

EU Support for SMEs in Ukraine in 2026

👉 Looking to grow your business?

The European Union supports Ukrainian small and medium-sized enterprises through access to finance, knowledge, networking 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, including those available under the Ukraine Investment Framework.

👉 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 Ukraine. 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:

[PrivatBank](#)[Ukreximbank](#)[ProCredit Bank](#)[KredoBank](#)[Oschadbank](#)[Bank Lviv](#)[Ukrgazbank](#)[Credit Agricole](#)[OTP Bank](#)[OTP Leasing](#)[Raiffeisen Bank](#)[Ukrsibbank](#)[Piraeus Bank Ukraine](#)[Agroprosperis Bank](#)

Some EU-backed financing is also channelled through the [National Institution for Ukraine \(NDI\)](#), which works with Ukrainian banks to improve SMEs' access to finance. Each institution offers different financial products and eligibility criteria. Some programmes may target particular types of investment, such as energy efficiency, green technologies, agriculture or business modernisation, 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.

👉 Looking for larger investments?

While most SMEs should start by contacting a partner bank, international financial institutions such as the [European Bank for Reconstruction and Development](#) (EBRD) and [European Investment Bank](#) (EIB) may also support larger investment projects and other forms of business financing. Businesses planning substantial investments can explore available financing opportunities directly through these institutions.

I am looking for grants

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

Grant funding is currently limited and is generally available through competitive calls under specific programmes, rather than as continuous support. Businesses should check the eligibility criteria and application deadlines for each individual call.

✦ Current and upcoming opportunities include

[EU4UA Defence Tech](#)

One additional competitive call is expected for defence technology innovators. Follow the [Brave1 portal](#) not to miss an opportunity.

[EU4Innovation East](#)

Grant opportunities are available for deep-tech innovators through competitive calls under the programme. Contact the [EU4Innovation East](#) team for information on current opportunities and eligibility requirements.

[EBRD Star Venture](#)

Applications are [now open](#) for Ukrainian start-ups with high growth potential. Supported by the EU under the Ukraine SME Recovery initiative, the programme offers tailored business support worth up to €50,000 per start-up, including expert consulting, mentoring and access to international networks.

Application deadline: 30 October 2026.

Grant opportunities and deadlines may change. Businesses are advised to check the relevant programme channels for the latest information before applying.

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.

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

✦ Current organisations that may offer business development and export opportunities

[Diia.Business](#)

Diia.Business is a national platform [supporting entrepreneurs](#) and SMEs with business advice, training, consultations and practical information on starting, developing and scaling a business.

Businesses can access online services or contact the network of Diia.Business Centres for consultations and other business support. Diia.Business also maintains a [Catalogue of Business Support Organisations](#), where entrepreneurs can find regional development agencies, business associations, incubators and accelerators, consulting and educational centres, chambers of commerce and other SME support organisations across Ukraine.

[Entrepreneurship and Export Promotion Office \(EEPO\)](#)

EEPO supports Ukrainian SMEs looking to become more competitive and expand into international markets. Businesses can access export-related information, training, market intelligence, international business opportunities and export promotion initiatives. Businesses interested in exporting should regularly monitor EEPO and Diia.Business for new programmes, trade missions and open calls.

[Ukrainian Startup Fund](#)

The Ukrainian Startup Fund supports startups and innovative businesses through acceleration, mentoring, investment-readiness and other startup development programmes. Opportunities are generally offered through specific programmes and open calls. Startups should monitor the Fund's website for current programmes and application opportunities.

[Ukrainian Chamber of Commerce and Industry \(UCCI\)](#)

UCCI provides practical services for businesses looking to enter international markets, including export support, trade documentation and certification, international business matchmaking, trade missions and business events. Businesses can also contact regional chambers for support available in their area.

[Ukrainian Cluster Alliance](#)

The Ukrainian Cluster Alliance brings together business clusters across different sectors and supports cooperation, innovation, international partnerships and the integration of Ukrainian companies into European and global value chains. SMEs interested in sector-specific cooperation and international opportunities can explore relevant clusters through the Alliance.

✦ **Other organisations worth knowing**

Depending on your sector and business needs, other organisations may provide useful advice, networking, mentoring and information on business opportunities for their members.

- [European Business Association](#) – business networking, advocacy, events and SME-focused initiatives.
- [Ukrainian Entrepreneurs Union \(SUP\)](#) – networking, business community activities and representation of entrepreneurs.
- [Ukrainian Association of Business Support Centres \(UABSC\)](#) – a network of regional organisations providing support to entrepreneurs and SMEs.
- [Business Information Support Center Network \(BISC\)](#) – business advice, training and support aimed at improving SME competitiveness.
- [Enterprise Europe Network Ukraine \(EEN-Ukraine\)](#) – the Ukrainian consortium of the Enterprise Europe Network, helping SMEs and innovative businesses find international partners, access market information and explore opportunities for innovation and internationalisation.
- [Erasmus for Young Entrepreneurs](#) – a European business exchange programme that gives new and aspiring entrepreneurs an opportunity to learn from experienced entrepreneurs in other participating countries. Ukrainian entrepreneurs can access the programme through participating intermediary organisations.
- [European Digital Innovation Hubs \(EDIHs\)](#) – support businesses, start-ups and public organisations with digital transformation, including access to technology and expertise in areas such as AI. Ukrainian businesses can explore services available through EDIHs operating in Ukraine.

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](#)