

Support program for SMEs launched

They present a financing program of 300,000 to 30 million pesos aimed at companies with income from two to 500 million pesos per year and that have a workforce of around 50 people.

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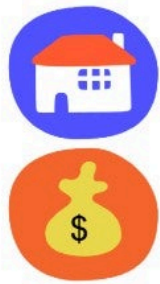
With an initial fund of 3,000 million pesos and with the aim of contributing to the economic reactivation in Mexico, the launch of the Support Program for Small and Medium Enterprises, SMEs, designed by ION , Sociedad Financiera de Objeto Múltiple, SOFOM, was announced. It is listed on the Mexican Stock Exchange and is voluntarily regulated by the National Banking and Securities Commission.

The program consists of financing ranging from 300,000 to 30 million pesos directed to companies with income from two to 500 million pesos per year and that have a workforce of around 50 people. Each case is analyzed individually, according to Guillermo Orozco Rodríguez, ION's Commercial Director.

He explained that this credit to SMEs is distinguished by the flexibility that the person requesting it since "the analysis of credit history is not so rigorous, in addition to the fact that, unlike other entities, it requires an antiquity of only two years of operation of the applicant company. We started with a fund of 3,000 million pesos, but the resources for this program can be unlimited. "

In 2020, almost two million small and medium-sized companies, SMEs, closed operations in Mexico as a result of the pandemic, according to a study carried out by INEGI, which also

highlights that less than 35% of the surviving companies have financing .



Adquisición
y Liquidez



Para Microempresas y PyME's

Plazo	Hasta 15 años.
Aforo	Hasta 70% para adquisición y 50% (33%) para liquidez
Tasa	Desde 19.90% a 26.00% + IVA.
Monto de Financiamiento	Desde \$300,000 MXN hasta \$30'000,000 MXN.
Garantía	Hipoteca en primer lugar
Forma de pago	Pagos fijos durante el plazo incluyendo intereses y capital.
Pagos anticipados	Sin penalización
Seguro Daños	0.02% mensual sobre el monto financiado, incluido en la mensualidad.



Photo: ION

According to the Council of the Association of Entrepreneurs of Mexico, ASEM, small and medium-sized companies represent 40% of the national Gross Domestic Product (GDP) and generate 7 out of 10 formal jobs, hence the importance of supporting the operation of SMEs, as a way to safeguard millions of jobs.

For his part, Fernando Rondón Reynoso, Marketing Director, presented the new image of ION. He pointed out that this change is due to the transformation of the company and its transition to a digital environment closer to people and its development intentions.

“This new image is more agile, close and flexible, elements that characterize ION in its service, spirit and accessibility to its financing, always with the conviction of generating social and human value,” said Fernando Rondón.



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