# EU Support for SMEs in Georgia in 2026

## Looking to grow your business?

The European Union supports Georgian micro, small and medium-sized enterprises, as well as social enterprises, through access to finance, grants and business development services. This guide will help you find some of the right organisation working in partnership with the EU based on your business needs and explain how to access available support.

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## I need loan financing

Looking for a loan to invest in your business or cover working capital? Find out which Georgian banks participate in EU-backed financial programmes.

### How does EU-backed financing work?

The European Union does not provide loans directly to businesses. Instead, EU-backed financing is available through partner European or international financial institutions and partner banks in Georgia. 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 financial institutions:

ProCredit Bank Georgia | TBC Bank | Bank of Georgia | Credo Bank | Microbank Crystal | BasisBank

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

Explore organisations managing EU-funded grant programmes supporting SMEs, agriculture, green business, local development and innovation.

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. You can also visit the social media pages of the European Union in Georgia (Facebook, Instagram, X), along with their dedicated webpages on news and EU projects in Georgia.

### ✨ Current organisations that may offer grant opportunities

**Food and Agriculture Organization of the United Nations (FAO)**

Supports businesses operating in the food and agriculture sector by strengthening food safety systems and compliance with sanitary and phytosanitary standards. Monitor the FAO Georgia Facebook page and FAO Grant Management Platform for updates.

**Georgian Farmers Association (GFA)**

Supports agricultural producers through capacity building, sustainable farming practices and consumer awareness. Monitor the grants announcements and the Facebook page.

**Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH**

Supports SMEs, entrepreneurship, local economic development and business growth in selected regions.

**United Nations Development Programme (UNDP)**

Helps SMEs improve competitiveness, access new markets and strengthen market linkages. Businesses should regularly monitor UNDP announcements for new calls and funding opportunities through UNDP Procurement Notices or corresponding Smapply/Google Forms channels depending on the active cycle.

**Caucasus Environmental NGO Network Association (CENN)**

Supports green entrepreneurship, sustainable local development and environmental initiatives.

**Institute for Change and Innovation (ICI)**

Supports environmental innovation, resilience and sustainable business initiatives.

**World Vision Georgia**

Supports SMEs through programmes promoting sustainable and environmentally responsible business practices, inclusive economic growth and green entrepreneurship. Monitor the local Facebook page for updates.

**Agence Française de Développement (AFD)**

EU co-funded programme “Sustainable and Inclusive Irrigated Agriculture Development in Georgia”, aligning irrigation water management with the EU water policy acquis, includes a grant component for the Zemo Samguri irrigation network pilot area for the modernisation of the irrigation equipment at farm level. Further information on AFD support can be found at www.afd.fr/en/businesses.

**Goethe-Institut Georgia**

Supports cultural and creative industries through EU-funded initiatives and international cooperation. Check the Facebook page for updates.

Businesses are encouraged to follow these organisations regularly, as EU-funded grant opportunities are launched periodically and are usually available for a limited period of time.

## I want to grow my business

Access mentoring, consulting, digital transformation support, entrepreneurship training and business advisory services.

The European Union supports Georgian SMEs through organisations providing business advice, export support, incubation, acceleration, mentoring and access to international markets. Most programmes are offered through open calls, so businesses should regularly check the organisations' websites and social media channels for new opportunities.

### ✨ Current organisations that may offer business development and export opportunities

**Food and Agriculture Organization of the United Nations (FAO)**

Supports businesses operating in the food and agriculture sector through food safety, quality assurance and SPS compliance programmes. Monitor the FAO Georgia Facebook page for business development opportunities.

**CENN**

Supports rural businesses through business development, value-chain analysis, marketing, agritourism development and sustainable farming initiatives.

**Goethe-Institut Georgia**

Supports cultural and creative industries through business development, intellectual property advice, digital marketing, international networking and access to European creative markets. Check the Facebook page for updates.

**UNDP Georgia**

Helps SMEs improve competitiveness, strengthen market linkages and prepare for international expansion through export support, market access initiatives, business matchmaking and participation in international trade fairs.

**Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH**

Helps businesses improve product quality and comply with Georgian and EU standards through certification support, quality management, laboratory testing and technical advisory services.

## 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**