

SME Support Provided by CMZRB in 2020

Type of financial instrument & Eligible beneficiary	Programme	Funding	Main characteristics	Project location & Supported sectors	Basic terms and conditions	State aid	Original link
GUARANTEES							
Portfolio guarantee for SMEs	M-GUARANTEE 2015-2023 (GUARANTEE 2015-2023)	Revolved public funds Since August 2015 counter-guaranteed by the European Investment Fund from EFSI under COSME LGF	<ul style="list-style-type: none"> Guaranteed amount up to 70% of the loan principal Guaranteed loan amount up to CZK 4 million Guarantee maturity up to 6 years Free of charge 	Territory of the Czech Republic Sectors available in CZ-NACE list (Annex of the programme)	<u>Type of guaranteed loan:</u> <ul style="list-style-type: none"> Working capital loan Investment loan 	De minimis	<u>M-záruka za úvěr v programu ZÁRUKA 2015 až 2023</u>
Portfolio guarantee to support digital transformation of SMEs	SMART GUARANTEE (GUARANTEE 2015-2023)	Revolved public funds Counter-guaranteed by EIF under COSME LGF - Digitalisation Pilot	<ul style="list-style-type: none"> Guaranteed amount up to 80% of the loan principal Guaranteed loan amount up to CZK 4 million Guarantee maturity up to 6 years Free of charge 	Territory of the Czech Republic Sectors available in CZ-NACE list (Annex of the programme)	<u>Type of guaranteed loan:</u> <ul style="list-style-type: none"> Working capital loan Investment loan 	De minimis	<u>Záruka k úvěrům zaměřeným na digitalizaci pro malé a střední podniky</u>

<p>Portfolio guarantee for SMEs</p>	<p>EXPANSION-GUARANTEES</p>	<p>ESIF 2014-2020 (ERDF) OP Enterprise and Innovations for Competitiveness</p>	<p><u>Two types of the product:</u> i) Standard guarantee</p> <ul style="list-style-type: none"> • Guaranteed amount up to 70% of the loan principal • Guaranteed loan amount CZK 4-40 million • Guarantee maturity up to 7 years, in case of acquiring real estate up to 10 years • Free of charge <p>ii) Special supported activities</p> <ul style="list-style-type: none"> • Guaranteed amount up to 80% of the loan principal • Guaranteed loan amount CZK 1-60 million • Guarantee maturity up to 10 years 	<p>Territory of the Czech Republic (except the Capital City of Prague)</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> • Working capital • Investment loan <p><u>Special supported activities:</u></p> <ul style="list-style-type: none"> • Project implementation in one of economically affected regions • Development of high-speed internet • Efficient use of water in industry • Calamity timber logging and processing • Business centres development • Material and energy recovery of waste 	<p>De minimis</p>	<p><u>EXPANZE - ZÁRUKY</u></p>
<p>Individual guarantee with financial contribution for SMEs – social enterprises</p>	<p>S-GUARANTEE 2015-2023 (GUARANTEE 2015-2023)</p>	<p>Revolved public funds</p>	<ul style="list-style-type: none"> • Guaranteed amount up to 80% of the loan principal • Guarantee up to CZK 20 million • Guarantee maturity up to 8 years • Free of charge • Possibility to gain financial contribution - 10% of guaranteed loan, up to CZK 0.5 million 	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> • Investment loan <p>Social enterprise is the one which fulfils all the following criteria:</p> <ul style="list-style-type: none"> • Employ persons disadvantaged on a labour market (at least 30% of all employees) • Reinvest more than 50% of the profit back to the development of business • Apply a democratic style of corporate governance • Develop corporate social responsibility 	<p>De minimis or GBER - regional /SME block exemption</p>	<p><u>S záruka za úvěr v programu ZÁRUKA 2015 až 2023</u></p>

