

SME Support Provided by CMZRB in 2021

Type of financial instrument & Eligible beneficiary	Programme	Funding	Main characteristics	Project location & Supported sectors	Basic terms and conditions	State aid	Original link
GUARANTEES							
Portfolio guarantee for SMEs	M-GUARANTEE 2015-2023 (GUARANTEE 2015-2023)	Revolved public funds Since August 2015 counter-guaranteed by the European Investment Fund from EFSI under COSME LGF	<ul style="list-style-type: none"> Guaranteed amount: up to 70% of the loan principal Guaranteed loan amount: up to CZK 4 million Guarantee maturity: up to 6 years Free of charge 	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"> Working capital loan Investment loan 	De minimis	<u>M-záruka za úvěr v programu ZÁRUKA 2015 až 2023</u>
Portfolio guarantee to support digital transformation of SMEs	SMART GUARANTEE (GUARANTEE 2015-2023)	Revolved public funds Counter-guaranteed by EIF under COSME LGF - Digitalisation Pilot	<ul style="list-style-type: none"> Guaranteed amount: up to 80% of the loan principal Guaranteed loan amount up to CZK 4 million Guarantee maturity: up to 6 years Free of charge 	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"> Working capital loan Investment loan 	De minimis	<u>Záruka k úvěrům zaměřeným na digitalizaci pro malé a střední podniky</u>

<p>Portfolio guarantee for SMEs</p>	<p>EXPANSION-GUARANTEES</p>	<p>ESIF 2014-2020 (ERDF) OP Enterprise and Innovations for Competitiveness</p>	<p><u>Two types of the product:</u> i) Standard guarantee</p> <ul style="list-style-type: none"> • Guaranteed amount: up to 70% of the loan principal • Guaranteed loan amount: CZK 4-40 million • Guarantee maturity: up to 7 years, in case of acquiring real estate up to 10 years • Free of charge <p>ii) Special supported activities</p> <ul style="list-style-type: none"> • Guaranteed amount: up to 80% of the loan principal • Guaranteed loan amount: CZK 1-60 million • Guarantee maturity: up to 10 years 	<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>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> • Working capital • Investment loan <p><u>Special supported activities:</u></p> <ul style="list-style-type: none"> • 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 	<p>De minimis</p>	<p><u>EXPANZE - ZÁRUKY</u></p>
<p>Individual guarantee with financial contribution for SMEs – social enterprises</p>	<p>S-GUARANTEE 2015-2023 (GUARANTEE 2015-2023)</p>	<p>Revolved public funds</p>	<ul style="list-style-type: none"> • Guaranteed amount: up to 80% of the loan principal • Guarantee up to CZK 20 million • Guarantee maturity: up to 8 years • Free of charge • Possibility to gain financial contribution - 10% of guaranteed loan, up to CZK 0.5 million 	<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"> • Investment loan <p>Social enterprise is the one which fulfils all the following criteria:</p> <ul style="list-style-type: none"> • Employ persons disadvantaged on a labour market (at least 30% of all employees) • Reinvest more than 50% of the profit back to the development of business • Apply a democratic style of corporate governance • Develop corporate social responsibility 	<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>Individual guarantee</p> <p>for family business transfer</p> <p>(SME business transfer)</p>	<p>GEN-GUARANTEE 2015-2023</p> <p>(GUARANTEE 2015-2023)</p>	<p>Revolved public funds</p>	<ul style="list-style-type: none"> • Guaranteed amount: up to 80% of the loan principal • Guarantee up to CZK 30 million • Guarantee maturity: up to 8 years • Free of charge 	<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"> • Investment loan <p>Guaranteed loan can be used on:</p> <ul style="list-style-type: none"> • 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 	<p>De minimis</p>	<p><u>GEN záruka za předávání rodinných podniků</u></p>
<p>Individual guarantee</p> <p>for any enterprise authorized to run a business or invest in less developed countries</p>	<p>INTERNATIONAL DEVELOPMENT COOPERATION GUARANTEE</p>	<p>National funding</p>	<ul style="list-style-type: none"> • Guaranteed amount: up to 50% of the loan principal • Guaranteed loan amount up to CZK 25 million • Guarantee maturity: up to 8 years • Guarantee fee 0.5% p.a. 	<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"> • 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) 	<p>De minimis</p>	<p><u>ZÁRUKA ZAHRANIČNÍ ROZVOJOVÉ SPOLUPRÁCE</u></p>

