

Preferential loans for the participation of PL entrepreneurs in the UA reconstruction





Financing Agreement

Signed on October 7, 2024, between the Ministry of Development Funds and Regional Policy (funds administrator) and Bank Gospodarstwa Krajowego (PL state-run development bank)

Source of financing

Loan Repayments from the Liquidity Loan Support Fund for SMEs (REACT-EU)

Project's objective

Support for Polish companies investing in Ukraine



Standard Loan Parameters:

- ✓ **Value:** up to PLN 10 million (250 million PLN in total)
- ✓ **Repayment period:** 10 years from disbursement
- ✓ **Suspension period:** up to 12 months from disbursement
- ✓ **Interest rate:** 1%-2% or market rate*
- ✓ **Preferences:** in interest rate**, grace period, and repayment period
- ✓ **Expense settlement:** within 12 months
- ✓ **Eligible expenses:** investment or working capital
- ✓ **Additional eligibility:** real estate purchase
- ✓ **Scope of instrument:** nationwide

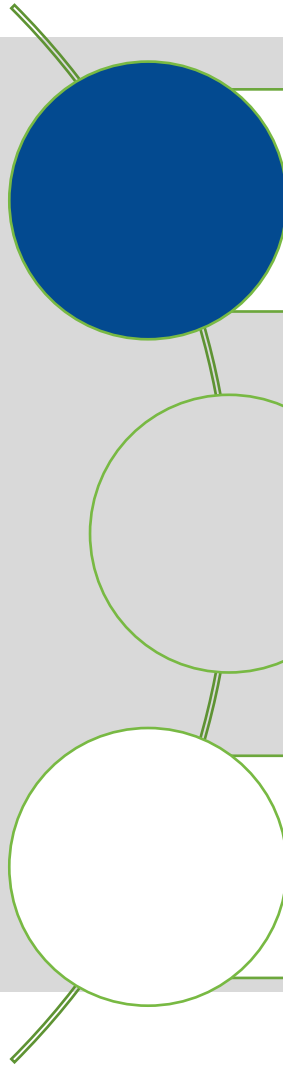
*Market rate applies if the entity does not meet the requirements for public aid or has exhausted its available aid limit.

**Interest rate preference: reduction by 0,25-1 percentage points.

Financing Objectives: a broad scope of financing (investments and working capital)

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- Internationalization of business activities (increased sales on the Ukrainian market)
 - Support for export and import of products and services to/from Ukraine
 - Establishing business contacts with companies from Ukraine
 - Joint implementation of projects by companies from both countries
 - Supplying goods and services to companies participating in the reconstruction of Ukraine
 - Preparation of feasibility studies and investment projects

Financing Objectives: a broad scope of financing (investments and working capital)



Organization of transport, warehousing, and logistics related to the delivery of goods and services to the population, construction materials, machinery, technologies, and other resources needed for the implementation of projects in Ukraine.

Development of company resources enabling participation in investments related to the reconstruction and expansion of key infrastructure in Ukraine (including road, rail, energy, water supply networks, public utility, and residential construction).

Financing of activities for companies in the medical industry, particularly related to the production of prosthetics and medical dressings, which will be supplied to Ukraine.

For whom

Polish companies involved in the production, export, or provision of goods and services related to the reconstruction and development of Ukraine.

Businesses in sectors such as construction, energy, infrastructure, healthcare, and logistics.

Companies focused on innovation, technological advancement, and long-term sustainability.

Enterprises looking to strengthen economic ties with Ukraine through joint projects, investment activities, or export-import operations.



**Details and applications are available on
the websites of the Financing Partners:**

- **Bank Ochrony Środowiska (BOŚ):**
<https://www.bosbank.pl/mikroprzedsiębiorstwa/kredyty/pozyczka-na-udzial-w-odbudowie-ukrainy>
- **Towarzystwo Inwestycji Społeczno-Ekonomicznych (TISE):**
<https://tise.pl/offers/pozyczka-na-udzial-w-odbudowie-ukrainy/>
- **Lubelskie Development Foundation:** <https://xn--poyczkaunijna-44c.pl/pozyczki-unijne/lubelskie/pozyczka-na-udzial-w-odbudowie-ukrainy/>
- **Bilgoraj Regional Development Agency:** <https://barr.org.pl/fundusz-pozyczkowy/pozyczka-na-udzial-w-odbudowie-ukrainy/>



Ministry of Development Funds and Regional Policy
Republic of Poland

**Thank you for your attention.
Are there any questions?**

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www.gov.pl/web/fundusze-regiony



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