

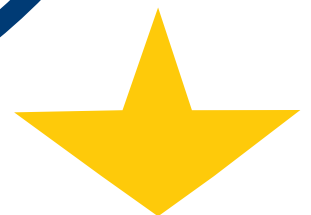


The European Union
for Georgia
EU4Business

COUNTRY REPORT 2021



GEORGIA



WWW.EU4BUSINESS.GE

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[EXECUTIVE] [SUMMARY]

EXECUTIVE SUMMARY

FOR GEORGIA:

2020 AT A GLANCE

The 2021 EU4Business Country Report for Georgia shows that the difficulties and challenges due to the COVID pandemic continue to affect SMEs and are equally challenging for the delivery of support by EU partners and implementers. The immediate EU response to the COVID pandemic was to reorient projects to meet these peculiar circumstances and despite a slight fall, EU4Business Portfolio remains the highest in EaP accounting for 34% of all budgets for supporting SMEs.

This means that in 2020, the budgets available to support SMEs in the EaP fell by

↓ -8.5%



representing a decline of

-€27.93 million



Despite this, the multiple lockdowns across much of 2020 meant disbursements fell

2020

€54.07 million

2019

€75.89 million

as projects, SMEs, and government closed down or worked remotely and travel restrictions were in force.

Despite this, EU4Business projects and programmes have supported

18,947 SMEs in 2020

Down from 2019

-47.7%



This is a significant proportion of the

126,835

micro-, small-, and medium-sized enterprises (based on national statistics data)

or 1 / 7 in



SMEs in Georgia supported by the EU (assuming each SME receives support once only).

PORTFOLIO FOR GEORGIA IN 2020

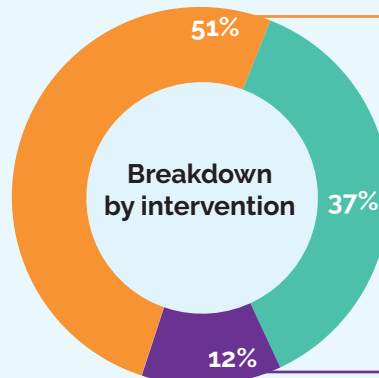
38 projects

Total budget of EU support in Georgia

€300.90 million

Of which

€54.07 million was disbursed



A2F

€153.89 million

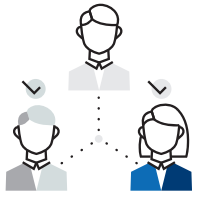
BDS

€110.46 million

BEE

€36.56 million

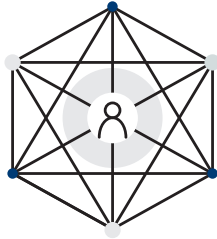
RESULTS OF EU SUPPORT IN 2020



18,947 →
SMEs supported

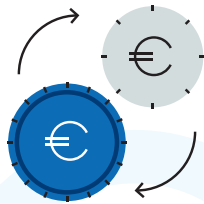


10,055
new jobs created



↑ **+9.35%**
increase in staff in EU-supported SMEs

€816.64
million total turnover



↑ **+1.16%**
growth in SMEs' turnover recorded

↑ **+12.36%**
EU-supported SMEs engaged in exporting

€69.86
million extra income generated

↑ **+3.30%**
EU-supported SMEs increased their exports

IMPACT OF EU SUPPORT

For every million euro of EU support

€1
million

Compared 2019



350
SMEs benefited



186
new jobs were generated



€1.29
million increase in income



110
SMEs benefited



130
new jobs were generated



€7.4
million increase in income



RESULTS PER PILLAR

Access to Finance (A2F):

2,987 SMEs received loans

43.72% to women-owned SMEs

€70.25 million total value of loans

€22,394 average loan

6 partner financial institutions supported

Business Development Services(BDS):

648 business support organisations improved their capacity

15,694 consultancy services delivered to SMEs

20.4% women-owned

40 SMEs participated in B2B events

Business Enabling Environment (BEE):

48 laws, policies, regulations and procedures reformed

116 public-private dialogue events held

17 government institutions improved their capacity

EU4BUSINESS FACILITY COMMUNICATIONS



60+

success stories and news items were generated in Georgia and shared

Websites

3,300 website visits to Georgia webpage during March – August 2021

7,100 webpage visits during March – August 2021

The new website was launched in March 2021

WWW.EU4BUSINESS.GE



Newsletters

16 newsletters issued since August 2020

19% growth in subscribers from Georgia as of August 2021 in comparison to August 2020



Mark Hellyer
Team Leader,
EU4Business Facility



As businesses around the world continue to struggle with the effects of the COVID pandemic, the EU has demonstrated that it remains committed to supporting SMEs in Georgia. Despite the challenges of delivering this support, EU4Business initiatives have continued to deliver support and the number of SMEs supported have risen significantly in 2020 compared to 2019. As we move forward into the post 2020 policy environment, with ambitious targets of support and impact, EU4Business will continue to respond to the challenges and, in our 2022 annual report, we are confident we will be able to report on more support, stronger growth, and more jobs for SMEs in Georgia."



**EU SUPPORT
TO SMES
IN GEORGIA
LIN 2020**

[PORTFOLIO OVERVIEW]

The European Union's support for SMEs in Georgia declined in 2020 by



2020	€300.90 million
2019	€328.83 million

EU SUPPORT IS FOCUSING ON THREE TYPES OF INTERVENTIONS:



Access to Finance (A2F)



Business Development Services (BDS)



Business Enabling Environment (BEE)

38

Projects provided support to SMEs in Georgia in 2020

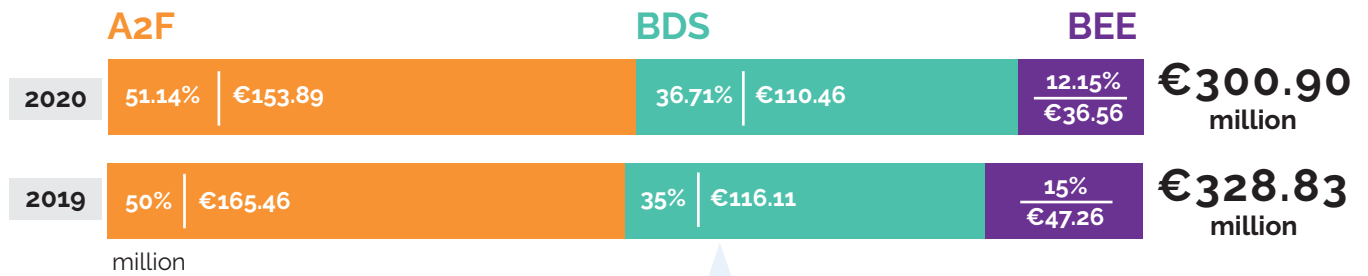
with a total budget of

€300.90
million

This is the total value of contracts being implemented in 2020 rather than disbursements

[BREAKDOWN]

BY INTERVENTION



Total budgets of projects in Georgia

€300.90
million

Bilateral Projects

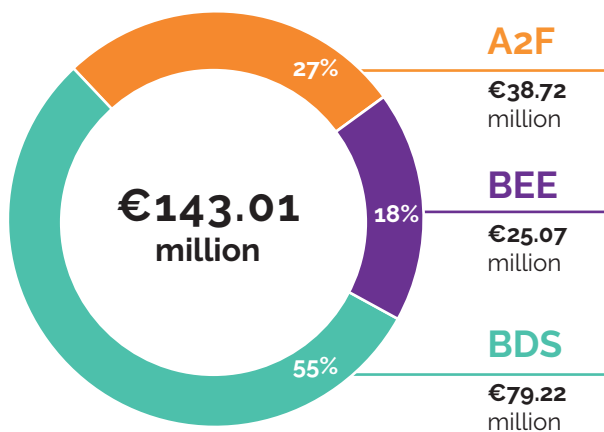
47.5%

of total budget

49% compared with 2019



Breakdown of Bilateral Projects in Georgia by Intervention in 2020



Regional Projects

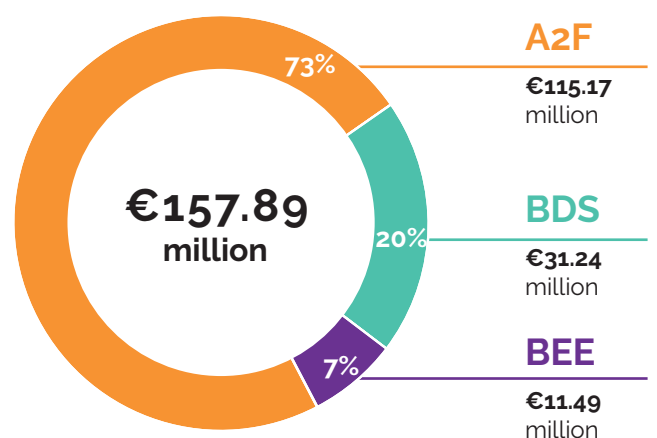
52.5%

of total budget

51% compared with 2019



Breakdown of Regional Projects in Georgia by Intervention in 2020



OVERVIEW

BY TYPE OF INTERVENTION

ACCESS TO FINANCE (A2F)

A2F is the largest area of support in Georgia representing 51.14% of budgets in 2020



A total of
€153.89 million
 → **-7.0%**
 Compared with 2019

In EU support was allocated to unlock access to finance in Georgia in 2020



6

specific support instruments are used in Georgia

A2

Interest Subsidy

This instrument is a grant given by the EU to IFIs in order to lower the cost of their loans to SMEs in the EaP. The grant provides interest subsidies of up to 10%, which is applied to the

regular interest rate, with which the IFI lends to PFIs and further on to SMEs. The purpose of this instrument is to lower the final cost of finance for SMEs in the EaP.

A3

Targeted Assistance (TA) to PFIs

This instrument consists of technical assistance to PFIs in the form of consultancy services, mentoring, and specialised training. The main effect of this instrument is that the PFIs (local banks and microfinance institutions) become

more familiar with the modus operandi of the big IFIs, the characteristics of their credit lines, their reporting requirements, as well as the standards regarding financial and risk analysis of the potential borrowers.

