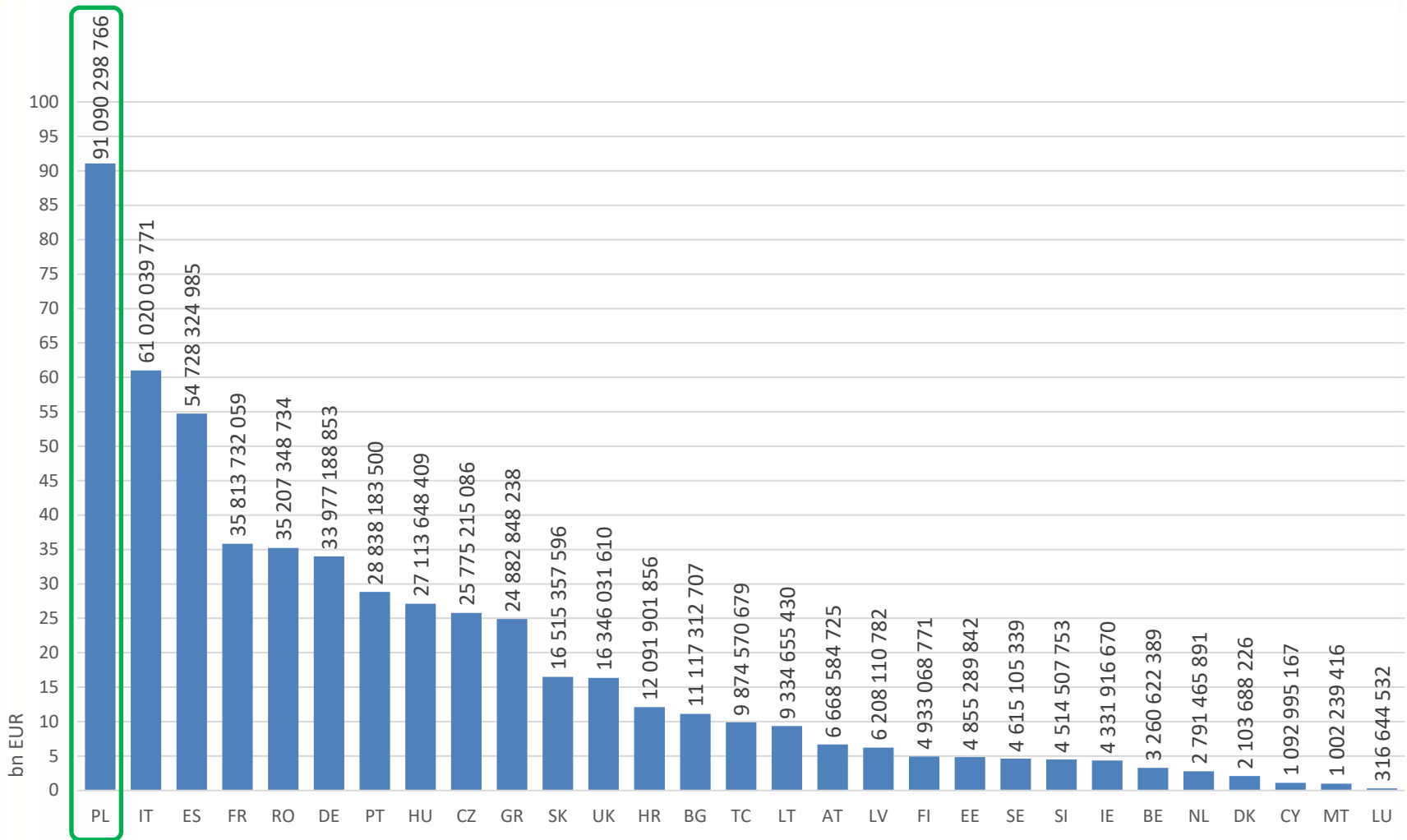


REGIONAL FINANCIAL INSTRUMENTS TO SUPPORT PANDEMIC MITIGATION EFFORTS

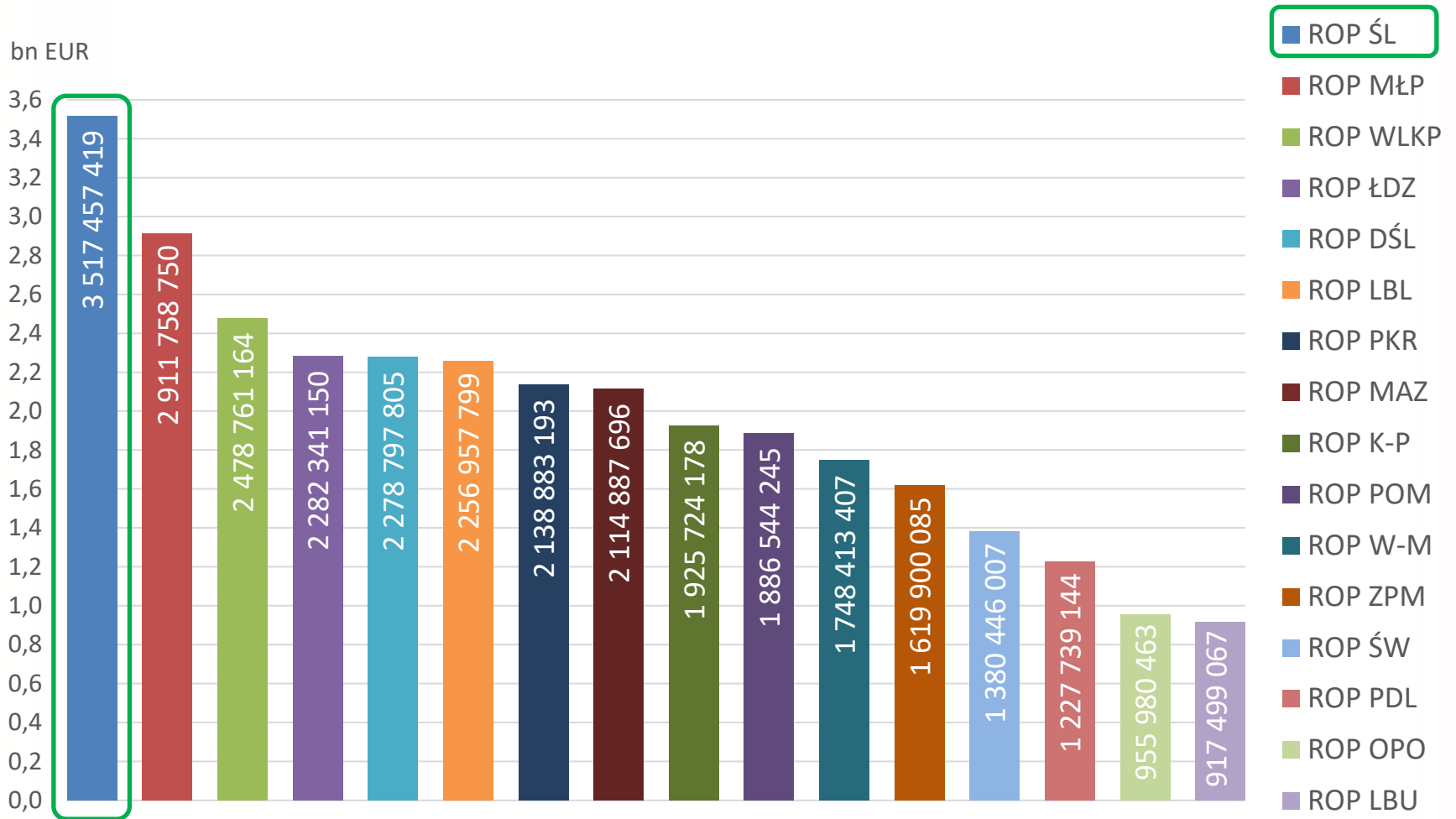
22 November 2022

ESIF'S EU BUDGET FOR 2014-2020 PROGRAMMING PERIOD



Source: own elaboration based on data from the website <https://cohesiondata.ec.europa.eu/> as of 06/07/2022

