

## SME Support Provided by CMZRB in 2020

Type of financial instrument & Eligible beneficiary	Programme	Funding	Main characteristics	Project location & Supported sectors	Basic terms and conditions	State aid	Original link
<b>GUARANTEES</b>							
<b>Portfolio guarantee for SMEs</b>	<b>M-GUARANTEE 2015-2023</b>	<b>Revolved public funds</b>  Since August 2015 counter-guaranteed from the <b>European Investment Fund - COSME LGF (EFSI)</b>	<ul style="list-style-type: none"> <li>• Guaranteed amount up to 70% of the loan principal</li> <li>• Guaranteed loan amount up to CZK 4 million</li> <li>• Guarantee maturity up to 6 years</li> <li>• Free of charge</li> </ul>	Territory of the Czech Republic  Sectors available in CZ-NACE list (Annex of the programme)	<u>Type of guaranteed loan:</u> <ul style="list-style-type: none"> <li>• Working capital loan</li> <li>• Investment loan</li> </ul>	De minimis	<u>M-záruka za úvěr v programu ZÁRUKA 2015 až 2023</u>
<b>Portfolio guarantee for SMEs</b>	<b>EXPANSION-GUARANTEES</b>	<b>ESIF 2014-2020 (ERDF)</b>  OP Enterprise and Innovations for Competitiveness	<u>Two types of the product:</u> <b>i) Standard guarantee</b> <ul style="list-style-type: none"> <li>• Guaranteed amount up to 70% of the loan principal</li> <li>• Guaranteed loan amount CZK 4-25 million</li> <li>• Guarantee maturity up to 7 years, in case of acquiring real estate up to 10 years</li> <li>• Free of charge</li> </ul> <b>ii) Special supported activities</b> <ul style="list-style-type: none"> <li>• Guaranteed amount up to 80% of the loan principal</li> <li>• Guaranteed loan amount CZK 1-40 million</li> <li>• Guarantee maturity up to 12 years</li> </ul>	Territory of the Czech Republic (except the Capital City of Prague)  Sectors available in CZ-NACE list (Annex of the programme)	<u>Type of guaranteed loan:</u> <ul style="list-style-type: none"> <li>• Working capital</li> <li>• Investment loan</li> </ul> <u>Special supported activities:</u> <ul style="list-style-type: none"> <li>• Project implementation in one of economically affected regions</li> <li>• Development of high-speed internet</li> <li>• Efficient use of water in industry</li> <li>• Calamity timber logging and processing</li> <li>• Business centres development</li> <li>• Material and energy recovery of waste</li> </ul>	De minimis	<u>EXPANZE - ZÁRUKY</u>

<p><b>Individual guarantee with financial contribution</b></p> <p><b>for SMEs – social enterprises</b></p>	<p><b>S-GUARANTEE 2015-2023</b></p>	<p><b>Revolved public funds</b></p>	<ul style="list-style-type: none"> <li>• Guaranteed amount up to 80% of the loan principal</li> <li>• Guarantee up to CZK 20 million</li> <li>• Guarantee maturity up to 8 years</li> <li>• Free of charge</li> <li>• Possibility to gain financial contribution - 10% of guaranteed loan, up to CZK 0,5 million</li> </ul>	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> <li>• Working capital</li> <li>• Investment loan</li> </ul> <p><b>Social entrepreneur is obliged to:</b></p> <ul style="list-style-type: none"> <li>• Employ persons disadvantaged on a labour market</li> <li>• Reinvest more than 50% of the profit back to the development of business</li> <li>• Apply a democratic style of corporate governance</li> <li>• Develop corporate social responsibility</li> </ul>	<p>De minimis or GBER - regional /SME block exemption</p>	<p><u>S záruka za úvěr v programu ZÁRUKA 2015 až 2023</u></p>
<p><b>Individual guarantee</b></p> <p><b>for family business transfer</b></p> <p><b>(SME business transfer)</b></p> <p><i>Starting since 1 April 2020</i></p>	<p><b>GEN-GUARANTEE 2015-2023</b></p>	<p><b>Revolved public funds</b></p>	<ul style="list-style-type: none"> <li>• Guaranteed amount up to 80% of the loan principal</li> <li>• Guarantee up to CZK 30 million</li> <li>• Guarantee maturity up to 8 years</li> <li>• Free of charge</li> </ul>	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> <li>• Investment loan</li> </ul> <p><b>Guaranteed loan can be used on:</b></p> <ul style="list-style-type: none"> <li>• Purchase of business share in a family business</li> <li>• Acquisition of shares of a family business</li> <li>• Purchase of a business establishment (i.e. production site) of a family business</li> </ul>	<p>De minimis</p>	<p><u>GEN záruka za předávání rodinných podniků</u></p>