<p>Individual guarantee</p> <p>for family business transfer</p> <p>(SME business transfer)</p>	<p>GEN-GUARANTEE 2015-2023</p> <p>(GUARANTEE 2015-2023)</p>	<p>Revolved public funds</p>	<ul style="list-style-type: none"> • Guaranteed amount up to 80% of the loan principal • Guarantee up to CZK 30 million • Guarantee maturity up to 8 years • Free of charge 	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> • Investment loan <p>Guaranteed loan can be used on:</p> <ul style="list-style-type: none"> • Purchase of business share in a family business • Acquisition of shares of a family business • Purchase of a business establishment (i.e. production site) of a family business 	<p>De minimis</p>	<p><u>GEN záruka za předávání rodinných podniků</u></p>
<p>Individual guarantee</p> <p>for any enterprise authorized to run a business or invest in less developed countries</p>	<p>INTERNATIONAL DEVELOPMENT COOPERATION GUARANTEE</p>	<p>National funding</p>	<ul style="list-style-type: none"> • Guaranteed amount up to 50% of the loan principal • Guaranteed loan amount up to CZK 25 million • Guarantee maturity up to 8 years • Guarantee fee 0.5% p.a. 	<p>OECD-DAC List of official development assistance (ODA) recipients, except for countries under international sanctions</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> • Investment and working capital loan with investment part being the same or higher than working capital part • Project must have clearly defined development impacts on the host country (new jobs, transfer of technologies or know-how etc.) • Eligibility criteria approved by the Selection Committee consisted of representatives of the Ministry of Foreign Affairs, CMZRB, the Export Guarantee and Insurance Corporation (EGAP) and the Czech Development Agency (CZDA) 	<p>De minimis</p>	<p><u>ZÁRUKA ZAHRANIČNÍ ROZVOJOVÉ SPOLUPRÁCE</u></p>

<p>Portfolio guarantee</p> <p>for SMEs operating no longer than 3 years</p>	<p>INOSTART</p>	<p>Revolved public funds</p>	<ul style="list-style-type: none"> • Guaranteed amount up to 70% of the loan principal • Guaranteed loan amount CZK 0.5-15 million • Guarantee maturity up to 5 years • Grace period up to 3 years • Guarantee fee: 0.1 % p.a 	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> • Working capital • Investment loan <p>The loan has to be provided by Česká spořitelna, a.s.</p> <p>Only innovative projects can be supported</p>	<p>De minimis</p>	<p><u>INOSTART</u></p>
<p>Tender guarantee</p> <p>for SMEs</p>	<p>VADIUM 2018-2023</p>	<p>Revolved public funds</p>	<ul style="list-style-type: none"> • Guarantee amount CZK 50,000 up to 5 million • Guarantee fee 1% (max. CZK 30,000) + CZK 3,000 	<p>Territory of the Czech Republic</p> <p>Supply of products, goods and reconstruction work</p>	<p>The beneficiary of the guarantee has to be an entity being a resident of the Czech Republic</p>	<p>De minimis</p>	<p><u>Záruka za nabídku v programu VADIUM 2018 až 2023</u></p>
<p>Full portfolio Covid-recovery guarantee</p> <p>for SMEs & enterprises with 250-500 employees</p>	<p>COVID III GUARANTEE</p>	<p>National funding with the state guarantee</p> <p>Special law on the provision of the state guarantee for CMZRB (Act n. 228/2020 Coll.)</p>	<ul style="list-style-type: none"> • Guaranteed loan volume: up to CZK 50 million • Target group: Self-employed people and enterprises up to 500 employees • Guarantee rate: up to 80% of the loan principal for enterprises with 250-500 employees; • Guarantee rate up to 90% of the loan principal for SMEs up to 249 employees • Guarantee cap: 30% • Guarantee capacity for participating commercial banks: based on their market share calculated by the Czech National Bank 	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Type of guaranteed loan:</u></p> <ul style="list-style-type: none"> • Working capital <p><u>Use of loan:</u></p> <ul style="list-style-type: none"> • Operating expenses (salaries, rent, energy), payment of invoices, stock purchase 	<p>State Aid Temporary Framework</p>	<p><u>Záruka COVID III</u></p>

