



EU4BUSINESS EBRD
Credit Line

First Ukrainian company benefits from the programme’s new ‘Veterans and War-Affected Persons Reintegration Window’*

Founded in 2007, the company “Agrofirma Dmytrivka” LLC is a family business registered in Dmytrivka village in the Odesa region, focusing on the growing of rapeseed, barley, and wheat, i.e. crops that are well suited to the climate in the region.

In the summer of 2024, the company invested in a new and efficient CLAAS Axion 950 tractor. The EUR 247,000 investment was financed through a EU4Business-EBRD Credit Line loan of EUR 188,952, disbursed by Ukgasbank. The new tractor offers greater comfort and safety features for operators, it is designed to complete demanding field work in a shorter time than old models and with minimal fuel consumption, enabling the company to save 341.5 GJ of energy per year and avoid 25.4 tonnes of CO₂ emissions annually. The project benefitted from a 10% basic incentive, financed under the EU4Business initiative.

The company was also eligible for the new additional incentive scheme launched for MSMEs most affected by the war in Ukraine who have either suffered asset loss and/or destruction or those supporting veterans and war-affected persons*. The new incentive scheme can be combined with the basic incentive for equipment financed under the EU4Business-EBRD Credit line. «We support our military not only by paying taxes but also by providing workplaces for our war veterans», said Borys Stanchev, Director of Agrofirma Dmytrivka. As war veterans represent more than 20% of its workforce, the company benefitted from an additional 15% incentive, bringing the total EU-financed incentive to 25% of the loan used to finance the tractor.

Total Investment	EUR 247,000	Basic Incentive (10%)	EUR 18,895
Loan amount	EUR 188,952	VRW Incentive Cat. 1 (15%)	EUR 28,343
		Total Incentive (25%)	EUR 47,238

* The new additional windows and related incentive (i.e. in addition to the incentive already available under the EU4Business-EBRD Credit Line) were developed to support MSMEs most affected by the war, including businesses that suffered asset loss and/or destruction under the Enterprise Renaissance Window (“ERW”) and those supporting the reintegration of veterans and war-affected persons under the Veterans and War-Affected Persons Reintegration Window (“VRW”).