



Rural
Development
Agency

Rural Development Agency

Your guide for your
rural successful

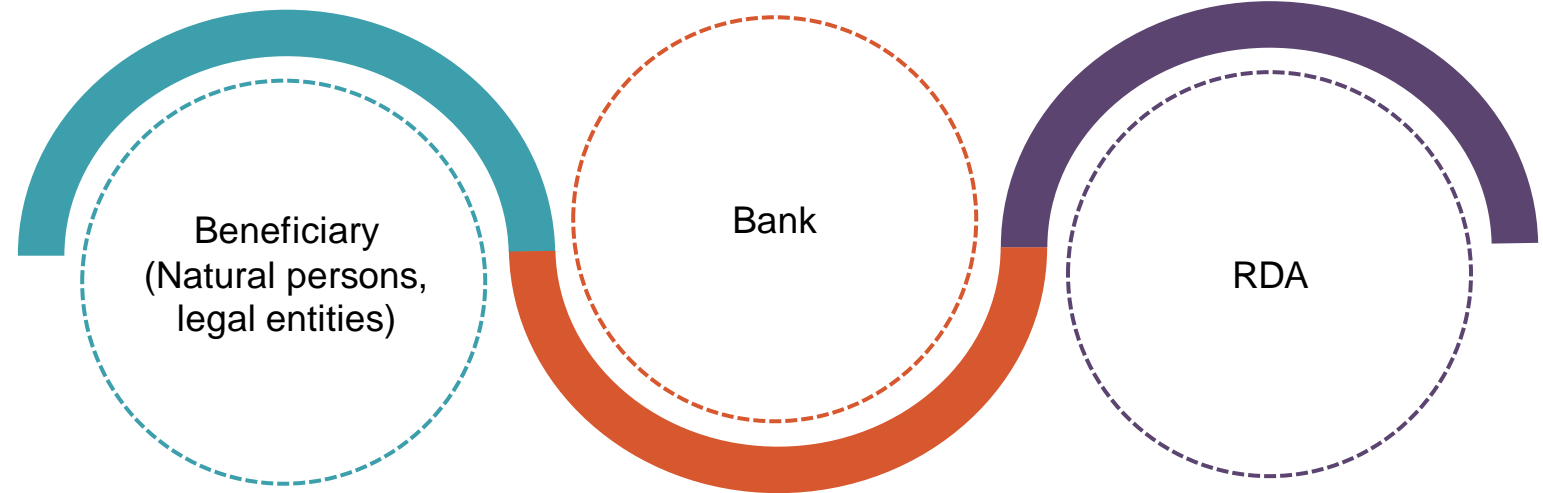
Preferential Agrocredit

Financial Institutions Participating in the Project

1. Bank of Georgia
2. TBC Bank
3. Liberty Bank
4. Pasha Bank
5. Basis Bank
6. VTB Bank Georgia
7. ProCredit Bank
8. Tera Bank
9. Cartu Bank
10. Halyk Bank
11. Credo Bank
12. İş bank
13. Georgian Leasing Company
14. TBC Leasing
15. BHL Leasing
16. Miso Crystal

A beneficiary submits a project to a financial institution

The Agency co-finances interest rate and controls appropriation



Financial institution reviews the project and provides the Agency with the information on the credit granted- fixed and current assets are financed. Limit from 20 000 to 1,500 000

Project life - in progress/without time limit; Natural persons and legal entities registered in Georgia are able to make use of it.



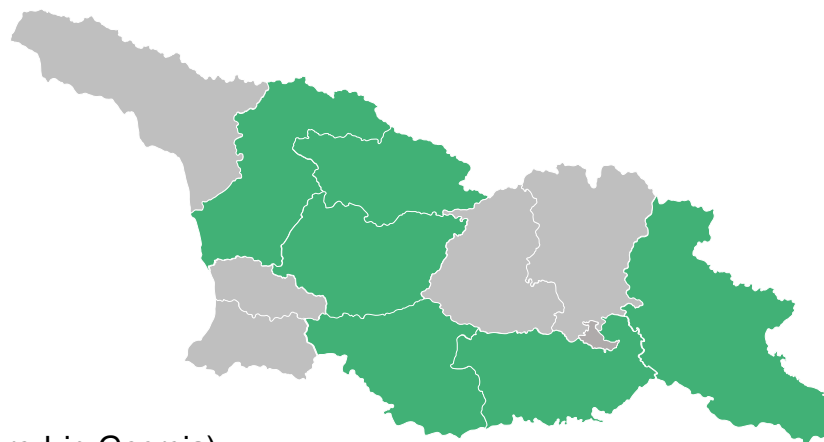
State Programme of Dairy Modernization and Market Access (DIMMA)