			<ul style="list-style-type: none"> • Guarantee fee based on Temporary Framework for State Aid to be paid by the lending bank; no guarantee fee for the client • Guarantee period: up to 3 years 				
Portfolio guarantee for SMEs operation in the sports sector	COVID SPORT	ESIF 2014-2020 (ERDF) OP Enterprise and Innovations for Competitiveness	<ul style="list-style-type: none"> • Working-capital loan guarantee • Guaranteed loan: up to CZK 15 million • Target group: SMEs operating in the sports sector • Guarantee rate: up to 80% of the loan principal • Guarantee period: up to 3 years • Free of charge • Interest rate subsidy up to CZK 1 million 	Territory of the Czech Republic (except the Capital City of Prague) Sectors available in CZ-NACE list	<u>Type of guaranteed loan:</u> <ul style="list-style-type: none"> • Working capital <u>Use of loan:</u> <ul style="list-style-type: none"> • Operating expenses (salaries, rent, energy), payment of invoices, stock purchase <u>Selected CZ-NACE sectors related to sport:</u> operation of cable cars / ski lifts, operation of sports facilities, activities of sports clubs, fitness and other sports and recreational activities	De minimis	Záruka COVID SPORT
Individual guarantee for travel agencies	COVID TRAVEL	National funding	<ul style="list-style-type: none"> • Guarantee to obtain compulsory insolvency protection insurance • Target group: agencies operating in the travel industry • Guarantee rate: up to 75% of the travel agencies' co-participation on the compulsory insurance • Cover up to 30% of the insurance indemnity limit and (CZK 4 million / EUR 152.000) • Guarantee period: up to 1 year • Free of charge 	Territory of the Czech Republic	<u>Supported activity:</u> Guarantee issued as a part of travel agencies' participation in the maximum limit of indemnity required by the insurance company for the conclusion of an insurance contract against bankruptcy The only sector available in CZ-NACE list: (79) Travel agency, tour operator and other reservation service and related activities	De minimis State Aid Temporary Framework	Záruka COVID CK

LOANS

<p>Preferential regional loan</p> <p>for small entrepreneurs in the South Bohemian Region</p>	<p>SOUTHERN BOHEMIAN</p>	<p>Budget of the region</p>	<p>Investment / working capital loan</p> <ul style="list-style-type: none"> • Loan amount up to CZK 1 million • <u>Up to CZK 0.5 million for start-ups</u> • Maturity: up to 6 years • Interest rate: fixed at 3 % p.a. • Grace period: up to 12 months 	<p>South-Bohemian Region</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p>Compliance with the definition of small entrepreneur (within the SME definition)</p>	<p>De minimis</p>	<p><u>JIHOČECH</u></p>
<p>Preferential loan</p> <p>for SMEs</p>	<p>EXPANSION - LOANS</p>	<p>ESIF 2014-2020 (ERDF)</p> <p>OP Enterprise and Innovations for Competitiveness</p>	<p>Interest-free, investment loan</p> <ul style="list-style-type: none"> • Loan amount CZK 1-45 million or CZK 0.65-60 million for special supported activities • Up to 45 % of eligible expenses • Maturity: up to 10 years • Grace period: up to 3,5 years, in case of the special supported activities up to 4 years • At least 20 % of eligible expenses have to be financed through commercial loan from cooperating commercial bank / leasing company <p>Financial contribution – interest rate subsidy in three levels:</p> <ul style="list-style-type: none"> • Up to 15% / CZK 4 million in case of the special supported activities • Up to 10% / CZK 2 million for other activities in economically affected regions 	<p>Territory of the Czech Republic (except the Capital City of Prague)</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<p><u>Special supported activities:</u></p> <ul style="list-style-type: none"> • NGA (Next Generation Access networks) • Efficient use of water in industry • Calamity timber processing • Business centres development • Material and energy recovery of waste 	<p>De minimis or GBER (Investment aid to SMEs)</p>	<p><u>EXPANZE</u></p>

