

**EU4Business - EBRD Credit Line****Period of implementation:** 13.05.2016 - 12.05.2026**EaP countries:**

Armenia, Georgia, Republic of Moldova, Ukraine

**EU contribution:** € 19 430 000**Implementing organisation(s):**

EBRD

**Social media account links:****Project website:** [eu4business-ebdcreditline.com/](http://eu4business-ebdcreditline.com/)**Project description:**

The EU-EBRD joint initiative helps small and medium-sized enterprises to take advantage of the opportunities provided by the Deep and Comprehensive Free Trade Area (DCFTA) between Georgia, Moldova, Ukraine and the European Union. The EBRD helps SMEs access finance for DCFTA-related investments through local partner financial institutions. It also provides technical assistance to help businesses better define those investments and improve their international competitiveness. Investments can take a wide range of forms, from upgrading equipment and technologies to introducing new quality, health or safety standards.

The credit line provides SMEs in Georgia, Moldova and Ukraine with:

- Loans, disbursed via local Partner Financial Intermediaries (PFIs); loans are up to €300,000 for simple projects and up to €3 million for complex projects;
- Grant incentives of up to 15% on eligible loan amounts, payable upon successful project implementation;
- Technical assistance provided by an international team of experts – technical support is free of charge to SMEs investing in new machinery and technology to comply with EUok Directives.

**Expected results:**

- To facilitate access to finance for SMEs.
- To help SMEs seize new trade opportunities.
- To help SMEs comply with new standards implied by DCFTA implementation.