<table>
<thead>
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<th><strong>Incentives</strong></th>
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<td><strong>SME MAURITIUS</strong></td>
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| **Scheme: Mentoring and Hand-Holding Programme** | Mentoring and Hand-Holding programme is a developmental partnership through which mentors/industry-experts share their lifelong acquired experience, knowledge, skills, abilities and long-term perspective in the specific areas of intervention including Financial and Accounting, Marketing, Operational management, Information Technology: IT tools and online presence and visibility with the aim to foster the sustainable growth of SMEs.  
Website: [https://smemu.org/](https://smemu.org/)  
Contact: info@smemu.org |
| **SME Development Scheme** | The SME Development Scheme encourages the development and expansion of small and medium enterprises.  
Under the SME Development scheme, eligible SMEs are granted a SME Development Certificate and are entitled to incentives and facilities, such as Income Tax holiday for the first 8 years and other tax concessions.  
Website: [https://smemu.org/](https://smemu.org/)  
Contact: info@smemu.org |
| **Mauritius Research Council (MRC)** |  |
| **Mauritius Research Council: Proof of concept scheme** | A matching grant of up to Rs5M per project for a duration of normally up to 24 months to local companies or a consortium ranging from Micro, Small and Medium Enterprises, to Large Companies for innovative, collaborative research and development projects with commercial potential, in partnership with local Academic / Research / Tertiary Education Institution(s).  
Website: [http://www.mrc.org.mu/](http://www.mrc.org.mu/)  
Contact: mrc@intnet.mu |
| **Mauritius Research Council: Collaborative Research and Innovation Grant Scheme** | A matching grant of up to Rs5M per project for a duration of normally up to 24 months to local companies, consortium ranging from Micro, Small and Medium Enterprises, to Large companies for innovative, collaborative research and development projects with commercial potential, in partnership with for a project.  
Under the Collaborative Research and Innovation Grant Scheme (CRIGS), local companies, consortium ranging from... |
| **National SME Incubator Scheme (NSIS)** | Micro, Small and Medium Enterprises, to Large companies for innovative, collaborative research and development projects with commercial potential, in partnership with local Academic/ Research / Tertiary Education Institution(s).  

**Website:** http://www.mrc.org.mu  
**Contact:** mrc@intnet.mu |
| **Development Bank of Mauritius (DBM)** | The National SME Incubator Scheme (NSIS) promotes the establishment and reinforcement of a sustainable entrepreneurial ecosystem in the Republic of Mauritius. Accredited Private Sector Incubators will provide all the infrastructural support, training and mentoring to the Projects accepted at Pre-Incubation, Incubation and Acceleration phases.  

**Website:** http://www.mrc.org.mu  
**Contact:** mrc@intnet.mu |
| **Development Bank of Mauritius- SME Financing Scheme** | Loans granted for project above Rs250,000 and up to a maximum Rs3.0 Million under the SME Financing Scheme.  

Maximum Loan Amount: 75% cost of project up to a ceiling of Rs 3M  
Interest Rate: (6%- 10% p.a.)  
Penalty Rate: 2% above interest rate  

**Website:** http://www.dbm.mu  
**Contact:** dbm@intnet.mu |
| **Maubank- Mauritius Bank** | Loans granted for project up to a maximum Rs20.M under the SME Development Scheme.  

Maximum Loan Amount: 90% of project value  
Interest Rate: Key repo rate less 1% presently 3% p.a for the first 4 years  
Key repo rate plus2% presently 6% p.a for the remaining years  

**Website:** https://www.maubank.mu  
**Contact:** info@maubank.mu |
| **Loans to Individuals Under Maubank Financing Scheme** | Loans granted for project up to a maximum Rs250,000 under Maubank Financing Scheme. |
| **Maximum Loan Amount:** 90% of project value  
**Interest Rate:** Key repo rate less 1% presently 3% p.a  
for the first 4 years  
Key repo rate plus 2% presently 6% p.a  
for the remaining years |  
| Website: [https://www.maubank.mu/](https://www.maubank.mu/)  
Contact: info@maubank.mu |  

**SME Equity Fund**  

The SME Equity Fund Ltd (SEF) invests in start-ups, expansion projects and new lines of business. It provides equity financing to SMEs established in Mauritius, and where the majority shareholder of the SME is a Mauritian national. The investment range starts at Rs 500,000 and can reach up to Rs 25m. The financing it provides to companies should not exceed 49% of the business’ equity capital – which means that the entrepreneur, must invest in at least 51% of the share capital.

**Website:** [https://www.smeequityfund.mu/](https://www.smeequityfund.mu/)  
**Contact:** sme@equityfund.mu