Sustainable Development of the Dairy Sector through Inventory and Infrastructure Improvement

Category	Interest Portion of Co-financing	Maximum Amount of Co-financing
Primary production of milk (up to 20 milk cows)	80%	Not to exceed GEL 26,000
Milk collecting stations	60%	Not to exceed GEL 137,000
Milk collecting stations (summer)	80%	Not to exceed GEL 26,000
Milk processing plants with up to 1 ton capacity	80%	Not to exceed GEL 39,000
Milk processing plants with 1-10 ton capacity	40%	Not to exceed GEL 130,000
Fodder production	80%	Not to exceed GEL 195,000
Veterinary medicine and artificial insemination	80%	Not to exceed GEL 52,000

Regions:

- Samegrelo-zemo Svaneti
- Imereti
- Samtskhe-Javakheti
- Qvemo Qartli
- Kakheti
- Racha-Lechkhumi-Qvemo Svaneti
- Beneficiary: natural person, legal entity (registered in Georgia)



Additional Links

- [Time limits](#)
- [Procedures](#)

Plant the Future

Gardens component

- Agency co-financing of seedlings cost - 70%
- Agency co-financing of drip irrigation system - 50%
- Space of a garden to be laid out – from 0,5 ha to 50 ha inclusive
- Total co-financing per beneficiary – GEL 250,000

Anti-hail systems and/or well/bore hole installation co-financing component

- Well/bore hole - 50 %, not to exceed GEL 15,000 (in case of cooperative, the villages adjacent to the so called dividing line and highland settlements – not to exceed GEL 18,000)
- Co-financing of anti-hail systems - 10%, Maximum amount of co-financing depends on crops, on a country manufacturing the system)

Berry crops sub-component

- Agency financing of cost of seedlings 100%
- Agency financing of irrigation system - 100%
- Agency financing of cost of materials - 100%
- Space of a garden to be laid out (natural person) from 0,15 ha to 0,50 ha inclusive

Nursery Gardens component

- Co-financing of nursery gardens -70 %
- Total co-financing per 1 beneficiary – GEL 500,000

- Perennial crops (except for vine) inseminated in nursery gardens/ plants invitro laboratory, shall be registered in the National Catalogue of Agricultural Plant Varieties or the EU Plant variety database (Scientific-Research Centre of Agriculture has current information srca.gov.ge. A beneficiary will be informed in case of participation in the project).
- Beneficiary – Legal entity registered in Georgia

+10% Agency Co-financing

- Villages adjacent to the so called dividing line
- Agricultural cooperative
- Highland Settlements
- Time limits

Within the program Plant the Future, apart from the existing benefits, 50% co-financing of procurement /installation of drip irrigation system for already existing perennial crop gardens will be possible - not exceeding GEL 1,250 per 0.5 ha.. Beneficiary: natural persons and legal entities registered in Georgia.