			<ul style="list-style-type: none"> • Up to 8% / CZK 1 million for other regions / activities 				
Preferential loan for SMEs and large enterprises	ENERG	National funding	Interest free investment loan <ul style="list-style-type: none"> • Loan amount CZK 1-20 million • Up to 70% of eligible expenses • Maturity: up to 10 years • Grace period: up to 2 years <ul style="list-style-type: none"> • Financial contribution to cover the cost of the energy assessment report <ul style="list-style-type: none"> • Financial contribution when achieving expected project results 	Capital City of Prague Sectors available in CZ-NACE list (Annex of the programme)	Financial contribution to cover the cost of the energy assessment report <ul style="list-style-type: none"> • Up to 80% of the assessment report cost, maximum CZK 0.1 million Financial contribution when achieving savings in final energy consumption <ul style="list-style-type: none"> • Up to 7% of the loan amount 	De minimis or GBER	<u>ENERG</u>
Preferential loan for SMEs and large enterprises (incl. entrepreneurs in agriculture)	ENERGY SAVINGS	ESIF 2014-2020 (ERDF) OP Enterprise and Innovations for Competitiveness	Interest-free loan <ul style="list-style-type: none"> • Loan amount CZK 0.5 - 60 million • Up to 70% of eligible expenses or up to 90% for small projects up to CZK 3 million • Maturity: up to 10 years • Grace period: up to 4 years • At least 20% of eligible expenses have to be financed by commercial bank / leasing company <ul style="list-style-type: none"> • Financial contribution to cover the cost of the energy assessment report <ul style="list-style-type: none"> • Interest rate subsidy when achieving expected project results 	Territory of the Czech Republic (except the Capital City of Prague) Sectors available in CZ-NACE list (Annex of the programme)	Financial contribution to cover the cost of the energy assessment report <ul style="list-style-type: none"> • Up to 80% of the assessment report cost, • Maximum CZK 250,000 <ul style="list-style-type: none"> • Interest rate subsidy up to 15% of banking loan amount used for project co-financing; • Maximum 4 million 	De minimis	<u>ÚSPORY ENERGIE</u>

<p>Preferential loan</p> <p>For SMEs with long or short history (including start-ups)</p>	<p>INFIN</p>	<p>ESIF 2014-2020 (ERDF)</p> <p>OP Prague -Growth Pole of the Czech Republic</p>	<p>Interest-free loan for SMEs with short history</p> <ul style="list-style-type: none"> • Loan amount CZK 0.75-3 million • Up to 90% of eligible expenses of the project • Maturity: up to 6 years • Grace period: up to 2 years. <p>Interest-free loan for SMEs with long history</p> <ul style="list-style-type: none"> • Loan amount CZK 1-15 million • Up to 50% of eligible project expenses • Maturity up to 10 years • Grace period up to 3.5 years • At least 30% of eligible expenses has to be financed through commercial loan (this condition not required for loans in the amount lower than CZK 2 million) • Financial contribution – interest rate subsidy up to 14% of the commercial loan volume; up to CZK 1.75 million 	<p>Capital City of Prague</p> <p>Sectors available in CZ-NACE list (Annex of the programme)</p>	<ul style="list-style-type: none"> • Financing of innovative projects on the territory of the Capital City of Prague • SMEs with short history: up to 3 years • SMEs with long history: 3 - 7 years 	<p>De minimis or GBER - regional /SME block exemption</p>	<p><u>INFIN</u></p>
<p>Preferential loans</p> <p>For social enterprises (SMEs and large companies)</p>	<p>S-ENTERPRISE</p>	<p>ESIF 2014-2020 (ESF)</p> <p>OP Employment</p>	<p>Two types of the product:</p> <p>i)</p> <p>Interest-free investment loan for social enterprises</p> <ul style="list-style-type: none"> • Loan amount CZK 0.4 – 25 million • Up to 90% of eligible expenses of the project • Maturity: up to 10 years or up to 12 years if real estate assets are acquired • Grace period: up to 3 years 	<p>Territory of the Czech Republic</p> <p>Sectors available in CZ-NACE list (Annex of the programme) – including agriculture, forestry, fishery</p>	<ul style="list-style-type: none"> • Compliance with the definition of a social enterprise • Loan is designed for both existing and newly created social enterprises (including existing enterprises starting social activities) 	<p>De minimis or GBER – regional / initial support</p>	<p><u>S-PODNIK</u></p>

			<p>ii) Interest-free working capital loan</p> <ul style="list-style-type: none"> • Loan amount CZK 0.4 – 25 million (up to CZK 1 million for social enterprises with short history) • Maturity: up to 2 years • Grace period: up to 1 year 		<ul style="list-style-type: none"> • Interest-free loan is provided together with optional free advisory services for social enterprises (management of the social enterprise, organization and production, marketing and PR activities, financial management) 		
Update: April 2021							