<p>Portfolio guarantee</p> <p>for SMEs operating no longer than 3 years</p>	<p>INOSTART</p>	<p>Revolved public funds</p>	<ul style="list-style-type: none"> • Guaranteed amount: up to 70% of the loan principal • Guaranteed loan amount CZK 0.5-15 million • Guarantee maturity: up to 5 years • Guarantee fee: 0.1 % p.a 	<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"> • Working capital • Investment loan <p>The loan has to be provided by Česká spořitelna, a.s.</p> <p>Only innovative projects can be supported</p>	<p>De minimis</p>	<p><u>INOSTART</u></p>
<p>Tender guarantee</p> <p>for SMEs</p>	<p>VADIUM 2018-2023</p>	<p>Revolved public funds</p>	<ul style="list-style-type: none"> • Guarantee amount CZK 50,000 up to 5 million • Guarantee fee: 1% (max. CZK 30,000) + CZK 3,000 	<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>
<p>Full portfolio Covid-recovery guarantee</p> <p>for SMEs & enterprises with 250-500 employees</p>	<p>COVID III GUARANTEE</p>	<p>National funding with the state guarantee</p> <p>Special law on the provision of the state guarantee for CMZRB (Act n. 228/2020 Coll.)</p>	<p><u>Working capital financing:</u></p> <ul style="list-style-type: none"> • Guaranteed loan volume: up to CZK 50 million • Guarantee rate: up to 80% of the loan principal for enterprises with 250-500 employees; • Guarantee rate: up to 90% of the loan principal for SMEs up to 249 employees • Guarantee maturity: up to 3 years <p><u>Investment financing:</u></p> <ul style="list-style-type: none"> • Guarantee rate: up to 90% of the loan principal for SMEs up to 249 employees; maximum volume of the guaranteed loan: CZK 50 million 	<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"> • Working capital <p><u>Use of loan:</u> Operating expenses (salaries, rent, energy), payment of invoices, stock purchase</p> <ul style="list-style-type: none"> • Investment <p><u>Use of loan:</u> Acquisition of machinery, technology, licences, software, real estate (incl. technical modernization)</p>	<p>State Aid Temporary Framework</p>	<p><u>Záruka COVID III</u></p>

			<ul style="list-style-type: none"> • Guarantee rate: up to 80% for enterprises with 250-500 employees; maximum volume of the guaranteed loan: CZK 50 million • Guarantee rate: up to 50% of the loan principal for SMEs up to 249 employees, where maximum volume of the guaranteed loan is CZK 90 million • Guarantee rate: up to 50% of the loan principal for enterprises with 250-500 employees, where maximum volume of the guaranteed loan is CZK 80 million • Guarantee maturity: up to 6 years 		<ul style="list-style-type: none"> • Target group: Self-employed people and enterprises up to 500 employees <p>***</p> <ul style="list-style-type: none"> • Guarantee cap: 30% • Guarantee capacity for participating commercial banks: based on their market share calculated by the Czech National Bank • Guarantee fee based on Temporary Framework for State Aid to be paid by the lending bank; no guarantee fee for the client 		
<p>Portfolio guarantee</p> <p>for SMEs</p> <p>operation in the sports sector</p>	COVID SPORT	<p>ESIF 2014-2020 (ERDF)</p> <p>OP Enterprise and Innovations for Competitiveness</p>	<ul style="list-style-type: none"> • Working-capital loan guarantee • Guaranteed loan: up to CZK 15 million • Target group: SMEs operating in the sports sector • Guarantee rate: up to 80% of the loan principal • Guarantee period: up to 3 years • Free of charge • Interest rate subsidy: up to CZK 1 million 	<p>Territory of the Czech Republic (except the Capital City of Prague)</p> <p>Sectors available in CZ-NACE list</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> • Working capital <p><u>Use of loan:</u></p> <ul style="list-style-type: none"> • Operating expenses (salaries, rent, energy), payment of invoices, stock purchase <p><u>Selected CZ-NACE sectors related to sport:</u> operation of cable cars / ski lifts, operation of sports facilities, activities of sports clubs, fitness and other sports and recreational activities</p>	De minimis	<p>Záruka</p> <p>COVID SPORT</p>

