



FINANCING METHODS

The device provides for three types of financing

- Triangular financing;
- Mixed financing;
- Self-financing.

Setting up Microenterprise with TRIANGULAR FINANCING

The financial package

The triangular financing provides for a personal contribution, an unremunerated loan from the agency and a bank loan with 100% interest rate subsidies and it is constituted as follows :

- 1- The personal contribution of the young promoter.
- 2- ANSEJ's unremunerated loan (PNR).
- 3- Bank credit enhanced 100% for all sectors of activity and guaranteed by the National Caution Fund to guarantee credits risks of the young promoters.

The financial structure of triangular financing

Triangular financing structure

Level 1

Investment amount	ANSEJ Loan without interest	Personal contribution	Bank loan
Up to 5.000.000DA	29%	01 %	70 %

Level 2

Investment amount	ANSEJ Loan without interest	Personal contribution	Bank loan
From 5.000.001 DA To 10.000.000 DA	28%	02 %	70 %

Setting up Microenterprise with MIXED FINANCING

The financial package

The mixed financing requires a personal contribution and unremunerated loan from the agency as follows:

- 1- The young promoter's personal contribution.
- 2- ANSEJ's unremunerated loan (PNR).

Mixed financing structure

Niveau 1

Investment amount	ANSEJ Loan without interest	Personal contribution
Up to 5.000.000DA	29%	71 %

Niveau 2

Investment amount	ANSEJ Loan without interest	Personal contribution
From 5.000.001 DA To 10.000.000 DA	28 %	72 %

Setting up Microenterprise with SELF FINANCING

Investment amount	Personal contribution
Up to 10.000.000 DA	100 %

