Supplementary recruitment under the Fund for

The Karkonosze Regional Development Agency in Jelenia GÃ³ra announces that a supplementary application process for the Flood-Affected Enterprises Support Fund Financial Instrument will open on Friday, November 28, 2025, at 8:30 AM.

Entrepreneurs are eligible to submit applications, including:

- sole proprietors,
- commercial law companies, including municipal companies entered in the National Court Register,
- other business entities,

who suffered damage as a result of the flood in 2024.

The Flood Loan can be used for purposes such as rebuilding and renovating company facilities damaged by flooding, repairing or purchasing equipment and machinery, relocating operations to safer areas, stocking up on supplies, financing ongoing costs (salaries, suppliers, public liabilities), and other expenses necessary to maintain business continuity.

Key loan terms:

- Maximum total loan amount: **up to PLN 5,000,000,**
- 0% interest rate (under the de minimis aid program),
- Maximum repayment period: **10 years,**
- Grace period for principal repayment: **up to 12 months,**
- Basic security: blank promissory note and power of attorney for bank account; additional security is possible,

Up to 90% of the loan amount can be forgiven after documenting the proper use of funds and project implementation.
Loan settlement requires the submission of full documentation of expenditures within 360 days of the loan disbursement. VAT-registered businesses settle the loan net.

The loan amount is determined based on the estimated flood damage.

Detailed information regarding the application process, eligibility criteria, and required application documents is available on the websites of KARR S.A. and the project leader, ARR AGROREG S.A. in Nowa Ruda.

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