The Development Bank of Jamaica Launches J$2B capital solution programme to assist MSMEs with scaling their businesses for export market expansion

Kingston, Jamaica – Friday, September 5, 2025: The Development Bank of Jamaica (DBJ) has launched its latest financing solution, the Opportunities for Resilient Businesses, Innovation & Transformation (ORBIT), a J$2 billion financing facility to help micro, small and medium-sized enterprises (MSMEs) modernise, scale and compete in priority sectors. The programme will deliver affordable loans of up to J$30 million per business at a competitive interest rate of 8%, targeting businesses in agriculture, manufacturing, health and the creative industries that are seeking to invest in equipment financing for growth.

Managing Director of the DBJ, Dr. David Lowe, said the initiative reflects the continued commitment to unlocking capital access in the MSME sector. *"**ORBIT is designed to give MSMEs affordable credit, reasonable terms, and stronger support than they have ever had before. We are breaking down barriers to financing and ensuring that our MSMEs in these critical sectors can partner with us to build resilient, competitive businesses ready to expand into global markets.**"*

The ORBIT facility models a blended financing approach to expand access to capital by partnering with the Bank's Approved Financial Institutions (AFIs) for loan disbursement. To ease financing challenges, the facility includes repayment periods that can be extended up to 10 years, and partial collateral guarantees through the Bank's Credit Enhancement Fund (CEF), which can cover up to 90 per cent of loans. ORBIT also integrates DBJ's access to technical assistance programmes, such as the Energy Audit Grant for energy efficiency, ensuring that financing is paired with enterprise development and capacity building.

Dr. Lowe went further to explain that the facility was developed in consultation with MSMEs and industry association partners to ensure relevance to market needs. ***"This programme was created by listening to our local business community. Farmers and agro-processors can now invest in climate-smart technologies and storage facilities; manufacturers can integrate automation and modern production tools; health service providers can scale with diagnostics and specialised care; and creatives can secure critical 'finishing funds' to bring productions to market."***

With an allocation of J$2 billion, ORBIT is well positioned to make an impact for ambitious MSMEs across Jamaica, building production capacity and resilience across along value chains.

For more information, visit **www.dbankjm.com** or call **(876) 929-4000 / 619-4000**.

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About the Development Bank of Jamaica:

The Development Bank of Jamaica (DBJ) is a leading financial institution that was established by the Government of Jamaica in 2000, through mergers with other development-related institutions, including the Agricultural Credit Bank of Jamaica, the National Development Bank of Jamaica, and the National Investment Bank of Jamaica in 2006.

It operates as a pivotal catalyst for private sector led economic development, primarily focusing on providing financial and technical support to various sectors within Jamaica. DBJ's primary objective is to stimulate economic growth and development by facilitating access to financing and business support services for micro, small, and medium-sized enterprises (MSMEs) and growth of strategic sectors. As a development finance institution, DBJ plays a crucial role in supporting the growth and expansion of local businesses, financing and business support options, promoting entrepreneurship, and fostering innovation.

DBJ is an Agency of the Ministry of Economic Growth and Job Creation.

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