A4

Capped Guarantees

This instrument consists of a guarantee given to IFIs in order to lower the risk of lending to SMEs via local PFIs through guarantees to reduce collateral requirements of SMEs. This is a guarantee that enables improved access to finance through the reimbursement of a portion of the loss caused by the SME portfolio. These guarantees are generally capped at up to 25%

of the total portfolio of the respective partner financial institution and to generally 70%-80% of each individual sub-loan. In the case of the DCFTA facility phase 1 EIB/ EIF, the guarantee is 25%/70%, for EIF COSME support the guarantee is 50%/70%, for DCFTA facility phase 2 the guarantee is 25%/80%.

* This was the total value of contracts being implemented, not disbursements in 2020.

A6

SME Incentive Grants
(linked to loans)

This instrument is different from regular grant schemes as the incentive grants are not given directly to SMEs as a "pure grant". The SME signs a loan contract from one of the credit lines of the IFIs via the PFIs. After the loan is disbursed, there is a verification process to check if the loan was used for the purpose listed in the business plan or feasibility study

and of the other pre-conditions for the loan disbursement. Once the verification report confirms compliance, a part of the loan is transformed into a grant, so that the total "cost" of financing is lowered. The most common incentive grants are between 10% and 15% of the loan value as is the case for the EBRD DCFTA facility 1 and 2.

A7

Grants to SMEs

These grants are non-reimbursable and generally modest in value in order to support as many SMEs as possible. In general, SME grants are disbursed in order to target specific economic development goals such as

development in rural areas, poor communities, or a response to various types of crises. These grants are usually disbursed through Non-governmental Agencies (NGOs) with links into targeted communities.

A8

Structured Funds

This instrument is implemented directly by EU participation as opposed to risk-sharing with IFIs. Typically, this involves direct loans or equity investment in a financial instrument or fund. As the EU does not have the capacity to disburse

direct loans to SMEs, this function is assigned to an intermediary. The most important EU investment in Direct Finance is shares in the European Fund for Southeastern Europe (EFSE).

KAKHETI HAZELNUTS FROM GEORGIA TAKE ON THE EUROPEAN UNION

With the support from the Food and Agriculture Organisation of the United Nations (FAO) and the EU as part of its ENPARD and EU4Business Initiative, Agritrade purchased a new calibration line, a vertical elevator, and conveyor. Agritrade's Kakheti hazelnuts can now be directly exported to China, generating more export opportunities not only for the company itself but for the entire region, and helping Georgia's place among the top hazelnut exporters in the world.

[Read full story](#)



SUCCESS STORIES

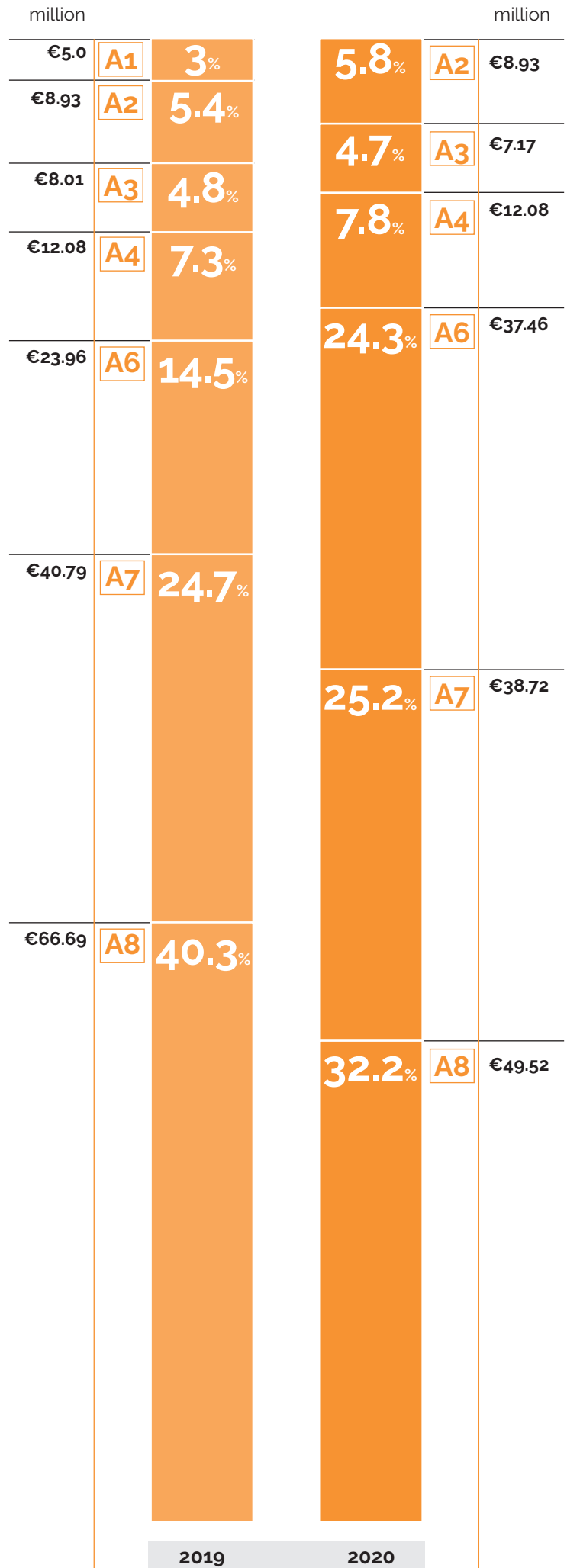


This was one of the reasons why we set up Agritrade: to expand to Chinese and EU markets where there is high demand for shelled hazelnuts."

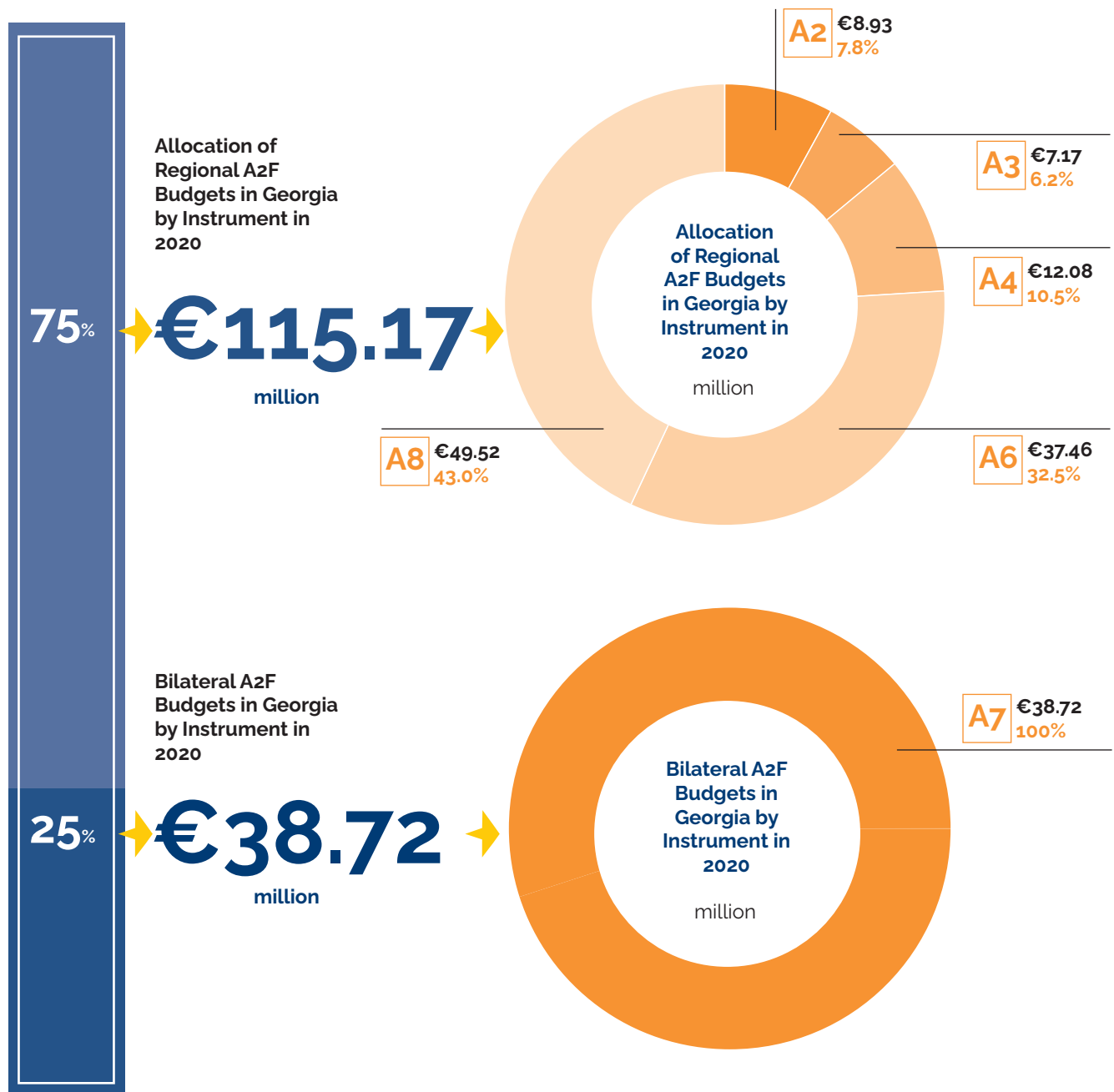
Baia Saluqvadze and Levan Bolqvadze
Co-Founders of Agritrade

ALLOCATION OF A2F BUDGETS IN GEORGIA BY INSTRUMENT

- A1** Capped Loss Recovery
- A2** Interest Subsidy
- A3** TA to PFIs
- A4** Capped Guarantees
- A6** SME Incentive Grants (linked to loans)
- A7** Grants to SMEs
- A8** Structured Funds



ALLOCATION OF A2F BUDGETS BY REGIONAL AND BILATERAL INSTRUMENTS



- A2** Interest Subsidy
- A3** TA to PFIs
- A4** Capped Guarantees

- A6** SME Incentive Grants (linked to loans)
- A7** Grants to SMEs
- A8** Structured Funds



EU4BUSINESS AND GIZ HELP CREATIVE OVERALL MAKER SHIFT GEARS WITH COVID-19

SUCCESS STORIES

When the pandemic challenged the garment industry, EU4Business and GIZ helped Kombinizona quickly adjust to the new reality. Through the Clusters4Development project, the company was able to actually increase its capacity, expand its workforce, and shift production to making antibacterial face masks and protective gear—the most in-demand product in shortage during the initial crisis. Kombinizona also launched the #1yours1mine campaign, channelling 30% of its income to charity.

