

## Development Loan for Entrepreneurs <sup>â??</sup> Supporting Investment and Competitiveness



Fundusze Europejskie



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**Are you planning to expand your business and looking for a stable source of investment financing? Karkonosze Regional Development Agency S.A. (KARR S.A.) invites entrepreneurs to apply for a development loan <sup>â??</sup> a flexible financial instrument supporting business growth.**

The call for applications will open on 23 February 2026 at 10:00 a.m. The loan is addressed to:

- micro-enterprises,
- small and medium-sized enterprises (SMEs),

- small mid-cap companies.

The development loan is a solution for companies seeking to increase competitiveness, introduce innovations, or expand the scale of their operations.

Key terms:

- interest rate starting from 1.5% per annum,
- repayment period of up to 72 months.

The attractive financing conditions enable safe investment planning and allow the repayment schedule to be adjusted to the company's financial capacity. The financing may be used, among others, for:

- purchase of machinery and equipment,
- business expansion or modernisation,
- implementation of new technologies,
- digitalisation and automation of processes,
- environmentally friendly investments.

Detailed information on the loan rules, required documentation and application conditions is available on the website of the Karkonosze Regional Development Agency.

We encourage you to contact the Agency and take advantage of this financing opportunity, which may become a strong driver of your company's further growth.

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