

	Classic Guarantee	Working Capital Guarantee	Start-Up Guarantee
Use of Funds	Working Capital, Inventory Purchase, Expansion, Overdraft.	Working Capital needs as businesses get back to normal.	Working Capital, Inventory Purchase, Expansion, Overdraft.
Offer Period	No limit	12 Months in the first instance	12 Months in the first instance
Maximum Loan Value	\$300,000	\$200,000	\$100,000
Maximum Guarantee Value	\$225,000	\$160,000	\$80,000
Maximum Guarantee Percentage	75%	80%	80%
Equity Contribution	25%	10%	10%
Collateral Required	25%	20%	20%
Debt Service Ratio	1.25:1	1.10:1	1.10:1
Tenor of Guarantee	10 years	5 years	10 years
Interest Rate	Set by Participating Lender	Set by Participating Lender	Set by Participating Lender
Age of Business	>2 years	>2 years	3 months to 2 years
Special Condition 1		Development of a sinking fund allowed	Development of a sinking fund allowed
Special Condition 2		1 year moratorium on principal repayment allowed	