

EU Support for SMEs in Azerbaijan in 2026

✦ Looking to grow your business?

The European Union supports Azerbaijani small and medium-sized enterprises through access to finance, grants and business development services. This guide will help you find the right organisation based on your business needs and explain how to access available support.

I need loan financing

Looking for a loan to invest in your business or cover working capital? Find out which banks work with EU-backed financial instruments.

✦ How does EU-backed financing work?

The European Union does not provide loans directly to businesses. Instead, EU-backed financing is available through partner banks in Azerbaijan. Depending on the programme, businesses may benefit from investment loans, working capital financing, loan guarantees, preferential lending conditions or grants linked to a loan.

✦ Where should I start?

If you are looking for financing, contact one of the participating partner banks:

[AccessBank](#)

[International Bank of Azerbaijan \(ABB\)](#)

[Bank Respublika](#)

Each institution offers different financial products and eligibility criteria, so it is worth contacting more than one bank before making a decision.

✦ What should I ask the bank?

When speaking with a loan officer, ask whether the bank currently offers any EU-backed or international partner-supported SME financing programmes. You may also wish to ask, which financing products are currently available, whether preferential lending conditions, guarantees or incentive grants are included, whether your business or investment project is eligible, which documents are required, and how long the application process usually takes.

Speak with a loan officer before preparing a business plan or other application documents. Banks may have different application procedures, document templates and eligibility requirements.

I am looking for grants

Discover organisations managing EU-funded grant programmes for SMEs, innovation, agriculture, women entrepreneurs and social enterprises.

Grant opportunities for SMEs are not available on a permanent basis. They are launched periodically by organisations implementing EU-funded projects, so businesses should regularly monitor their websites and social media channels for new calls, and subscribe to newsletters where available.

✦ Current sources of information include:

[European Union Delegation to Azerbaijan](#)

Publishes information on EU-funded projects and funding opportunities for businesses.

European Bank for Reconstruction and Development

Some advisory and investment programmes include grant support alongside consultancy services. Follow the [EBRD social media page](#) for regular updates.

World Bank

Supports projects promoting economic development, competitiveness and private sector growth.

Businesses should also monitor the [EU Funding & Tenders Portal](#) for new calls for proposals and funding opportunities.

I want to grow my business

Looking for expert advice, training, export support or startup opportunities? Explore programmes and organisations that help SMEs grow, innovate and expand into new markets.

Business development services in Azerbaijan focus on helping SMEs become more competitive, innovative and sustainable.

Several programmes currently support SME development in Azerbaijan.

EU4Business & EBRD Advice for Small Businesses

Provides business consulting, digital transformation support, green transition advice and programmes for women entrepreneurs.

Email: knowhowazerbaijan@ebrd.com

Phone: +994 (12) 497 1014

Rural Business Information System (RBIS)

Supports agricultural businesses by improving access to market information and strengthening rural entrepreneurship. Implemented by [AKIA](#) in cooperation with [KOBIA](#).

Website: akia.gov.az, rbis.az

SME enquiries (KOBIA): malahat.kazimova@smb.gov.az, zaur.gardashov@smb.gov.az

Phone: +994 12 404 04 01

LEF Network Azerbaijan

Helps companies establish international partnerships, particularly in ICT, green technologies and design. Project specifically designed to build trade partnerships between mature SMEs in Finland, Estonia, and Latvia (the LEF countries) and companies in Azerbaijan.

Local strategic partner in Azerbaijan: [Caspian Energy Club](#)

Official Export Cluster Platform: export-cluster.eu/azerbaijan

Small and Medium Business Development, Investment, and Export Promotion Agency

Provides export support and promotes the Made in Azerbaijan initiative.

There is currently no active EU-funded export project, but new opportunities may become available. Businesses are encouraged to monitor the Agency's website for updates.

“From Us to Business” (“Bizdən Biznesə”) Startup Competition

Organised in partnership with AccessBank and supported by Visa, this annual competition supports local innovators and micro, small, and medium-sized enterprises. For details of the next competition, follow [KOBIA](#) and [AccessBank](#) pages for announcements.

Find EU Support for Your Business

Looking for financing, grants or practical support to grow your business?

The European Union supports SMEs across the Eastern Partnership through a range of financial and business support programmes. Select your country to find out what support may be available, which organisations to contact and where to start.

[Armenia](#) [Azerbaijan](#) [Georgia](#) [Moldova](#) [Ukraine](#)