



**MOVING FORWARD  
TOGETHER**

EU4Business



# EU SUPPORTS SMALL AND MEDIUM BUSINESS DEVELOPMENT IN UKRAINE



# EU4BUSINESS

EU INITIATIVE TO SUPPORT SMEs\*  
IN EASTERN PARTNERSHIP COUNTRIES

## Opportunities for Ukrainians

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### ACCESS TO FINANCE

Loans in national and foreign currency

Working capital and investment financing loans



### ACCESS TO KNOWLEDGE

Specialized trainings and seminars

Advisory services



### ACCESS TO MARKETS

Business consultations on export

Establishing B2B links

Trade delegations to the EU for SMEs



### BUSINESS REGULATION

State info service  
Start Business Challenge

Inspections portal

Platform for Effective Regulation



[eu4business.eu/uk](http://eu4business.eu/uk)

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\* SME — small and medium-sized enterprise



# Access to finance

**How to get funding?** Contact financial institutions from the list and go through all the necessary procedures

Institutions	Amount	Currency	% rate	Term
<b>PJSC "ProCredit Bank"</b> 0 800 500 990 or 044 590 10 00	from EUR 50,000 to EUR 5 mln	UAH EUR USD	18,75%– 20,75% 5,25%–6,75% 6,75%–8,25%	24 months – 120 months
<b>JSC BANK UKRGASBANK</b> 0 800 309 000 or 358	up to EUR 5 mln	UAH EUR USD	18,1%–21,5% 7,5%–9,2% 6%–8,5%	6 months – 84 months
<b>PJSC "KredoBank"</b> 0 800 500 850	up to EUR 250,000	UAH EUR USD PLN	from 14,8% from 5,0% from 6,75% from 6,5%	6 months – 72 months
<b>JSC "Oschadbank"</b> 0 800 219 800	up to EUR 5 mln	UAH EUR USD	from 20,3% - -	6 months – 120 months
<b>PJSC "Creditwest Bank"</b> 044 365 00 05	up to EUR 250,000	UAH EUR USD	from 21% from 8% from 9%	up to 36 months
<b>PJSC "Raiffeisen Bank Aval"</b> 0 800 505 045	up to EUR 5 mln	UAH EUR USD	Depends on client's ranking/ loan structure	1 day – 60 months
<b>OTP Leasing</b> 044 594 70 60	up to EUR 10 mln	UAH	20-22%	24 months – 60 months

Data as of November 2018

## Who is eligible?

SMEs with:

- 250 employees or less
- Annual turnover of less than EUR 50 mln

- At least 12 months in the market
- More details can be obtained from managers of the banks

Partners:



Банк ЄС



\*As part of the SME Financing Facility - Phase II and the cooperation of GUF with Kyiv and Ternopil administrations, interest rates on loans are compensated via these partner banks



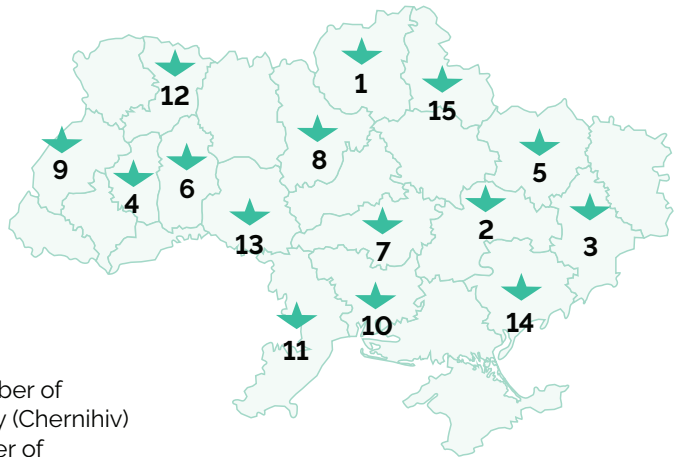
# Access to knowledge

## How to participate?

- Follow news and event announcements on the websites of regional Business Support Centers
- Select an event you are interested in and fill out an online form or contact the organizers for further participation
- To receive partial compensation of cost of advisory services from local consultants and international experts as part of the EBRD programme "Advice for Small Businesses".

