



WIELKOPOLSKA REGION DEVELOPMENT FUND WE ARE DEVELOPING WIELKOPOLSKA



**PROGRAM
REGIONALNY**
NARODOWA STRATEGIA SPÓJNOŚCI



**WOJEWÓDZTWO
WIELKOPOLSKIE**



**Wielkopolski
Fundusz Rozwoju**
Spółka Samorządu Województwa Wielkopolskiego

Unia Europejska
Europejski Fundusz
Rozwoju Regionalnego







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STRATEGY OF THE WIELKOPOLSKA REGION

STRATEGIC GOALS BY 2030

THE VISION OF WIELKOPOLSKA IN 2030

Wielkopolska's economic growth based on its inhabitants' knowledge	<p>Wielkopolska is the country's leader and Europe's respected region</p> <p>Wielkopolska is a strong and modern economy and the region's inhabitants' knowledge</p>
Wielkopolska's social development based on the region's tangible and intangible resources	<p>Wielkopolska is open to new ideas and people</p> <p>Wielkopolska is aware of its civilisational heritage</p>
Infrastructure development with respect for Wielkopolska's natural environment	<p>Wielkopolska ensures its inhabitants' good living standards</p> <p>Wielkopolska is aware of its natural heritage</p>
Increase of the effectiveness of Wielkopolska's public institutions and of the region's management efficiency	<p>Wielkopolska is sustainable and territorially coherent</p>

2030

A FEW WORDS FROM THE MARSHAL OF THE WIELKOPOLSKA REGION



Ladies and Gentlemen,

As compared with other regions, Wielkopolska stands out with its high entrepreneurial spirit, which is corroborated by a systematically rising number of business entities active in the area. In spite of a relatively rapid development of SME sector in the region, there is still ample room for operations to be taken by Wielkopolska Region Development Fund. A company wholly owned by the Self-Government of the Wielkopolska Region has long been catering for a long-term, sustained and repayable mechanism of funding investment projects, including after the EU funds have been exhausted. Our mission remains to strengthen the national and European position of Wielkopolska, fostering its social and economic potential, improving the inhabitants' living standards, as well as caring for the region's natural environment and cultural heritage for the benefit of its existing and future generations. All of it in line with the sustainability principle. Wielkopolska Region Development Fund is one of important tools for us to pursue the goals. By identifying, eliminating negative factors and barriers which adversely impact the development of entrepreneurship in various areas, as well as by supporting the strategic economic sectors, Wielkopolska Region Development Fund has become a part of a vast and complementary plan, that is, the 2030 Strategy of the Wielkopolska Region. The Strategy itself is the benchmark for all of the region's development activities.

Marek Woźniak
Marshal of the Wielkopolska Region

A handwritten signature in black ink, appearing to read 'M. Woźniak'.



MARSZAŁEK WOJEWÓDZTWA
WIELKOPOLSKIEGO
MAREK WOŹNIAK

ABOUT WRDF



Wielkopolski Fundusz Rozwoju

Spółka Samorządu Województwa Wielkopolskiego

Wielkopolska Region Development Fund, a private company [Wielkopolski Fundusz Rozwoju sp. z o.o.] based in Poznań is an entity owned by the Self-Government of the Wielkopolska Region which is operating for the region development and SME financial support. In favour of the Wielkopolska Region, we manage funds which particularly derive from JEREMIE (2007-2013) and JESSICA (2007-2013) initiatives implemented as part of the Regional Operational Programme for Wielkopolska 2007-2013. We are only active on the territory of Wielkopolska and we offer financial engineering instruments in the form of loans and sureties. We act on our own behalf and through agents.

We are active in three areas of support:

- SME development,
- development of urban areas,
- energy efficiency projects.

There is only one shareholder in the ownership structure of Wielkopolska Region Development Fund, and that is Wielkopolska Region which holds of all the company's shares.

Wielkopolska Region Development Fund

Favourable support, competent advisors

THE MANAGEMENT BOARD OF WRDF



**President of the
Management Board**

Wojciech Marcinkiewicz



**Vice-President of the
Management Board**

Katarzyna Kierzek-Koperska

SUPERVISORY BOARD:

Wojciech Kulak – Chairman of the Supervisory Board

Marek Baumgart – Member of the Supervisory Board

Mirosława Kaźmierczak – Member of the Supervisory Board

Tobiasz Adam Kowalczyk – Member of the Supervisory Board

Bartosz Zawieja – Member of the Supervisory Board

Leszek Sobieski – Member of the Supervisory Board

ASSEMBLY OF SHAREHOLDERS:

Wielkopolska Region

WRDF PRODUCTS

WRDF PRODUCTS OFFERED BY FINANCIAL INTERMEDIARIES

WRDF PRODUCTS OFFERED DIRECTLY

Financing
Line 2



Ekspansja
loan



Regional
loan



"Complete and Repay
an Urban Project"
loan



Urban
loan



COVID-19
intervention
surety



Revolving
loan



Mortgage
loan



Ecoenergy
loan



Liquidity
loan



Surety

FINANCING LINE 2

What do we offer?

A financial instrument of up to PLN 50 million, open-ended call for applications.

