EU SUPPORTS SMALL AND MEDIUM BUSINESS DEVELOPMENT IN UKRAINE

PROGRAMMES: EU4BUSINESS | COSME | HORIZON 2020
Opportunities for Ukrainians

**ACCESS TO FINANCE**
- Loans in national and foreign currency
- Working capital and investment financing loans

**ACCESS TO KNOWLEDGE**
- Specialized trainings and seminars
- Advisory services

**ACCESS TO MARKETS**
- Business consultations on export
- Establishing B2B links
- Trade delegations to the EU for SMEs

**BUSINESS REGULATION**
- State info service
- Start Business Challenge
- Inspections portal
- Platform for Effective Regulation

* SME — small and medium-sized enterprise

[eu4business.eu/uk](http://eu4business.eu/uk)
Access to finance

How to get funding? Contact financial institutions from the list and go through all the necessary procedures

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Amount</th>
<th>Currency</th>
<th>% rate</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>PJSC &quot;ProCredit Bank&quot;**</td>
<td>from EUR 50,000 to EUR 5 mln</td>
<td>UAH</td>
<td>18.75%–20.75%</td>
<td>24 months – 120 months</td>
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<tr>
<td></td>
<td></td>
<td>EUR</td>
<td>5.25%–6.75%</td>
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<tr>
<td></td>
<td></td>
<td>USD</td>
<td>6.75%–8.25%</td>
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<tr>
<td>JSC BANK UKRGASBANK</td>
<td>up to EUR 5 mln</td>
<td>UAH</td>
<td>18.1%–21.5%</td>
<td>6 months – 84 months</td>
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<td>EUR</td>
<td>7.5%–9.2%</td>
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<tr>
<td></td>
<td></td>
<td>USD</td>
<td>6%–8.5%</td>
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<tr>
<td>PJSC &quot;KredoBank&quot;**</td>
<td>up to EUR 250,000</td>
<td>UAH</td>
<td>from 14.8%</td>
<td>6 months – 72 months</td>
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<td></td>
<td></td>
<td>EUR</td>
<td>from 5.0%</td>
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<tr>
<td></td>
<td></td>
<td>USD</td>
<td>from 6.75%</td>
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<tr>
<td></td>
<td></td>
<td>PLN</td>
<td>from 6.5%</td>
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<tr>
<td>JSC &quot;Oschadbank&quot;</td>
<td>up to EUR 5 mln</td>
<td>UAH</td>
<td>from 20.3%</td>
<td>6 months – 120 months</td>
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<tr>
<td></td>
<td></td>
<td>EUR</td>
<td>-</td>
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<td></td>
<td></td>
<td>USD</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>PJSC &quot;Creditwest Bank&quot;</td>
<td>up to EUR 250,000</td>
<td>UAH</td>
<td>from 21%</td>
<td>up to 36 months</td>
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<tr>
<td></td>
<td></td>
<td>EUR</td>
<td>from 8%</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>USD</td>
<td>from 9%</td>
<td></td>
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<tr>
<td>PJSC &quot;Raiffeisen Bank Aval&quot;</td>
<td>up to EUR 5 mln</td>
<td>UAH</td>
<td>Depends on client’s ranking/loan structure</td>
<td>1 day – 60 months</td>
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<td></td>
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<td>EUR</td>
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<td></td>
<td>USD</td>
<td></td>
<td></td>
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<tr>
<td>OTP Leasing</td>
<td>up to EUR 10 mln</td>
<td>UAH</td>
<td>20-22%</td>
<td>24 months – 60 months</td>
</tr>
</tbody>
</table>

Data as of November 2018

Who is eligible?

SMEs with:
- 250 employees or less
- Annual turnover of less than EUR 50 mln
- At least 12 months in the market
- More details can be obtained from managers of the banks

Partners:
Access to knowledge

How to participate?

• Follow news and event announcements on the websites of regional Business Support Centers
• Select an event you are interested in and fill out an online form or contact the organizers for further participation
• To receive partial compensation of cost of advisory services from local consultants and international experts as part of the EBRD programme "Advice for Small Businesses". Details: facebook.com/ebrdbasukraine

Business Support Centers in Ukraine based on:

1. Chernihiv Region Chamber of Commerce and Industry (Chernihiv)
2. Dnipropetrovsk Chamber of Commerce and Industry (Dnipro)
3. Donetsk Chamber of Commerce and Industry (Kramatorsk)
4. Business Community Club (Ivano-Frankivsk)
5. Kharkiv Chamber of Commerce and Industry (Kharkiv)
6. Civil Movement New Economic Policy NGO (Khmelnytsky)
7. Kirovohrad Region Chamber of Commerce and Industry (Kropyvnytsky)
8. Kyiv Chamber of Commerce and Industry (Kyiv)
9. PPV Knowledge Networks (Lviv)
10. Business Support Center (Mykolaiv)
11. Odesa Region Chamber of Commerce and Industry (Odesa)
12. Smart People (Rivne)
13. Vinnytsia Business People Club (Vinnytsia)
14. Zaporizhia Chamber of Commerce and Industry (Zaporizhia)
15. Council of Young Scientists CSO (Sumy)

Partner:

European Bank for Reconstruction and Development
Access to markets

Who is eligible?