<p><b>Individual guarantee</b></p> <p><b>for any enterprise authorized to run a business or invest in less developed countries</b></p>	<p><b>INTERNATIONAL DEVELOPMENT COOPERATION GUARANTEE</b></p>	<p><b>National funding</b></p>	<ul style="list-style-type: none"> <li>• Guaranteed amount up to 50% of the loan principal</li> <li>• Guaranteed loan amount up to CZK 25 million</li> <li>• Guarantee maturity up to 8 years</li> <li>• Guarantee fee 0.5% p.a.</li> </ul>	<p>OECD-DAC List of official development assistance (ODA) recipients, except for countries under international sanctions</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> <li>• Investment and working capital loan with investment part being the same or higher than working capital part</li> <li>• Project must have clearly defined development impacts on the host country (new jobs, transfer of technologies or know-how etc.)</li> <li>• Eligibility criteria approved by the Selection Committee consisted of representatives of the Ministry of Foreign Affairs, CMZRB, the Export Guarantee and Insurance Corporation (EGAP) and the Czech Development Agency (CZDA)</li> </ul>	<p>De minimis</p>	<p><u>ZÁRUKA ZAHRANIČNÍ ROZVOJOVÉ SPOLUPRÁCE</u></p>
<p><b>Portfolio guarantee</b></p> <p><b>for SMEs operating no longer than 3 years</b></p>	<p><b>INOSTART</b></p>	<p><b>Revolved public funds</b></p>	<ul style="list-style-type: none"> <li>• Guaranteed amount up to 70% of the loan principal</li> <li>• Guaranteed loan amount CZK 0.5-15 million</li> <li>• Guarantee maturity up to 5 years</li> <li>• Grace period up to 3 years</li> <li>• Guarantee fee: 0.1 % p.a</li> </ul>	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> <li>• Working capital</li> <li>• Investment loan</li> </ul> <p>The loan has to be provided by Česká spořitelna, a.s.</p> <p><b>Only innovative projects can be supported</b></p>	<p>De minimis</p>	<p><u>INOSTART</u></p>
<p><b>Tender guarantee</b></p> <p><b>for SMEs</b></p>	<p><b>VADIUM 2018-2023</b></p>	<p><b>Revolved public funds</b></p>	<ul style="list-style-type: none"> <li>• Guarantee amount CZK 50,000 up to 5 million</li> <li>• Guarantee fee 1% (max. CZK 30,000) + CZK 3,000</li> </ul>	<p>Territory of the Czech Republic</p> <p>Supply of products, goods and reconstruction work</p>	<p>The beneficiary of the guarantee has to be an entity being a resident of the Czech Republic</p>	<p>De minimis</p>	<p><u>Záruka za nabídku v programu VADIUM 2018 až 2023</u></p>

## LOANS

<p><b>Preferential regional loan</b></p> <p><b>for small entrepreneurs in the South Bohemian Region</b></p>	<p><b>SOUTHERN BOHEMIAN</b></p>	<p><b>Budget of the region</b></p>	<p>Investment / working capital loan</p> <ul style="list-style-type: none"> <li>• Loan amount up to CZK 1 million</li> <li>• <u>Up to CZK 0.5 million for start-ups</u></li> <li>• Maturity: up to 6 years</li> <li>• Interest rate: fixed at 4 % p.a.</li> <li>• Grace period: up to 12 months</li> </ul>	<p>South-Bohemian Region</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p>Compliance with the definition of small entrepreneur (within the SME definition)</p>	<p>De minimis</p>	<p><u>JIHOČECH</u></p>
<p><b>Preferential loan</b></p> <p><b>for SMEs</b></p>	<p><b>EXPANSION - LOANS</b></p>	<p><b>ESIF 2014-2020 (ERDF)</b></p> <p>OP Enterprise and Innovations for Competitiveness</p>	<p><b>Interest-free, investment loan</b></p> <ul style="list-style-type: none"> <li>• <b>Loan amount CZK 1-45 million or CZK 0.65-60 million for special supported activities</b></li> <li>• Up to 45 % of eligible expenses</li> <li>• Maturity: up to 10 years</li> <li>• Grace period: up to 3,5 years, in case of the special supported activities up to 4 years</li> <li>• At least 20 % of eligible expenses have to be financed by commercial bank / leasing company</li> </ul> <p><b>Financial contribution – interest rate subsidy in three levels:</b></p> <ul style="list-style-type: none"> <li>• Up to 15% / CZK 4 million in case of the special supported activities</li> <li>• Up to 10% / CZK 2 million for other activities in economically affected regions</li> <li>• Up to 8% / CZK 1 million for other regions / activities</li> </ul>	<p>Territory of the Czech Republic (except the Capital City of Prague)</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Special supported activities:</u></p> <ul style="list-style-type: none"> <li>• NGA (Next Generation Access networks)</li> <li>• Efficient use of water in industry</li> <li>• Calamity timber processing</li> <li>• Business centres development</li> <li>• Material and energy recovery of waste</li> </ul>	<p>De minimis or GBER (Investment aid to SMEs)</p>	<p><u>EXPANZE</u></p>

