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<https://www.ubb.bg/en/business-clients/kreditirane/kombinirana-garantsiya-cosme-i-nfg-za-biznes-kredit-na-mikro-predpriyatiya>

## **COSME and NGF combined guarantee for business loans and micro enterprises**

### **Required Documents**

- Loan Application and a Declaration of Relatedness with other entities, as per a sample format of the Bank
- Declaration Statement under COSME
- Balance Sheet, Income Statement and a Tax Return of the Borrower for the last 2 years
- Balance Sheet, Income Statement, report on the average staff number for the last year of the related parties as per the SME Act
- Copies of the ID cards of the company's representative - borrower/co-debtor/pledgers/mortgagors
- Decision of the competent body of the company - in the latter capacity as borrower, co-debtor and owner of the collateral, for conclusion of the Loan Agreement
- Collateral ownership documents
- Certificate for availability /lack of arrears, issued by the revenue authority as per Art 87, Para 6 of the Tax Insurance Procedure Code