award of Public Works, Study or Services where the applicant is the contractor and the awarding authority falls within the scope of the Law concerning Public Procurement, irrespective of the implementation stage of the project or study. <i>In case of subcontracting, a signed Contract or Private Agreement is submitted, documenting the relationship between the applicant and the Public Procurement contract. In the event that the applicant wishes to sign a Contract for a project and/or a study of public interest, they must provide proof of bid submission in the case of a tender for the award of a project and/or study of public interest or a Memorandum of Understanding (MoU) in the case of direct award. "Public Procurement" and "works, study services and supply" contracts are the contracts described and included in Law 4412/2016, as amended and in force (law concerning Public Procurement).</i>
Insurance clearance certificate issued by EFKA for the personnel employed by the company or a certificated stating the business is unregistered. Submitted at disbursement, without an indication for withholding tax.
Insurance clearance certificate for personal contributions, in the cases of self-employed freelance professionals. Submitted at disbursement, without an indication for withholding tax.
Tax clearance certificate (for all legal purposes) Submitted at disbursement, without an indication for out-of-settlement debt.
Company registration details from TAXISNET , listing the company's business activity codes (KAD) and any changes to the registered office or facilities, with a visible print date.
Single certificate for Judicial Solvency (<i>on the non-filing of a bankruptcy petition, declaration of cessation of payments, winding-up, etc.</i>), issued within the last 3 months. Submitted on the lump-sum or first partial disbursement date.
Copy of the electronic application to the State Aid Information System (PSKE) , stamped and signed by the company's legal representatives.

* In the event that the certificate indicates an application for insolvency, additional supporting documents will be required. The Bank reserves the right to request additional supporting documents at its discretion, in order to evaluate the application.