What entities may be the beneficiaries?

Public or private entities providing support to Wielkopolska's SMEs by means of financial instruments under the European Structural and Investment Funds 2014-2020 (SMEs are understood as the Ultimate Beneficiaries).

What can be financed?

Financing line 2 to secure the Financial Intermediary's (FI) downpayment for financial instruments offered to the Ultimate Beneficiaries, including to meet the FI's financial standing condition to participate in the procedure.

HOW DO YOU TAKE OUT A LOAN WITHOUT INTERMEDIARIES?



WRDF PRODUCTS

OFFERED DIRECTLY

EKSPANSJA LOAN

What do we offer?

A financial product for investment or investment and working capital financing purposes.

What entities may be the beneficiaries?

Micro, small and medium enterprises active in the Wielkopolska Region who identify or intend to identify their outlet as international markets.

For what purpose?

Acquiring or strengthening the expansion potential of the enterprises of Wielkopolska (future or existing exporters).

What can be financed?

- Construction or upgrade of production, service and commercial infrastructure. Purchase or lease of real estate.
- Purchase or upgrade of a production line. Purchase of machinery, devices and other equipment.
- Creation and implementation of new technologies for products and services.
- Purchase of means of transport. Purchase of raw materials, materials and goods. Ongoing business costs.
- Business computerisation. Human resources investments.
- Cooperation with commercial intermediaries. Promotion of businesses, products, goods and services at home and abroad.
- Purchase of licences, patents, know-how or unpatented technical knowledge.
- Research of potential outlets. Preparation of documents related to an expansion project.

EKSPANSJA LOAN TERMS AND CONDITIONS

Loan amount:

PLN 500 000 to 10 000 000

Tenor: up to 15 years

Interest rate: fixed

Downpayment: 10% and higher

Upfront and handling fees and commissions: none

Financing type: gross financing

Call for applications procedure: open-ended

HOW DO YOU TAKE OUT A LOAN WITHOUT INTERMEDIARIES?

Contact WRDF
Client Service
division

STEP
1

File a loan
application
with our office

STEP
2

Sign the loan
contract and
execute your
project!

STEP
3



WRDF PRODUCTS

OFFERED DIRECTLY

REGIONAL LOAN

What do we offer?

A financial product for investment and working capital financing purposes.

What entities may be the beneficiaries?

Micro, small and medium enterprises who intend to take part in public contract awarding procedure or are in the process of performing such a contract on the territory of the Wielkopolska Region.

For what purpose?

SME acquiring financial potential to perform a public contract on the territory of the Wielkopolska Region.

What can be financed?

- The Contractor's financial standing condition to participate in the procedure.
- Securing the duly performance of a public contract.
- Construction projects.
- Service-related projects.
- Ongoing costs, including construction materials, salaries, supervision, subcontracting.
- Tangible assets, including equipment and tools.



REGIONAL LOAN TERMS AND CONDITIONS

Loan amount: PLN 500 000 to 20 000 000

Tenor: up to 20 years

Interest rate: fixed

Downpayment: none

Upfront and handling fees and commissions: none

Financing type: gross financing

Call for applications procedure: open-ended

BENEFITS

Benefits for entrepreneurs

- acquisition of cheap capital
- acquisition of financial potential enabling to participate in a public contract awarding procedure
- acquisition of financial potential to perform the public contract
- a long and flexible tenor (depending on public contract terms)
- improved financial liquidity

Benefits for public entities

- lesser advance payments for contractors while performing public contracts
- distribution of payments for contract performance over a longer time-span or more stages
- more participants in the public tender
- advisory services of our team and the experts that cooperate with us

HOW DO YOU TAKE OUT A LOAN WITHOUT INTERMEDIARIES?



WRDF PRODUCTS

OFFERED DIRECTLY

“COMPLETE AND REPAY AN URBAN PROJECT” LOAN

What do we offer?

A financial product for investment purposes.

What entities may be the beneficiaries?

Entities operating in the Wielkopolska Region, performing an investment task under WROP 2014+*.

*The entity category has been specified in the Product Card as the Eligible Ultimate Beneficiaries who meet the criteria set out in Article 2(2) of the Rules for the “Complete and Repay an Urban Project” Loan.

For what purpose?

Financing investment expenditure until refunded under a project co-financed with the funds from WROP 2014+.

What can be financed?

An investment project executed on the territory of the Wielkopolska Region that affects urban areas or causes them to grow.

**"COMPLETE AND REPAY
AN URBAN PROJECT"
LOAN TERMS AND
CONDITIONS**

Loan amount: up to PLN 2 000 000**

Tenor: case-by-case basis

Interest rate: fixed

Downpayment: not mandatory

Upfront and handling fees and commissions: none

Financing type: gross financing

Call for applications procedure: open-ended

**providing that the maximum loan amount may not be higher than the subsidy amount remaining to be refunded under the Financing Agreement WROP 2014+ less financial adjustments, if any.

HOW DO YOU TAKE OUT A LOAN WITHOUT INTERMEDIARIES?

Contact WRDF
Client Service
division

**STEP
1**

File a loan
application
with our office

**STEP
2**

Sign the loan
contract and
execute your
project!

