

BUSINESS SUPPORT PROGRAMMES DURING THE WAR PERIOD

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Abstract. *The main goal of the research* is to provide a comprehensive overview of various government initiatives as well as regional ones and international partner programs aimed at supporting businesses, particularly in the context of the full-scale invasion affecting Ukraine. *Research methodology* is based on general research methods of comparative and content as well as synthesis, observation and abstraction, which are used to conduct systematic analysis of existing supporting programs on international, national and regional levels. *The results of the research* is the detailed analysis of a multifaceted approach by the Ukrainian government and international partners in offering robust support frameworks for businesses challenging the ongoing war. Notably, the government's initiatives encompass relocation schemes, grants for new businesses, and financial aids targeting various sectors like agriculture, IT startups, and SMEs. The government has launched relocation schemes to facilitate the movement of enterprises to safer western regions, offering assistance in finding new locations, transporting equipment, accommodating relocated employees, recruiting staff, and exploring new markets. Additionally, the government's ERobota program focuses on grants for establishing new businesses and generating employment. Several other programs cover a wide range of funding options, including support for agriculture, greenhouse expansion, assistance to veterans, and aid to IT startups. Moreover, the "Affordable Loans 5-7-9%" program is a vital source of lending for SMEs, with significant uptake since the onset of the conflict. International partners also offer

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support, including grants aimed at SMEs and micro-enterprises, often with a focus on specific sectors or activities such as agriculture, digital solutions, and workforce development. These programs vary in funding amounts, eligibility criteria based on company age, industry focus, geographical coverage, co-financing terms, and funding purposes. The research further delves into regional support programs across various Ukrainian regions like Lviv, Transcarpathian, Ternopil, Ivano-Frankivsk, Khmelnytskyi, and Chernivtsi. These regional initiatives are aimed to reduce financial burdens, offer preferential loans, provide subsidies for agricultural activities, support startups, and compensate for costs related to equipment, energy generation, and rent for industrial premises. Each program specifies funding sources, eligibility criteria, and the scope of support offered. Overall, the research highlights the diverse range of support mechanisms available both at the national and regional levels, catering to different business needs amidst the challenging geopolitical and economic circumstances in Ukraine.

1. Introduction

The full-scale war affected the country's business climate in various ways. Firstly, there was a decline in the number of operational firms and employees, which negatively impacted the business outlook for these firms. As indicated by the State Statistics Service of Ukraine, the number of operating companies decreased by 11.5% in 2022, and the number of employees fell by 17% [1]. The decrease in the labour force was impacted by the emigration of people due to the war. Subsequently, the International Organization for Migration reported that approximately 5.4 million individuals were internally displaced as of June 2023, with an additional 6.4 million residing abroad [2]. Furthermore, companies' financial condition has worsened as well: revenues fell by 26% in 2022 compared to 2021, and the proportion of companies incurring losses surged from 27% in 2021 to 34% in 2022. This decline has resulted in a substantial decrease in capital expenditures – almost 40%. Overall, the current situation, which is highlighted by these indicators, significantly impairs companies' prospects for future growth.

Under such circumstances, it is vital for companies to have access to business support programmes that enhance their financial position and enable them to launch various developmental projects. *The aim* of this

chapter is to investigate the main features of existing business support programmes during wartime.

Methodology. The study employed an analytical approach to discover and analyse the major design components of existing business support programmes. To achieve the objectives, a database of 30 programmes was established and analysed, including 3 programmes at the state level, 15 programmes at the regional level, and 12 programmes from international partners. Both quantitative indicators (funding amounts, and age requirements for firms) and qualitative indicators (program regions and target areas of support) were used.

To conduct an exhaustive review and analysis of business support programmes, we have classified them into three tiers: programs at the state level, programs with international partners, and regional programmes, which form the next sections of this chapter.

2. Government programmes for business support

Since the onset of the full-scale invasion, the Government initiated a scheme to relocate enterprises to secure areas in the western part of the country, specifically to the regions of Zakarpattia, Ivano-Frankivsk, Lviv, Ternopil, Khmelnytsky, Chernivtsi, Vinnytsia, Volyn and Rivne [3]. Businesses located in affected areas can receive support, which includes helping to find new locations to resume operations, transporting equipment, providing accommodation for relocated employees, recruiting new staff, and finding new markets and establishing supply chains. The main logistics partners are market leaders state-owned JSC Ukrzaliznytsia and the privately-owned Nova Poshta.

According to the Ministry of Economy, 800 companies had enrolled in the programme by March 2023. The greatest demand for the programme's services was between April and July 2022 [4].

