



EU4BUSINESS | EBRD Credit Line

Finance and Advisory Programme supporting SMEs

**Are you ready to increase your
business with EU countries?**



European Bank
for Reconstruction and Development



EU4Business

What is the EU4Business-EBRD Credit line?

- A grant supported loan facility that helps SMEs in Moldova to seize the opportunities presented by the DCFTA/AA (Deep and Comprehensive Free Trade Area Association Agreement)
- **That means:** loans, grants and free-of-charge technical assistance available to SMEs that wish to upgrade their facilities to align their processes with the relevant EU Directives

How can you benefit from such investments?

- You can trade more easily with EU countries even before Moldova reaches EU membership status
- Improve your competitive position in Moldova through improved quality of products, processes and working conditions, increased capacity, increase in sales, market share and profitability due to market expansion

Who can Apply for EU4Business-EBRD Loans and Grants?

- Individual entrepreneurs, sole proprietors and SME companies with less than 250 employees and an annual turnover below € 50 million
- Registered and operating in Moldova
- At least 51% privately owned
- Below 25% ownership owned by non-SME companies
- Company/business is not included on EBRD's list of persons or organizations ineligible to be awarded an EBRD- financed contract or for EBRD funding

If you are not sure if your company or business meets these general eligibility criteria, please contact our project office for advice.

How does this work?

The EU4Business-EBRD Credit Line and grant support scheme is a flexible program that can essentially support almost any modernization project, through three different approaches:



LET Approach – 10% grant

Credits for investment in up to € 300,000 in pre-approved technologies

Examples: Equipment for laboratories, food processing, HVAC, agriculture, cold storage, etc



SPS/Food Safety Projects – 15% grant

Credits up to €300,000 for investments facilitating compliance with EU SPS or Food Safety regulations and standards as defined in the DCFTA/AA

Examples: Equipment for laboratories, food processing, HACCP certification, storage, etc



Complex Projects – 15% grant

Credits up to € 3 million for substantial investments in machinery and equipment

Examples: Production equipment, trucks, construction of production buildings

...almost anything. Contact us for details

The Process in Simple Terms

1. Complete the application form (available from our website) and submit the completed form to our Partner Bank or via our Project office. The Partner Bank will indicate its general willingness to finance your project through a loan.
2. The Project Consultant checks the technical eligibility of your project and provides you and the Partner Bank with a technical report on your investment and the potential grant amount available upon successful project completion.
3. If you and the Partner Bank have reached an agreement on a loan and the project has been implemented, an independent Verification Consultant will check the project and set the final grant amount. Grants are paid out by the Partner Bank, who has no influence on the level of grants to be paid out.

Looking for a fast solution? Check the LET process. This highly tailored approach, based on pre-approved technologies, is the quickest route you can choose. ANY kind of technology is eligible, provided it bears the CE mark or equivalent.

Your preferred technology is not on our list? Simple: send your completed Application Form to us, supported by invoices or proposals, brochure or technical features or producer website, and we will tell you if your equipment is eligible for financing or not within 3 working days.

Our Partner Bank

To simplify the financing process all EU4Business-EBRD Credit Line loans are disbursed through the local Partner Bank. The local Partner Bank has the continued support from the programme's Project Consultant.

Credit terms and conditions are set by the local Partner Bank and the ultimate decision whether or not to extend a loan to an applicant company is made by the Partner Bank only. EBRD, EU and the Project Consultants have no influence on this decision.

For a full and updated list of our Partner Banks, please check our website:

www.EU4Business-EBRDcreditline.md

Take Action Now:

The EU4Business-EBRD Credit Line supports a wide range of projects that increase the competitiveness and capacity of Moldovan SMEs in EU export markets as well as in their home markets.

Discover how EU4Business-EBRD Credit Line loans and grants can help you upgrade your business to meet EU standards.

Visit our website for more detailed information: www.EU4Business-EBRDCreditLine.md

or contact our experts for free advice on:

+373 797 166 96

info.Moldova@eu4business-ebdcreditline.com

The EU4Business-EBRD Credit line is a joint initiative of EU and EBRD to help Moldovan SMEs finance investments, which enable them to seize the opportunities presented by the Deep and Comprehensive Free Trade Agreement (DCFTA). All technical assistance and grant funds are financed by the EU.

This document has been produced with the financial assistance of the EU4Business Initiative of the European Union.

The views expressed herein are those of the Consultant and can therefore in no way be taken to reflect the official opinion of the European Union.



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info.Moldova@eu4business-ebdcreditline.com

+373 797 166 96

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Funded under the EU4Business
Initiative of the European Union