ROPS - ESIF'S EU BUDGET FOR 2014-2020 PROGRAMMING PERIOD IN POLAND



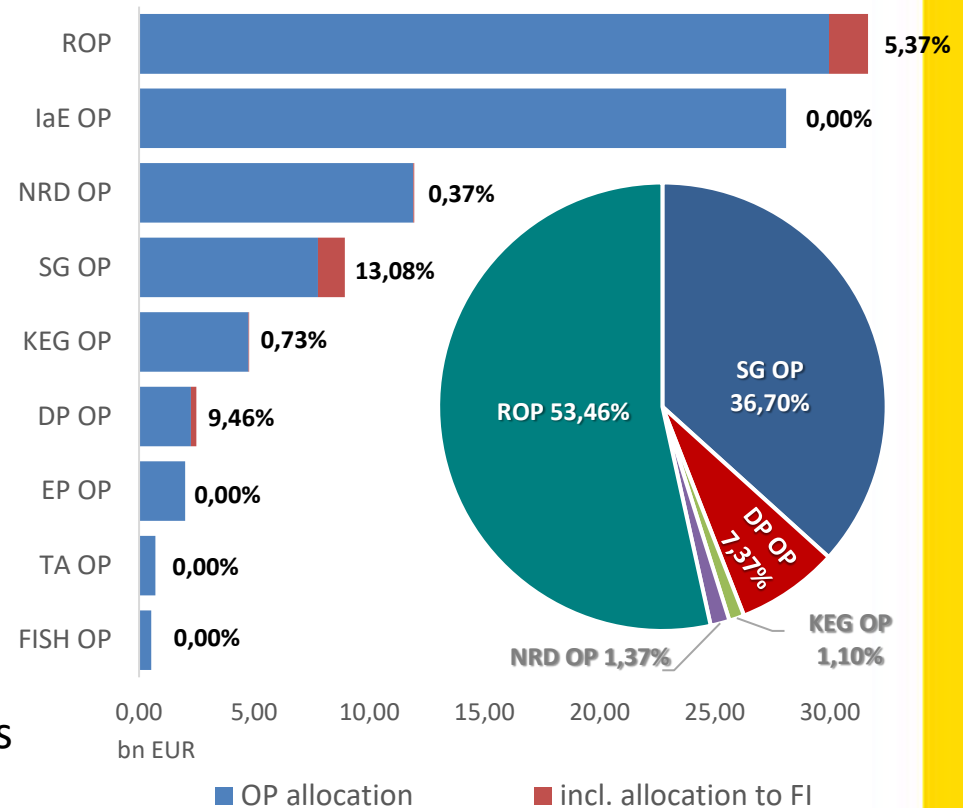
Source: own elaboration based on data from the website <https://cohesiondata.ec.europa.eu/> as of 06/07/2022

IMPLEMENTATION OF FIS IN 2014-2020 PROGRAMMING PERIOD - POLAND

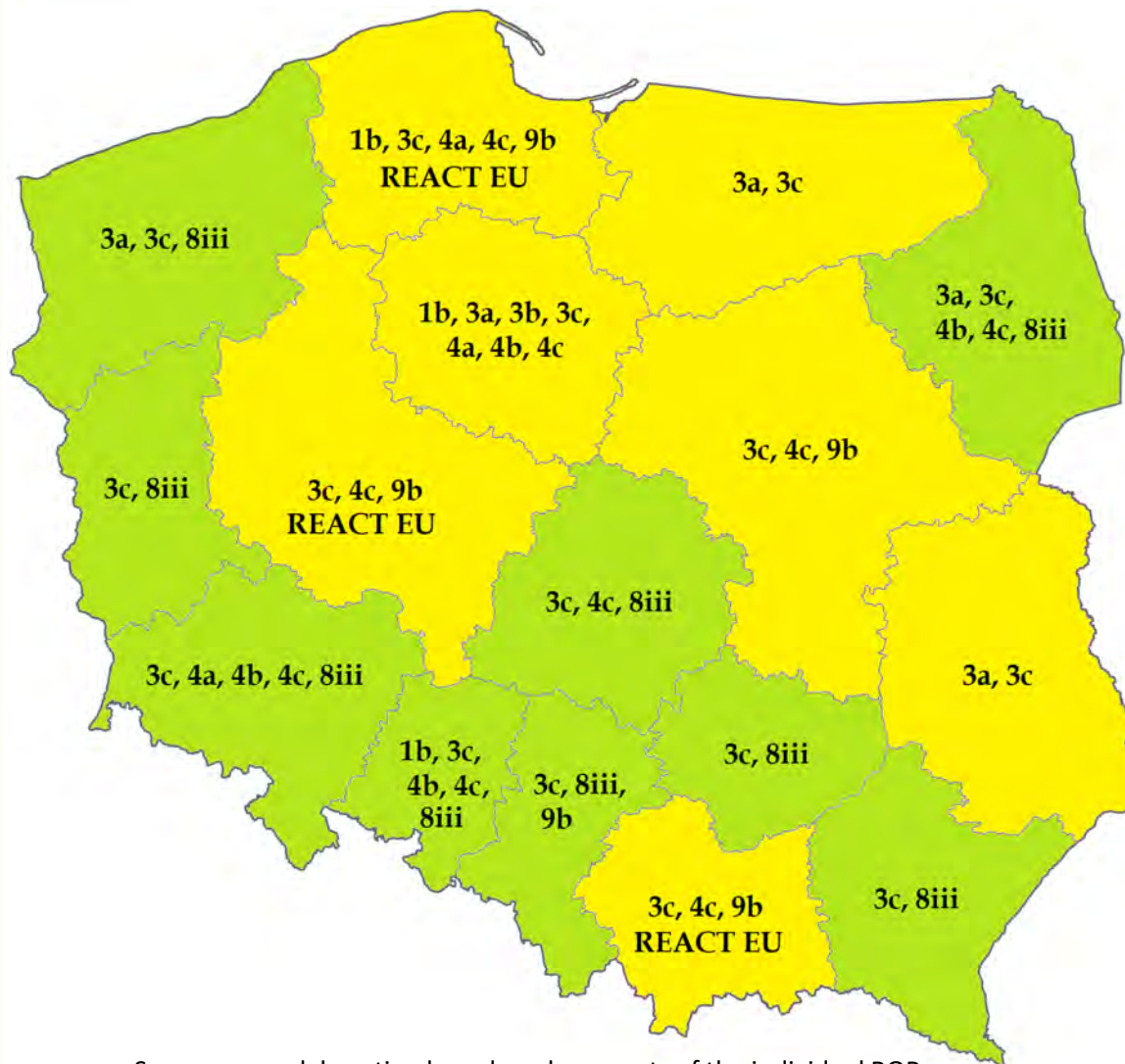
Under the 2014-2020 perspective, the involvement of ESIF resources in the form of financial instruments was increased compared to the previous programming period 2007-2013.

