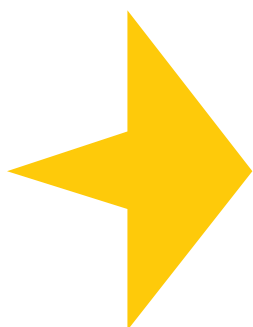




Armenia



2025



Citizens' Summary



EU4Business

Helping small and medium enterprises grow

EU4Business is an umbrella initiative of the European Union encompassing all EU support to SMEs in the 5 Eastern Partnership countries – Armenia, Azerbaijan, Georgia, Moldova, and Ukraine.

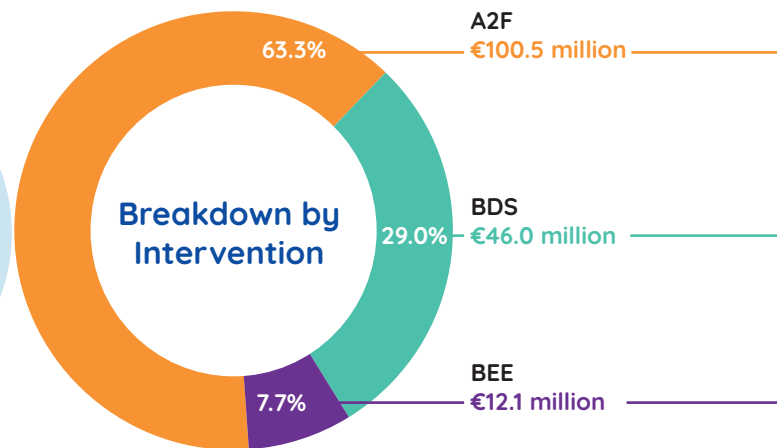
Portfolio in Armenia in 2025

34
projects

provided support to SMEs

€158.6
million

total budget of EU support to SMEs



Results in Armenia in 2025

7,590 SMEs supported

70.4% share of women-owned/managed enterprises

24.6% increase in staff amongst EU-supported SMEs

20.5% growth in EU-supported SMEs' turnover

163 EU-supported SMEs engaged in exporting

7.6% increase in exports amongst EU-supported SMEs

12,554 new jobs created

€201.6
million extra income generated by EU-supported SMEs

Results per pillar in Armenia in 2025



Access to Finance (A2F):

- ➔ concessionary loans via national banks
- ➔ micro financing for household businesses
- ➔ small grants to SMEs
- ➔ training staff at national banks to better serve SMEs
- ➔ training SMEs in financial literacy

Business Development Services (BDS):

- ➔ providing direct advice and training to SMEs
- ➔ training and capacity-building among national business support organisations (BSOs)
- ➔ establishing business incubators for start-ups
- ➔ developing business clusters for mutual support and development
- ➔ supporting governments in identifying new markets
- ➔ building capacities at export support organisations

Business Enabling Environment (BEE):



- ➔ promoting regulatory reform and best practice
- ➔ building capacity amongst policy makers and regulators
- ➔ encouraging public-private dialogue
- ➔ informing business about reform processes and rules/procedures

6,320 SMEs received loans

74.1% share of women-owned/managed enterprises

€172.5 million total value of loans triggered

€27,297 average loan

12 partner financial institutions working with EU4Business

832 consultancy services delivered to SMEs

53.4% share of women-owned/managed enterprises

23 business support organisations improved their capacity

55 SMEs participated in B2B events

10 country public-private dialogue events held

15 government institutions improved their capacity

2 regional public-private dialogue events held



Success stories



From village garden to global shelves: How Ms. Delice from Armenia turned tradition into export growth

What started as a small family initiative grew into a business producing traditional Armenian preserves. By building on traditional recipes, the company created export-ready products. With EU4Business support, it improved its packaging, branding, and standards, enabling access to international markets and driving export growth.

[Read full story](#)



From family passion to growing business: How EU4Business supports Armenian winemakers

Inspired by Armenia's winemaking traditions, the Manukyan family started a business in 2016. From small-scale production, they built a winery producing 20,000 bottles annually. With support through EU4Business, they gained access to modern equipment, developed a new website and marketing strategy, enabling growth and helping to transform the business into a wine tourism destination.

[Read full story](#)



From healing roots to global markets: How Darman brought Armenia's herbal tradition to the world

Drawing on Armenia's herbal traditions, a small initiative grew into a company producing herbal teas and natural products. By combining traditional knowledge with modern production, it expanded its product line. With EU4Business support, ensuring training, access to global networks and consultancy, it improved quality, increased capacity, and reached international markets.

[Read full story](#)

Find out more:
www.eu4business.am