[Read full story](#)



The EU support helped us in procuring equipment, so the production did not have to stop, and we employed more people, produced more PPE, distributed lots of free masks, and ultimately contributed to helping the country overcome the crisis."

Gano Melitauri
Kombinizona's Founder



BUSINESS DEVELOPMENT

SERVICES (BDS)

BDS is the second largest area of support in Georgia representing 36.71% of budgets in 2020

A total of

€110.46 million  **-4.9%** compared with 2019

In EU support was allocated to providing better business services in Georgia in 2020



6 support instruments used in Georgia for BDS are defined below

B1

Consultancy Services for SMEs

Through this instrument, the EU4Business Initiative aims to directly increase the knowledge and skills of SMEs in EaP countries through the direct provision (fully or partly paid) of non-financial business services (these can range from basic start-up and registration, accounting, marketing, input

supply, technology and product development, training and technical assistance, infrastructure support, and advocacy). These services can be delivered through both international and/or local consultants, in both private firms/individuals, and/or business support organisations.

B2

Capacity Building of BSOs

This instrument aims at increasing the capacity of Business Support Organisations (such as chambers of commerce, SME associations, professional bodies, the Sector Trade Association, training institutes, etc) to deliver BDS services to SMEs (whether members

or not). The capacity building is achieved through mentoring, training trainers, advisory services, and study tours to either enhance existing services, build new ones, or improve organisational structures.

B3

Incubators

The business incubator is an organisation designed to accelerate the growth and success of entrepreneurial companies through an array of business support resources and services that could include physical space, capital, coaching, common services, and networking connections.

The EU4Business Incubators Instrument generally shares the cost with the local authorities where

the EU bears the cost of refurbishment and cost-sharing arrangements for the running costs and/or service provision. One of the most important aspects related to this instrument is sustainability. As operation costs are high, the initial financial set-up is crucial for keeping the incubators viable after the EU4Business intervention ends.

B4

Clusters

This instrument involves group support to SMEs involved in the same field of activity but on different positions in the value chain or with common interests. The basis of the clusters approach is the synergy of creating a more

effective value chain within the cluster. The success of the SME cluster is tightly related to the level of value added in the respective field of activity.

B5

Trade Information

This instrument provides SMEs already exporting, exporting infrequently, or those interested in exporting with the range of information needed to move closer to exporting. This instrument can include generating the necessary information

(brochures, guides, market reports) or developing tools for accessing online resources and intelligent searches and covers market information, marketing guides, and market access requirements.

B6

B2B Activities

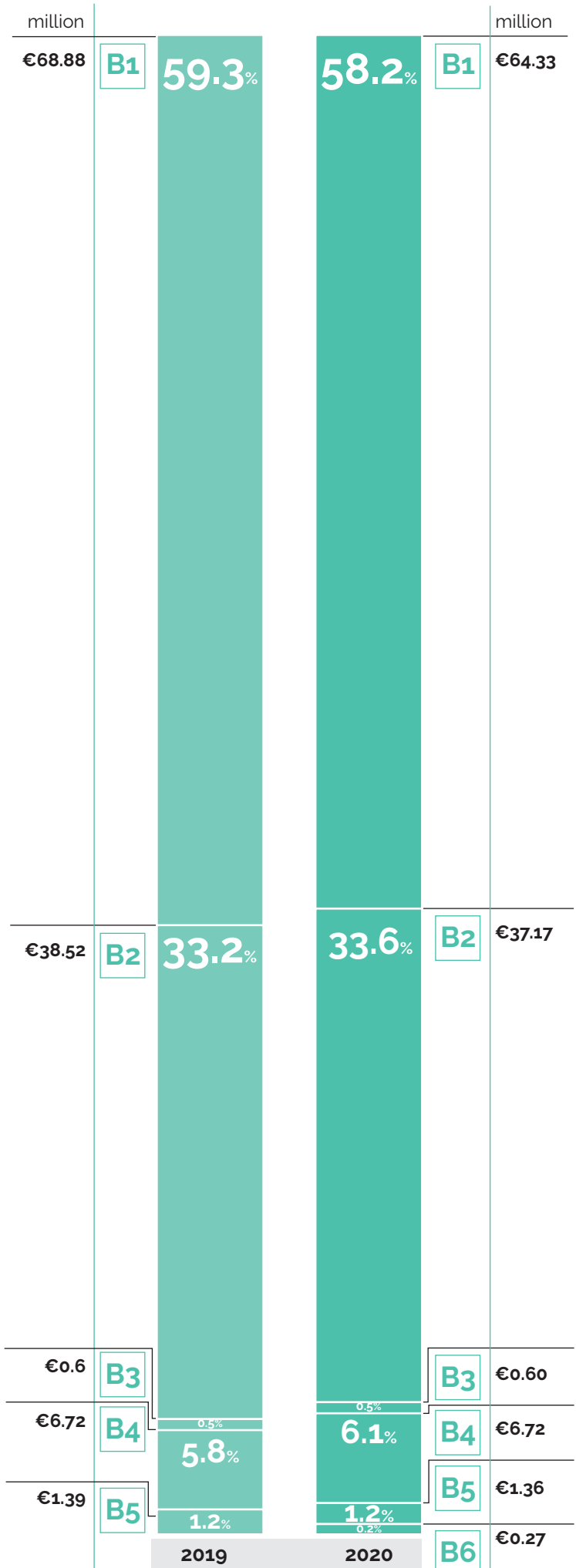
Business to Business (B2B) Activities support SMEs to make specific contact with nominally interested buyers (company decision makers in target export markets who regularly buy the export on offer). These can include participation in online buyer auctions, trade fair participation,

inward and outward trade missions, buyer meetings, etc. and EU4Business support can range from organisation, logistics, preparation and advice, as well as covering the costs of travel and/or stand and event costs.

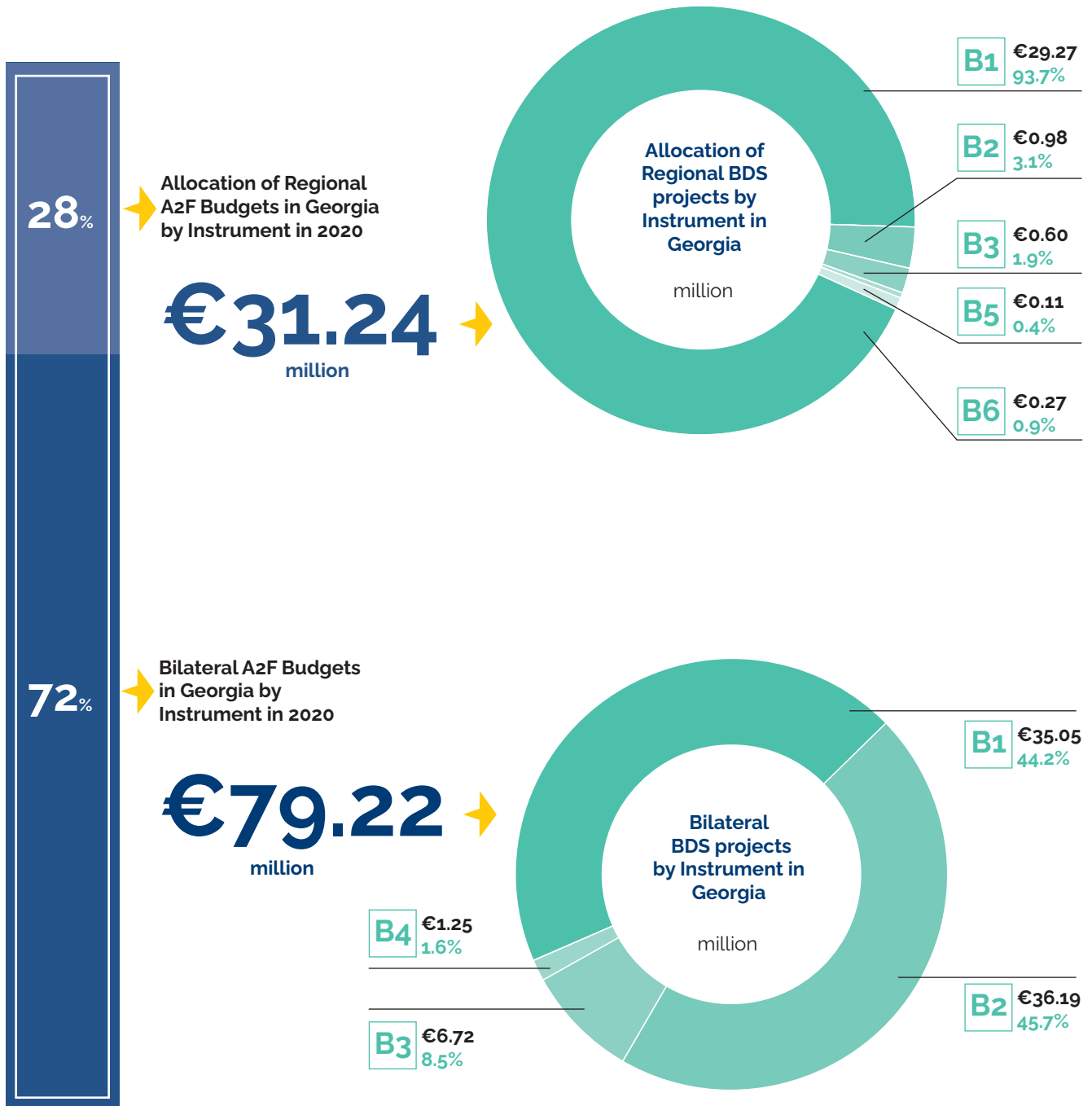


ALLOCATION OF BDS BUDGETS IN GEORGIA BY INSTRUMENT

- B1** Consultancy Services for SMEs
- B2** Capacity Building of BSOs
- B3** Incubators
- B4** Clusters
- B5** Trade Information B2B
- B6** Activiies



ALLOCATION OF BDS BUDGETS BY REGIONAL AND BILATERAL INSTRUMENTS



B1 Consultancy Services for SMEs

B3 Incubators

B5 Trade Information

B2 Capacity Building of BSOs

B4 Clusters

B6 B2B Activities

EU4BUSINESS HELPS GEORGIAN DIGITAL AGENCY BUILD GLOBAL BRAND RECOGNITION

Leavingstone, an award-winning digital agency in Georgia, optimised a solid organisational structure and is now thriving worldwide with the help of the EU4Business implemented by EBRD. The team developed a new mission statement and a handbook detailing company policies and procedures. Reorganisation within the company led to the kind of more structured service that meets world-class requirements. The company has managed to start cooperating with such giants as Siemens, Zeiss, Deutsche Telekom, Netflix, and the Fox Broadcasting Company as a result.

