Applications Reopen for the Lower Silesian Working Capital Loan â?? Up to PLN 600,000 for

Applications for the Lower Silesian Working Capital Loan will reopen on 19 October 2026 at 10:00 a.m. The loan is available to micro, small and medium-sized enterprises (SMEs) based in the Lower Silesian Voivodeship. It offers an opportunity to obtain favourable financing to cover day-to-day business expenses.

Under this financial instrument, businesses can apply for funding on the following terms:

- Loan amount: up to PLN 600,000
- Interest rate: from 2.87% per annum

- Repayment period: up to 60 months
- Grace period for principal repayment: up to 3 months
- Minimum period of business activity: no minimum period required

The Lower Silesian Working Capital Loan can be used to finance ongoing expenses related to business operations. The funds may be allocated, among other things, to:

- purchasing goods and materials,
- electricity bills,
- employee salaries,
- accounting and legal services,
- other day-to-day business expenses, in accordance with the instrument's rules.

Only complete applications accompanied by all required supporting documents will be considered for assessment. Applications will be processed in order, taking into account the completeness of the documentation and compliance with formal requirements. Businesses are therefore advised to familiarise themselves with the financing terms in advance and prepare all the necessary documents before applications reopen.

Detailed information on the loan terms, required documentation and application procedure is available on the Lower Silesian Development Fund website:Lower Silesian Working Capital Loan â?? Detailed Information and Application Documents

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