How do grants, loans, guarantees and expert support differ?

For: Paušalni obrt · Obrtnici · j.d.o.o. · d.o.o. · Platformski rad preko vlastitog obrta

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Applicability: In accordance with the terms of the individual call, instrument or contract

Grants cover eligible costs under the call's conditions. The loan is repaid in accordance with the contract. The guarantee covers part of the financing risk. Advisory support provides expert assistance in preparing a business project or expansion.

Specific next steps

1. Compare cash flow, equity and reporting obligations.
2. For a loan, calculate the possibility of repayment. For a guarantee, check the lender's terms.
3. For internationalisation, check out EEN's advisory services.

Limits of application

Recovery of non-repayable funds may be sought in the event of a breach of contractual conditions. Exceptions, such as partial write-offs, depend on the instrument.

Sources

EU Funds Croatia · announcements and calls

https://eufondovi.gov.hr/

EU Funds Croatia · announcement of reopening

https://eufondovi.gov.hr/ponovno-otvaranje-programa-mali-zajmovi-za-industrijsku-tranziciju-prijave-od-20-studenoga-2026/

Enterprise Europe Network Croatia · Business Cooperation

https://een.hr/

EU · access to finance

https://youreurope.europa.eu/business/finance-funding/getting-funding/access-finance/en

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