[Read full story](#)

SUCCESS STORIES



The changes involving new management tools, a clear vision and the dedication to focus on local and global markets has helped us move to a new level even in this very challenging year."

Erekle Zurmukhtashvili,
Leavingstone CEO



BUSINESS ENABLING ENVIRONMENT (BEE)

BEE is the third largest of area of support in Georgia representing 7.55% of budgets in 2020

A total of

€36.56 million → -22.6%

Compared with 2019

In EU support was allocated to improving the business environment in Georgia in 2020



4 support instruments used in Georgia for BEE are defined below

C1

Capacity Building among Policymakers and Regulators

Through this instrument, EU4Business interventions aim at strengthening the capacity of staff of various government agencies to ensure better, more transparent, and open policies and regulations that affect business, whilst ensuring appropriate controls in the six Eastern Partnership countries. This can

include making and amending policies, laws, and administrative procedures based on need and risk assessment. Through this instrument, EU4Business interventions deliver direct advisory, mentoring services, and study tours to the relevant staff involved in policymaking.

C2

PPD (Public Private Dialogue)

Public Private Dialogue is an instrument for more inclusive and targeted policymaking. Specifically, it involves effective consultation and collaboration between government and

the private sector and/or its representatives, in order to achieve effective reform and administration of regulations that affect SMEs.

C3

Regulatory Reform

Through this instrument, EU4Business interventions support the EaP countries to improve the regulatory environment based on best practices and most often approximation (to align their SME related legislations, rules, and regulations with

those of the EU). Approximation occurs in all six Eastern Partnership countries, but it is more intensely applied in the three DCFTA countries, which are committed to widespread adoption of EU business acquis under the Association Agreement (AA).

C4

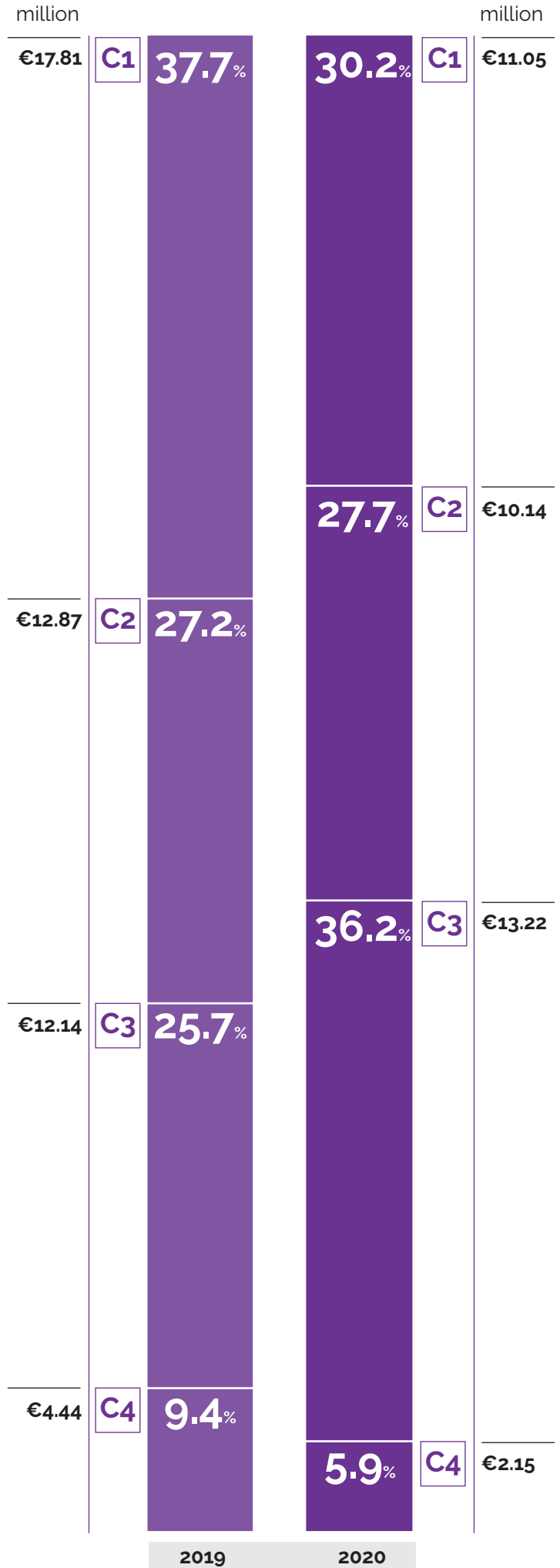
Information and Communication to SMEs

Through this instrument, EU4Business interventions support government to inform SMEs on reforms and implications for their

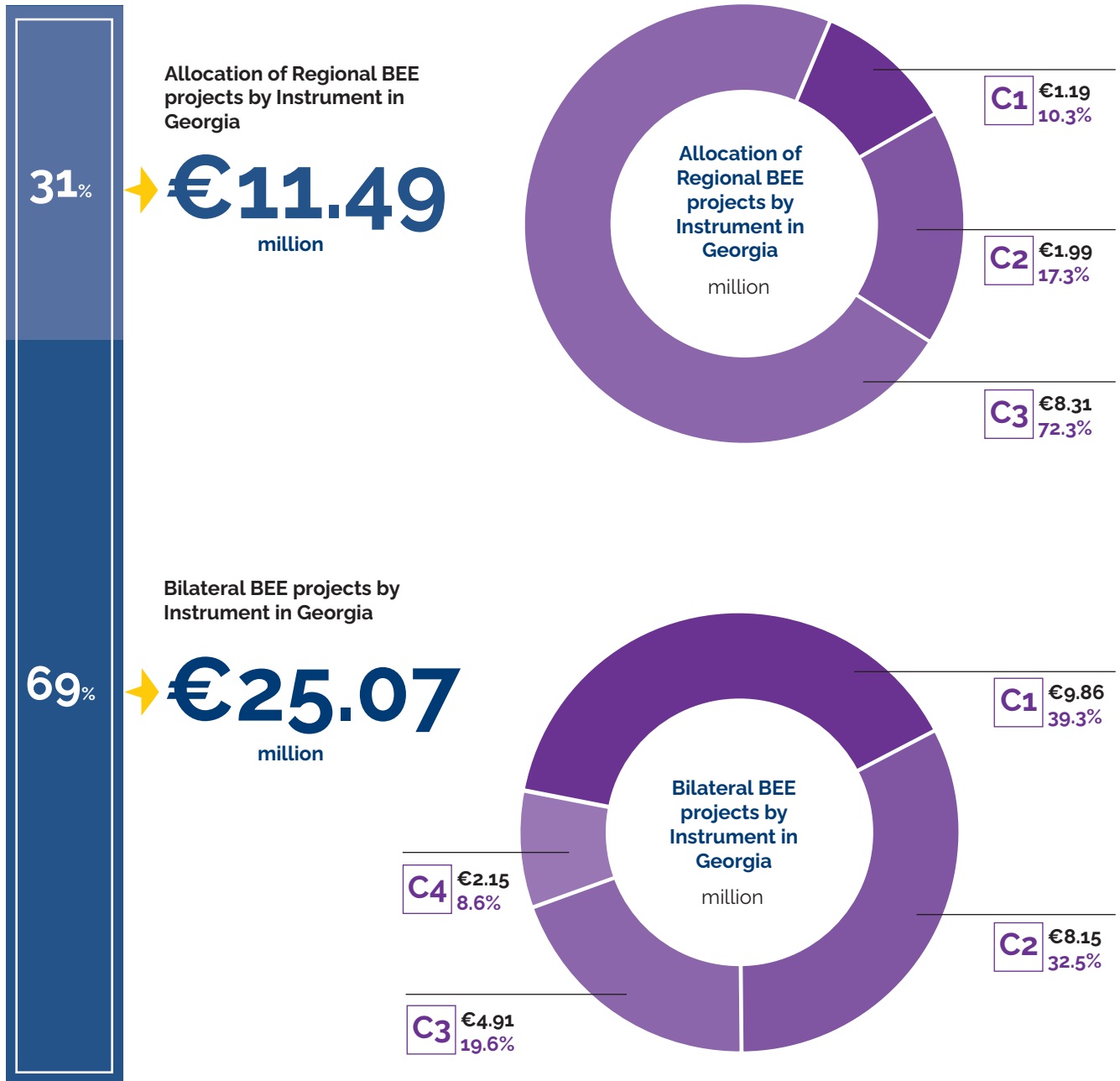
business and steps to compliance with regulatory reform.

ALLOCATION OF BEE BUDGETS IN GEORGIA BY INSTRUMENT

- C1** Capacity Building among Policymakers and Regulators
- C2** PPD (Public Private Dialogue)
- C3** Regulatory Reform
- C4** Information and Communication to SMEs



ALLOCATION OF BEE BUDGETS IN GEORGIA BY INSTRUMENT

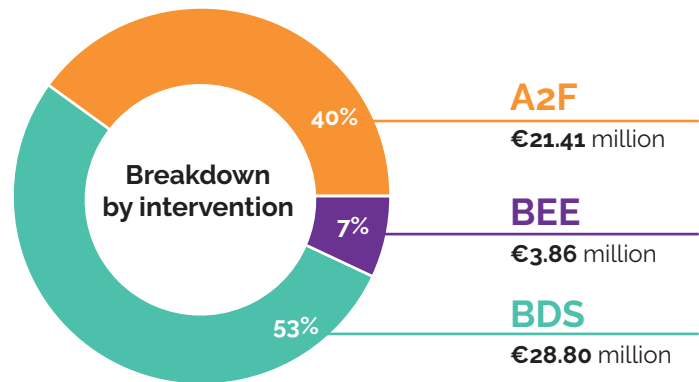
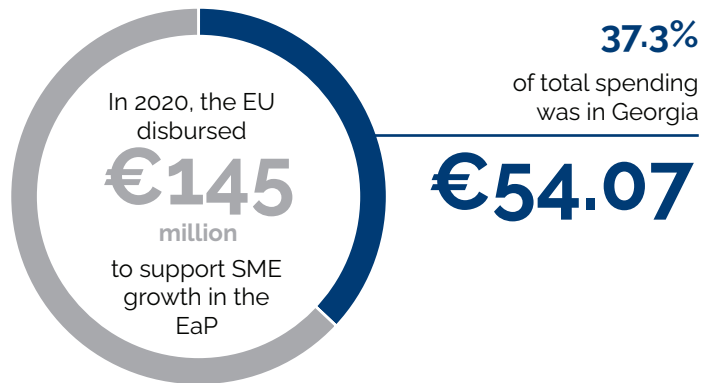




[ACHIEVEMENTS] [IN 2020]

[AGGREGATE RESULTS IN GEORGIA IN 2020]

Due to the challenges of COVID in terms of national lockdowns, restrictions on travel, and restrictions in business and government office operations, the level of disbursement of EU support fell by 28.8% in 2020 from €75.89 million in 2019. Whilst partners adapted to new ways of working so that the maximum number of SMEs were supported at this crucial time, the budgets remain in place to support the build-back process as soon as the situation normalises.



