



საქართველოს ეკონომიკისა და მდგრადი
განვითარების სამინისტრო

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Enterprise Georgia Updated programs

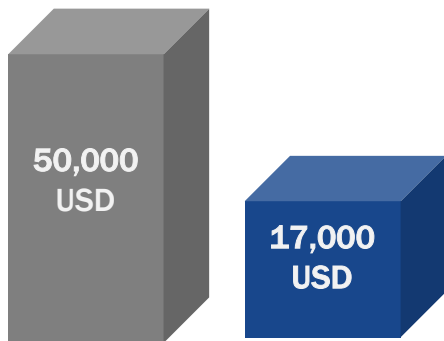
Access to Finance



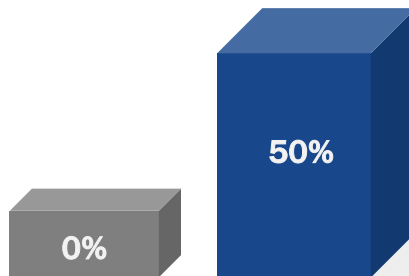
Interest rate co-financing



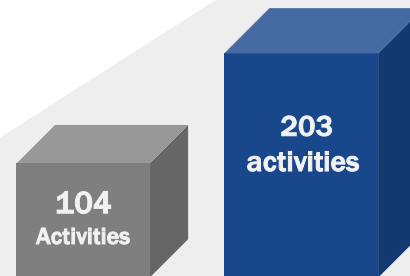
Lower eligibility limit for loans



Share of Operational capital



Types of Economic Activities Covered

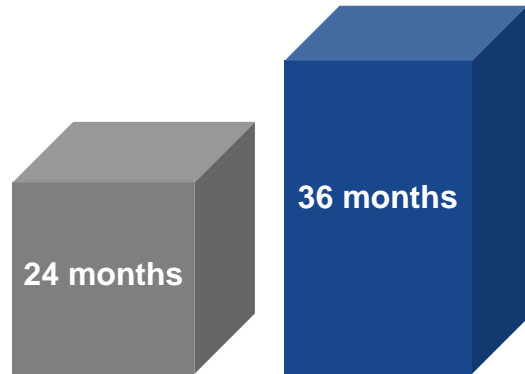


Potential beneficiaries: 300 small and medium businesses

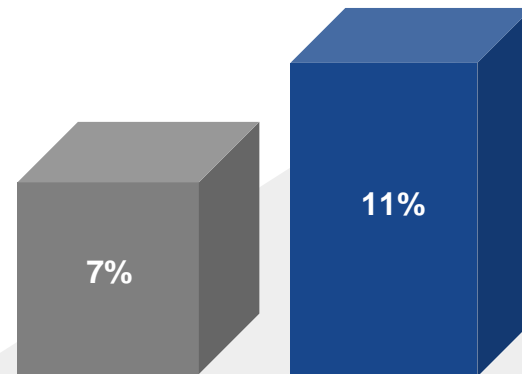
Interest rate co-financing



Duration of co-financing



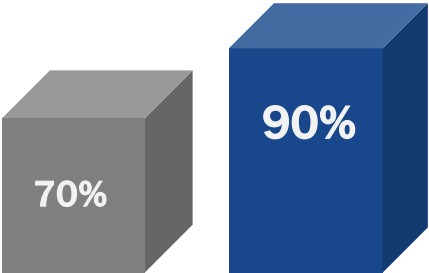
Co-financing of interest rate Refinancing rate (NBG) + 3%



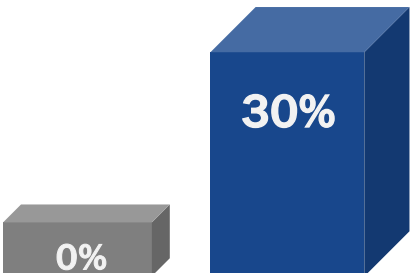
Credit-Guarantee Mechanism Parameters



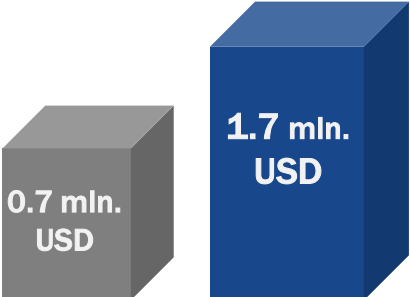
New loan collateral



Restructured loan collateral



Upper limit of loan volume



At least 40% of resources must be used for new loans
Previous interest rates will be retained during loan restructuring

Intended for small and medium businesses with a maximum annual turnover of 20,000,000 GEL

