

The Karkonosze Regional Development Agency S.A. in Jelenia GÃ³ra, as a partner of the Ministry of Development and Technology, is the operator of financial assistance in the form of a loan for entrepreneurs affected by the flood. The aid is available to entrepreneurs from areas affected by a state of natural disaster in the Lower Silesian and Lubuskie Voivodeships, employing no more than 50 employees.

Any entrepreneur who meets the criteria can apply for a loan in the amount corresponding to the damage suffered, but not more than PLN 50,000.00. These measures are intended to support the recovery of economic activity and to cover material losses caused by flood events.

The entrepreneur uses the loan to remove damage to property, plant and equipment or current assets resulting from flooding at the place of actual business

activity. It is also possible to use it for:

- removal of damage to fixed assets given to the entrepreneur for use on the basis of a lease, tenancy or other agreement of a similar nature;
- renovation or adaptation of another premises or building to conduct business activity, in a situation where the removal of damage in the current place of its operation would be associated with an increased risk of repeated destruction by flood in the future;
- remuneration paid to entities for estimating the damage suffered as a result of the flood, which is the basis for calculating the amount of the loan.

A loan used in accordance with the Act will be subject to forgiveness

- An entrepreneur who before the flood concluded an enterprise insurance contract against the consequences of natural disasters and used and settled the loan within the statutory deadline has the right to write off the loan in full.
- An entrepreneur who did not conclude an insurance contract for the company against the consequences of natural disasters before the flood is entitled to 75% forgiveness of the loan received. The repayable 25% of the amount of the loan granted to an uninsured entrepreneur is not subject to interest.

More information and downloadable documents can be found on the website of the Karkonosze Regional Development Agency S.A.

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