**STEP
3**



WRDF PRODUCTS

OFFERED DIRECTLY

URBAN LOAN

What do we offer?

A financial product for investment or investment and working capital financing purposes.

What entities may be the beneficiaries?

Entities operating in the Wielkopolska Region, performing investment tasks under urban area development programme*.

*The entity category has been specified in the Product Card as the Eligible Ultimate Beneficiaries who meet the criteria set out in Article 2(2) of the Rules for the Urban Loan.

For what purpose?

Financing investment expenditure related to urban area development projects.

What can be financed?

Projects executed on the territory of the Wielkopolska Region (revitalisation, in particular) that have a positive effect on urban areas or which contribute to the areas' sustainable development, which aim to improve the inhabitants' living standards, enhance investment and attractiveness for settlement, as well as to strengthen the region's social and economic potential.



URBAN LOAN TERMS AND CONDITIONS

Loan amount:

PLN 200 000 to 20 000 000

Tenor: between 2 and 20 years depending on the financing purpose

Interest rate: 0.5% and higher

Downpayment: between 0 and 5%, depending on the financing purpose

Upfront and handling fees and commissions: none

Financing type: gross financing

Call for applications procedure: open-ended

HOW DO YOU TAKE OUT A LOAN WITHOUT INTERMEDIARIES?

Contact WRDF
Client Service
division

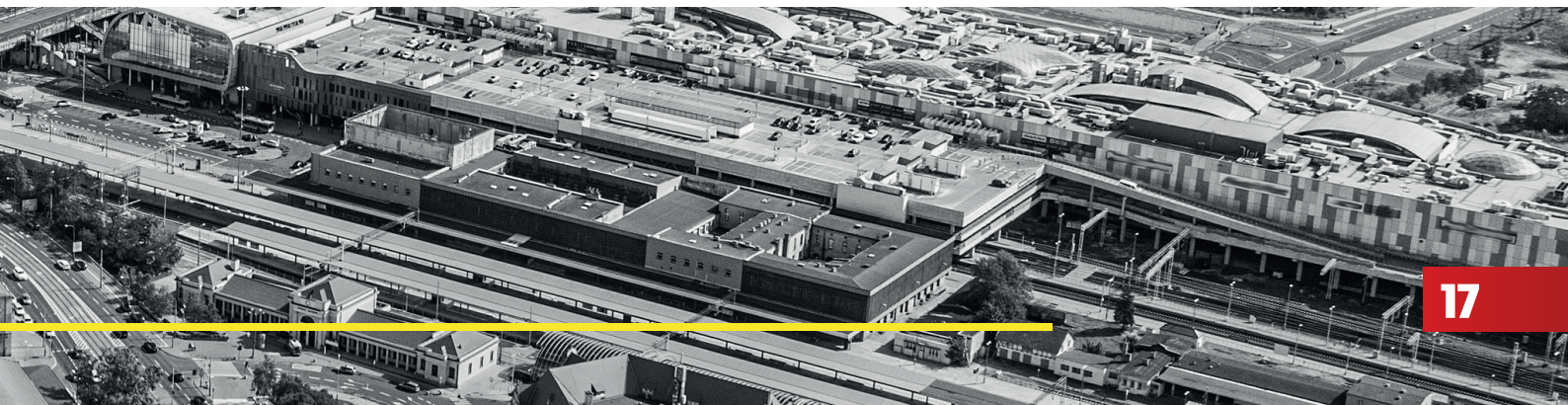
STEP
1

File a loan
application
with our office

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STEP
3



WRDF PRODUCTS

OFFERED BY FINANCIAL INTERMEDIARIES

COVID-19 INTERVENTION SURETY

A financial product representing surety meant for SMEs from the Wielkopolska Region who have been adversely affected by the COVID-19 epidemic.

The surety pertains to securing the following liability repayment:

1. **investment** (including investment bank loans, investment loans, operating and finance lease),
2. **working capital** (including revolving bank loans, revolving loans, factoring, bank guarantees, bid bond in public procurement procedure, performance bond, a warranty to remove defects and malfunctions or a warranty to refund advance payment in public procurement procedure).

KEY PRODUCT PARAMETERS

Maximum surety amount: PLN 1 000 000

Surety level: no more than 80% of transaction amount save for contract sureties (whereby the maximum level is 100%)

Surety tenor:

- no more than 63 months - for working capital financing transactions
- no more than 87 months - for investment transactions

Interest rate: market based or more favourable

Security: set out in line with the principles and regulations of the Financial Intermediary subject to a promissory note with a relevant declaration being the minimum mandatory security

FINANCIAL INTERMEDIARIES



**Fundusz Rozwoju i Promocji
Województwa Wielkopolskiego SA**



WRDF PRODUCTS

OFFERED BY FINANCIAL INTERMEDIARIES

REVOLVING LOAN

A financial product for working capital financing purposes which is to favour micro and small enterprises from the territory of the Wielkopolska Region.

Purpose:

Financing working capital pertaining to the enterprise's business operations, including VAT.

