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<https://www.ubb.bg/en/business-clients/kreditirane/ovardraft-za-svobodni-profesii-fizicheski-litsa-i-registrirani-ot-tyah-et-drujestva>

Overdraft for freelancers*

Required Documents

- Loan Application and a Declaration of Relatedness with other entities, as per a sample format of the Bank
- Declaration Statement under COSME* / Declaration EGF**
- Balance Sheet, Income Statement, current financial statements and a Tax Return of the Borrower for the last 2 years. Current financial statements.
- 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

*This guarantee has been provided by COSME and the European Fund for Strategic Investments (EFSI), set up under the Investment Plan for Europe. The aim of EFSI is to support the financing and the applying of productive investments in the European Union, as well as to ensure the growth of access to financing.

**The EGF guarantee programme has been developed to support liquidity and facilitate access to working capital and investment financing of small and medium enterprises in response to the crisis, caused by the COVID-19 pandemic. The Programme is being implemented by the European Investment Fund with the financial support, ensured through the EGF founding contributions by the member-states.