Details: [facebook.com/ebrdbasukraine](https://facebook.com/ebrdbasukraine)

## Business Support Centers in Ukraine based on:



1. Chernihiv Region Chamber of Commerce and Industry (Chernihiv)
2. Dnipropetrovsk Chamber of Commerce and Industry (Dnipro)
3. Donetsk Chamber of Commerce and Industry (Kramatorsk)
4. Business Community Club (Ivano-Frankivsk)
5. Kharkiv Chamber of Commerce and Industry (Kharkiv)
6. Civil Movement New Economic Policy NGO (Khmelnysky)
7. Kirovohrad Region Chamber of Commerce and Industry (Kropyvnytsky)
8. Kyiv Chamber of Commerce and Industry (Kyiv)
9. PPV Knowledge Networks (Lviv)
10. Business Support Center (Mykolaiv)
11. Odesa Region Chamber of Commerce and Industry (Odesa)
12. Smart People (Rivne)
13. Vinnytsia Business People Club (Vinnytsia)
14. Zaporizhia Chamber of Commerce and Industry (Zaporizhia)
15. Council of Young Scientists CSO (Sumy)

Partner:



**European Bank**  
for Reconstruction and Development



# Access to markets

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## Who is eligible?



**Berry sector  
SMEs**



**Light industry  
SMEs**



## How to participate?

- Berry sector SMEs should fill out the form at [es4b.org/survey/view.php?id=29824](https://es4b.org/survey/view.php?id=29824)
- Follow the news and event announcements at [facebook.com/ready2trade](https://facebook.com/ready2trade)
- Select an event you are interested in and fill out an online form or contact the organizers for further participation

Partners:



International  
Trade  
Centre



АСОЦІАЦІЯ  
ЯГІДНИЦТВО  
УКРАЇНИ



# Business regulation and services

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## What info can be found?

### Government info service Start Business Challenge

[regulation.gov.ua/startup/index](http://regulation.gov.ua/startup/index)

- A step-by-step instruction for launching your own business
- An up-to-date list of documents for registering your own business

### Inspections portal

[inspections.gov.ua](http://inspections.gov.ua)

- An inspection calendar
- A history of inspections and their results

### Platform for Effective Regulation

[regulation.gov.ua/dialogue](http://regulation.gov.ua/dialogue)

- Public consultations between government and business to create more attractive business environment



## More information

- Better Regulation Delivery Office (BRDO)  
[brdo.com.ua](http://brdo.com.ua)
- FORBIZ website  
[forbiz.org.ua](http://forbiz.org.ua)

Partners:

**FORBIZ**  
Створення кращого  
бізнес-середовища



# COSME

EU PROGRAMME FOR COMPETITIVENESS  
OF SMALL AND MEDIUM-SIZED ENTERPRISES



**TENDERS** for European public procurements  
**GRANTS** for SME development

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**ERASMUS FOR YOUNG ENTREPRENEURS (EYE):**  
A programme of experience exchange between  
new and experienced entrepreneurs

**ENTERPRISE EUROPE NETWORK (EEN):**  
A European network for partner search

**EUROPEAN CLUSTER COLLABORATION  
PLATFORM (ECCP):**  
A European platform for cluster collaboration

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**IPR HELPDESK:**  
A European center for intellectual property  
rights for SMEs

**YOUR EUROPE:**  
A portal about doing business in the EU

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**COSME Programme Coordinator in Ukraine:**  
Ministry of Economic Development and Trade of  
Ukraine



**More information**  
[cosme.me.gov.ua](http://cosme.me.gov.ua)



## ← Tenders for European public procurements

up to 2,000 announcements weekly that can be sorted by country or activity



[bit.ly/tender\\_cosme](https://bit.ly/tender_cosme)

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## ← Grants for small and medium business development

Open grant contests for research, tourism, innovation, industry, SME development policies and trade



[ec.europa.eu/easme/en/cosme](https://ec.europa.eu/easme/en/cosme)

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## ← A programme of experience exchange between new and experienced entrepreneurs

**ERASMUS FOR YOUNG ENTREPRENEURS (EYE)**

### EYE: Who is eligible?

#### **future entrepreneurs**

with a watertight business plan



[bit.ly/Erasmus-ua](https://bit.ly/Erasmus-ua)

#### **new business**

entrepreneurs who opened their business within the last 3 years

#### **experienced entrepreneurs**

who are ready to share their knowledge and experience



# EYE: What are the benefits?

## for new businesses

- Practical knowledge on how to manage a small company
- New contacts and connections in EU countries

