



EU4Business

EUROPEAN UNION SUPPORT FOR SMEs IN THE REPUBLIC OF MOLDOVA



**A Summary of Current Programmes and Initiatives
Financed/Co-Financed by the EU in the Republic of Moldova**



EU-Moldova

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The Small and Medium Enterprise (SME) sector is the beating heart of a healthy economy. In the Republic of Moldova, 99% of all businesses are SMEs, 80% of which are classified as micro-businesses, with less than 10 employees. Support for this vital element of economic activity in the Republic of Moldova has been a key priority for the European Union.

Over the past 16 years the EU offered support to 36 531 SMEs in the Republic of Moldova, only in 2019 the EU has committed over 144 130 000 euros to supporting the business sector.

At the moment, there are some 30 SME-focused programmes financed or co-financed by the EU, providing financial support (loans, grants and guarantee schemes) and business advice (training, coaching, and international partner-matching schemes) or a combination of both.

Navigating a route through such a wide variety of programmes can be time-consuming and frustrating for hard-pressed businesspeople.



Support for SMEs is one of the EU's priorities targeted at boosting economic growth, innovation, employment, and improving the operating environment of SMEs.







This leaflet is providing the relevant web-pages where further information, application procedures, contact details may be accessed. The goal is to help readers see, at a glance, which programme might be relevant for certain business circumstances and where to find out more details.








The EU's cooperation and support includes access to available credit for SMEs, thereby allowing them to invest in modernising and expanding their activities. It also covers guidance and consultancy on business practices to help improve SMEs' effectiveness and ultimate profitability.

For further information about EU activities in the Republic of Moldova, please see








https://eeas.europa.eu/delegations/moldova_en
www.EU4Business.md; www.EU4Moldova.md

CURRENT INITIATIVES TO SUPPORT SMES IN THE REPUBLIC OF MOLDOVA FINANCED/CO-FINANCED BY THE EUROPEAN UNION

 Programme Name	 When does the programme end?	 What type of support is available?	 Who can apply?	 How much can I apply for? (Euros)	 What is covered by the programme?	 Where can I find more information?
DCFTA SME Direct Finance Facility (EBRD)	2024	Loans/Equity Investment/ Guarantee Schemes	Viable SMEs + larger	Loans: 3 000 000 – 250 000 000 (average 25 000 000); Equity Investment: 2 000 000 – 100 000 000.	Guarantee fund mainly to promote foreign trade	https://www.ebrd.com/work-with-us/project-finance.html Contact person: Eugen Verdes
EBRD Credit Line	2025	Preferential Loans/ Grants	SMEs for DCFTA-related investments	Up to 300 000 for simple projects; up to 3 000 000 for complex projects	Upgrading equipment; food safety linked to new quality/safety standards	www.ebrd.com Partner local banks for applications: Mobiasbanca, Procredit Persoană de contact: Nadejda Litvac
DCFTA Initiative East (Guarantee)	2021	Guarantee facility	SMEs	Loans up to 5 000 000	Guarantee fund to improve lending terms and condi- tions	https://www.eib.org/en/projects/regions/eastern-neighbours/instruments/dcfta/index.htm Partner local banks for applications: Procredit
DCFTA Initiative East (MicroFinance)	2021	Preferential Loans	Micro-companies with <10 employees	25 000	Targeted finance and technical assistance to priority value chains in the agri-food sector.	https://www.eib.org/en/projects/regions/eastern-neighbours/instruments/dcfta/index.htm Partner local banks for applications: Procredit
DCFTA Facility Phase II by EBRD	2027	Access to finance (SME Incentive grants) Consultancy services for SMEs	SMEs	Variable	Loans to SMEs with an incentive grant of 10-15% under specific verification of the sub-loan implementation.	https://www.ebrd.com/work-with-us/procurement/pn-63373.html
SME Competitiveness Programme	2026	Access to finance (SME Incentive grants)	SMEs	Variable	Support to SMEs for DCFTA-related priority improvements	https://www.ebrd.com/cs/Satellite?c=Content&cid=1395290825474&pagename=EBRD%2FContent%2FContentLayout&rendermode=live%3Fsrch-pg
EU DCFTA Facility, EBRD DCFTA Programme	2026	Consultancy services for SMEs	SMEs	Consultancy	Support to local business community (mostly SMEs) to resolve the challenges in utilising the opportunities offered by the DCFTA.	https://www.ebrd.com/work-with-us/procurement/pn-63373.html#:~:text=The%20EBRD%20DCFTA%20Programme%20will,assistance%20(%22TA%22).
Advice for Small Businesses Team	2024	Grants	SMEs (10-250 exception 500 employees)	Up to EUR 10 000 (50-70% of services cost)	Production, services and trade	Fb@ebrd.asb.moldova Facebook: EBRD-BAS-Moldova-Programme Contact person: Veronica Arpintin

