

## HAMAG-BICRO / Croatia

The Croatian Agency for SMEs, Innovations and Investments (HAMAG-BICRO) was founded in 1994 to support the development of SMEs, innovation process and investments. The agency's activities are within the competence of the Ministry of Economy and Sustainable Development. Since its creation, HAMAG-BICRO has been committed to growth and development of SMEs and crafts in Croatia by facilitating their access to finance. The agency's main objective is in the strategic creation of a unique system that provides support to entrepreneurs through all development stages of operation - starting from research and development of an idea to commercialisation and placement on the market. Its services include: grants, micro and small loans as well as individual and portfolio guarantees. HAMAG-BICRO also provides financial support to innovative and technology-oriented enterprises.

As of end-2021, HAMAG-BICRO had an outstanding guarantee volume of mEUR 312 and supported a total of 1,700 small and medium-sized companies.

AECM accession year	2013
Legal form	Limited company
Ownership	Public
Geographical and sectoral coverage	National SMEs and crafts
Products	Loan guarantees, Leasing guarantees, Project guarantees, Export guarantees, Subsidised loans, Venture capital, Advisory services
Counter-guarantee	No counter-guarantee
Website and Social Media	<a href="#">Website</a> <a href="#">Facebook</a> <a href="#">LinkedIn</a> <a href="#">Twitter</a>

Zagreb/Brussels, 13<sup>th</sup> September 2022