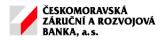
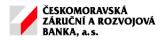


			SME Support Provided by C	MZRB in 202	20		
Type of financial instrument & Eligible beneficiary	Programme	Funding	Main characteristics	Project location & Supported sectors	Basic terms and conditions	State aid	Original link
			GUARANTEES	S			
Portfolio guarantee for SMEs	M-GUARANTEE 2015-2023	Revolved public funds  Since August 2015 counter-guaranteed from the European Investment Fund - COSME LGF (EFSI)	<ul> <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)	Type of guaranteed loan:  • Working capital loan  • Investment loan	De minimis	M-záruka za úvěr v programu ZÁRUKA 2015 až 2023
Portfolio guarantee for SMEs	EXPANSION- GUARANTEES	ESIF 2014-2020 (ERDF)  OP Enterprise and Innovations for Competitiveness	Two types of the product:  i) Standard guarantee  • Guaranteed amount up to 70% of the loan principal  • Guaranteed loan amount CZK 4-25 million  • Guarantee maturity up to 7 years, in case of acquiring real estate up to 10 years  • Free of charge  ii) Special supported activities  • Guaranteed amount up to 80% of the loan principal  • Guaranteed loan amount CZK 1-40 million  • Guarantee maturity up to 12 years	Territory of the Czech Republic (except the Capital City of Prague)  Sectors available in CZ-NACE list (Annex of the programme)	Type of guaranteed loan:  Working capital Investment loan  Special supported activities: Project implementation in one of economically affected regions Development of high-speed internet Efficient use of water in industry Calamity timber logging and processing Business centres development Material and energy recovery of waste	De minimis	EXPANZE - ZÁRUKY



Individual guarantee with financial contribution  for SMEs – social enterprises	S-GUARANTEE 2015-2023	Revolved public funds	<ul> <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>	Territory of the Czech Republic  Sectors available in CZ-NACE list (Annex of the programme)	Type of guaranteed loan:  • Working capital  • Investment loan  Social entrepreneur is obliged to:  • Employ persons disadvantaged on a labour market  • Reinvest more than 50% of the profit back to the development of business  • Apply a democratic style of corporate governance  • Develop corporate social responsibility	De minimis or GBER - regional /SME block exemption	S záruka za úvěr v programu ZÁRUKA 2015 až 2023
Individual guarantee  for family business transfer  (SME business transfer)  Starting since 1 April 2020	GEN-GUARANTEE 2015-2023	Revolved public funds	<ul> <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>	Territory of the Czech Republic  Sectors available in CZ-NACE list (Annex of the programme)	Type of guaranteed loan:  Investment loan  Guaranteed loan can be used on:  Purchase of business share in a family business  Acquisition of shares of a family business  Purchase of a business establishment (i.e. production site) of a family business	De minimis	GEN záruka za předávání rodinných podniků

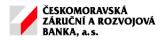


Individual guarantee  for any enterprise authorized to run a business or invest in less developed countries	INTERNATIONAL DEVELOPMENT COOPERATION GUARANTEE	National funding	<ul> <li>Guaranteed amount up to 50% of the loan principal</li> <li>Guaranteed loan amount up to CZK 25 million</li> <li>Guarantee maturity up to 8 years</li> <li>Guarantee fee 0.5% p.a.</li> </ul>	OECD-DAC List of official development assistance (ODA) recipients, except for countries under international sanctions	Type of guaranteed loan:  Investment and working capital loan with investment part being the same or higher than working capital part  Project must have clearly defined development impacts on the host country (new jobs, transfer of technologies or know-how etc.)  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)	De minimis	ZÁRUKA ZAHRANI ČNÍ ROZVOJO VÉ SPOLUPR ÁCE
Portfolio guarantee  for SMEs operating no longer than 3 years	INOSTART	Revolved public funds	<ul> <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>	Territory of the Czech Republic  Sectors available in CZ-NACE list (Annex of the programme)	Type of guaranteed loan:  Working capital  Investment loan  The loan has to be provided by Česká spořitelna, a.s.  Only innovative projects can be supported	De minimis	INOSTART
Tender guarantee for SMEs	VADIUM 2018-2023	Revolved public funds	• Guarantee amount CZK 50,000 up to 5 million • Guarantee fee 1% (max. CZK 30,000) + CZK 3,000	Territory of the Czech Republic  Supply of products, goods and reconstruction work	The beneficiary of the guarantee has to be an entity being a resident of the Czech Republic	De minimis	Záruka za nabídku v programu VADIUM 2018 až 2023