The government's ERobota programme [5] aims to provide grants for establishing a new business and requires the creation of new jobs as the primary condition for obtaining such funding. The amount of grant depends on the industry and the number of created jobs, and could be divided into the following categories:

– microgrants for starting a company (maximum UAH 250,000, minimum of 1 job); and

– grants for establishing a processing enterprise (up to UAH 8 million, up to 25 jobs).

Several other program options are available for funding. Support is offered for establishing gardens with a maximum of UAH 400,000 per hectare and providing up to 425 job opportunities.

Funding is available for the expansion of greenhouse agriculture, with the amount increasing proportionally to the size of the greenhouse. For a greenhouse of 2.4 hectares, the maximum support available is UAH 7 million, which can potentially generate 14 employment opportunities. Additionally, assistance is provided to veterans and their families, up to a maximum of UAH 1 million.

In addition, a program to support IT start-ups with a maximum funding of UAH 3.5 million is expected to be launched.

The program aims to revitalize economic activity during the wartime period by offering grants for starting or restoring a business and creating employment opportunities.

Another program that businesses can utilize is the "Affordable Loans 5-7-9%" state support program administered by the Business Development Fund (BDF) [6]. Originally launched at the beginning of 2020, the program underwent restructuring in 2022–2023 to offer the necessary support for businesses during wartime. The primary goal of this program is to provide loans at discounted rates through verified partner banks. Small and medium-sized enterprises (SMEs) have the opportunity to obtain loans to refinance their operating capital, aid in the planting campaign, or ease the impact of war on their company, amongst other options. This program holds immense importance as it has become the leading source of lending for SMEs since the onset of the full-scale war. As of November 20th, 2023, a total of 41.1 thousand loan agreements were signed, resulting in a corresponding amount of UAH 161 362 million [6]. This leads to an average loan amount of approximately UAH 4 million.

The Fund reports that agricultural and trading companies have been the primary recipients of the programme, receiving over two-thirds of the loans in cash.

3. International partners' business support programmes

Foreign partners fund a range of programs in addition to those run by the government. For our analysis, we selected 12 such programs to define the most important parameters of business support offered by foreign institutions.

The common goal of all 12 programs is to support small and medium-sized enterprises (SMEs), with some exclusively focused on micro or small enterprises. For example, the International Organization for Migration's Grant Program offers \$10,000 to promote business restoration and job creation [7]. Additionally, Mercy Corps Ukraine has established a program to support small farms, allowing micro-enterprises to receive up to \$1,500 for their work [8].

Company's age. The age of the company can also play a significant role. In most of the analyzed programs, businesses do not face any age restrictions, except for two. These are the Creative Europe program [9] and the EBRD's SME Support and Development Program [10], which require a minimum age of two years. However, the remaining programs do not have such a requirement nor provide grants for business creation.

Industry. Support programs can be divided into two categories: those that aim to benefit all economic sectors and those that target specific industries. Most programs that focus on particular industries are geared towards agriculture, including the USAID Co-financing Grant for Veterans' Integration into Agriculture [11] and three grant programs offered by Mercy Corps [8; 12; 13]. On the other hand, the Creative Europe program offers support to companies operating in the cultural, creative, and audiovisual sectors.

Furthermore, there are programs that allocate funds to specific activities, rather than focusing on particular sectors. For example, the Digital Europe program provides grants to companies for implementing digital solutions and innovations [14]. Also, the EU4CLIMATE/EBRD Climate Innovation Vouchers program is designed to assist Ukrainian businesses in green initiatives [15].

The program's **geographical coverage** is comprehensive. Certain analyzed programs lack geographic specificity and are intended to support businesses operating anywhere in Ukraine. These include, for example, Digital Europe and Creative Europe programmes. Conversely, other

programs have specific parameters and provide funding only to companies from specific regions. For example, the Ukraine Economic Resilience Program (UERP) provides aid to local and relocated businesses in the Poltava, Sumy, Chernihiv, and Kyiv regions [8]. The program also assists relocated companies in the Ivano-Frankivsk, Lviv, and Ternopil regions. The People in Need and USAID's Microgrant program supports both displaced and local companies in the Lviv and Ivano-Frankivsk oblasts [16].

Other requirements for companies. In addition to age, industry, and location criteria, support programs may include further prerequisites for recipients. For example, to participate in the EBRD Grant Support Program, the share of Ukrainian owners must be no less than 50%. Similarly, for eligibility for the Mercy Corps Relocated Business Support Program, a minimum of three jobs must be created for internally displaced persons.