NUMBER OF SMES SUPPORTED

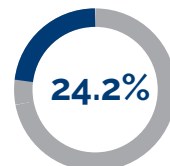


Overall, the EU supported

18,947

SMEs in Georgia in 2020

Compared with in 2019 **36,234**



women-owned

→ **-47.7%**

Supported SMEs in Georgia had

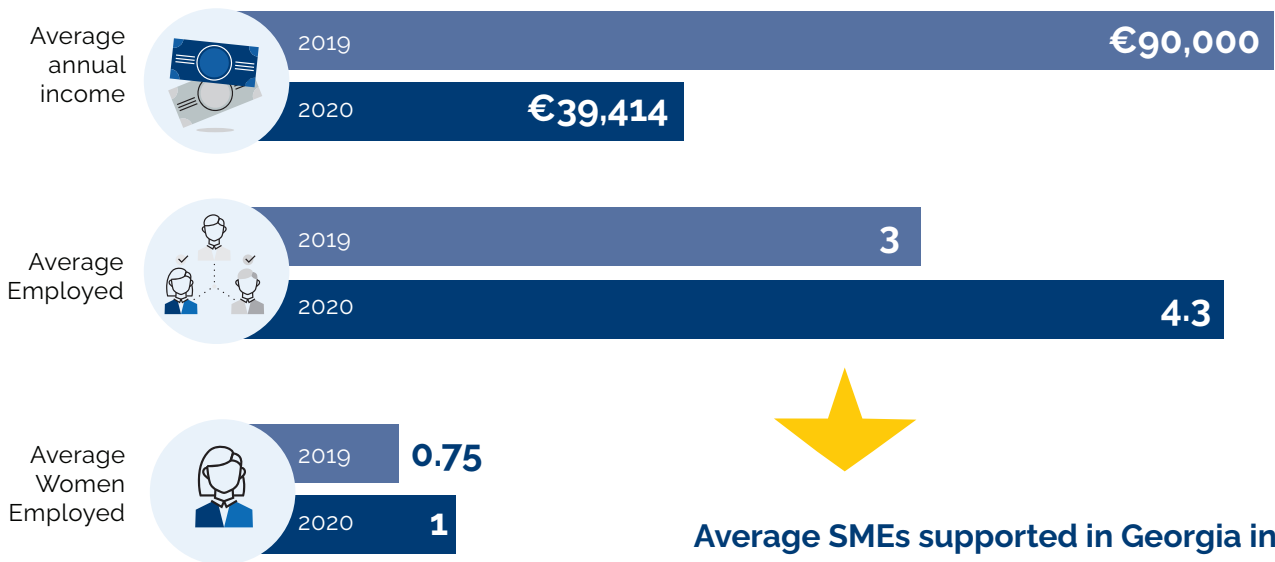
a combined turnover of

€816.64
million



Employed

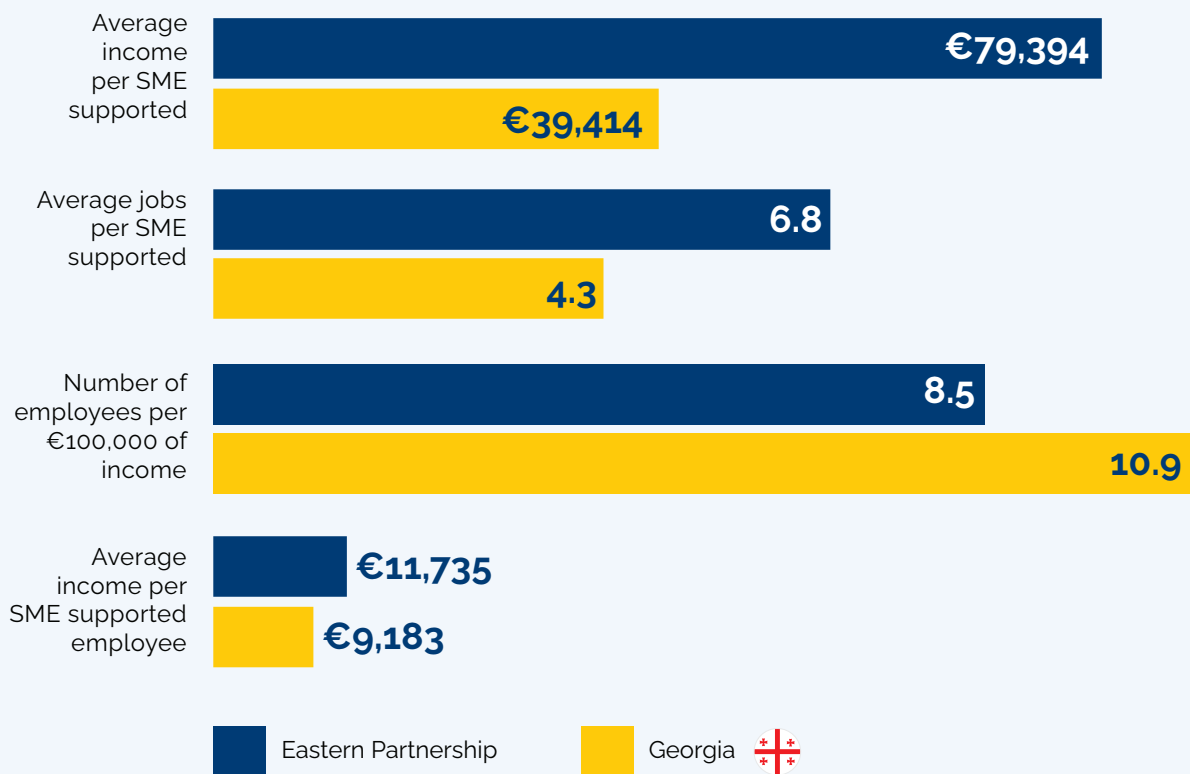
91,380



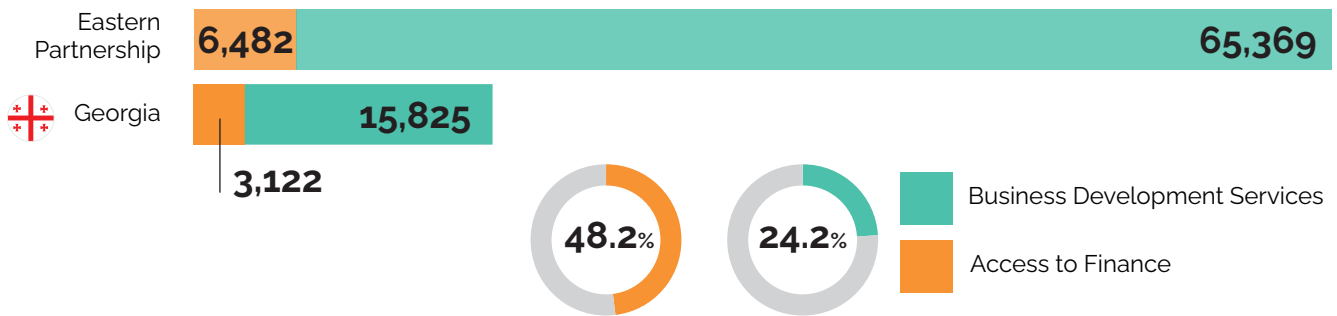
Average SMEs supported in Georgia in 2020 were smaller than in 2019, targeting more vulnerable during the crisis

SUPPORT TO SMES IN GEORGIA RELATIVE TO EAP

The average size of SMEs supported in Georgia is much lower than the regional average, the number of supported jobs relative to income is much lower and the income per employee (labour intensity) is higher.