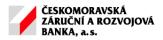


## **LOANS**

Preferential regional loan  for small entrepreneurs in the South Bohemian Region	SOUTHERN BOHEMIAN	Budget of the region	<ul> <li>Investment / working capital loan</li> <li>Loan amount up to CZK 1 million</li> <li>Up to CZK 0.5 million for start-ups</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>	South-Bohemian Region Sectors available in CZ-NACE list (Annex of the programme)	Compliance with the definition of small entrepreneur (within the SME definition)	De minimis	<u>JIHOČECH</u>
Preferential loan for SMEs	EXPANSION - LOANS	ESIF 2014-2020 (ERDF)  OP Enterprise and Innovations for Competitiveness	Interest-free, investment loan  • Loan amount CZK 1-45 million or CZK 0.65-60 million for special supported activities  • Up to 45 % of eligible expenses  • Maturity: up to 10 years  • Grace period: up to 3,5 years, in case of the special supported activities up to 4 years  • At least 20 % of eligible expenses have to be financed by commercial bank / leasing company  Financial contribution – interest rate subsidy in three levels:  • Up to 15% / CZK 4 million in case of the special supported activities  • Up to 10% / CZK 2 million for other activities in economically affected regions  • Up to 8% / CZK 1 million for other regions / activities	Territory of the Czech Republic (except the Capital City of Prague)  Sectors available in CZ-NACE list (Annex of the programme)	Special supported activities:  • NGA (Next Generation Access networks)  • Efficient use of water in industry  • Calamity timber processing  • Business centres development  • Material and energy recovery of waste	De minimis or GBER (Investme nt aid to SMEs)	EXPANZE



Preferential loan for SMEs and large enterprises	ENERG	National funding	Interest free investment loan  • Loan amount CZK 1-20 million  • Up to 70% of eligible expenses  • Maturity: up to 10 years  • Grace period: up to 2 years  • Financial contribution to cover the cost of the energy assessment report  • Financial contribution when achieving expected project results	Capital City of Prague  Sectors available in CZ-NACE list (Annex of the programme)	Financial contribution to cover the cost of the energy assessment report  • Up to 80% of the assessment report cost, maximum CZK 0.1 million  Financial contribution when achieving saving in final energy consumption  • Up to 7% of the loan amount	De minimis or GBER	ENERG
Preferential loan  for SMEs and large enterprises (incl. entrepreneurs in agriculture)	ENERGY SAVINGS	ESIF 2014-2020 (ERDF)  OP Enterprise and Innovations for Competitiveness	Interest-free loan  Loan amount CZK 0.5 - 60 million  Up to 70% of eligible expenses or up to 90% for small projects up to CZK 3 million  Maturity: up to 10 years  Grace period: up to 4 years  At least 20% of eligible expenses have to be financed by commercial bank / leasing company  Financial contribution to cover the cost of the energy assessment report  Interest rate subsidy when achieving expected project results	Territory of the Czech Republic (except the Capital City of Prague)  Sectors available in CZ-NACE list (Annex of the programme)	Financial contribution to cover the cost of the energy assessment report  • Up to 80% of the assessment report cost,  • Maximum CZK 250,000  • Interest rate subsidy up to 15% of banking loan amount used for project co-financing;  • Maximum 4 million	De minimis	ÚSPORY ENERGIE



Preferential loan  For SMEs with long or short history (including start-ups)	ESIF 2014-2020 (ERDF)  OP Prague -Growth Pole of the Czech Republic	<ul> <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> Interest-free loan for SMEs with long history <ul> <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>	Capital City of Prague Sectors available in CZ- NACE list (Annex of the programme)	<ul> <li>Financing of innovative projects on the territory of the Capital City of Prague</li> <li>SMEs with short history: up to 3 years</li> <li>SMEs with long history: 3 - 7 years</li> </ul>	De minimis or GBER - regional /SME block exemption	INFIN
Preferential loan S-ENTERPRISI enterprises	ESIF 2014-2020 (ESF)  OP Employment	<ul> <li>Interest-free investment loan for SMEs – social enterprises</li> <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>	Territory of the Czech Republic  Sectors available in CZ-NACE list (Annex of the programme) – including agriculture, forestry, fishery	<ul> <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>	De minimis or GBER – regional / initial support	S-PODNIK

