

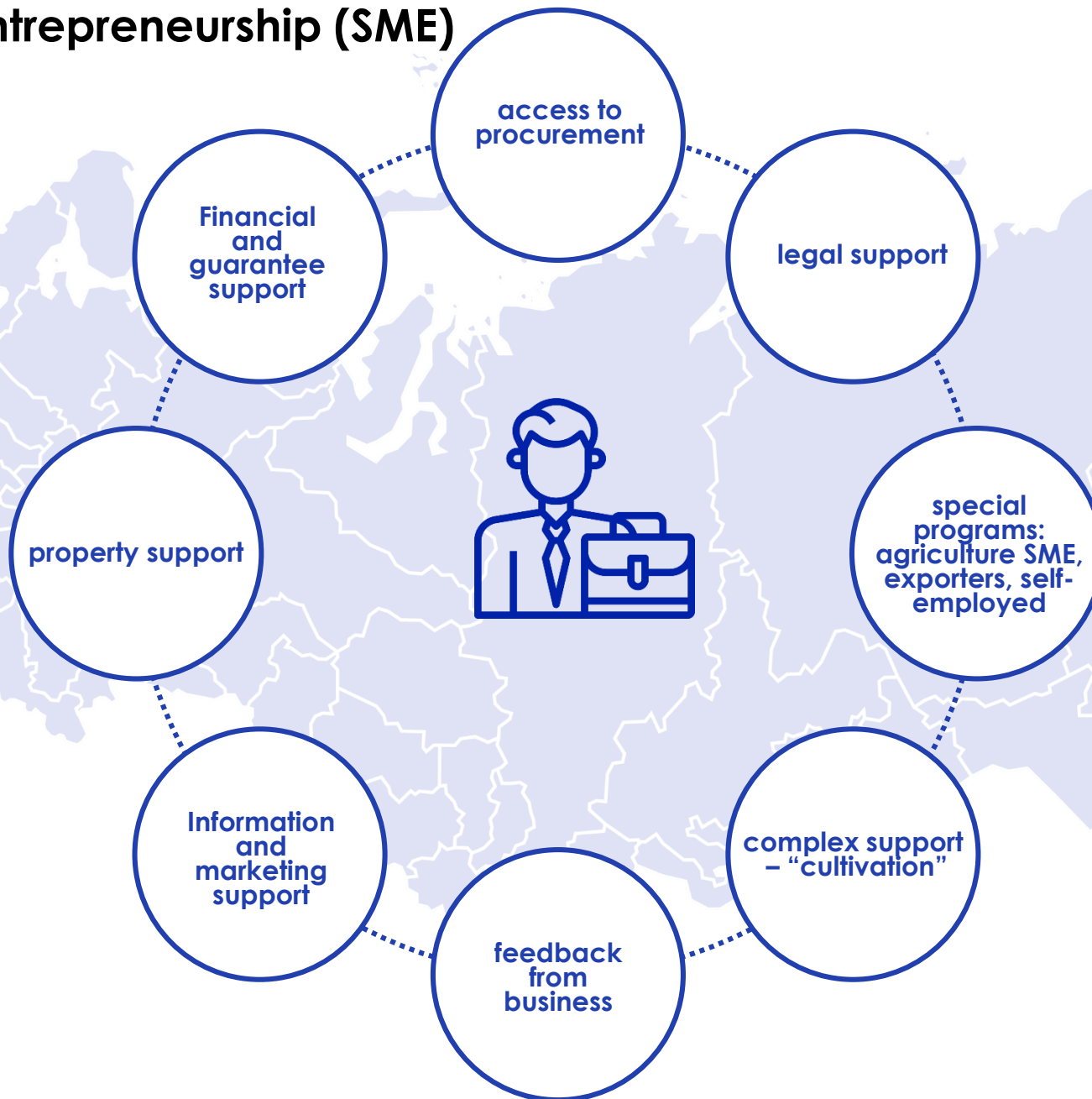


**RSMB  
Corporation**

# **Support measures for SMEs by RSMB Corporation**

# Support measure for SMEs

RSMB Corporation – **is an institution** of development in the field of small and medium-sized entrepreneurship (SME)



# Measures to support agricultural cooperatives, farmers and SMEs in agribusiness

## Guarantee support

of agricultural cooperation within the framework of the NGS



product	max. guaranteed coverage	amount	clients
direct guarantee for development of agricultural cooperation	70%	0,75%	For agricultural cooperatives and members engaged in the production and sale of agricultural products
co-guarantee for agricultural cooperatives	75%		
direct guarantee for agricultural leasing	20%	0,75%	For agricultural parks created to accommodate residents of agricultural producers, where more than 70% of the area of agricultural land plots is used
direct guarantee for agricultural parks	50%	0,75%	

## Credit support

from SME Bank



### product «Agricultural cooperation»

#### revolving lending

Replenishment of operating assets, financing of current activities (including payment of salaries and other payments, excluding payment of taxes and fees)

amount €1.1K- €5.6M

term up to 36 months

rate from 7% (program of the Ministry of Economic Development of Russia 1764)  
3,5% (program of the Ministry of Agriculture of Russia 1528)

#### investment lending

Investment financing for the acquisition, reconstruction, modernization, repair of fixed assets (for the construction of industrial buildings and installations)

amount €1.1K- €23M

term up to 120 months

rate from 7% (program of the Ministry of Economic Development of Russia 1764)  
3,5% (program of the Ministry of Agriculture of Russia 1528)