Terms of Co-Financing. Certain support programs aim to cover the entire cost of a business project, while others offer co-financing. For example, the Grant Support Program by EBRD provides funding for 50% of consultancy charges for companies and up to 85% of the total project expenditure. Likewise, the EU Climate Vouchers scheme offers partial financing totaling 25% of the project cost. The Financial Assistance to Small and Medium-Sized Farmers program, initiated by Mercy Corps, aims to mitigate the effects of war on agricultural practices. The program permits the recipient company to invest up to 50% of the financial assistance provided.

Purpose of funding. Funding programs fall into two categories: those that provide general financial support for a company, like the People in Need and USAID programs, and those that target specific aspects of a business. For example, the Climate Voucher program, Digital Economy program for implementing digital solutions, and EU's Single Market Programme is designed to safeguard patents for ideas and protect trademarks and designs [17]. The USAID program that awards Workforce Development Grants to Ukrainian businesses seeks to improve employee skills within the country, including those from displaced businesses. The program provides around twenty grants ranging from \$35,000 to \$150,000.

It is noteworthy that programmes launched by international partners, in conjunction with financial aid, are directed towards the incorporation of

Ukrainian businesses into European markets through training, consultation, and other similar interventions.

Amount of funding. The analysis reveals significant disparities in the funding amount available across different programs. For instance, microbusinesses can receive a minimum of USD 1.5 thousand to USD 5,000 under small farmers' programs, microgrants for displaced businesses, and the EU's Single Market Programme. Meanwhile, the USAID Co-financing Program for Integrating Veterans into Agriculture allows a maximum grant of \$450,000, whereas the EBRD support program provides a personalized approach to determining the funding amount.

4. Regional support programs aimed at business development

Regional support is especially essential for business in order to overcome systematic crisis due to ongoing Russian war in Ukraine as well as previous pandemic COVID-19. The analysis of the existing regional support programs is conducted on the basis of the Western part of Ukraine, in particular Transcarpathian, Ivano-Frankivsk, Ternopil, Lviv, Khmelnytskyi, Chernivtsi regions, due to their pivotal role in hosting internally displaced people from hostility and frontline territories as well as for relocated business.

Lviv regional administration developed a lot of financial programs in order to support local business as well as relocated one. Support program "Marketing vouchers for exhibition events and trade missions" is focused on financial support and promotion of enterprise development, in particular the voucher can be used for: participation in exhibition and fair events (in particular in online format) within Ukraine and abroad; printing of promotional materials in professional thematic publications and exhibition catalogs; participation in trade missions, business exhibitions [18]. Program is valid till 31.12.2023, source of funding is local budget of Lviv city. Marketing vouchers for development and marketing vouchers for exhibition and fair events in Ukraine and abroad, trade missions are:

1.1. For legal entities – 50% of the cost of expenses in accordance with the contracts with the service provider, but not more than UAH 50,000.

1.2. For individual entrepreneurs – 50% of the cost of expenses in accordance with contracts with the service provider, but no more than UAH 25,000 [19].

The next support program "Preferential loans on a reverse basis for the implementation of business plans for the creation (purchase) of facilities for storage, freezing, processing and pre-sale preparation of agricultural products" is devoted to financial support on a reverse basis in the form of preferential loans for the implementation of business plans for the creation (purchase) of storage facilities, freezing, processing lines for pre-sale preparation of agricultural products [20]. Program validity period is 2023–2025, source of funding is Lviv regional budget. The mentioned preferential loans are provided on a competitive basis at 3% per annum, for a period of up to 5 years, in the amount determined by the business plan, but no more than UAH 2,000.0 thousand, with a deferral of repayment of the principal amount of the obligation for up to 1 year (deferral of loan repayment is included in the general term of the credit agreement). Financial support is provided under the condition that the contribution of the recipient of financial support at the expense of own funds (not credit) should be at least 20 percent of the cost of goods and services that are planned to be purchased at the expense of credit funds [21].

The financial support program "Budgetary subsidy per unit of cultivated land for business entities in the field of organic production" is aimed at financial support for business entities in the field of organic production in the form of a budget subsidy per unit of arable land. Program validity period is 2023–2025, source of funding is Lviv regional budget [22]. The budget subsidy per unit of cultivated land is provided at the rate of UAH 5,000 per hectare of sowing and/or crop planting, but no more than UAH 150,000 per business entity, which conducting organic activities, confirmed by the relevant certificates issued by the resident certification bodies of Ukraine [23].