<p><b>Preferential loan</b> <b>for SMEs and large enterprises</b></p>	<p><b>ENERG</b></p>	<p><b>National funding</b></p>	<p><b>Interest free investment loan</b></p> <ul style="list-style-type: none"> <li>• Loan amount CZK 1-20 million</li> <li>• Up to 70% of eligible expenses</li> <li>• Maturity: up to 10 years</li> <li>• Grace period: up to 2 years</li> </ul> <p>• <b>Financial contribution to cover the cost of the energy assessment report</b></p> <p>• <b>Financial contribution when achieving expected project results</b></p>	<p>Capital City of Prague</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><b>Financial contribution to cover the cost of the energy assessment report</b></p> <ul style="list-style-type: none"> <li>• Up to 80% of the assessment report cost, maximum CZK 0.1 million</li> </ul> <p><b>Financial contribution when achieving saving in final energy consumption</b></p> <ul style="list-style-type: none"> <li>• Up to 7% of the loan amount</li> </ul>	<p>De minimis or GBER</p>	<p><u>ENERG</u></p>
<p><b>Preferential loan</b> <b>for SMEs and large enterprises (incl. entrepreneurs in agriculture)</b></p>	<p><b>ENERGY SAVINGS</b></p>	<p><b>ESIF 2014-2020 (ERDF)</b></p> <p>OP Enterprise and Innovations for Competitiveness</p>	<p><b>Interest-free loan</b></p> <ul style="list-style-type: none"> <li>• Loan amount CZK 0.5 - 60 million</li> <li>• Up to 70% of eligible expenses or up to 90% for small projects up to CZK 3 million</li> <li>• Maturity: up to 10 years</li> <li>• Grace period: up to 4 years</li> <li>• At least 20% of eligible expenses have to be financed by commercial bank / leasing company</li> </ul> <p>• <b>Financial contribution to cover the cost of the energy assessment report</b></p> <p>• <b>Interest rate subsidy when achieving expected project results</b></p>	<p>Territory of the Czech Republic (except the Capital City of Prague)</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><b>Financial contribution to cover the cost of the energy assessment report</b></p> <ul style="list-style-type: none"> <li>• Up to 80% of the assessment report cost,</li> <li>• Maximum CZK 250,000</li> </ul> <p>• <b>Interest rate subsidy up to 15% of banking loan amount used for project co-financing;</b></p> <ul style="list-style-type: none"> <li>• Maximum 4 million</li> </ul>	<p>De minimis</p>	<p><u>ÚSPORY ENERGIE</u></p>

<p><b>Preferential loan</b></p> <p><b>For SMEs with long or short history (including start-ups)</b></p>	<p><b>INFIN</b></p>	<p><b>ESIF 2014-2020 (ERDF)</b></p> <p>OP Prague -Growth Pole of the Czech Republic</p>	<p><b>Interest-free loan for SMEs with short history</b></p> <ul style="list-style-type: none"> <li>• Loan amount CZK 0.75-3 million</li> <li>• Up to 90% of eligible expenses of the project</li> <li>• Maturity: up to 6 years</li> <li>• Grace period: up to 2 years.</li> </ul> <p><b>Interest-free loan for SMEs with long history</b></p> <ul style="list-style-type: none"> <li>• Loan amount CZK 1-15 million</li> <li>• Up to 50% of eligible project expenses</li> <li>• Maturity up to 10 years</li> <li>• Grace period up to 3.5 years</li> <li>• At least 30% of eligible expenses has to be financed through commercial loan (this condition not required for loans in the amount CZK 1-2 million)</li> </ul>	<p>Capital City of Prague</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<ul style="list-style-type: none"> <li>• <b>Financing of innovative projects on the territory of the Capital City of Prague</b></li> <li>• SMEs with short history: up to 3 years</li> <li>• SMEs with long history: 3 - 7 years</li> </ul>	<p>De minimis or GBER - regional /SME block exemption</p>	<p><u>INFIN</u></p>
<p><b>Preferential loan</b></p> <p><b>For social enterprises</b></p>	<p><b>S-ENTERPRISE</b></p>	<p><b>ESIF 2014-2020 (ESF)</b></p> <p>OP Employment</p>	<p><b>Interest-free investment loan for SMEs – social enterprises</b></p> <ul style="list-style-type: none"> <li>• Loan amount CZK 0.65 – 25 million</li> <li>• Up to 90% of eligible expenses of the project</li> <li>• Maturity: up to 10 years or up to 12 years if real estate assets are acquired</li> <li>• Grace period: up to 3 years</li> </ul>	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme) – including agriculture, forestry, fishery</p>	<ul style="list-style-type: none"> <li>• Compliance with the definition of a social enterprise</li> <li>• Loan is designed for both existing and newly created social enterprises (including existing enterprises starting social activities)</li> <li>• Interest-free loan is provided together with optional free advisory services for social enterprises (management of the social enterprise, organization and production, marketing and PR activities, financial management)</li> </ul>	<p>De minimis or GBER – regional / initial support</p>	<p><u>S-PODNIK</u></p>
<p>Update: February 2020</p>							