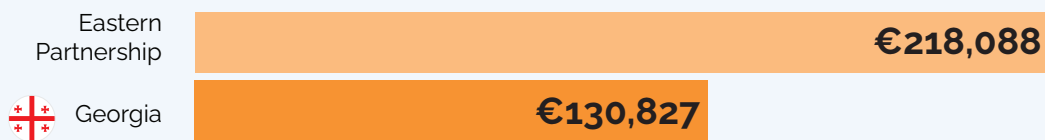
THE NUMBER OF SMES SUPPORTED BY AREA OF INTERVENTION IN GEORGIA



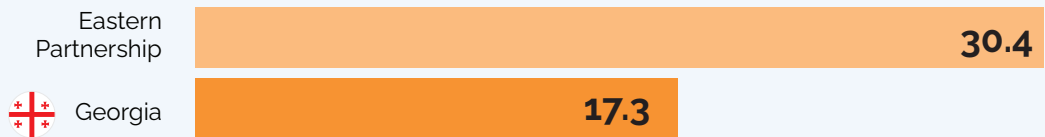
The average A2F-supported SME



income



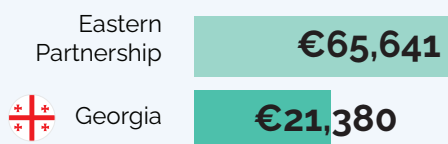
employed



The average BDS-supported SME



income



employed



JOB CREATION OF SUPPORTED SMES IN GEORGIA

In 2020, SMEs supported by the EU in Georgia generated

10,055
jobs



increased staff by

+12.36%

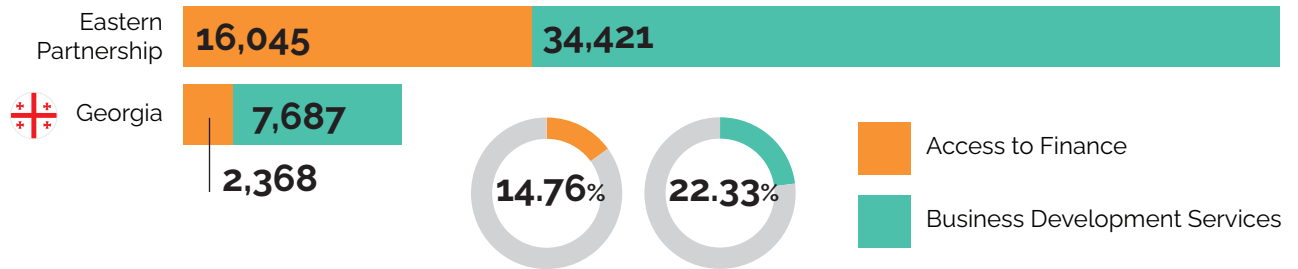
(compared with
+36.8%
in 2019)

compared to the EaP average in 2020 of

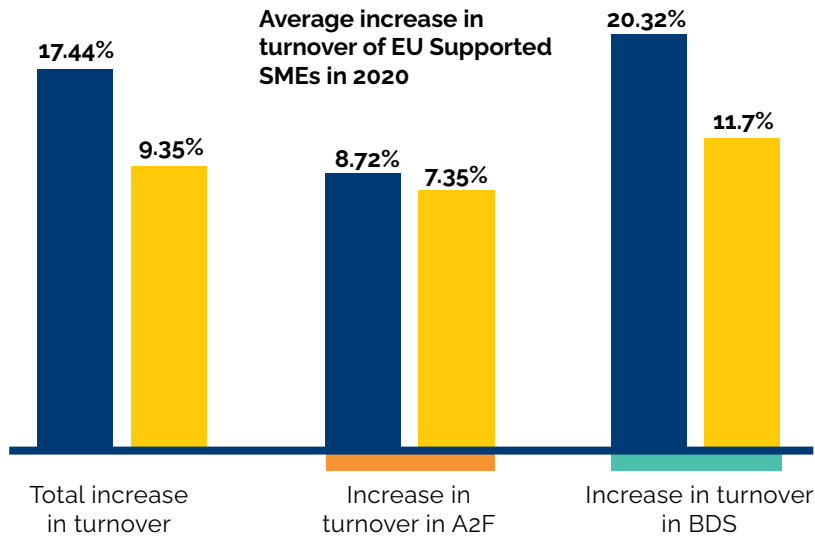
+10.38%



BREAKDOWN OF JOB CREATION BY TYPE OF INTERVENTION IN GEORGIA AND EAP



IMPACT OF EU SUPPORT IN GEORGIA

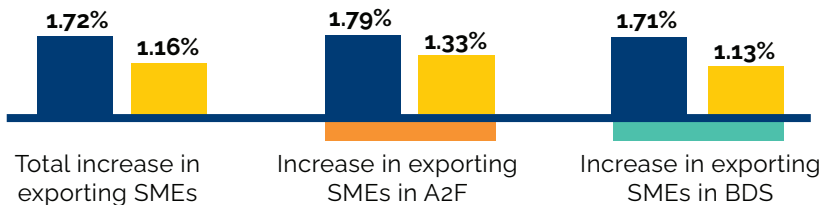


INCREASE IN TURNOVER

EU supported SMEs in Georgia increased turnover in 2020.

EU supported SMEs in Georgia increased turnover in 2020 by less than in 2019 (+9.35% compared with +14.4%).

The number of EU supported SMEs that started exporting in Georgia in 2020 is similar to the average across the EAP

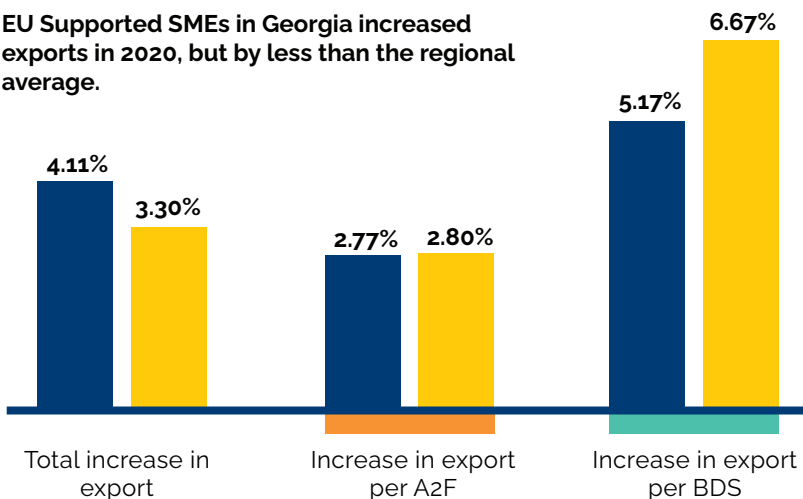


INCREASE IN EXPORTING SMES

The number of EU supported SMEs that started exporting in Georgia in 2020 is similar to the average across the EAP.

The number of EU supported SMEs that started exporting in Georgia in 2020 is down on 2019 (1.16% compared to 5.36%).

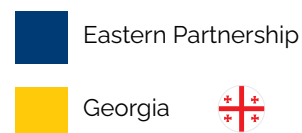
EU Supported SMEs in Georgia increased exports in 2020, but by less than the regional average.



INCREASE IN EXPORT

EU Supported SMEs in Georgia increased exports in 2020, but by less than the regional average.

The growth of exports of EU Supported SMEs in Georgia in 2020 is similar to that of 2019 (3.30% compared with 3.42%)



LOCAL ENTERPRISE EXPANDS ITS POTATO STORAGE FACILITY WITH EU SUPPORT

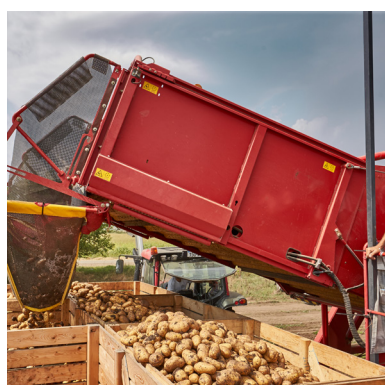
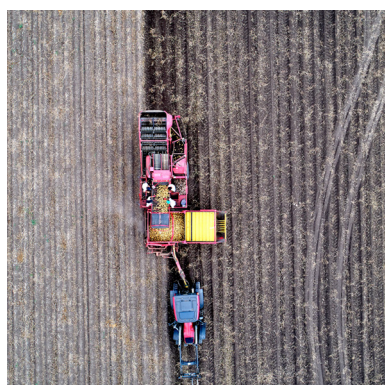
Mziani Mosavali solved the issue of storing potatoes with ENPARD, EU4Business and the Food and Agriculture Organization of the United Nations (FAO) support. The enterprise purchased containers with more than 500 tons capacity, as well as a specialized forklift that allowed the company to expand operations.

[Read full story](#)



This forklift is very much critical for us, and it has significantly improved our company's efficacy. As a result, on the one side you have happy customers, and on the other side there are farmers who have been offered an amazing opportunity to store their product for the entire year."

Nato Molodini,
project manager at Mziani Mosavali



ACCESS TO FINANCE IN GEORGIA

OVERALL RESULTS OF A2F INTERVENTIONS IN GEORGIA IN 2020 WERE:

compared with 2019

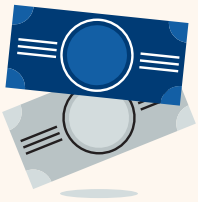


3,122

SMEs supported with
A2F interventions



+5.6%



€70.25
million

in loans disbursed



-70.4%

€1.9
million

in grants given



-5.7%



2,368

new jobs generated
at SMEs supported
through A2F



-37.3%

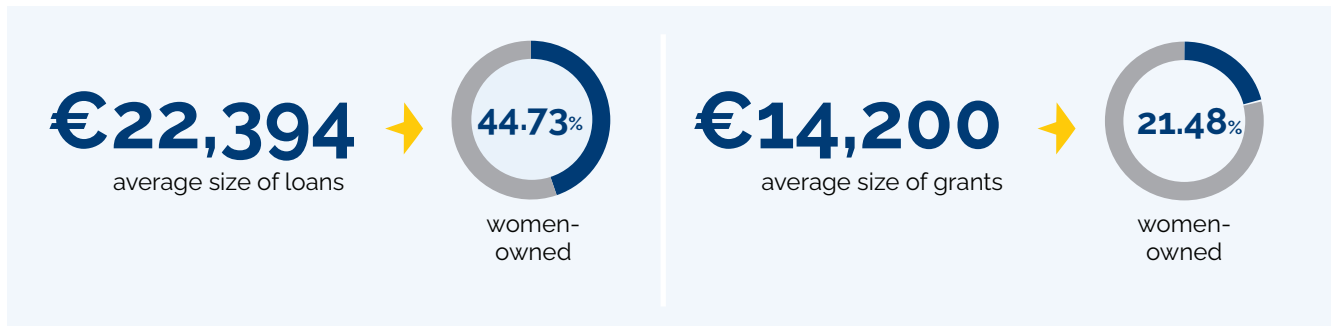
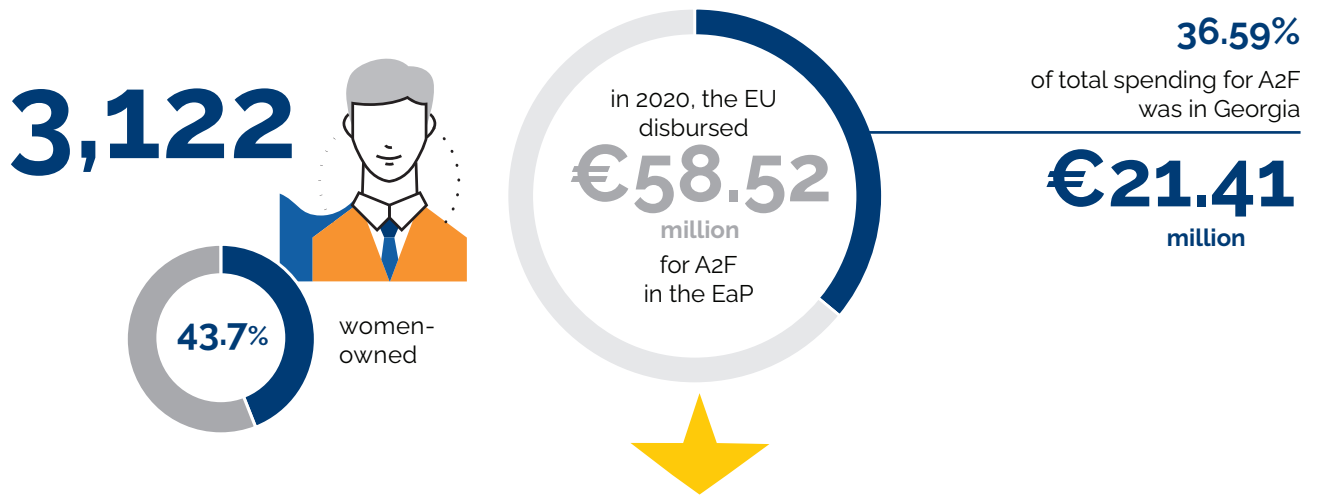
+7.35%

