1 financial instrument
launched in 2017
SO 3.5 Reducing environmental risks

**loan** + **grant**

- mandatory
- at least 35% of eligible costs
- without fees
- interest rate 0.45% p. a.

- optional
- at most 25% of eligible costs
SO 3.5 Reducing environmental risks

loan + grant

State Environmental Fund
18.5 mil. €

2.8 mil. €

loan

6 mil. €

1 mil. €

grant
SO 3.5 Material and energy recovery of waste

loan  or  guarantee

- up to 2.3 mil. €
- at most 45 % of eligible costs
- interest rate 0 % p. a.

- guaranted loan up to 1.5 mil. €
- up to 80 % of guaranted loan
SO 3.5 Material and energy recovery of waste

loan + grant

Czech-Moravian Guarantee and Development Bank

#ficompass
Water management – national sources

loan

- complementary to EU grants
- grant + loan up to 100% of eligible costs
- without fees
- interest rate 0.45% p. a.
unstable legislation

public sector – small municipalities

grants are widespread

political support

lack of experiences, best practice
Thank you