LOAN TERMS AND CONDITIONS

Maximum loan amount: up to PLN 400 000

Downpayment: none

Tenor: up to 60 months (5 years)

Principal deferral period: up to 9 months

Interest rate: market based (no less than the base rate + margin)

Fees and commissions: none

Security: set out in line with the principles and regulations of the Financial Intermediary subject to a promissory note with a relevant declaration being the minimum mandatory security



FINANCIAL INTERMEDIARIES

Institutions providing loans under the financial product of the Wielkopolska Region Development Fund



**Stowarzyszenie Ostrowskie Centrum
Wspierania Przedsiębiorczości**



**Fundusz
Regionu
Wałbrzyskiego**

**Fundusz Regionu
Wałbrzyskiego**



**STOWARZYSZENIE
OSTRZESZOWSKIE
CENTRUM PRZEDSIĘBIORCZOŚCI**

**Stowarzyszenie Ostrzeszowskie Centrum
Przedsiębiorczości**



**Kalisz Business Incubator Foundation
(Fundacja Kaliski Inkubator
Przedsiębiorczości)**



WRDF PRODUCTS

OFFERED BY FINANCIAL INTERMEDIARIES

MORTGAGE LOAN

A financial product for investment financing purposes which is to favour SMEs from the territory of the Wielkopolska Region.

Purpose:

Business-related purchase of real estate located on the territory of the Wielkopolska Region.

LOAN TERMS AND CONDITIONS

Maximum loan amount: PLN 1 000 000

Downpayment: no less than 10% of real estate value

Tenor: up to 132 months

Principal deferral period: up to 12 months

Interest rate: market based (no less than the base rate + margin)

Commission: equivalent up to 2% of the loan

Security: set out in line with the principles and regulations of the Financial Intermediary subject to a promissory note with a relevant declaration and a mortgage established on the real estate purchased, (plus, in the case of developed property, assignment from respective insurance policy for the property and its equipment) being the minimum mandatory security

FINANCIAL INTERMEDIARIES

Institutions providing loans under the financial product of the Wielkopolska Region Development Fund



Fundusz
Regionu
Wałbrzyskiego

Fundusz Regionu
Wałbrzyskiego



Agencja Rozwoju Regionalnego
"AGROREG" S.A.
(AGROBERG SA, a regional development agency)



WRDF PRODUCTS

OFFERED BY FINANCIAL INTERMEDIARIES

ECOENERGY LOAN

A financial product for investment financing purposes which is to favour SMEs from the territory of the Wielkopolska Region.

Purpose:

Carrying out investment projects boosting energy efficiency, electromobility and the consumption of RES, aiming to reduce an adverse environmental impact, including to improve air quality.

LOAN TERMS AND CONDITIONS

Maximum loan amount: up to PLN 1 000 000

Tenor: up to 132 months (11 years)

Principal deferral period: up to 18 months

Interest rate: fixed

Fees and commissions: none

Security: set out in line with the principles and regulations of the Financial Intermediary subject to no less than two security items being established, with a promissory note with a relevant declaration being the minimum mandatory security.

FINANCIAL INTERMEDIARIES

Institutions providing loans under the financial product of the Wielkopolska Region Development Fund



