



Financial Supports & Cash Flow Management

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In association with ISME & Griffith College

AIB Covid-19 – Examples of Supports for Businesses



- 3 Month payment break on existing AIB loan facilities
 - A “call me back” option on ->www.aib.ie/covid19
 - Dedicated phone line (**0818 300113**)
- Working Capital solutions
 - Overdraft
 - Business Credit Line
 - Prompt Pay
 - Deferral of Business Current Account Fees
- Treasury Solutions
 - Trade finance solutions
 - Foreign Exchange Risk Management
- AIB Merchant Services Business Supports – contact at rrm@aibms.com

Government Covid-19 Supports for Business

SBCI & Credit Guarantee Scheme are available through AIB



SBCI

- Covid-19 Working Capital Loan Scheme – First Step is Receipt of ‘Eligibility Code’ from SBCI
- Term 1-3 Years
- Amounts of up to €1.5m – (Up to €500k unsecured)

Credit Guarantee Scheme

- Facilities of €10,000 up to €1m
- Terms of up to 7 years
- Can be used where limited security available or if business operates in a sector or technology perceived as higher risk

Microfinance Ireland

- Covid-19 Business Loans
- Term 1-3 Years
- Up to 6 months interest and repayment free
- Loans of between €5,000 to €50,000

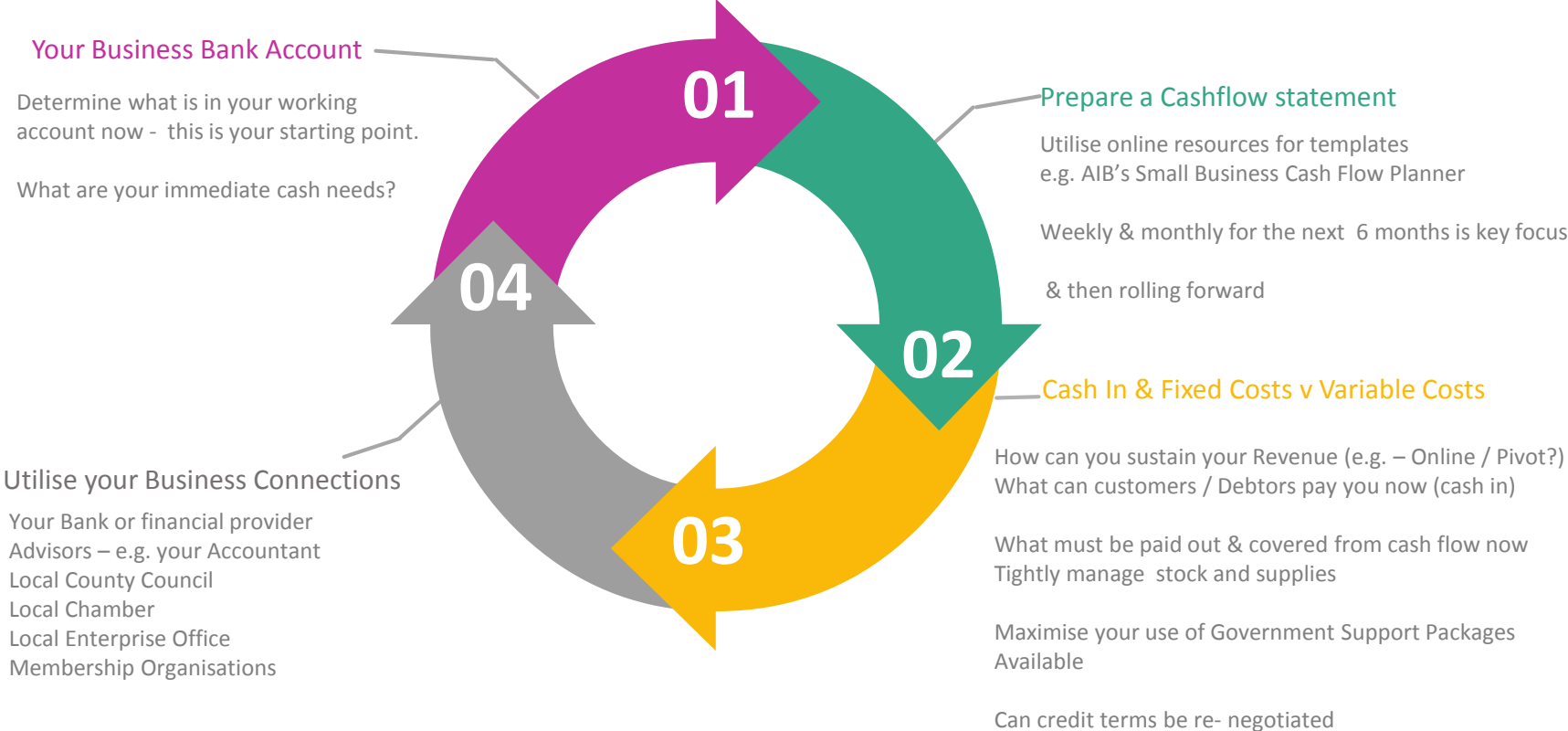
Enterprise Ireland

- €200m EU support scheme administered by Enterprise Ireland
- €5,000 Covid-19 Business Financial Planning Grant, amongst others
- Several other supports available

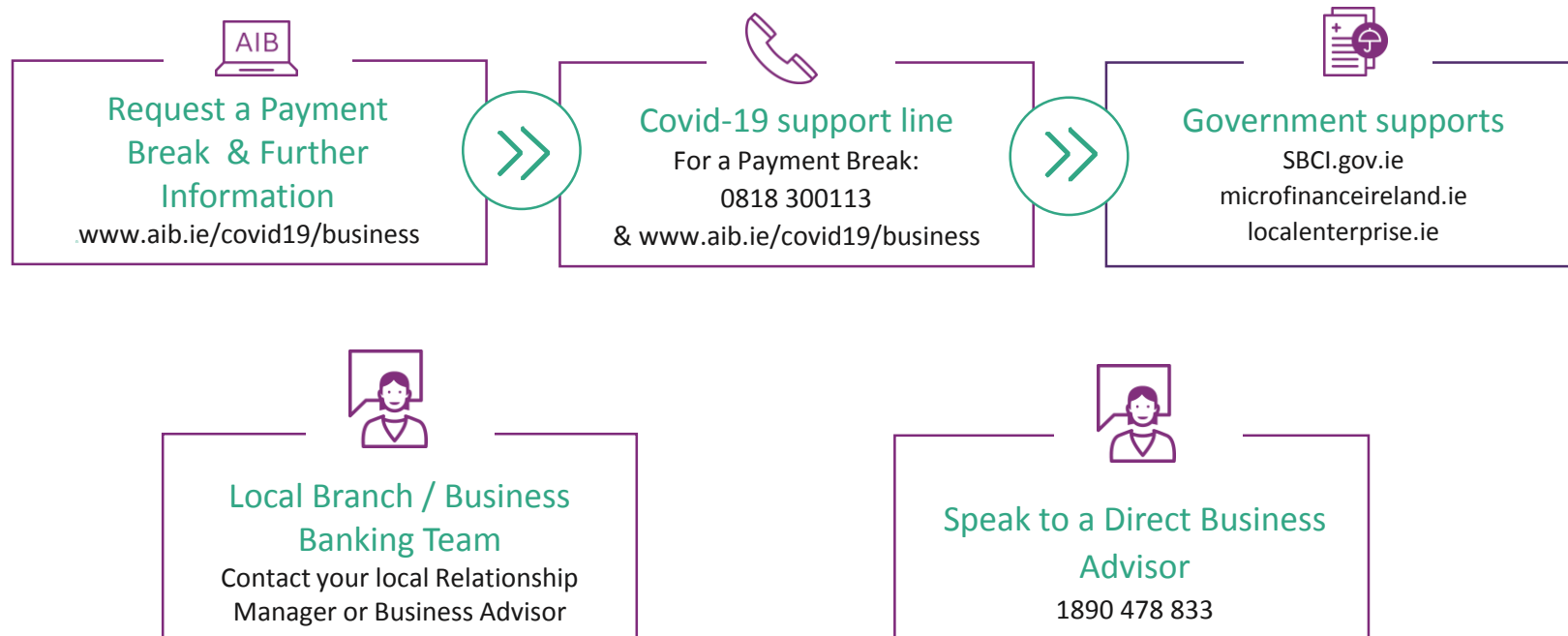
Cashflow Management



Where to start and how to manage your business cashflow



Covid 19 - AIB Customer Contacts



Important Regulatory Information.

Lending criteria, terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Security may be required. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.