## Guarantee support

of agricultural cooperation by regional guarantee organizations under the framework of the NGS



product	max. guaranteed coverage	amount	clients
sureties and independent guarantees	up to €1.15M	from 0.5% to 3% of the amount of the surety and / or independent guarantee provided	For agricultural cooperatives and members engaged in the production and sale of agricultural products

## Leasing products

agricultural cooperation RSMB Corporation through regional leasing companies



### product «Creation»

For agricultural cooperatives and members registered **no more than 12 month**

amount €28k - €112K  
(advance from 10%)

term 13-84 month

rate 6%  
for Russian equipment

### product «Development»

For agricultural cooperatives and registered members **>12 months**

amount €28k - €2.2M  
(advance from 10%)

term 13-84 month

rate 8%  
for foreign equipment

# Facilitating the integration of SMEs into the supply chains of foreign companies

A set of measures aimed at facilitating the integration of SMEs into the supply chain of foreign companies localizing production in the Russian Federation in order to expand sales markets and increase competitiveness, including in international markets

## Implementation

1. Receiving a request from a foreign company to search for Russian suppliers from among SMEs
  2. Implementation of a targeted search for potential suppliers - SMEs in accordance with the request
  3. Creating a register of potential suppliers of foreign companies
  4. Organization of a contact exchange (B2B) between a foreign company and potential suppliers-SMEs
  5. Provision of financial and non-financial support to SMEs - potential suppliers of foreign companies to ensure the quality and volume of supplies (if necessary)
2. 1. Receiving a request from a foreign company for the provision of support to the current supplier - SME to ensure the quality and volume of supplies
  2. Analyzing the company and determining the list of necessary support measures
  3. Provision of financial and non-financial support to SMEs to existing suppliers of foreign companies

## Support measures

As part of the activities, embedding a SME entity is provided with a set of support measures, including:

- ✓ **financial support** within the framework of the Corporation's programs;
- ✓ **leasing support**;
- ✓ **organization of interaction** between SMEs and representatives of foreign companies;
- ✓ **support** of SMEs in the framework of the negotiation process with representatives of foreign companies

### Our partners:

- ✓ Production of building materials: "Saint-Gobain Building Products Rus" LLC, France
- ✓ Mechanical engineering: "VILO RUS" (Germany), "GEA Refrigeration RUS" (Germany), "VIKA MERA" (Germany) JSC, "CLAAS" LLC (Germany), "Atlas Copco" JSC (Germany);
- ✓ Automotive industry: "Shaffler Manufacturing Rus" LLC (Germany); "Marelli Rus" LLC (Japan); "SAF Holland Rus" LLC (Germany);
- ✓ Metalworking: "Heunisch GUSS GmbH" (Germany), "ELA Container RU" LLC (Germany);
- ✓ Food industry: "Unilever Rus" LLC (Great Britain / Netherlands), "Simrise Rogove" LLC (Germany), "Prima Food and Machinery" LLC (Turkey);
- ✓ Chemical industry: "BASF" LLC (Germany);
- ✓ Production of medical devices: LB133 (France);
- ✓ Textile industry: "TT-GROUP" (Turkey), "Demir Textile" LLC (Turkey)

# Success stories

# Creation of a fruit and berry cluster in the Lipetsk region



- ✓ “Fragaria” Company, implemented with the support of international corporation “Danone” a project to create a fruit and berry cluster in the Lipetsk region. According to the agreement signed between “Fragaria” and **Danone**, the dairy giant will acquire all products produced by “Fragaria” within five years.
- ✓ The area of the production site is 6 hectares, the agricultural area is about 300 hectares. After reaching the design capacity, the volume of cultivated garden strawberries will exceed 1,7 thousand tons. A feature of the project is that the plant will be located next to the fields with strawberries and raspberries, which will allow the berries to be frozen in less than an hour after harvest, while maintaining their quality.
- ✓ The project was implemented with the support of the RSMB Corporation and MSP Bank. Financing was provided under the SME Lending Incentive Program implemented by RSMB Corporation jointly with the Bank of Russia, and with the guaranteed support of RSMB Corporation in the amount of **150M RUR (€1.7M)** . MSP Bank opened two credit lines for a total of **414M RUR (€4.6M)** .

# Construction of a plant for processing Jerusalem potatoes and production of inulin



- ✓ In spring 2020 the company “EastAgroDon” LLC began the construction of the first plant in Russia for the production of prebiotic ingredients from Jerusalem potatoes in the Lipetsk region. The launch of the first stage at a cost of **1.35B RUR (€15.1M)** was scheduled for October 2021. At the second stage, it is planned to create an industrial site with a deeper degree of processing for the production of inulin and fructo-oligosaccharides;
- ✓ MSP Bank provided a loan to “EastAgroDon” LLC in the amount of **955M RUR (€10.6M)**, and RSMB Corporation provided an independent guarantee in the amount of **495M RUR (€5.5M)** for implementation of the project;
- ✓ Previously, there was no industrial production of such additives in the Russian Federation. “EastAgroDon” LLC has already agreements on the purchase of products with many companies in the regions of the Russian Federation that specialize in the production of food products - from large international ones, such as **PepsiCo**, to local bakery factories. In the future, it is planned to export products to the countries of near and far abroad.