**Fundusz
Regionu
Wałbrzyskiego**

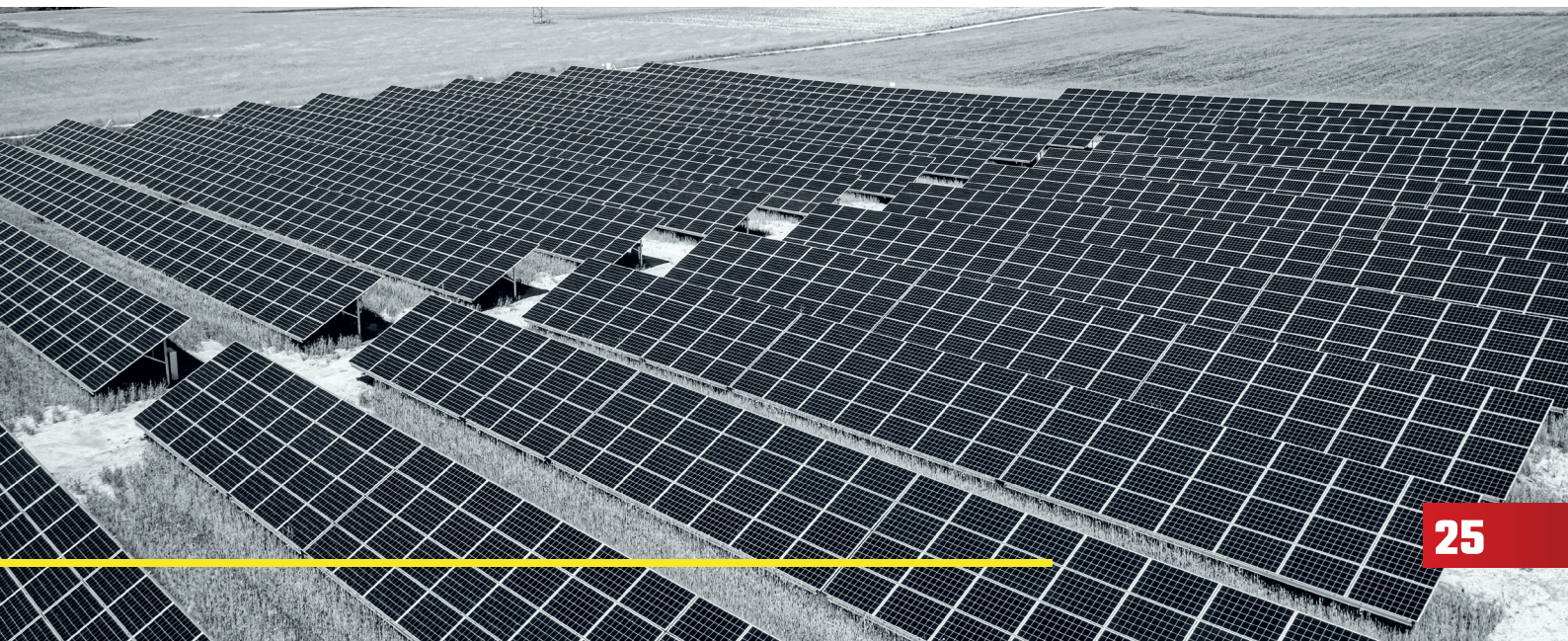
**Fundusz Regionu
Wałbrzyskiego**



**AGENCJA ROZWOJU
REGIONALNEGO S.A.
W KONINIE**



**Agencja Rozwoju
Regionalnego S.A. w Koninie
(Regional Development Agency in Konin)**



WRDF PRODUCTS

OFFERED BY FINANCIAL INTERMEDIARIES

LIQUIDITY LOAN

A financial product to favour SMEs based, having a branch, a permanent or an additional place of business situated on the territory of the Wielkopolska Region, which have sustained lower business turnover/revenues due to COVID-19 epidemic.

Purpose:

Financing the ongoing business operations, including with the aim to increase working capital related to the business operations. The loan is to finance expenses, including the liabilities from ongoing business operations, which became due and payable past 1 March 2020.

LOAN TERMS AND CONDITIONS

Maximum loan amount: PLN 300 000

Disbursements: tranches

Tenor: up to 72 months (6 years)

Principal deferral period: up to 12 months

Principal and interest payment holiday: up to 6 months

Interest rate: starting from 0% and higher

Fees and commissions: none

Security: up to PLN 100 000: blank promissory note, over PLN 100 000: blank promissory note + additional security applied by the Financial Intermediary

FINANCIAL INTERMEDIARIES

Institutions providing loans under the financial product of the Wielkopolska Region Development Fund

AGENCJA ROZWOJU
REGIONALNEGO S.A.
W KONINIE



**Agencja Rozwoju
Regionalnego S.A. w Koninie
(Regional Development Agency in Konin)**



**Wielkopolska Agency
for Enterprise Development Ltd
(Wielkopolska Agency for Enterprise Development)**



WRDF PRODUCTS

OFFERED BY FINANCIAL INTERMEDIARIES

SURETY

A financial product which is a direct surety for SMEs based, having a branch, a permanent or an additional place of business situated on the territory of the Wielkopolska and running business on the territory of the Wielkopolska Region on a permanent basis. The surety pertains to securing the following liability repayment:

1. **investment** (investment bank loan, investment loan, operating and finance lease, bank guarantee, performance bond for a public contract),
2. **working capital** (including revolving bank loans, revolving loans, factoring, bank guarantees, bid bond in public procurement procedure, performance bond for a public contract).

