



Financial needs in the Croatian agriculture and the role of financial instruments

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 #ficompass



Setting up RDP FIs – 1st things 1st

Ex-ante analysis / Financing gap per sector



AGRI

> EUR 464.78 million/year



FOOD

> EUR 768.28 million/year



FOREST

> EUR 51.79 million/year

Setting up RDP Fis – 1st things 1st

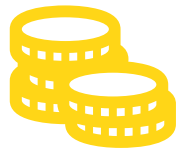
Ex-ante analysis / Demand and supply



1

SHORT TERM

Working capital



2

MEDIUM AND LONG TERM

Machinery, land purchase, plant extensions, new technology,..



Limited supply

General RDP 2014-2020 FI settings

Types of investments, final recipients and allocation



RDP Measures / Sub-measures

Potential final recipients

- In line with relevant RDP Measure conditions and Micro/Small/Medium in size
- Family farms, Crafts, Enterprises, Producer Groups, Cooperatives

M4 – 4.1, 4.2 (Agri-food, Manure, RES)

M6 – 6.4 (Diversification)

M8 – 8.6 (Forestry)

Financial allocation for Micro/Small loans under RDP (implemented by HAMAG BICRO)



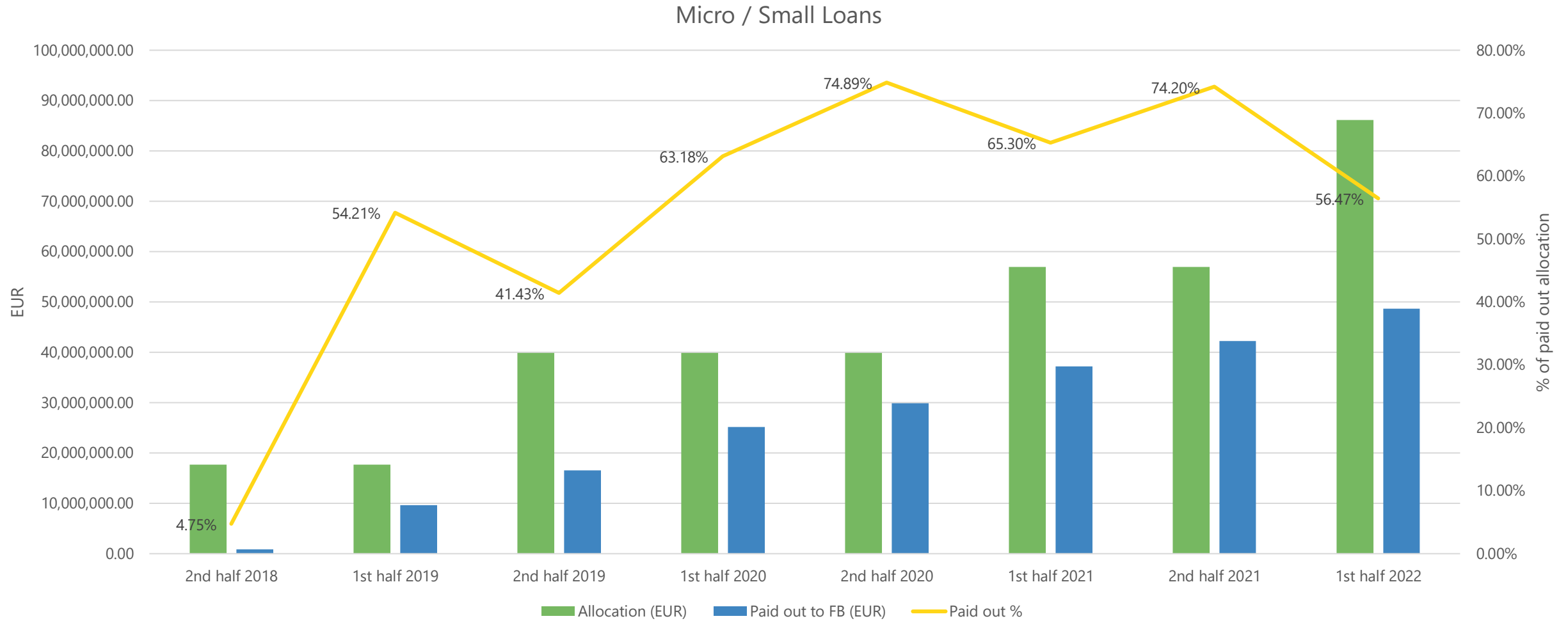
+ 389 %

17.6 MEUR (15 MEUR EAFRD) in 2018

86.1 MEUR (73.2 MEUR EAFRD) in 2022

Micro/Small Loans Trends

FI implementation period 2018 onwards





FI attractiveness = in line with the needs

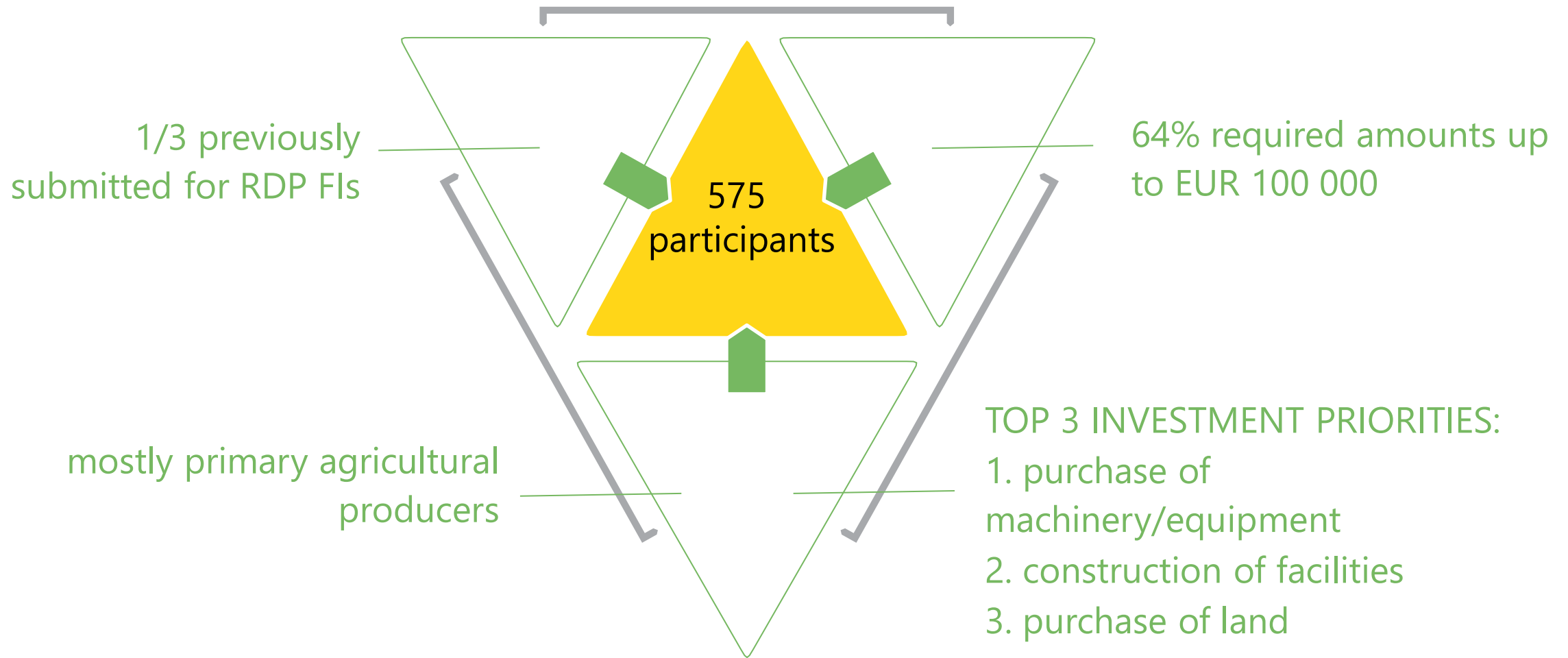
Constant adaptation to the needs from „the field“

