

 Early Warning System

EIB-20230175

EFL ENHANCED SUPPORT TO SMES AND MIDCAPS



## Quick Facts

<b>Countries</b>	Poland
<b>Financial Institutions</b>	European Investment Bank (EIB)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2023-11-03
<b>Borrower</b>	Europejski Fundusz Leasingowy SA
<b>Sectors</b>	Communications, Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 289.05 million
<b>Loan Amount (USD)</b>	\$ 289.05 million
<b>Project Cost (USD)</b>	\$ 607.00 million



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### **Project Description**

As stated by the EIB, the project consists in a guarantee covering EFL's existing portfolio of loans and leases to small and medium-sized enterprises and mid-caps.

The operation supports EFL's lending expansion in the SMEs and mid-caps market.

The aim is to enhance access to finance to the target beneficiaries. While strengthening the social and economic foundations of the less well-off regions, the operation will also support the digital transition of the economy given its Innovation and Digitalisation window.



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## Investment Description

- European Investment Bank (EIB)

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Europejski Fundusz Leasingowy S.A.](#) (Financial Intermediary) **is owned by** [Crédit Agricole S.A.](#) (Parent Company)



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### Private Actors Description

As stated on the company's website, Europejski Fundusz Leasingowy SA started operations in June 1991 as one of the first leasing companies in Poland.

EFL is a provider of comprehensive financial solutions: lease, loan, long-term hire, factoring, and additional products. The company holds 100% of shares in Carefleet SA, a business specialising in long-term hire services, and is the owner of Eurofactor Polska SA, which offers factoring services.



## Contact Information

### Financial Intermediary - Europejski Fundusz Leasingowy SA:

Address: ul. Legnicka 48 bud. C-D, 54-202 Wroclaw

Phone: +48 801404444

Website: <https://efl.pl/en/>

## ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm>

## ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: [complaints@eib.org](mailto:complaints@eib.org), by completing the online complaint form available at the following address: <http://www.eib.org/complaints/form> via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check:

[http://www.eib.org/attachments/strategies/complaints\\_mechanism\\_policy\\_en.pdf](http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf)

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at:

<http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces>



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**Other Related Projects**

- EIB-20220538 EU PROGRAMME LOAN FOR ABS OPERATIONS
- EIB-20240343 EFL LOAN FOR SMES AND MIDCAPS CA VII