Credit-Guarantee Mechanism



Program budget



Secured credit portfolio

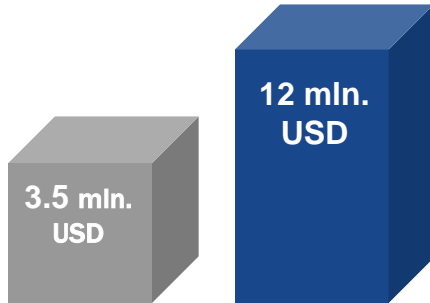


Potential beneficiaries: up to 1,000 small and medium businesses

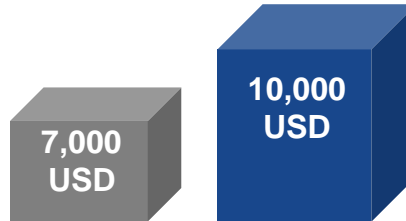
Micro and Small Enterprises – Grants program



Total budget of the program



Upper limit of grant size



Co-financing requirement



Projected number of beneficiaries: Up to 5,000

Priority is given to: women entrepreneurs, persons with disabilities, and other vulnerable groups

Mortgage Credit Support program



Co-financing of bank loan interest rate for the first **60 months**
(Refinancing rate - **4.25%**)



Guarantee component – **Up to 20%**



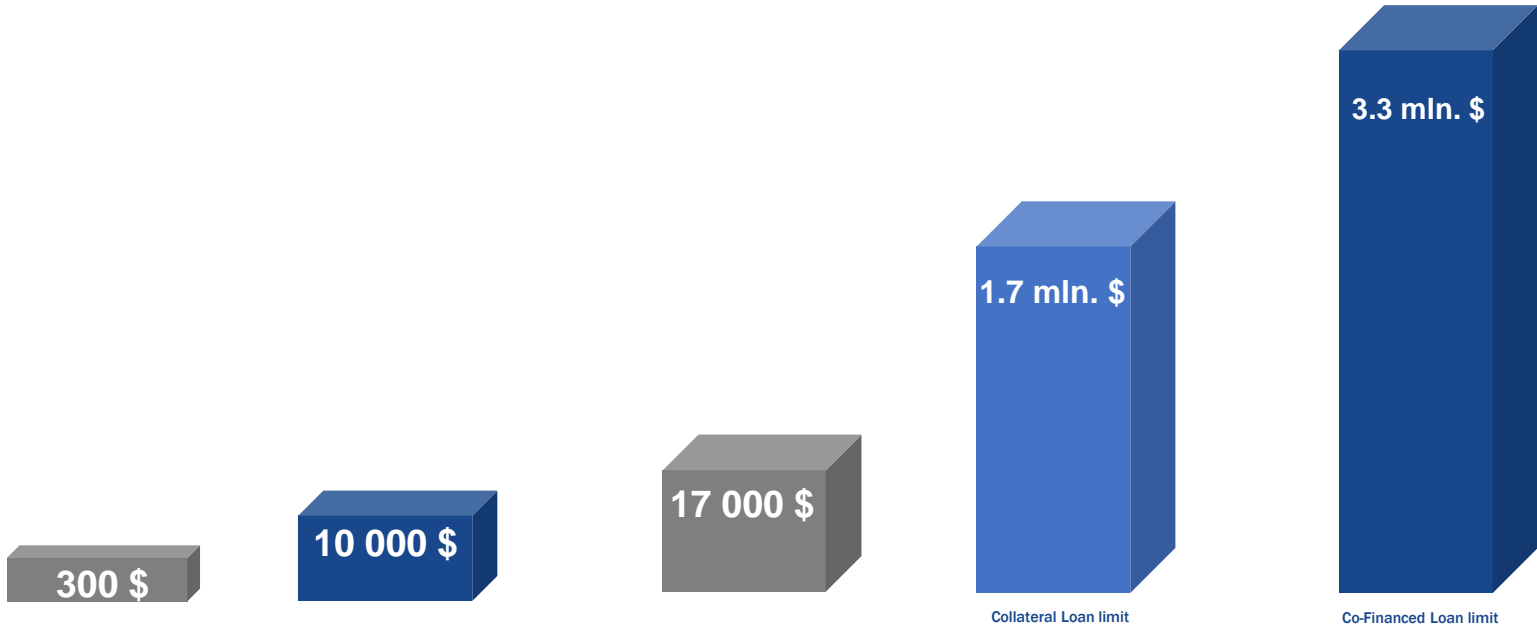
Maximum loan volume – **70 000 \$**

Support Programs for Every Type of Entrepreneur (SMEs)



└ Micro Grant

└ Collateral provision and Loan Co-Financing





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Thank you