change in income of
supported SMEs



+14.78%

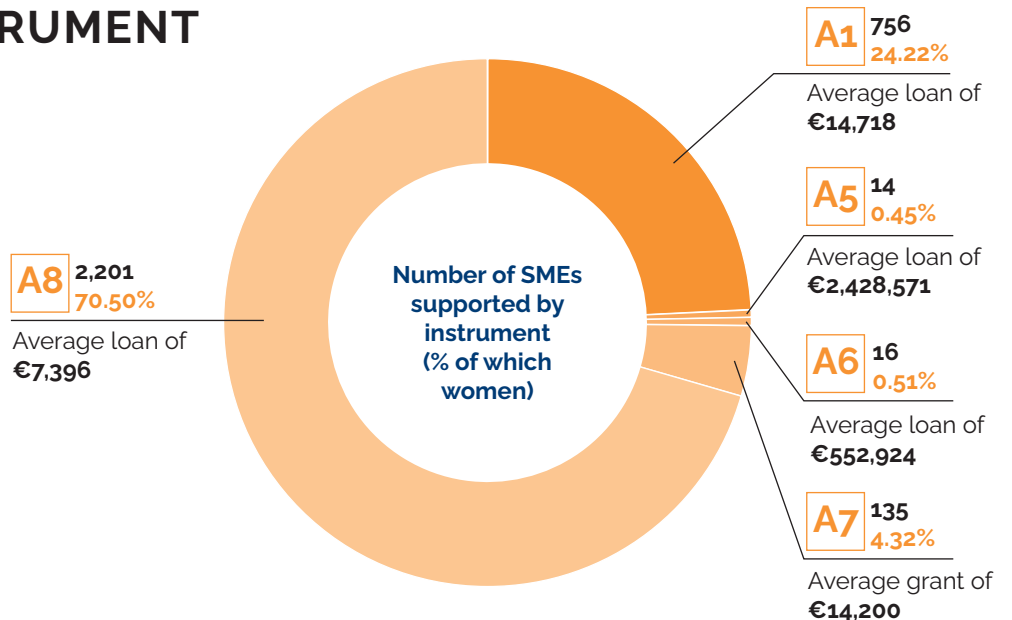
SMES SUPPORTED BY ACCESS TO FINANCE INSTRUMENT



BREAKDOWN OF SMES SUPPORTED PER A2F INSTRUMENT

The EU used four A2F instruments in Georgia:

lending through SME Incentive grants, structured funds and providing grants



- A1** Capped Loss Recovery
- A6** SME Incentive grants
- A8** Structured Funds
- A5** Currency Hedging Subsidy
- A7** Grants to SMEs

OVERALL IMPACT OF A2F IN GEORGIA

	2019	2020
Total Value of loans triggered in Georgia	€237 million	€70.25 million
Average total loans triggered across EaP	€83.96 million	€29.17 million
SMEs receiving loans in Georgia	2,634	2,987
Average size of loans in Georgia	€89,977	€22,394
PfIs supported	9	6
Total value of Grants disbursed in Georgia	€2.04million	€1.92 million
Average total value of grants disbursed across EaP	€1.73 million	€1.6 million
SMEs receiving grants in Georgia	322	135
Average amount of grant given in Georgia	€6,322	€14,200

RESULTS PER A2F INSTRUMENT

In terms of loans, **5.9%** were disbursed via SME Incentive Grants and **94.1%** were disbursed via Structured funds

	Number of SMEs supported	Income of SMEs	Jobs in SMEs	Jobs generated	Increase in turnover	% of increase in turnover
Total	3,122	€438,463,439	56,498	2,368	30,022,425	7.35%
A1 Capped Loss Recovery	756	€102,060,000	3,175	285	€12,846,713	14.40%
A5 Currency Hedging Subsidy	14	€2,100,000	3,191	850	€137,383	7.00%
A6 SME Incentive grants	16	€31,906,426	943	218	€1,519,354	5.00%
A7 Grants to SMEs	135	€10,417,509	1,068	88	€709,671	7.31%
A8 Structured Funds	2,201	€291,979,504	48,121	927	€14,809,304	5.34%

BUSINESS DEVELOPMENT SERVICES

IN GEORGIA

OVERALL RESULTS OF BDS INTERVENTIONS IN GEORGIA IN 2020 WERE:

compared with 2019



15,825

SMEs supported through BDS interventions



-52.4%



7,687

new jobs generated at SMEs supported through BDS



-72.21%

+11.8%

increase in income at supported SMEs



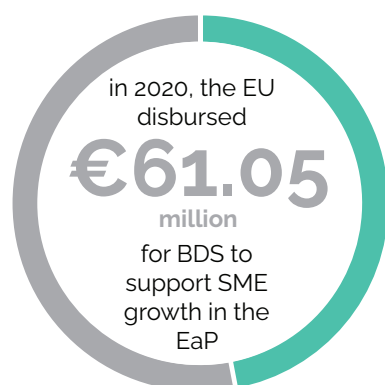
+14.01%

648

BSOs capacitated



643



47.17%

of total spending for BDS was in Georgia

€23.80
million

down from

€43.6
million

in 2019



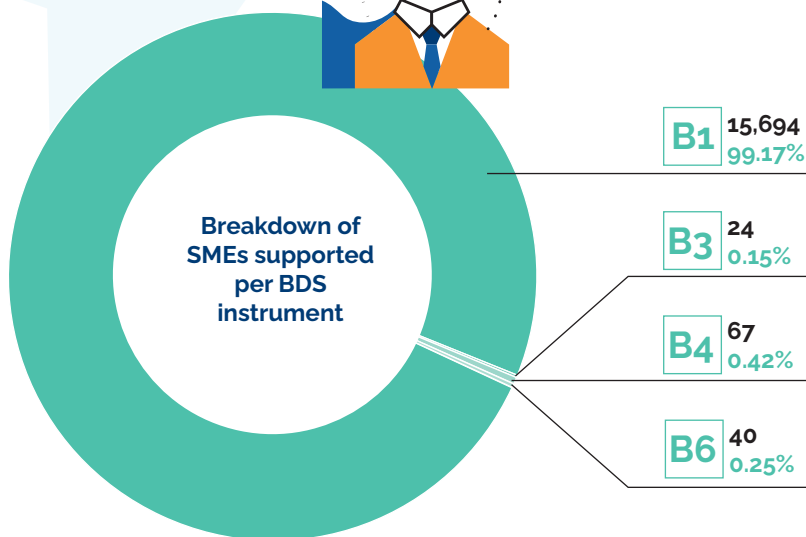
SMES SUPPORTED BY BDS INSTRUMENT

15,825

SMEs benefited in 2020



women-owned



- B1** Consultancy Services for SMEs
- B3** Incubators
- B4** Clusters
- B6** B2B Activities

