



**KGP**

GREENHOUSES



**PROFESSIONALS  
IN GREENHOUSE CONSTRUCTIONS  
AND GREENHOUSE INSTALLATIONS**





## **KGP – Offer of Export Finance Credit**

In each project, with each partner and client we always think what can be the best to offer and to make. We take care very much on result and opinion about our work. These targets and desire to satisfy all needs of our new clients and loyal customers helped us to provide new product in our offer in cooperation with biggest international banks – consulting in **Export Finance Credit for Greenhouse investment.**

# Advantages for Buyer

Export credits are designed for medium and long-term export financing. They are insured by the Export Credit Agency (KUKE in Poland). Credits are granted to a Borrower's bank (which acts on behalf of a Buyer) or directly to a buyer (who has signed a contract with an Exporter). Export credits offer several advantages for Buyer:

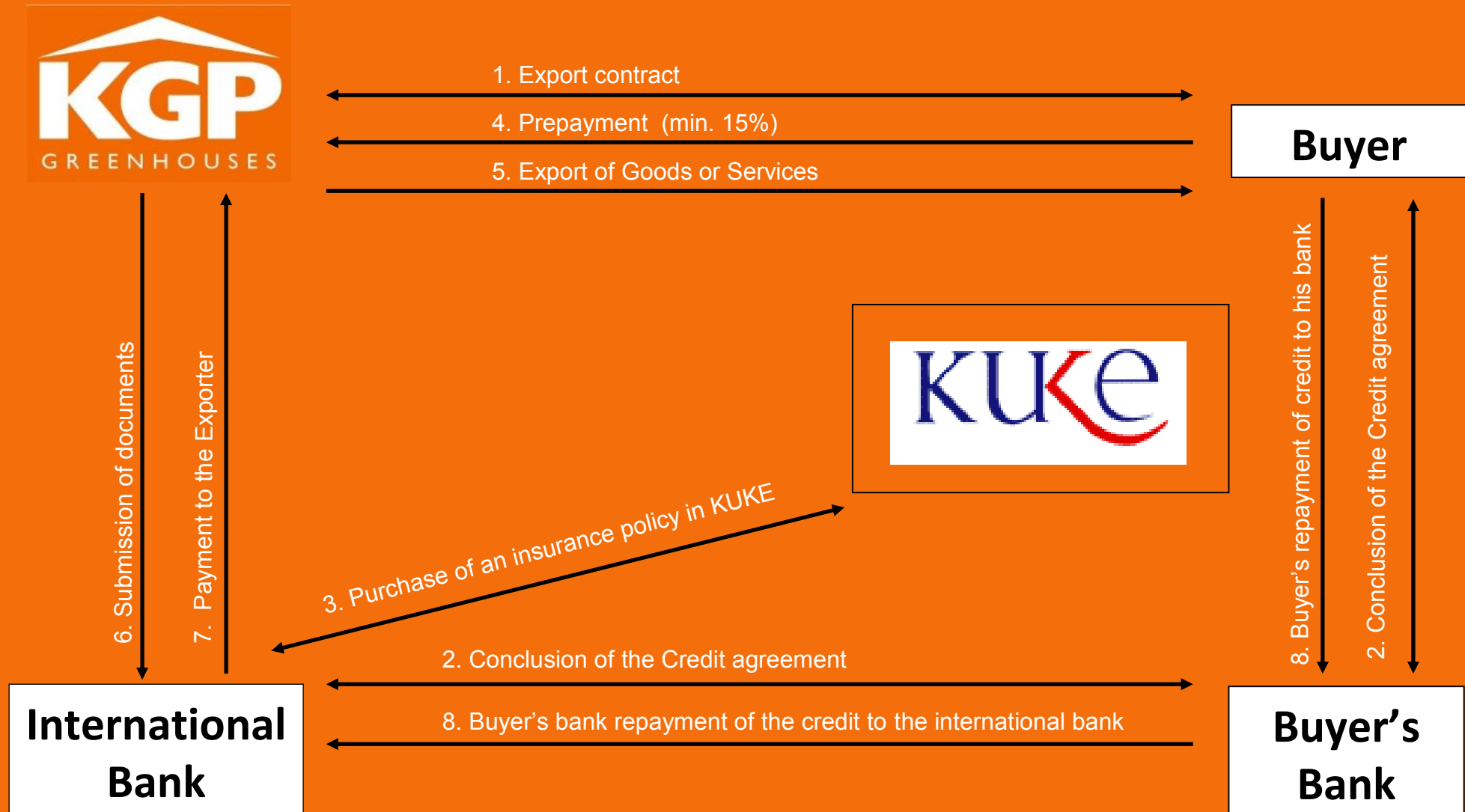
- a financing with better conditions than the local banks may offer, in terms of: duration, interest rates and other costs of credits;
- long repayment period - up to 10 years after full disbursement/construction (usually 7 years);
- grace period for the whole time of contract/project execution till 6 months after starting Date of Repayment;



# Characteristics of Buyer's credit

- Value of a loan: Up to 85% of the contract value. 15% as advance payment is payable for the benefit of exporter.
- repayment terms (max. every six months capital instalments, the first being due max. six months after the end of execution of the contract).
- fixed interest rate on the basis of the CIRR (Commercial Interest Reference Rate) or floating interest rate based on the Libor/Euribor + margin.
- KUKE (Polish ECA) can act as insurer. KUKE premium may be included in the value of the credit.
- reduction of performance risk - credit disbursements for exporter are made against presentation of documents accepted by the Importer.

# Structure of Buyer's Credit







**KGP Greenhouses**  
**[www.kgpgreenhouses.com](http://www.kgpgreenhouses.com)**  
**[info@kgpgreenhouses.com](mailto:info@kgpgreenhouses.com)**

**KGP B.V.**  
**Oud Camp 17, 3155 DL Maasland**  
**Tel. + 31 630 05 70 50**  
**Netherlands**

**KGP Sp. z o.o.**  
**ul. Jeziorna 40A, 91-358 Łódź**  
**Tel. +48 42 656 04 66**  
**Poland**