KEY PRODUCT PARAMETERS

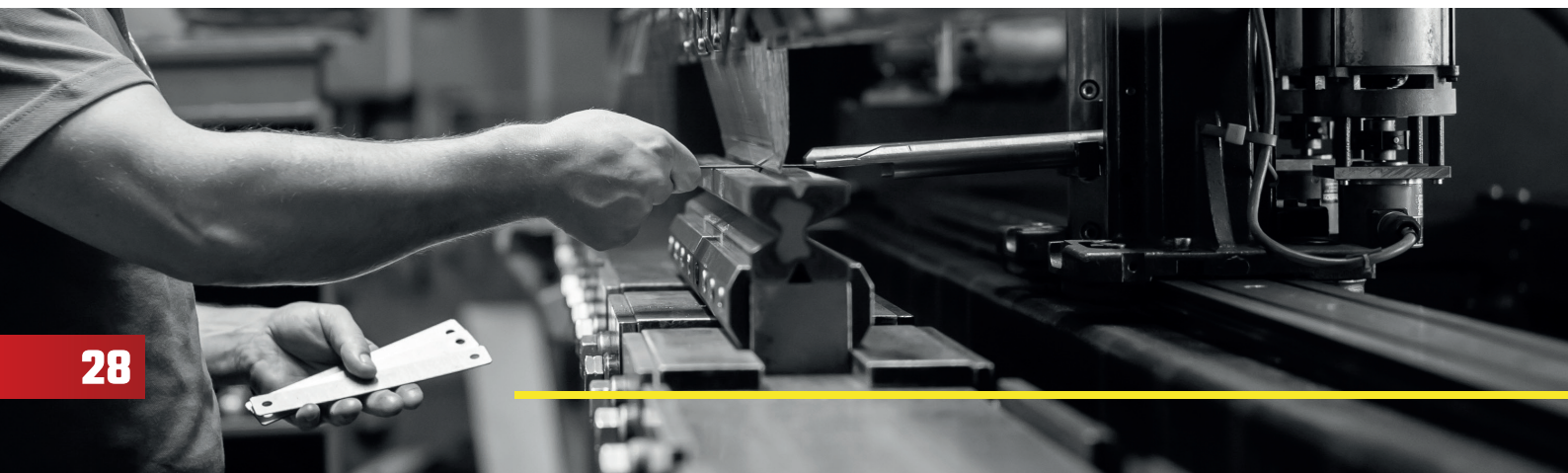
Maximum surety amount: PLN 1 000 000

Surety level: no more than 80% of transaction amount save for bid bonds (whereby the maximum level is 100% of liability principal)

Surety tenor:

- no more than 63 months - for working capital financing transactions
- no more than 87 months - for investment transactions

Interest rate: market based or more favourable



FINANCIAL INTERMEDIARIES

Institutions providing sureties under the financial product of the Wielkopolska Region Development Fund



**Fundusz Rozwoju i Promocji
Województwa Wielkopolskiego SA**



**Poznański Fundusz Poręczeń Kredytowych
(Poznanian Credit Guarantee Fund Ltd.)**



**SAMORZĄDOWY
FUNDUSZ
PORĘCZEŃ
KREDYTOWYCH**
Spółka z o.o.



**Samorządowy Fundusz Poręczeń
Kredytowych Sp. z o.o.
(Self-Government Credit Guarantee Fund)**



**POLFUND Fundusz Poręczeń Kredytowych S.A.
(POLFUND, a credit guarantee fund)**



**Wielkopolskie Konsorcjum Poręczeń composed of:
Fundusz Rozwoju i Promocji Województwa Wielkopolskiego SA,
Finansowanie i Doradztwo sp. z o.o.**

FINANCIAL INTERMEDIARIES





Wielkopolska Agency for Enterprise Development Ltd



Wielkopolska Agency for Enterprise Development Ltd has been active since 2003.

The Company's main shareholders are the Self-Government of the Wielkopolska Region and the Municipality of Piła. The Company was established to become an entity which, with the engagement of EU funds procurement and settlement experts, business advisory and education, provides assistance to micro, medium and small enterprises from the region of Wielkopolska.

Over eighteen years of its existence, the Agency has provided support to around 10 000 entrepreneurs by allocating almost 2.4 billion zloties to this purpose. We have every confidence that the amounts have given the economy of Wielkopolska a genuine boost.

For a few years now the funds from Wielkopolska Region Development Fund have been supplementing our Company's share regarding financial instruments for the development of SME from the Wielkopolska Region under EFSI.

Owing to the operational knowledge and trust we have, we were chosen, by way of a tender organised by WRDF, one of the institutions implementing Liquidity Loan. The instrument allowed us to support the group of the most deprived micro, medium and small enterprises with almost 130 million zloties during the COVID-19 pandemic.

The Company also specializes in financing advisory activities and trainings which boost the economy's competitiveness through products and services which reflect entrepreneurial persons' genuine needs.



Fundusz Rozwoju i Promocji Województwa Wielkopolskiego SA



Ever since Wielkopolska Region Development Fund came into being, we have benefited from the programs it prepared for us. They include two counter-surety contracts, one made with FRIPWW SA [Fundusz Rozwoju i Promocji Województwa Wielkopolskiego], and the other one with its consortium, Fido sp. z o.o., totalling 17.5 million zloties. Owing to such support from WRDF, entrepreneurs from Wielkopolska will benefit from counter-guarantees granted by FRIPWW and FIDO totalling approximately 126 million zloties.

In addition, with respect to the COVID-19 pandemic, WRDF has prepared a special surety of 30 million zloties for entrepreneurs most affected by the pandemic. In this way, entrepreneurs will obtain support of around 100 million zloties from FRIPWW in the form of sureties.

It is impossible to overlook the role of UMWW [Marshal Office of the Wielkopolska Region], which, as the parent company of the FRIPWW and WRDF, coordinates efforts aimed at SMEs by supporting the industries and sectors of the Wielkopolska economy. With respect to the new financial framework for 2021-2027, new support programmes for SMEs are now in the making. They include subsidies and repayable instruments such as loans and sureties.

Both FRIPWW and WRDF are actively participating in consultations and works on the new EU perspective so as to provide to SMEs as many funds as possible.

Notwithstanding the foregoing, FRIPWW is leading among surety funds in Poland. At present, one-third of sureties extended in Poland by surety funds come from FRIPWW and every other surety in Wielkopolska comes from other funds in the region.

