

**MARKET  
PROSPECTION  
REPAYABLE ADVANCE  
INSURANCE**

**YOU**

**YOU ARE PROSPECTING  
NEW EXPORT MARKETS**

**WE**

**WE COVER THE FINANCIAL  
RISKS OF YOUR EXPORTS  
GROWTH**

**LIQUIDITY SUPPORT AND  
INSURANCE TO COVER  
LOSSES INCURRED DUE TO  
COMMERCIAL FAILURE**



# YOU

## Want to develop your operations abroad

### YOUR PROJECT

Incur (non-recurring) prospection expenses: travel expenses, trade fairs participation, creating and enhancing export services, VIE (International Volunteers in Business), setting up a subsidiary, market studies, advertising costs, website, etc.

### YOUR COMPANY

Mid-caps or SMEs in any sector except international trading, with a turnover below or equal to 500 M€

# WE

**With Market Prospection Repayable Advance Insurance, we indemnify your prospection expenses in a targeted, geographical zone and you reimburse us depending on your export turnover growth in the insured zone**

### CHARACTERISTICS

- Covers market prospection expenses within the approved budget (see explanatory note on expenses covered on [bpifrance.fr](http://bpifrance.fr))
- **Percentage of cover:** 65 %, 45 % or 25 % depending on your turnover
- **Amortisation rate:** 7 %, 14 % or 30 %, depending on the nature of the operation
- **2 successive periods:**
  - **guarantee period** (1 to 4 years): claim payment at the end of every financial year depending on the expenses not compensated by revenues;
  - **reimbursement period** (2 to 6 years): claim repayment depending on the revenues generated in the insured zone
- **Cost:** 2 % annual premium on every guaranteed annual budget, premium rate increases to 4 % for an advance claim payment

### ADVANTAGES

- Liquidity support
- Repayments amount limited to the payment received
- No reimbursement of claims not amortised during the refund period

#### **Additional advantages:**

- Companies with a turnover below 1.5 M€ can receive a claim advance
- Companies with a turnover between 1.5 to 500 M€ can combine Market Prospection Repayable Advance Insurance with a guarantee provided to the bank financing the expenses covered ("FAP"), (see the document Market Prospection Advance Insurance)
- Guarantee management on line

**To contact Bpifrance in your region: [bpifrance.fr](http://bpifrance.fr)**

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