RESULTS BY BDS INSTRUMENTS

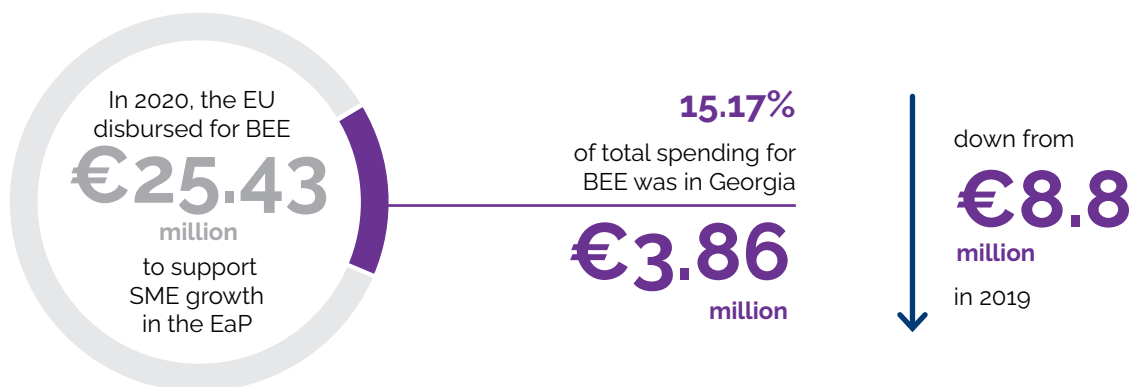
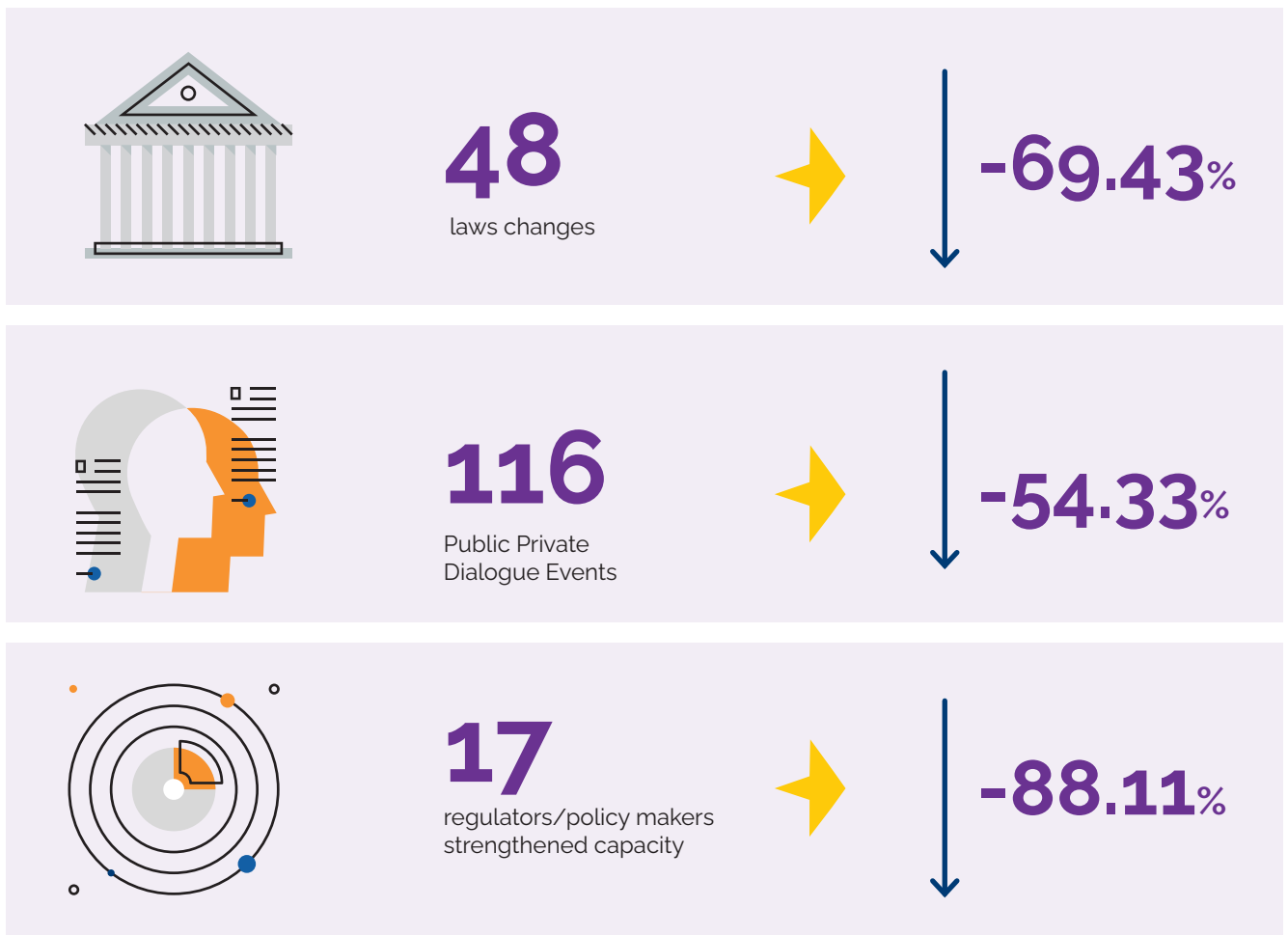
	Sustained jobs in Supported SMEs	New jobs created in Supported SMEs	Total incomes of supported SMEs	Income growth	% of increase in turnover
Consultancy services for SMEs	32,112	7,522	€259,157,041	€24,991,740	10.67%
Incubators	32	16	€4,116,726	€411,702	11.11%
Clusters	2,383	129	€106,695,765	€13,442,531	14.42%
B2B activities	355	20	€8,205,600	€987,803	13.69%

BUSINESS ENABLING ENVIRONMENT

IN GEORGIA

OVERALL RESULTS OF BEE INTERVENTIONS IN GEORGIA IN 2020 WERE:

compared with 2019



RESULTS OF BEE INSTRUMENTS IN GEORGIA

BEE Support instruments used in Georgia in 2020 are:



Changing / improving laws and regulations



Public-private dialogue events



Capacity building among government agencies / regulators

Georgia accounts for a significant amount of the EaP total business enabling environment results

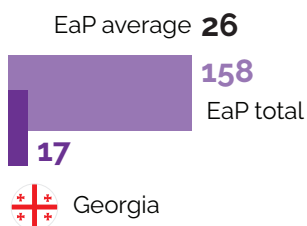
NUMBER OF LAWS / REGULATIONS CHANGED



NUMBER OF PUBLIC PRIVATE DIALOGUE EVENTS



NUMBER OF REGULATORS/GOVERNMENT BENEFITING FROM CAPACITY BUILDING



LIST OF PROJECTS

IN GEORGIA AS OF 2020

Title	Total Budget*	Start date	End date	Type of the Project	Areas of Intervention		
					A2F	BDS	BEE
Development of youth coding and tech entrepreneurial club networks	€656,020	19.11.2020	14.05.2025	Bilateral		●	
Ensuring further progress of SPS and food safety system in Georgia	€1,450,000	02.11.2020	30.04.2024	Bilateral			●
Economic and Business Development in Georgia – Budget Support contract	€21,250,000	20.11.2018	19.11.2023	Bilateral	●	●	●
Green Economy: Sustainable Mountain Tourism and Organic Agriculture (GRETA)	€3,000,000	11.12.2018	10.04.2023	Bilateral		●	●
Clusters 4 Development – Better Business Sophistication in Georgia	€5,300,000	01.07.2019	31.01.2023	Bilateral		●	
EU innovative action for private sector competitiveness in Georgia	€5,693,500	01.02.2019	31.01.2023	Bilateral		●	●
Increasing Institutional Capacity for Innovation Project	€2,700,000	01.01.2019	31.12.2022	Bilateral	●		●
Improving Rural Development in Georgia (ENPARD III)	€10,000,000	01.01.2018	30.11.2022	Bilateral		●	●
Improving the Agriculture Sector in Georgia (ENPARD III)	€12,000,000	01.01.2018	30.11.2022	Bilateral	●	●	●
The DIGITAL RE4M Programme to foster COVID-19 recovery of SMEs	€1,850,000	23.07.2020	23.07.2022	Bilateral	●	●	●
European Neighbourhood Programme for Agriculture and Rural Development in Georgia, phase III (ENPARD Georgia III)	€44,500,000	17.05.2018	16.05.2022	Bilateral	●	●	
Strengthening Georgian Accreditation System with the Focus on EU Technical Regulations	€1,400,000	20.12.2019	19.12.2021	Bilateral			●
Joint EU-UNDP Programme for Rural Development, Phase II (ENPARD III Abkhazia Component)	€4,000,000	01.03.2018	30.04.2021	Bilateral	●	●	
Promotion of rural development and diversification in Khulo Municipality	€1,800,000	01.05.2017	28.02.2021	Bilateral	●	●	
European Neighbourhood Programme for Agriculture and Rural Development in Georgia, phase II (ENPARD Georgia II)	€24,875,000	20.07.2017	19.02.2021	Bilateral		●	
Rural Development for Sustainable Growth of Tetrtskaro Municipality	€2,127,260	15.11.2016	14.09.2020	Bilateral	●	●	
Extension of Project 'Support to Regional Policy Implementation II'; ENI 2016/376-862	€404,985	01.01.2019	31.03.2020	Bilateral			●

* Budgets indicated for regional projects apply for 6 EaP countries

Title	Total Budget ¹	Start date	End date	Type of the Project	Areas of Intervention		
					A2F	BDS	BEE
DCFTA Initiative East (EIB) (can also be referred to as DCFTA Facility by EIB)	€62,746,000	19.12.2016	18.12.2031	Regional	●	●	
EU4Business EBRD Credit line (EU Deep and Comprehensive Free Trade Area (DCFTA) Facility, EBRD DCFTA Programme)	€38,900,000	21.12.2017	20.12.2027	Regional	●	●	
EU4Business EBRD Credit line (SME Competitiveness Programme in Eastern Partnership)	€65,600,000	19.12.2019	18.12.2026	Regional	●		
EU4Business EBRD Credit line (EU Deep and Comprehensive Free Trade Area (DCFTA) Facility, EBRD DCFTA Programme)	€19,430,000	12.05.2016	11.05.2026	Regional		●	●
DCFTA SME Direct Finance Facility	€10,220,000	01.09.2014	31.08.2024	Regional	●	●	
2018 NIP decision share – Green for Growth – Extension to Neighbourhood East II	€5,162,849	19.12.2018	18.12.2040	Regional	●		
Green for Growth – Extension to Neighbourhood East II	€6,157,151	12.12.2018	18.12.2040	Regional	●		
Promoting Green Lending in the Eastern Partnership	€42,855,000	27.04.2020	16.12.2040	Regional	●		
EU4Business – The EU Local Currency Partnership Initiative: the European Fund for Southeast Europe (EFSE)	€50,320,000	20.12.2018	20.06.2039	Regional	●		
Finance and technology transfer centre for climate change (FINTECC) – Eu4Climate window	€15,400,000	16.06.2020	31.12.2027	Regional	●		
Eastern Partnership Trade Helpdesk	€3,700,000	01.01.2020	31.01.2024	Regional		●	
Structural Reform Facility: World Bank component	€1,500,000	14.09.2018	30.05.2023	Regional			●
EU4BUSINESS: Connecting Companies	€6,498,205	01.01.2020	31.01.2022	Regional		●	
EU-EBRD Country-specific Investment Climate Reviews and Action Plans for Eastern partnership (EaP) countries.	€2,000,000	16.08.2018	22.04.2021	Regional			●
Mayors for Economic Growth	€4,979,800	01.01.2017	31.12.2020	Regional		●	●
Mayors for Economic Growth 2 TA	€10,000,000	01.01.2017	31.12.2020	Regional		●	●
Financial Sector Institution Building and Crisis Response	€12,000,000	01.06.2009	31.12.2020	Regional		●	
EIB-04 SME Finance Facility – EIB window	€5,100,000	22.12.2012	22.12.2020	Regional	●		
WBG technical support to the implementation of the Mayors for Economic Growth initiative	€500,000	03.10.2016	16.12.2020	Regional		●	●
EU4Business: From Policies to Action	€4,000,000	08.12.2017	31.08.2020	Regional			●
Eastern Partnership: Ready to Trade – an EU4Business initiative	€6,000,000	01.09.2017	31.08.2020	Regional			●