## for experienced entrepreneurs

- Knowledge of other markets and culture
  - Opportunities for international cooperation
- 



## EYE: How to participate?

### new business

1. Prepare a CV, a business plan and a motivation letter in English
2. Register online: [bit.ly/EYE\\_Register](https://bit.ly/EYE_Register) and submit your papers. Contact an EYE representative in Ukraine [bit.ly/Erasmus-ua](https://bit.ly/Erasmus-ua)
3. Find the host party abroad either yourself or with EYE's help
4. Agree on dates and duration of trips and sign a contract
5. Sign a Financial Agreement and an Agreement to follow the rules online

### experienced entrepreneurs

To become a host party, contact an EYE representative in Ukraine at [bit.ly/Erasmus-ua](https://bit.ly/Erasmus-ua)



### Partners:

← Chamber of Industry and Commerce of Ukraine

← Regional Fund for Entrepreneurship Support in Zaporizhia region

← Chernihiv Region Chamber of Industry and Commerce



## ← European network for partner search

### ENTERPRISE EUROPE NETWORK (EEN)

**EEN is the largest network for SMEs to search for partners from over 60 countries of the world**

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### **EEN: Who is eligible?**

1. Export-oriented SMEs
  2. Small and medium businesses looking for international partners for:
    - finding investors and entering new markets
    - manufacturing and sale of products or services
    - development of innovations together with other SMEs and research centers
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### **EEN: How to participate?**

1. Contact an EEN representative in Ukraine: [een.  
ec.europa.eu/about/branches/ukraine](https://ec.europa.eu/about/branches/ukraine)
2. Fill in the required forms in English
3. Apply for existing offers or create your own
4. Hold talks with a partner and sign a contract



### **EEN representatives in Ukraine:**

← Department of Technology Transfer of the Institute of Physics of the National Academy of Sciences of Ukraine (coordinator of the consortium)

← The Ministry of Foreign Affairs of Ukraine

← The Ministry of Economic Development and Trade of Ukraine

← LLC "New International Corporation"

← Taras Shevchenko National University of Kyiv

← The Ukrainian Chamber of Industry and Commerce

← NGO "Spozhyvach"



## ← European platform for cluster collaboration

### EUROPEAN CLUSTER COLLABORATION PLATFORM (ECCP)

**ECCP is the largest information center for clusters in various sectors** containing latest news, events and grants

- brings together over 800 cluster organizations from various sectors from around the world
- allows searching for partners and submitting tender bids together



More details:  
[clustercollaboration.eu](http://clustercollaboration.eu)

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### ECCP: How to participate?

1. Find an open call for your sector  
[www.clustercollaboration.eu/open-calls](http://www.clustercollaboration.eu/open-calls)
2. Find partners to carry out your idea/project  
[www.clustercollaboration.eu/cluster-list](http://www.clustercollaboration.eu/cluster-list)
3. Register your cluster organization  
[bit.ly/2pwMC9Z](http://bit.ly/2pwMC9Z)
4. Hold talks with potential partners and submit your application



More details:  
[bit.ly/2BM3FO7](http://bit.ly/2BM3FO7)



## European intellectual property rights helpdesk for SMEs

### IPR HELPDESK

- **Free consultations** by lawyers and **information support** on copyright intellectual property (IP) issues
- Trainings and seminars on IP



[iprhelppdesk.eu](http://iprhelppdesk.eu)

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### IPR HELPDESK: How to use the services?

To get a free consultation:

1. Register: [iprhelppdesk.eu/user](http://iprhelppdesk.eu/user)
  2. Submit your application in English: [iprhelppdesk.eu/contact/ip-helpline](http://iprhelppdesk.eu/contact/ip-helpline)
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More details:

[ec.europa.eu/easme/en/intellectual-property\\_iprhelppdesk.eu](http://ec.europa.eu/easme/en/intellectual-property_iprhelppdesk.eu)



## ← Portal about business rules in all EU member states

### YOUR EUROPE

**The portal provides information on the following issues:**

- Launch and growth
- Taxation
- Trade between countries
- Human resources
- Product requirements
- State agreements
- Environmental demands



Details:  
[bit.ly/Youreurope](https://bit.ly/Youreurope)

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## Other useful info sources about work with the EU