Support of startup projects is focused on entrepreneurs participating in the anti-terrorist operation (ATO) and veterans from the russian war will be able to receive financing of expenses (part of expenses) for the implementation of a startup project in terms of the purchase of equipment, equipment, other means of production, which meet the conditions for determining them as the main means by concluding an agreement with department of economic policy of the Lviv regional administration [24]. Program validity period is 2023–2025, source of funding is Lviv regional budget.

Business voucher support is aimed at the provision of marketing vouchers and vouchers for product certification, vouchers for participation

in foreign exhibition and fair events for the period of war aggression in 2023 [25]. Program validity period is 2023, source of funding is Lviv regional budget. Voucher support is provided for micro, small and medium-sized businesses:

- no more than UAH 60,000 for marketing vouchers;
- no more than UAH 100,000 for vouchers for product certification;
- no more than UAH 100,000 for vouchers for participation in foreign exhibition and fair events, including clusters.

It is important that the share of the economic entities' own costs for receiving services should be at least 30% of the total costs [26].

The financial program "Provision of irrevocable financial assistance to enterprises that have moved and registered to the territory of the Lviv region" is directed to creation of the necessary conditions for the accommodation and work of relocated businesses to the Lviv region from other regions of Ukraine [27]. Program validity period is 2023, source of funding is Lviv regional budget. Non-refundable financial assistance to manufacturing enterprises, in particular MSMEs, that relocated is 100,000 hryvnias, provided that the enterprise is re-registered on the territory of Lviv region. The company will also receive an additional UAH 100,000 if it creates at least 20 new jobs during war time at the time of application. The support consists in the provision of irrevocable financial assistance to support the organization of financial and economic activities (except for wages and capital expenditures) [28].

Transcarpathian region has only one support program "Program for the development of small and medium-sized enterprises in the Transcarpathian region for 2021–2023" devoted to improving the business environment, reducing the financial burden on the expenses of business entities by compensating part of the cost of purchased alternative sources of energy supply, supporting and developing startups, increasing the competitiveness of small and medium-sized enterprises in Transcarpathian region [29]. The total amount of financial resources necessary for the implementation of the Program is UAH 25,4 mln, source of funding is Transcarpathian regional budget (UAH 11,1 mln), budgets of territorial communities of villages, towns, cities (OTG) (UAH 3 mln) and funds for support programs for sectoral policy – support for regional policy of Ukraine (state budget) (UAH 11,3 mln) [30].

Ternopil region developed several support programs for business development. Focus of the program "Partial reimbursement of interest rates on bank loans for business entities" is reducing the financial burden on the costs of loans received by business entities. Program validity period is 2023–2027, source of funding is Ternopil regional budget [31]. Partial reimbursement of interest rates on loans of partner banks of Entrepreneurship Development Fund is carried out within an amount not exceeding EUR 100,000 within the framework of the credit agreement concluded between the partner bank and the borrower (MSME). The amount of credit granted to one borrower cannot exceed 80% of the value of the lending object, and the share of the borrower's own participation in the financing of the lending object is not less than 20% [32].

Regional program "Partial reimbursement of the cost of purchasing generators to small and medium-sized enterprises" is aimed at financial and investment support of small and medium-sized enterprises, resource provision. Program validity period is 2023–2024, source of funding is Ternopil regional budget [33]. Partial reimbursement of the cost of purchasing generators is provided to economic entities separately for each object of activity to ensure their operation and provide residents with access to energy saving services in the event of an emergency, in an amount not exceeding 50% of the cost of the generator, but not more UAH 30,000 [34].

Ivano-Frankivsk region developed the regional support program, focused on financial and credit support of small and medium-sized enterprises. Regional program for the development of small and medium-sized enterprises in the Ivano-Frankivsk region for 2022–2023 presupposes provision of financial support in the form of preferential loans to SMEs working in priority sectors of the regional economy, as well as to participants of ATO/Operation of the combined forces. Program validity period is 2022–2023, source of funding is Ivano-Frankivsk regional budget [35]. Funding of the Program: UAH 6,930 mln, including 2022 – UAH 3,465 mln; 2023 – UAH 3,465 mln [36].

Khmelnyskyi region implemented the support program "Creation of favorable conditions for the further development of small and medium-sized enterprises, ensuring employment of the population, increasing the competitiveness of the products of small and medium-sized enterprises" in order to provide financial support to small and medium-sized enterprises

on a competitive basis. Program validity period is 2021–2023, source of funding is Khmelnytskyi regional budget [37]. Financial and credit support is provided through the Regional Entrepreneurship Support Fund in Khmelnytskyi region on the following terms:

- competitive selection of investment projects (business plans);
- co-financing of an investment project (business plan) at the expense of own funds (property participation);
- securing financial obligations (collateral);
- for a period of one to three years.

