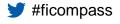




HRDOP 5.1.1 Financial Instrument Loan Programme

Szabó János Zoltán, Ministry of Human Resources, Hungary







Human Resource Development Operational Programme (2014-2020) Hungary

Focus on Thematic Objective TO 9 and TO 10







OP Objectives at HRDOP Priority Axis 5.



1. Consolidation assistance program

Content: local government supports the renovation of a private property through local housing

2. Start-up and maintenance program

Content: Loans for the creation of micro and small enterprises of disadvantaged, especially Roma people







Ex-ante Assessment level 1.



Recommendation 1.: Change OP content into

Recommendation 2.: Community Housing

Loan for local governments to convert existing properties into rentable flats and

Recommendation 3.: Family Financial Balance

Providing social loans to those in need







Problems



- 1. ESF content vs ERDF content: no ESF activity
- 2. Market shortage has not been proven properly
- 3. No integration is supported TO9
- 4. Too expensive to develop at low level of resources
- 5. Unfavorable experiences: total repayment cca. 25%
- 6. It does not work without services there is no source
- 7. Local governments and banks are not open for this







Ex-ante Assessment level 2.



Final recommendation: Microcredit for businesses (modest change in OP content)

Objective: To improve the competitiveness of micro, small and medium-sized enterprises, which

- do not, or have insufficient access to funding for the improvement of services,
- aiming to invest and develop by improving their access to external funding.
- settled in less developed regions

Field: health, social, child protection, social convergence, youth affairs, family affairs, daytime care for children, cultural services







Status



- Ex-ante assessment December 2015
- Microcredit Ex ante Analysis (GAP) January, 2017
- Signing of the Financing Agreement September 28
- Quality assurance of the Prime Minister's Office during October, 2017
- Announcement: November 22, 2017
- Opening: January 15, 2018







The Financial Product for those who



- Want to get a device that is directly related to:
 - health, employment rehabilitation or social services
 - rehabilitation equipment manufacturing, distribution, rental
- Want to participate in training, coaching etc. that enhances the added value of the service
- Want to participate in a conference or at a professional exhibition (participate and exhibit);
- Create work stations for people with altered working abilities;







Thank you for your attention





János Zoltán Szabó PhD Janos.szabo@emmi.gov.hu