Berry sector SMEs

Light industry SMEs

How to participate?

• Berry sector SMEs should fill out the form at es4b.org/survey/view.php?id=29824
• Follow the news and event announcements at facebook.com/ready2trade
• Select an event you are interested in and fill out an online form or contact the organizers for further participation
Business regulation and services

What info can be found?

Government info service Start Business Challenge
regulation.gov.ua/startup/index
• A step-by-step instruction for launching your own business
• An up-to-date list of documents for registering your own business

Inspections portal
inspections.gov.ua
• An inspection calendar
• A history of inspections and their results

Platform for Effective Regulation
regulation.gov.ua/dialogue
• Public consultations between government and business to create more attractive business environment

More information
• Better Regulation Delivery Office (BRDO)
brdo.com.ua
• FORBIZ website
forbiz.org.ua

Partners:
FORBIZ
BRDO
COSME
EU PROGRAMME FOR COMPETITIVENESS OF SMALL AND MEDIUM-SIZED ENTERPRISES

**TENDERS** for European public procurements
**GRANTS** for SME development

**ERASMUS FOR YOUNG ENTREPRENEURS (EYE):**
A programme of experience exchange between new and experienced entrepreneurs

**ENTERPRISE EUROPE NETWORK (EEN):**
A European network for partner search

**EUROPEAN CLUSTER COLLABORATION PLATFORM (ECCP):**
A European platform for cluster collaboration

**IPR HELPDESK:**
A European center for intellectual property rights for SMEs

**YOUR EUROPE:**
A portal about doing business in the EU

**COSME Programme Coordinator in Ukraine:**
Ministry of Economic Development and Trade of Ukraine

More information [cosme.me.gov.ua](http://cosme.me.gov.ua)
Tenders for European public procurements

up to 2,000 announcements weekly that can be sorted by country or activity


Grants for small and medium business development

Open grant contests for research, tourism, innovation, industry, SME development policies and trade


A programme of experience exchange between new and experienced entrepreneurs

ERASMUS FOR YOUNG ENTREPRENEURS (EYE)

EYE: Who is eligible?

- **future entrepreneurs** with a watertight business plan
- **new business entrepreneurs** who opened their business within the last 3 years
- **experienced entrepreneurs** who are ready to share their knowledge and experience

EYE: What are the benefits?

for new businesses
- Practical knowledge on how to manage a small company
- New contacts and connections in EU countries

for experienced entrepreneurs
- Knowledge of other markets and culture
- Opportunities for international cooperation

EYE: How to participate?

new business
1. Prepare a CV, a business plan and a motivation letter in English
2. Register online: bit.ly/EYE_Register and submit your papers. Contact an EYE representative in Ukraine bit.ly/Erasmus-ua
3. Find the host party abroad either yourself or with EYE's help
4. Agree on dates and duration of trips and sign a contract
5. Sign a Financial Agreement and an Agreement to follow the rules online

experienced entrepreneurs
To become a host party, contact an EYE representative in Ukraine at bit.ly/Erasmus-ua

Partners:
- Chamber of Industry and Commerce of Ukraine
- Regional Fund for Entrepreneurship Support in Zaporizhia region
- Chernihiv Region Chamber of Industry and Commerce
**EEN is the largest network for SMEs to search for partners from over 60 countries of the world**

**EEN: Who is eligible?**

1. Export-oriented SMEs
2. Small and medium businesses looking for international partners for:
   - finding investors and entering new markets
   - manufacturing and sale of products or services
   - development of innovations together with other SMEs and research centers

**EEN: How to participate?**

1. Contact an EEN representative in Ukraine: een.ec.europa.eu/about/branches/ukraine
2. Fill in the required forms in English
3. Apply for existing offers or create your own
4. Hold talks with a partner and sign a contract

**EEN representatives in Ukraine:**

- Department of Technology Transfer of the Institute of Physics of the National Academy of Sciences of Ukraine (coordinator of the consortium)
- The Ministry of Foreign Affairs of Ukraine
- The Ministry of Economic Development and Trade of Ukraine
- LLC "New International Corporation"
- Taras Shevchenko National University of Kyiv
- The Ukrainian Chamber of Industry and Commerce
- NGO "Spozhyvach"
European platform for cluster collaboration

EUROPEAN CLUSTER COLLABORATION PLATFORM (ECCP)

ECCP is the largest information center for clusters in various sectors containing latest news, events and grants

- brings together over 800 cluster organizations from various sectors from around the world
- allows searching for partners and submitting tender bids together

More details:
clustercollaboration.eu

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ECCP: How to participate?