The interest rate for using the loan is approved by the Investment Board of the Fund specifically for each project at a rate not exceeding 1.5 times the discount rate of the National Bank of Ukraine, which was in effect on the date of the decision to provide financial and credit assistance [38].

Chernivtsi region developed several programs, one of which is directed to SME financial support, exemplified as Complex program for the development of small and medium-sized enterprises in the Chernivtsi region for 2023–2024. The focus of the mentioned program is to provide to relocated enterprises compensation for a part of the rent for leased production premises and the cost of production equipment purchased under the terms of a credit agreement with banks. Program validity period is 2023, source of funding is Chernivtsi regional budget [39].

Compensation of part of the cost of rent for leased industrial premises is provided for 2 months preceding the month of application submission, but no more than UAH 100,000 for one business entity (including a group of related legal entities and natural persons-entrepreneurs). Compensation of part of the cost of production equipment (new) purchased under the terms of a credit agreement with banks is provided in the amount of 30% of the cost of the specified equipment, but no more than UAH 100 thousand to one business entity (including a group of related legal entities and natural persons entrepreneurs) [40].

Program "Providing small and medium-sized enterprises with compensation for part of the cost of equipment that provides energy accumulation and generation, to ensure work in conditions of an energy crisis" was also developed within Complex program for the development of small and medium-sized enterprises in the Chernivtsi region for 2023–2024. Program validity period is 2023, source of funding is Chernivtsi regional

budget [41]. Compensation is provided in the amount of 30% of the cost of equipment that will ensure the accumulation and generation of energy to ensure the operation of enterprises in conditions of an energy crisis (generator, batteries, charging stations, solar panels, wind generators, heat pumps, etc.), but no more than UAH 50,000 to one sub-contractor, group of related counterparties [42].

Providing small and medium-sized enterprises with compensation for the cost of energy-efficient equipment purchased under the terms of a credit agreement with banking institutions is also under the Complex program for the development of small and medium-sized enterprises in the Chernivtsi region for 2023–2024 and presupposes the overall funding from Chernivtsi regional budget is UAH 1 mln (2023 – UAH 500,000 and 2024 – 500,000) [43].

5. Conclusions

The comprehensive array of government and international partner programs unveiled in this analysis highlights a concerted effort to support Ukrainian businesses challenging the full-scale invasion. The Government's proactive measures include enterprise relocation schemes, grant-based initiatives for new business creation, and targeted financial support across sectors like agriculture, technology startups, and SMEs. Of particular significance is the "Affordable Loans 5-7-9%" program, administered by the Business Development Fund, emerging as a pivotal lending source for SMEs, facilitating an average loan amount of UAH 4 million and significantly aiding businesses impacted by the war. Furthermore, international partners' programs, specifically curated to bolster SMEs, demonstrate a diverse range of support, addressing various industries and activities while emphasizing regional and European market integration. These programs exhibit nuanced eligibility criteria, encompassing factors such as company age, industry focus, geographical coverage, and additional prerequisites, emphasizing a tailored approach to support. Disparities in funding amounts across programs signify varying levels of assistance, with microbusinesses receiving smaller grants compared to programs directed to specific sectors, thus underscoring the broad spectrum of financial support available to businesses navigating the war-induced economic challenges in Ukraine. Overall, these initiatives

collectively strive to enhance business resilience, encourage employment, and facilitate integration into wider markets while maneuvering through the complexities imposed by the ongoing conflict.

The majority of analyzed regional support programs is mainly focused on MSME sector which is the most vulnerable to systematic shocks and crises and requires up-to-date governmental responses to their needs. The leading regions in providing support programs for funding business in Western part of Ukraine are Lviv, Ternopil and Chernivtsi regions.

A lot of programs are directed to Preferential loans and some compensation mechanism in order to reimburse leasing or debt payments. Some programs have the objective to support business conducted by participants of ATO / Operation of the combined forces or war veterans.

A lot of support programs were developed in 2023 to overcome energy crisis by business entities due to Russian war in Ukraine. Such type of support was mainly focused on compensation of the expenses related to the cost of equipment that provides energy accumulation and generation. Business voucher support is also one of the regional support mechanisms in Western regions of Ukraine. So, the analyzed supportive mechanisms for MSME sector could be the effective tool for fostering economic growth, encouraging innovation, creating employment opportunities, and ensuring the overall resilience and prosperity of a regional economy.

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