AGENCJA ROZWOJU
REGIONALNEGO S.A.
W KONINIE



Regional Development Agency in Konin



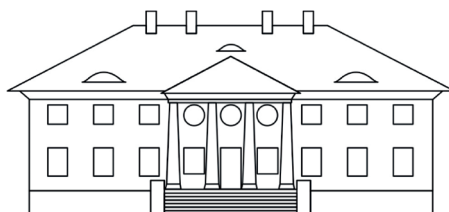
The Regional Development Agency in Konin is an organisation which executes projects and provides services to business entities, self-governments and institutions, particularly Wielkopolska-based, to boost their innovativeness and competitiveness based on a long-term experience in granting subsidies and executing EU financed projects.

We specialise in domestic and international regional policy programs for local self-governments and local businesses. In pursuing our activities to date, we have established our position as one of the most important institutions supporting the economic development of Konin sub-region and the Region of Wielkopolska. We have a standing offer for business entities, self-governments and institutions. Based on our experience in subsidies and project execution, we specialize in procuring EU funds.

For three years now we have been a leading institution in the ongoing process of just transition of the region of Eastern Wielkopolska, which is, the energy transition and the related social and economic transformations of Eastern Wielkopolska. Our task is to support the process of just transition so that it takes place in a sustainable and fair way, counteracting the process of social exclusion, while providing new development impulses and maintaining the area's competitiveness.

One of our key areas of activity also pertains to providing preferential repayable instruments, i.e. loans to start and pursue business operations. As part of a financial instrument of the Wielkopolska Region Development Fund, we have since end 2020 had an ECOenergy Loan on our offer. It is a financial product for investment purposes to support SMEs based in Wielkopolska Region. Its purpose lines up with the process of energy transition.

WE HAVE BEEN TRUSTED BY



MUSEUM IN LEWK6W

The Museum in Lewk6w is implementing a project entitled "Maintenance, Redevelopment and an Upgrade of a Palace and Park Complex in Lewk6w." In accordance with the Project Financing Agreement No. RPWP.04.04.01-30-0005/17-00, in order to complete the project, the beneficiary is required to obtain assistance up to the full amount of spending. Thanks to the assistance from the Wielkopolska Region Development Fund in the form of "Complete and Repay an Urban Project" Loan, it will be possible to pre-finance eligible expenditure subject to being refunded under the implemented Project, and to complete the task.





**POZNAŃ
AIRPORT**

POZNAŃ AIRPORT

Being a regional airport largely for the passengers of Wielkopolska and representing their first choice option, the Poznań Airport would not have been able to cope with the pandemic consequences and a loss of 70 per cent of yearly turnover but for our Big Liquidity Loan offered by the Wielkopolska Region Development Fund. We recommend all businesses to use this financing form which is a convenient instrument, and also due to the full support from WRDF in the implementation of the entire procedure. Special acknowledgements go to Mr Marek Woźniak, the Marshal, and to the Management Board of the Wielkopolska Region for their commitment and assistance in obtaining the funds necessary to keep the airport operational and to pay damages under Restricted Use Zone.



WE HAVE BEEN TRUSTED BY



In their business activity, Hetman EKO 11 sp. z o.o. will be processing waste plastics (recycling) by depolymerisation. As part of the project, a production facility is supposed to be built in which the depolymerisation process will be taking place. The process will yield pyrolytic oil and sot being formed, as well as syngas which will be fuelled back to the process. In order to implement the project, we benefited from the Ekspansja Loan for investment financing purposes which was offered by the Wielkopolska Region Development Fund. The capital expenditure subject to financing includes the construction of a plant facility to produce oil from plastic waste, and of the necessary infrastructure, on the territory of Kwilicz Commune, in the village of Chudobczyce (Międzychód County).



Pyrolytic oil is a chemical semi-product whose properties include high combustion heat and the content of chemical compounds with a wide range of boiling points. Owing to these properties, the oil, once processed, can be used as an excellent source of fuel and may be a substitute for heating oil, and diesel oil in the future. An important advantage of the final product is its price, competitive with the price of heating oil. Provided that batches of appropriate standards are selected based on the proper technologies used by fuel processing companies, our product could be a substitute for diesel in the future. Hetman EKO 11 obtained a certificate from REACH European Chemicals Agency ascertaining oil quality and composition. The ecological aspect of the project is very important. The company will be recycling up to 2 000 tonnes of plastic waste per month from landfill in an emission-free manner.

What is extremely important, the production line developed for Hetman EKO 11 is an innovative line that stands out on the market as compared to existing and operating lines in Europe. Given low supply of this type of oil, the Company intends to sell the end product to petrochemicals in Poland, Slovakia, Germany and Ukraine.

Thanks to the funds from WRDF loan and the Company's owners' determination, the project is scheduled for completion end September 2021. We are planning to start production in the fourth quarter of this year.