In Poland, financial instruments are implemented under:

- Smart Growth Programme – venture capital, loans and guarantees;
- Digital Poland Programme – loans (broadband loan);
- Knowledge Education Growth Programme – capital support (social venture capital), loans (for social economy entities) and guarantees;
- National Rural Development Programme – guarantees and subsidies to interest on working capital loans;
- Regional Operational Programmes – capital support, loans and guarantees.



IMPLEMENTATION OF FIS IN 2014-2020 PROGRAMMING PERIOD – ROPS



LEGEND:



Investment priorities:

- 1b** Investments of enterprises in R&D&I
- 3a** Promoting entrepreneurship
- 3b** Internationalization of SMEs
- 3c Product and service development**
- 4a** Production and distribution of RES
- 4b** Energy efficiency and RES – enterprises
- 4c** Energy efficiency and RES – public and housing
- 8iii Self-employment**
- 9b Revitalization of urban and rural nli areas**

Source: own elaboration based on documents of the individual ROPs

FINANCIAL INSTRUMENT UNDER ROP SV 2014-2020

IP 3c:

supporting the creation and expansion of advanced capabilities in the field of product and service development



EUR 91 mln

~~IP 4b:~~

~~promoting energy efficiency and use of renewable energy in enterprises~~



~~EUR 33 mln~~

IP 8 iii:

self-employment, entrepreneurship and business creation, including innovative micro, small and medium-sized enterprises



~~EUR 6,2 mln~~

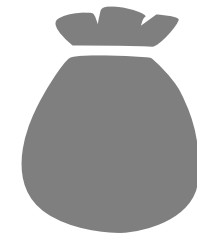
EUR 3,1 mln

IP 9b:

supporting the physical, economic and social regeneration of deprived communities and urban and rural areas



EUR 48 mln (future increase to EUR 52,8 mln)



146,9 mln EUR

Funding Agreement was signed on 30 November 2016
between the Silesia Voivodeship and the EIB Group

EIF FoF

Measure 3.4:
**Capitalisation of
external sources of
entrepreneurship
co-financing**

*FROM 2020: SUPPORT
IN RESPONSE TO
COVID-19*

EIB FoF

Measure 7.5:
**Support for persons willing to start their
own economic activity through financial
instruments**

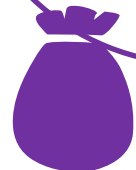
Measure 10.4:
**Improving the condition of urban
environment**

~~**Measure 4.2:**
**Energy efficiency and renewable energy
sources in SMEs**~~

EIF FUND OF FUNDS – 3.4 MEASURE

loans

- investment loans, working capital loans and mixed loans (both for tangible and intangible assets) for the SMEs
- preferential - no interests or provisions are charged on the EU contribution