<p>Individual guarantee for travel agencies</p>	<p>COVID TRAVEL</p>	<p>National funding</p>	<ul style="list-style-type: none"> • Guarantee to obtain compulsory insolvency protection insurance • Target group: agencies operating in the travel industry • Guarantee rate: up to 75% of the travel agencies' co-participation on the compulsory insurance • Cover up to 30% of the insurance indemnity limit and (CZK 4 million / EUR 152.000) • Guarantee period: up to 1 year • Free of charge 	<p>Territory of the Czech Republic</p>	<p><u>Supported activity:</u> Guarantee issued as a part of travel agencies' participation in the maximum limit of indemnity required by the insurance company for the conclusion of an insurance contract against bankruptcy</p> <p><u>The only sector available</u> in CZ-NACE list: (79) Travel agency, tour operator and other reservation service and related activities</p>	<p>De minimis State Aid Temporary Framework</p>	<p>Záruka COVID CK</p>
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LOANS

<p>Preferential regional loan for small entrepreneurs in the South Bohemian Region</p>	<p>SOUTHERN BOHEMIAN</p>	<p>Budget of the region</p>	<p>Investment / working capital loan</p> <ul style="list-style-type: none"> • Loan amount: up to CZK 1 million • <u>Up to CZK 0.5 million for start-ups</u> • Maturity: up to 6 years • Interest rate: fixed at 3 % p.a. • Grace period: up to 12 months 	<p>South-Bohemian Region 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>IHOČECH</u></p>
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Preferential loan for SMEs	EXPANSION - LOANS	ESIF 2014-2020 (ERDF) OP Enterprise and Innovations for Competitiveness	Interest-free, investment loan <ul style="list-style-type: none"> • 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 through commercial loan from cooperating commercial bank / leasing company 	Territory of the Czech Republic (except the Capital City of Prague) Sectors available in CZ-NACE list (Annex of the programme)	<u>Special supported activities:</u> <ul style="list-style-type: none"> • 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 (Investment aid to SMEs)	<u>EXPANZE</u>
			Specific sub-programme of support within the frame of EXPANSION programme : Business recovery after a natural disaster <ul style="list-style-type: none"> • Loan amount: up to 90% of eligible expenses (from CZK 0.5 to CZK 45 million) • Maturity: up to 10 years • Grace period: up to 4 years 		Interest-free investment loan for the reconstruction of property damaged by a natural disaster (property value compensation)		

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

<p>Preferential loans</p> <p>For social enterprises (SMEs and large companies)</p>	<p>S-ENTERPRISE</p>	<p>ESIF 2014-2020 (ESF)</p> <p>OP Employment</p>	<p>Two types of the product:</p> <p>i) Interest-free investment loan for social enterprises</p> <ul style="list-style-type: none"> • Loan amount CZK 0.4 – 25 million • Up to 90% of eligible expenses of the project • Maturity: up to 10 years or up to 12 years if real estate assets are acquired • Grace period: up to 3 years <p>ii) Interest-free working capital loan</p> <ul style="list-style-type: none"> • Loan amount CZK 0.4 – 25 million (up to CZK 1 million for social enterprises with short history) • Maturity: up to 2 years • Grace period: up to 1 year 	<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"> • Compliance with the definition of a social enterprise • Loan is designed for both existing and newly created social enterprises (including existing enterprises starting social activities) • 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) 	<p>De minimis or GBER – regional / initial support</p>	<p><u>S-PODNIK</u></p>
<p>Update: July 2021</p>							