1. EU markets, their import rules and taxes at [trade.ec.europa.eu](https://trade.ec.europa.eu)
2. The Deep and Comprehensive Free Trade Area between Ukraine and the EU at [bit.ly/TARIC-EU](https://bit.ly/TARIC-EU)
3. TARIC - a database of all events, concerning the customs rates of the EU, commercial and agricultural legislation of Ukraine at [bit.ly/TARIC\\_1](https://bit.ly/TARIC_1)

# HORIZON 2020

EU FRAMEWORK PROGRAMME FOR RESEARCH  
AND INNOVATION



**SME INSTRUMENT** provides opportunities for financing high-risk but radically innovative ideas with high development potential in the EU and beyond

More details:



[bit.ly/1hQggys](http://bit.ly/1hQggys)

## Does your SME meet the programme's criteria?

Find the criteria here:  
[bit.ly/2wxiT3o](http://bit.ly/2wxiT3o),  
[bit.ly/2N4TWYz](http://bit.ly/2N4TWYz)

Which instrument suits  
you best — [bit.ly/2QhMYx4](http://bit.ly/2QhMYx4)

## What assistance can be received?



Advice on  
attracting  
private  
investors



Advice on the  
release of your  
innovation on  
the market



Funding for  
a prototype of  
an innovative  
product or service

## A Ukrainian SME can take part as

← **An individual SME  
or as part of  
a consortium**  
made up  
exclusively of SMEs

← **A member of an  
SME consortium**  
with research  
centers or  
universities

← **A contractor  
for another  
participant** who  
has already  
received a grant

# 1 Individual SME and consortium participants

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## How does it work?

You can apply either for Phase 1 or Phase 2 if your project is seasoned enough

### ← Phase 1. Feasibility study

A grant of up to EUR 50,000 for assessing technical feasibility and commercial potential of your innovation in a particular industry with the further development of a business plan



6 months

Application for Phase 1

[bit.ly/2sPL3G4](https://bit.ly/2sPL3G4)

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### ← Phase 2. Entering the market

A grant for EUR 0.5-2.5 mln to cover up to 70% of the budget for converting a concept into a market product. Funding is provided to innovative projects that already have a strategic business plan and a feasibility study, not necessarily performed under Phase 1.



12–24 months

Application for Phase 2

[bit.ly/2DoKgli](https://bit.ly/2DoKgli)

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### ← Phase 3. Improvement of business development skills and coaching

Trainings and coaching are free and available to all businesses that take or have taken part in Phase 1 and/or Phase 2.

## How to apply?

1. Register your company on the Participant Portal: [bit.ly/IUsGgV](https://bit.ly/IUsGgV)
2. Fill in all the data about your company in the section 'My area'
3. Find a relevant topic: [bit.ly/1enZa4Q](https://bit.ly/1enZa4Q) and submit your application



More details [bit.ly/2Ani3tL](https://bit.ly/2Ani3tL)

Application schedule [bit.ly/1imoitF](https://bit.ly/1imoitF)

## 2 SMEs — members of a consortium with research centers and universities

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If the implementation of your innovative idea requires involvement of other partners, use the grant finder tool at [bit.ly/1jMQqub](https://bit.ly/1jMQqub)

### How does this work?

1. Find a grant in your sector [bit.ly/1rnA6gV](https://bit.ly/1rnA6gV)
2. Find partners to jointly implement your innovative idea/project – [bit.ly/2PRyJxW](https://bit.ly/2PRyJxW)
3. Register at [bit.ly/2uHHLqR](https://bit.ly/2uHHLqR)
4. Prepare and submit your application at [bit.ly/1cPRGMZ](https://bit.ly/1cPRGMZ)



[bit.ly/1hQggys](https://bit.ly/1hQggys)

## 3 Contractor for another participant

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Your SME can also become a contractor for the execution of individual tasks of an application filed by other SMEs or a consortium.

### How does this work?

1. Find a potential partner who has already received a grant by using the tool "SME Instrument Data Hub" at [sme.easme-web.eu](https://sme.easme-web.eu)
2. Establish cooperation with them and sign a contract



### Coordinator of the Horizon 2020 Programme in Ukraine:

The Ministry of Education and Science of Ukraine:

[bit.ly/2DzNPXZ](https://bit.ly/2DzNPXZ)



### Consultation centers:

← The Ministry of Economic Development and Trade of Ukraine

← The Institute for Market Problems and Economic and Environmental Research

← Central Ukrainian National Technical University