EUR 39,8 mln

OA signed on
22 December 2017



EUR 30,5 mln

OA signed on
28 December 2017



EUR 14,3 mln

OA signed on
28 March 2018

guarantees

- no offer for the EIF's CEOI for the guarantee product
- non-contracted funds (EUR 10 mln) were allocated in the loan product within already appointed FIs

3.4 Capitalisation of external sources of entrepreneurship co-financing



Bank Pekao

available amount:
EUR 79,7 mln
incl EUR 39,8 mln EU

PREFERENTIAL INVESTMENT AND WORKING CAPITAL LOANS

receiving
applications

17 August 2018

loan purpose

financing of fixed capital for the purposes of expanding the enterprise's business and working capital for the purposes of extending or strengthening the core business in connection with the development of the enterprise

loan value

max ~ EUR 4 MLN

loan period

from 1 up to 10 years

grace period

determined individually

3.4 Capitalisation of external sources of entrepreneurship co-financing



**Fundusz
Górnośląski SA**

available amount:
EUR 38,1 mln
incl EUR 30,5 mln EU

SUPPORT LOAN

DEVELOPMENT LOAN

receiving applications	10 May 2018	10 May 2018
loan purpose	financing of working capital for the purposes of extending or strengthening the core business in connection with the development of the enterprise	financing of fixed capital in connection with the expansion of the enterprise
loan value	~ EUR 50 K - EUR 250 K	~ EUR 250 K - EUR 1 MLN
loan period	up to 4 years	up to 10 years
grace period	up to 6 months	up to 18 months

3.4 Capitalisation of external sources of entrepreneurship co-financing



available amount:
EUR 17,9 mln
 incl EUR 14,3 mln EU

DEVELOPMENT LOAN

WORKING CAPITAL LOAN

MIXED LOAN

	DEVELOPMENT LOAN	WORKING CAPITAL LOAN	MIXED LOAN
receiving applications	1 June 2018	1 June 2018	1 June 2018
loan purpose	financing of fixed capital in connection with the expansion of the enterprise	financing of working capital for the purposes of extending or strengthening the core business in connection with the development of the enterprise	financing of fixed and working capital (up to 20% of loan value) for the purposes of extending the core business in connection with the development of the enterprise
loan value	~ EUR 12,5 K - EUR 250 K	~ EUR 12,5 K - EUR 50 K	~ EUR 12,5 K - EUR 250 K
loan period	up to 7 years	up to 3 years	from 1 up to 7 years
grace period	up to 6 months	up to 3 months	up to 6 months

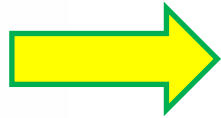
Response to COVID-19 - Silesian Package for the Economy

PILLAR	TYPE OF SUPPORT	ALLOCATION
I	FI: working capital and liquidity loans along with other simplifications in terms of repayable support	~ 68 811 046 EUR
II	outplacement and support for employers in maintaining jobs	~ 143 279 377 EUR
III	non-repayable support, investments in SMEs (the competition started on April 28, 2020 and ended on June 24, 2020)	~ 83 127 439 EUR
IV	local government support activities, regional SME support center	~ 13 161 844 EUR
V	capital ENTRIES increasing the involvement of investors in the region	~ 461 819 EUR

Loans provided under Measure 3.4 were properly designed from the start of implementation, therefore only a few adjustments were made after COVID-19 occurred



Loans to finance only working capital (for current liabilities: salaries, other costs and fees, goods, services, inventory)



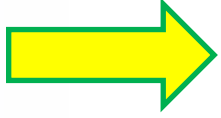
Possibility to extend the investment period



Possibility to extend the investment settlement period



Possibility to extend the grace period



Possibility to change the repayment schedule without extra charge

PROGRESS IN THE IMPLEMENTATION OF FIS IN ROP SV 2014-2020

EIF FoF

Measure 3.4 - Support for final recipients

Number of loans granted	Value of signed loan agreements [EUR]			Value of disbursed loans [EUR]		
	Total	UE contribution	Private contribution	Total	UE contribution	Private contribution
1 015	128 488 713	80 645 926	47 842 787	122 404 511	77 250 320	45 154 191

Source: own elaboration based on Monthly Reports from FoF Managers as at 31/08/2022

THANK YOU

Aleksandra Kalafarska

Deputy Director

Department of Development
and Transformation of the Region

Marshal's Office of the Silesia Voivodeship



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