

EU Support for SMEs in Moldova in 2026

👉 Looking to grow your business?

Whether you are starting a business, investing in new equipment, expanding production, digitalising your operations or preparing to export, the European Union supports Moldovan small and medium-sized enterprises through access to finance, grants and business development services.

From EU-backed loans and credit guarantees to export support, digital transformation programmes and green business acceleration, there are many opportunities available – but it is not always obvious where to start.

This practical guide will help you identify the right organisations depending on your business needs and point you towards the most relevant support available in Moldova.

I need loan financing

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

👉 How does EU-backed financing work?

The European Union does not provide loans directly to businesses. Instead, it works with international financial institutions and Moldovan partner banks to improve SMEs' access to finance.

Depending on the programme, businesses may benefit from investment or working capital loans, preferential lending conditions, loan guarantees, incentive grants linked to investment projects, or additional advisory support.

👉 Where should I start?

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

Moldova-Agroindbank S.A. (MAIB)

Moldindconbank S.A.

Victoriabank S.A.

OTP Bank S.A.

ProCredit Bank S.A.

EximBank S.A.

Comertbank S.A.

Energbank S.A.

EuroCreditBank S.A.

FinComBank S.A. (Banca de Finanțe și Comerț)

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.

👉 What if I do not have sufficient collateral?

The Credit Guarantee Fund (FGC), managed by ODA, provides guarantees that can help SMEs access bank financing when they do not have sufficient collateral. Businesses can contact ODA for information about available guarantee products and eligibility. Loan applications are submitted through participating financial institutions.

ODA Call Centre for Entrepreneurs: www.oda.md/ru/kontakty

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 national institutions and organisations implementing EU- and donor-funded programmes, so businesses should regularly monitor their websites and social media channels for new calls.

✦ Current organisations that may offer grant opportunities

Organisation for Entrepreneurship Development (ODA)

ODA is one of the main entry points for SME grants in Moldova. It manages grant programmes supporting business creation and growth, digitalisation, green transition, energy efficiency, women entrepreneurs and other areas of SME development. Businesses should regularly check ODA's [grant calendar](#) for current and upcoming calls and application deadlines.

Consultation Centre: +373 (22) 22 57 99

Email: office@oda.md

UNDP Moldova

UNDP Moldova implements programmes supporting SMEs and entrepreneurs, often with funding from the European Union and other development partners. These programmes may include grants and other forms of business support in areas such as local economic development, green transition and energy efficiency. Businesses should monitor UNDP Moldova's website and [social media channels](#) for new calls and application opportunities.

Solidarity Fund PL in Moldova

Solidarity Fund PL in Moldova implements development programmes funded by international partners, which may include grant and business support opportunities for SMEs and entrepreneurs, particularly in agriculture, agri-food and rural development. Businesses should regularly monitor the organisation's [grants page](#) for new calls.

✦ Other organisations to monitor

EU- and donor-funded SME support programmes change over time. Depending on the programmes being implemented, grant or business support opportunities may also become available under initiatives implemented by organisations such as:

- [GIZ Moldova](#)
- [UN Women Moldova](#)
- [EBRD Moldova](#)

Businesses are encouraged to follow these organisations' websites and social media channels for announcements of new programmes and open calls.

✦ Where else can I find open calls?

Businesses can also monitor Civic.md, a Moldovan platform where development organisations regularly publish funding opportunities, grants and calls for applications.

In addition to the organisations listed above, businesses can monitor new funding opportunities through the [EU Funding & Tenders Portal](#), which publishes open and upcoming calls for proposals together with eligibility criteria and application guidance.

I want to grow my business

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

The European Union and its partners support Moldovan SMEs through organisations providing business advice, export support, mentoring, training, networking and access to international markets.

✦ **If you are looking to grow your business, the following organisations can be useful points of contact**

Organisation for Entrepreneurship Development (ODA)

ODA is the main public agency supporting SMEs in Moldova and a good first point of contact for businesses looking for advice and support. It provides entrepreneurship programmes, business advisory services, guidance on accessing finance and information about available support programmes. Businesses should check ODA's website for current programmes and opportunities.

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Email: office@oda.md

Invest Moldova Agency

Invest Moldova supports Moldovan companies looking to export and expand into international markets. Its services include export promotion, participation in international events, business matchmaking and information on foreign markets. Businesses interested in international expansion should [monitor Invest Moldova](#) for upcoming export initiatives, trade events and business opportunities.

ATIC – National Association of ICT Companies

ATIC supports Moldova's ICT sector through business networking, industry programmes, skills development and internationalisation initiatives. It can be particularly useful for technology companies looking to grow, innovate or enter international markets. Monitor their [social media](#) for further updates.

European Business Association Moldova (EBA)

EBA provides businesses with networking, capacity-building, market information and opportunities to connect with European and international partners. It can be particularly useful for companies looking to strengthen their links with EU markets. Monitor their [social media](#) for further updates.

Chamber of Commerce and Industry of the Republic of Moldova

The Chamber provides practical services for businesses, including training, trade missions, exhibitions, business matchmaking, market information and support with international trade documentation. Businesses looking to access new markets can monitor the Chamber's website and [social media](#) for upcoming events, programmes and business opportunities.

✦ **Other organisations worth knowing**

Depending on your sector and business needs, specialised business associations can also provide useful advice, networking and information about support opportunities.

AIM – Association of Small and Medium Enterprises

Represents SMEs and provides business networking, mentoring and support through its programmes.

ACAM – Association of Business and Management Consultants

Can help businesses connect with professional management consultants and business expertise.

[ABSL Moldova](#)

Supports companies operating in business services, outsourcing and related sectors through networking, industry development and knowledge-sharing activities.

Before getting in touch, prepare a short description of your business and be ready to explain what kind of support you are looking for.

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](#)