

Schedule 2 – Criteria for Capital Discount

The solutions described below for A) smart management of factories (Industry 4.0), B) digitalisation and digital transformation of business processes and C) compliance with S3 are used in such a way that the intensity of principal write-off graduates in accordance with the complexity and number of solutions co-financed with a loan up to a maximum of 50%, i.e. up to the maximum aid intensity for an individual Final recipient in accordance with the applicable rules for state aid and de minimis aid.

Capital discount can amount to up to 50% of total disbursed loan principal amount.

	Measure description	Percentage of capital discount
an d/ or	<p>Smart management of factories (Industry 4.0-I4.0)</p> <p>a) Automation and robotisation of processes, control and monitoring b) Internet of things (Internet of Things or IoT) and sensors c) Machines controlled by artificial intelligence d) Production systems for IT information exchange during and after the production process</p> <p>Indicative and non-exclusive list of I4.0 solutions: AI, IoT, private 5G network, sensors, robots and robotisation, IT systems for autonomous communication, other systems for managing smart factories, etc.</p>	<p>10%</p> <p>for each individual I4.0 solution¹, provided that the cost of such I4.0 solution is min. 10% of the total loan principal amount</p>
	<p>Source of ex-ante verification:</p> <ol style="list-style-type: none"> Statement of an authorised expert witness² that the solutions stated in the Digital Transformation Plan of Company and in the List of Planned Products and Solutions represent I4.0 solutions Digital Transformation Plan of Company List of Planned Products and Solutions Procurement contracts/offers/pro-forma invoices etc. 	
	<p>Source of ex-post verification:</p> <ol style="list-style-type: none"> Confirmation from an authorised expert witness that I4.0 solutions stated in the Digital Transformation Plan of Company and in the List of Planned Products and Solutions and included in the loan contract are also implemented/installed Appropriate evidence with the confirmation from point 1, depending on the type of investment (photographs, etc.). 	

¹ Clarification of statement „each individual I4.0 solution“:

- Several products **of the same type** listed as example in the „Indicative and non-exclusive list of I4.0 solutions“ can as a whole in the production process represent one comprehensive „individual I4.0 solution“;
- Several **various** products listed as example in the „Indicative and non-exclusive list of I4.0 solutions“ can as a whole in the production process represent one comprehensive „individual I4.0 solution“;
- **One of the products** listed as an example in the „Indicative and non-exclusive list of I4.0 solutions“ can as a stand-alone solution in the production process represent an „individual I4.0 solution“.

² Area of expertise of the permanent expert witness: **electronics, electrical engineering, informatics and telecommunications** ([Stalni sudski vještaci | e-Oglasna ploča sudova](#))

i/ili	<p>Digitalisation and digital transformation of business processes</p> <p>Indicative and non-exclusive list of business processes:</p> <ul style="list-style-type: none"> a. Human resources management b. Finance and accounting c. Property management d. Logistics e. Marketing f. Procurement g. Sales h. Strategic planning i. Greening of industrial processes j. Risk management k. Project management <p>Indicative and non-exclusive list of digital solutions: company resources management system, document management system, human resources management system, customer relationship management system, business process management system, vehicle fleet management system, property management system, digital archive and registers, digital signature, billing systems, other solutions and appropriate infrastructure and equipment for digitalisation and digital transformation of processes, automation systems, system integration, other systems for digitalisation and digital transformation of processes, etc.</p>	<p style="text-align: center;">2%</p> <p style="text-align: center;">For each individual digital solution</p>
	<p>Source of ex-ante verification:</p> <ul style="list-style-type: none"> 1. Statement of an authorised expert witness that the solutions stated in the Digital Transformation Plan and in the List of Planned Products and Solutions contribute to the digitalisation and digital transformation of business processes 2. Digital Transformation Plan of Company 3. List of Planned Products and Solutions 4. Procurement contracts/offers/pro-forma invoices etc. 	
	<p>Source of ex-post verification:</p> <ul style="list-style-type: none"> 1. Confirmation from an authorised expert witness that the digital solutions stated in the Digital Transformation Plan and in the List of Planned Products and Solutions and included in the loan contract are also implemented/installed 2. Appropriate evidence with the confirmation from point 1, depending on the type of investment (photographs, list of employees with licenses etc.). 	
and/or	<p>C</p> <p>The result of the investment is in the thematic area of Smart specialisation strategy 2029(S3)³</p>	<p style="text-align: center;">5%</p>
	<p>Source of ex-ante verification:</p> <ul style="list-style-type: none"> 1. Business plan or Investment study in which it is explained how the result of the investment is connected with S3 strategy. 	

³<https://mingor.gov.hr/UserDocImages/slike/Vijesti/2022/S3%20do%202029%20Tekst%20VRH%202023%2012%2013.pdf>