

Moldovan government improves access to financing for SMEs, simplifies procedures for state support



26 February 2025, Chişinău - The private sector will benefit from better financing conditions from the state. Government has approved [a decision](#) aimed at streamlining state programs for the development of small and medium-sized enterprises (SMEs).

The new measures will facilitate business access to finance, reduce bureaucracy and encourage economic development. The regulations aim to harmonize the provisions of the [seven state programs](#) for SMEs and eliminate discrepancies in cumulation of financial support, which limit enterprises' access to resources.

At the same time, the amendments aim to increase transparency and boost economic competitiveness. Thus, program enrollment guides, which will contain clear guidance on eligibility criteria and the monitoring process will be published on [oda.md](#) website.

Consultancy services for business planning and financing will be included, which will facilitate SMEs' access to financial resources and support for business development.

Regulations will be integrated that allow enterprises without sufficient resources to cover co-financing from the Credit Guarantee Fund or through financial instruments offered by the Entrepreneurship and Economic Growth Fund of Moldova (FACEM).

Enterprises will be able to combine financing from grants and loans, which will increase access to resources for investment and enhance the competitiveness and productivity of SMEs.