1. Find an open call for your sector
   www.clusterintegration.eu/open-calls
2. Find partners to carry out your idea/project
   www.clusterintegration.eu/cluster-list
3. Register your cluster organization
   bit.ly/2pwMCqZ
4. Hold talks with potential partners and submit your application

More details:
bit.ly/2BM3FO7
European intellectual property rights helpdesk for SMEs

IPR HELPDESK

• Free consultations by lawyers and information support on copyright intellectual property (IP) issues
• Trainings and seminars on IP

IPR HELPDESK: How to use the services?

To get a free consultation:
1. Register: iprhelpdesk.eu/user
2. Submit your application in English: iprhelpdesk.eu/contact/ip-helpline

Portal about business rules in all EU member states

YOUR EUROPE

The portal provides information on the following issues:

- Launch and growth
- Taxation
- Trade between countries
- Human resources
- Product requirements
- State agreements
- Environmental demands

Details: 
bit.ly/Youreurope

Other useful info sources about work with the EU

1. EU markets, their import rules and taxes at trade.ec.europa.eu
2. The Deep and Comprehensive Free Trade Area between Ukraine and the EU at bit.ly/TARIC-EU
3. TARIC - a database of all events, concerning the customs rates of the EU, commercial and agricultural legislation of Ukraine at bit.ly/TARIC_1
SME INSTRUMENT provides opportunities for financing high-risk but radically innovative ideas with high development potential in the EU and beyond.

More details:
bit.ly/1hQg9ys

Does your SME meet the programme's criteria?
Find the criteria here: bit.ly/2wxiT3o, bit.ly/2N4TWYz
Which instrument suits you best — bit.ly/2QhMYx4

What assistance can be received?
Advice on attracting private investors
Advice on the release of your innovation on the market
Funding for a prototype of an innovative product or service

A Ukrainian SME can take part as
- An individual SME or as part of a consortium made up exclusively of SMEs
- A member of an SME consortium with research centers or universities
- A contractor for another participant who has already received a grant
Individual SME and consortium participants

How does it work?

You can apply either for Phase 1 or Phase 2 if your project is seasoned enough.

✦ Phase 1. Feasibility study

A grant of up to EUR 50,000 for assessing technical feasibility and commercial potential of your innovation in a particular industry with the further development of a business plan.

6 months

Application for Phase 1
bit.ly/2sPL3G4

✦ Phase 2. Entering the market

A grant for EUR 0.5-2.5 mln to cover up to 70% of the budget for converting a concept into a market product. Funding is provided to innovative projects that already have a strategic business plan and a feasibility study, not necessarily performed under Phase 1.

12–24 months

Application for Phase 2
bit.ly/2DoK9li

✦ Phase 3. Improvement of business development skills and coaching

Trainings and coaching are free and available to all businesses that take or have taken part in Phase 1 and/or Phase 2.

How to apply?

2. Fill in all the data about your company in the section 'My area'
3. Find a relevant topic: bit.ly/1enZa4Q and submit your application

More details bit.ly/2Ani3tL
Application schedule bit.ly/1imoitF
SMEs — members of a consortium with research centers and universities

If the implementation of your innovative idea requires involvement of other partners, use the grant finder tool at bit.ly/1jMQqub

How does this work?
1. Find a grant in your sector bit.ly/1rnA69V
2. Find partners to jointly implement your innovative idea/project – bit.ly/2PRyJxW
3. Register at bit.ly/2uHHLqR
4. Prepare and submit your application at bit.ly/1cPRGMZ

Contractor for another participant

Your SME can also become a contractor for the execution of individual tasks of an application filed by other SMEs or a consortium.

How does this work?
1. Find a potential partner who has already received a grant by using the tool "SME Instrument Data Hub" at sme.easme-web.eu
2. Establish cooperation with them and sign a contract

Coordinator of the Horizon 2020 Programme in Ukraine:
The Ministry of Education and Science of Ukraine: bit.ly/2DzNPXZ

Consultation centers:
- The Ministry of Economic Development and Trade of Ukraine
- The Institute for Market Problems and Economic and Environmental Research
- Central Ukrainian National Technical University