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Women in Business	2021	Investment Grants/ Advisory services/ Training	Women Led SMEs	Up to 80 000 (in each of 2 phases – representing 70% of project)	Equipment/machinery purchase; software upgrading; business innovation	https://www.odimm.md/ro/femei-in-afaceri
Women in Business	2022	Preferential Loans/ Business Advice	Women-led SMEs	Consultancy only	General business consultancy/mentoring	www.ebrdwomeninbusiness.com Contact person: Nadejda Litvac
State Credit Guarantee Fund	2024	Financial Guarantees	SMEs for bank loans	Variable	Criteria set in Law no 206-XVI of 07.07.2006	https://www.odimm.md/ro/fgc Partner local banks for applications: MAIB, Comert Bank, Eurocredit Bank
PARE 1+1	2021	Investment Grants	Migrant workers/1st degree relatives to start remittance-funded business	50% of total investment (max. 12 000)	Investments in production and services	https://www.odimm.md/ro/pare
SME Digitization Support Tool	2021	Information and consultations to SMEs Entrepreneurial training and education Calls for Proposals (CfPs) in the form of a financial support: business voucher scheme and grant	Small and medium enterprises, operating according to the Law no. 179/2016 on small and medium enterprises, excepting patent holders and the legal entities governed by public law	Up to 20.000 MDL for the support in form of business voucher scheme Up to 200.000 MDL for the financial support in form of grant	Investments in digitalization of SMEs to exploit their innovative potential, including facilitating their access to internal and external markets.	https://www.odimm.md/ro/digitalizarea
Fruit Garden of Moldova	2024	Preferential Loans + Leasing	Horticultural SMEs	5 000-5 000 000	Planting/land clearance/equipment procurement (purchase and lease)	www.livada-moldovei.md http://livada-moldovei.md/credite-livada-moldovei/ http://livada-moldovei.md/leasing-livada-moldovei/
Eastern Partnership Trade Helpdesk	2024	Consultancy services for SMEs; Trade Information	SMEs, Business Support Organisations, Public institutions and authorities	Consultancy	A one stop online platform that offers access to trade information (tariffs, non-tariff measures, taxes, trade statistics for goods and services, trade procedures and companies) that govern access to regional markets and the EU.	https://www.intracen.org/EaP/
EU Access2Markets	Continuous	Consultancy services for SMEs; Trade Information	SMEs, Business Support Organisations, Public institutions and authorities	Consultancy/Trade information	Access2Markets is the portal for EU exporters and importers to find detailed information on: tariffs, rules of origin, product requirements, customs procedures and formalities, VAT/excise duties/sales taxes, Trade barriers, trade statistics	https://trade.ec.europa.eu/access-to-markets/en/content/welcome-access2markets-trade-helpdesk-users
Europe Enterprise Network	Continuous	Consulting & support services	SMEs; large enterprises; Research Centres	Consultancy only	Consultancy services (export and innovation/technology transfer)	https://odimm.md/ro/proiecte-internationale/een https://chamber.md/proiectul-enterprise-europe-network/
Green for Growth – Green Growth Fund (GGF)	Continuous	Loans /Leasing	Micro-SMEs in the sector of energy	Variable	Investments in energy efficiency and renewable energy	www.ggf.lu Local Partner financial institution: BT Leasing, Total Leasing