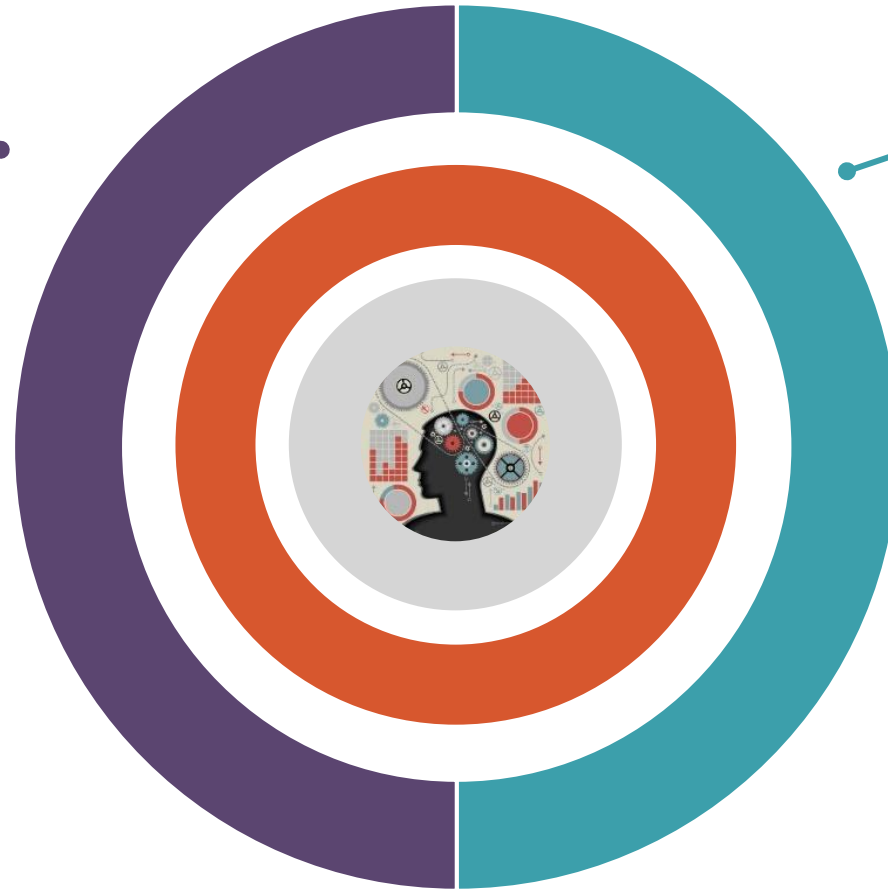
Co-financing of Processing and Storage Enterprises



Agency
Co-financing
50% of project cost,
Maximum GEL 600,000

+10%

- Villages adjacent to the so called dividing line
- Agricultural cooperative
- Highland settlements



50%



Joint participation of a beneficiary (including preferential agrocredit)

- No more than 50% of project cost may be financed by preferential agrocredit
- Maximum amount GEL 1,500,000 - Agency co-financing 11%

Additional Links

- [Time limits](#)
- [Processing enterprise procedures](#)
- [Storage Enterprise procedures](#)

Only legal entities may participate in the program.



Program of co-financing harvesting agricultural machinery



Co-financing in case of cereal crops harvester (combine)

Co-financing **30%**



Not to exceed

GEL **150,000**



Co-financing in case of other type of harvesting machinery

Co-financing **50%**



Not to exceed

GEL **150,000**

Additional Links

- [Time limits](#)
- [Procedures](#)



Natural persons as well as legal entities may participate in the program.

Georgian Tea Plantation Rehabilitation Program

- Rehabilitation of tea plantations existing in private or public sector
- Establishing modern tea processing enterprises
- Effective use of the potential of tea plantations existing in Georgia

Additional Links

- [Time limits](#)
- [Procedures](#)

Only legal entities may participate in the program

Co-financing

For a land owner - 60 % of cost of rehabilitation

In case of leasing - 70% of cost of rehabilitation

Co-financing of cooperatives

For a land owner - 80 % of cost of rehabilitation

In case of leasing - 90% of cost of rehabilitation



Rural Development Program (UNDP)



Co-financing of non-agricultural entrepreneurial activities in rural locations

GEL 20,000 - GEL 170,000



Co-financing of renewable energies and energy efficiency projects

GEL 1,500 - GEL 30,000

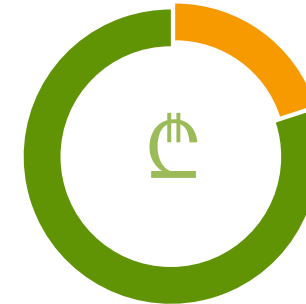
The program will be implemented in the following municipalities:

- Qeda
- Khulo
- Borjomi
- Akhalqalaqi
- Tetrtskaro
- Kazbegi
- Lagodekhi
- Dedoflistskaro

Additional Links

- [Time limits](#)
- [Procedures](#)

Co-financing **80%**



Natural persons as well as legal entities may participate in the Program.





**Thank you for your
attention**