WE HAVE BEEN TRUSTED BY



SCHLÖSSER®

SCHLÖSSER HEIZTECHNIK GRUPPE POLSKA WITH A NEW HEAD OFFICE NEAR POZNAŃ



On 8 June 2021 Schlösser Heiztechnik Gruppe, a producer of heating accessories, officially opened its new production facility in the Municipality of Pobiedziska, in the village of Główna. Following 1.5 years of intense construction works, the company Schlösser Heiztechnik Gruppe Polska moved to their own head office. The project's partner is Wielkopolska Region Development Fund which supported the investment through Ekspansja loan. The project succeeded also thanks to very good cooperation with the Municipality Office in Pobiedziska which understood the producer's expansion plan and provided for further expansion in the Pobiedziska Economic



Zone. Over the area of 4300 m² a modern production facility emerged with automatic production lines, as well as a high-bay warehouse. The company also boasts a top-quality research laboratory to render services to third-party entities in the future. Schlösser Heiztechnik Gruppe Polska is a Polish producer of thermostatic heads and heating accessories. For over 20 years the company has been supplying to the Polish and the European market top-quality comprehensive solutions for plumbers, radiator producers and plumbing wholesalers. It pursues modern technologies and it implements the top industry standards, including voluntary, yet demanding Keymark certification. The company employs over 130 persons, including experienced specialists in heating technology, industrial design and production. Schlösser is constantly working on the expansion of its research and development laboratory. It cooperates with the Poznań University of Technology as regards student internship and work placement. It is actively involved in the education of the heating industry at secondary school level, taking part in the project "Plumber - A Profession of Opportunities" of the All-Poland Association of Plumbing and Service Companies. It joins pro-social and environmental initiatives, such as "20 degrees for the climate".



LOOKING FORWARD

Our desire is to look for solutions which, on one hand, feed the plans, ideas and the expectations of our clients, and also those which are inscribed in the policy of attaining the European Green Deal, and ultimately, climate neutrality by 2050 (in line with the EU policy). Assistance instruments for this perspective will pose a challenge we are going to meet.

A sustainable future is and will continue to inspire us in action. To this end, we will refer to the Regional Innovation Strategy for Wielkopolska 2030, prepared by the Self-Government of the Wielkopolska Region. We will actively support innovativeness, first and foremost for the needs of SMEs. That is the goal of the Wielkopolska Region Development Fund. Smart specialisations identified in the Entrepreneurial Discovery Process are an important element of the said programme within the Wielkopolska Specialisation Platform [Wielkopolska Platforma Specjalizacji]. The six smart specialisations of the region determining its development trends will also inspire our actions. The specialisations include:

**Panel of Biofeedstock
and Food for Aware
Consumers**

**Panel of Specialised
Processes in Logistics**

**Panel
of Future
Interiors**

**Panel
of ICT-Based
Development**

**Panel of the
Industry
of Tomorrow**

**Panel
of Modern Medical
Technologies**



Similarly to the objectives set out in the Regional Innovation Strategy for Wielkopolska 2030, an important factor shaping our future activities aimed at creating and modifying the products we offer is responding to the changing reality in Wielkopolska. The most important activities should include those that promote increased competitiveness and productivity, as well as the development and better use of human capital. What this means in practice, and what we are already witnessing, is the development of initiatives based on cooperation between science and business, as well as an increase in the internationalisation of SMEs. What seems to be equally important for the future of Wielkopolska's economy, is raising the level of its specialisation. Our support to highly qualified entities shows our present efforts to this end. In our activity we should also focus on supporting companies from sectors that play a key role in the re-industrialisation of the economy. It is also about supporting (which was briefly mentioned at the outset) all eco-technology initiatives that are an integral part of a low- and zero-carbon economy, and further, of creative industries.

To us, our operations across Wielkopolska that involve financial support mean as many as 5 years of experience, thousands of hours of talks and almost 2800 contracts signed with entrepreneurs amounting to PLN 721 million. We have considerable knowledge in this area of activity. It is manifested by our presence in the structures of the National Association of Regional Development Funds. We intend to establish our activity in this body by supporting the implementation of the regions' development strategies and co-creating legislative and substantive solutions that favour the development of repayable financing dedicated to the SME sector. Devising sort of a code of good practise should be the best bottom line, both for our clients, as well as for the institutions of the business environment, so that the financial support instruments offered and available meet the vital needs.



Knowledge-based economy... It has been and it continues to be the wish of policy makers all around the globe. In Wielkopolska, we venture to meet this challenge not only by providing financial support. Education or access to relevant information for entrepreneurs is no less an important part of our efforts. And that is why, with undying commitment, we intend to continue the series of conferences "Doing business in..." and all kinds of initiatives that provide information about foreign market investing opportunities. Forging effective contacts in business is essential, and the guests we invite can really help you expand abroad. Spreading knowledge in this area, based on the know-how of practitioners and experts, will remain among our priorities. By networking sessions we want to help match businesses (maybe including yours) as we have a proven network of contacts and a database we will share. For Wielkopolska with you.

A dialogue of trust is an immensely functional area of our operations, an important part of which involves financial intermediaries. As our partners, they offer their expertise and assistance by providing financial support on behalf of the WRDF to all interested parties. The good experience from this cooperation is also a vision of our future challenges which we incorporate step by step in preparing new financial products. It is also in this area we would like to establish our presence as a business environment institution which has for years been credibly associated with self-government.



Wielkopolska Region Development Fund

We are there for you today.

We believe in your success of tomorrow.





Wielkopolski Fundusz Rozwoju

Spółka Samorządu Województwa Wielkopolskiego



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