- Introduction of Micro loans for Standalone Working Capital due to COVID-19 implications
- Increase of ceiling for Small loans from EUR 50 000 to EUR 100 000
- Increase of allocation in several occasions
- Extended Maturity period for rural tourism projects in less developed regions
 - from 5 up to 7 years - Micro investment loans
 - from 10 up to 12 years - Small loans
- Extended Maturity period for perennial orchards
 - from 12 up to 60 months – Small loans



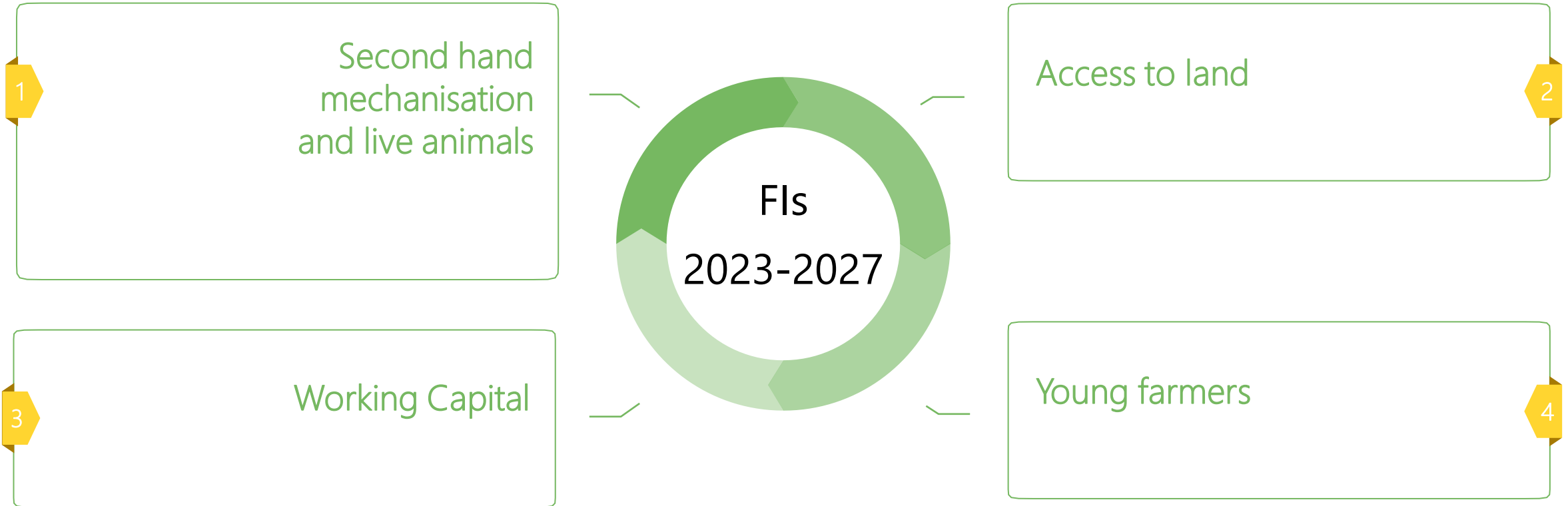
Future plans – ask them and then decide

Survey – existing and potential final recipients



Analysis of RDP FIs implementation

Internal MA analysis



Proposed CAP SP FI Interventions



1

AGRI

Support for investments in primary agricultural production

2

FOOD

Support for investments in the processing of agricultural products

3

DIVERSIFICATION

Business development in rural areas



Thank you!

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