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EU4BUSINESS: Connecting Companies	2022	B2B activities	SMEs, BSOs	B2B activities	To support SMEs towards trade, more specifically export towards EU countries. SMEs internationalisation, export capacities and access to new markets. Focusing in particular on five sectors – Organic Food, Creative Industries, Textiles, Tourism and Wine-making	https://connectingcompanies.eu/index.php/moldova/
European Fund for South East Europe (EFSE)	Open end	Dedicated loans through local financial institutions	Micro and small businesses and small entrepreneurs	Small loans - up to 100,000	Working capital or investment needs	www.efse.lu Local Partner financial institution: BT Leasing MD: www.btleasing.md
EU4Environment	2022	Consulting & capacity building for Greening SMEs	SMEs involved in the Program on Greening SMEs, implemented by ODIMM	Consultancy and expert support	Capacity building in the fields of eco-innovation, eco-labelling, Resource Efficient and Cleaner Production, circular economy, environmental management at enterprise	https://odimm.md/ro/ecomm https://www.oecd.org/site/eu4environment/ https://www.facebook.com/EU4EnvironmentMoldova/
Finance and Technology Transfer Centre for Climate Change (FINTECC) - EU4CLIMATE window	2027	Access to finance (SME Incentive grants) Consultancy	SMEs	Variable	Support to SMEs to implement climate technologies: energy efficiency, renewable energy, water efficiency and materials efficiency. Incentive grants for introducing eligible technologies, which are available as a complement to EBRD financing. Technical support, provided by the EBRD and international consultants.	https://fintecc.ebrd.com/region/eap
Rural SME Policy Support Window Project	2022	Business development services in rural areas (Consultancy services for SMEs)	Rural SMEs	Consultancy	Technical assistance to ODIMM and the MEI to improve the SME support policy formulation and implementation Promote the usage of business development services (BDS) in rural areas, assist ODIMM in the improvement of existing BDS and the creation of new BDS.	https://www.odimm.md
EU Confidence Building Measures, Program V – Component I	2021	Business development and support to DCFTA implementation	Business support and development services through joint initiatives	Variable	Initiatives to encourage cross-border cooperation in the Transnistrian Region.	https://eucbm.eu4moldova.md https://www.md.undp.org/content/moldova/en/home/projects/confidence-building-measures-programme-5.html
LEADER approach for rural prosperity in the Republic of Moldova	2021	EU-LEADER Rural Development Fund 2020-2021 to co-finance Local Action Groups (LAGs) in implementation of their Local Development Strategies	Local/rural SMEs, incl. start-ups from LAGs' territories can apply to Local Action Groups supported by Rural Development Fund	up to 4 000	Support for LAGs and co-financing of rural development projects that contribute to implementation of Local Development Strategies	https://solidarityfund.md/fdr-leader-ue-2020-rezultatele-apelului-de-propuneri/ Contact person: Xenia Marcov xenia.marcov@solidarityfund.md

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LEADER approach for rural prosperity in the Republic of Moldova	2021	EU-LEADER Flagship Initiatives 2020 to co-finance SMEs in rural areas	Entities that carry out economic activities in rural areas	up to 30 000	Grant/Co-funding for innovative economic initiatives aimed at harnessing the potential of local resources	https://solidarityfund.md/apel-de-propuneri-in-cadrul-fondului-initiativelor-pilot-leader-ue/ Contact person: Anatolie Pîrlîi anatolie.pirlîi@solidarityfund.md
LEADER approach for rural prosperity in the Republic of Moldova	2021	EU-LEADER Innovators - LAGs as role models to co-finance innovative initiatives through LAGs	LAGs/ LAGs Consortia	up to 30 000	Grant/Co-funding for implementation of sector development plans in one specific area (tourism, culture, local food)	https://solidarityfund.md/abordarea-leader-in-republica-moldova-comunitatile-rurale-isi-aleg-domeniile-de-dezvoltare/ Contact person: Iulia Țvîgun iulia.tvîgun@solidarityfund.md
EU Focal Regions Programme Cahul, Ungheni	2024	Consulting, support services & Grants	SMEs, LPAs, LAGs	Variable	Capacity building & consulting Local infrastructure Green and low carbon economic development & value chains creation (i.e. Smart specialisation approach) Smart IT infrastructure & spatial planning (i.e. Smart region approach) to improve Public service delivery.	https://eu4cahul.md/ http://eu4ungheni.md/ https://www.eu4moldova.md/en/content/eu-focal-regions-cahul-and-ungheni-inclusive-economic-empowerment-focal-regions-republic
EU4Moldova: Start up city Cahul	2024	Business development services (consultancy and incubator) Access to finance (Grants to innovative start-ups)	SMEs, individual entrepreneurs, innovative start-ups	Variable	Fostering partnerships for innovation and entrepreneurship between the private sector, public sector and educational institutions in the region of Cahul Promoting Technology, problem solving and creative solutions in learning and make STEM topics more attractive, for women and men, girls and boys Facilitating the emergence of start-ups in innovative sectors, build their capacity and investment readiness	http://startupcitycahul.md/en/
Development of Rural Areas in the Republic of Moldova (DevRAM)	2021	Business advice, Knowledge transfer, B2B	Local soya value chain members	Free for selected companies	Assistance in certification and facilitation of the export of Moldovan certified soybean to European market; On Farm Demonstrations and Field days	https://agrobiznes.md/donau-soja „Soia Conventionala Moldova” https://www.facebook.com/groups/912877199142536
Development of Rural Areas in the Republic of Moldova (DevRAM)	Continuous	Knowledge transfer	Local soybean producer, research sector and agri-VET institutions	All resources are available without restriction	Manuals, reports, standards and video lessons	https://agrobiznes.md/donau-soja



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European Union in the Republic of Moldova



EU DELEGATION MOLDOVA

Designed by the EU-funded project
“Support to Quality Infrastructure Framework within a DCFTA Context in the Republic of Moldova”



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