SERVICE SHEET

Funding Application from A to Z

Montenegro Experts

in cooperation with HotelSuccess and Weingutmarketing

For hotels in Montenegro planning an investment with public funding · October 2026

What you receive

You are planning an investment in your property, for example in heating, windows, kitchen, rooms or digitalisation, and want to use public funding for it. We accompany you from the first conversation to the payout:

1. **A funding check for your property.** Which programmes fit your project, in which order, with what own contribution and what amount you can expect.
2. **A complete application.** Investment and business plan, documents, cost estimates and confirmations, arranged according to the requirements of each body and ready on the first day of the call.
3. **Support until the money arrives.** Meetings with the bank and the funding body, award of the works, interim reports and final accounts.

Why it pays off

Funding for hotels in Montenegro sits with six bodies: the banks with EBRD credit lines, the Development Bank, the Eko-Fond, the Ministry of Tourism, the IPARD paying agency and the EU programmes. Calls are published in Montenegrin, often with short deadlines, and reward completeness. Under IPARD III, for instance, 55 of 100 points go to complete documents on the first day alone.

An example of the timing: in the Eko-Fond hotel energy-efficiency programme 2026, with up to 70 percent grant and at most 50,000 euros per hotel, the contractors are approved first, by 23 December 2026. The call to hotels follows, expected from January 2027. Whoever starts now with the energy audit and the investment plan is ready on the first day.

The programmes we work with

PROGRAMME	TYPE	FOR WHOM
Eko-Fond, hotel energy-efficiency programme	grant, up to 70 %, at most 50,000 euros per hotel	hotels with an operating licence and a positive result for 2025
Eko-Fond, energy efficiency for companies	grant, most recently 40 %, 50 % in less developed municipalities	companies in all sectors, including photovoltaics
EBRD credit lines through commercial banks, such as SME Go Green	loan, 10 to 15 % of the loan credited after completion	small and medium-sized businesses

PROGRAMME	TYPE	FOR WHOM
Development Bank investment loan for tourism	loan, up to 10 million euros, up to 12 years, up to 4 years grace period	hotels, restaurants and tourism businesses
IPARD III, rural tourism and processing	grant, 50 to 75 %	small properties with farming, wineries, olive mills

Figures from the calls and programme documents of each body, as of October 2026. The current call is always decisive.

Process

STAGE	WHAT HAPPENS	WHAT YOU CONTRIBUTE
1. Funding check	conversation and short report: suitable programmes, order, own contribution, possible amount	your project and the key data of the property
2. Investment and business plan	plan according to the bank's or funding body's requirements, with occupancy, rates and profitability	figures of the last three years
3. Energy audit and measures plan	with an authorised engineering office in Montenegro, where the programme requires it	access to the property, consumption data
4. Application and bank meeting	complete documents, submission, appointment at the bank	signatures and confirmations from the authorities
5. Support until payout	award of the works, interim reports, final accounts	approvals and invoices

After stage 1 you decide whether to continue. Stages 2 to 5 build on each other.

What you can prepare today

Almost all programmes ask for the same basic documents. Once they are in order, every call can be served in days instead of weeks.

- extract from the business register
- tax certificate showing no arrears
- annual accounts of the last two to three years
- categorisation decision for the property
- land register extract and proof of ownership or lease
- building permit or urban-technical conditions
- cost estimates from registered companies, at most three months old
- energy consumption of the last three years
- occupancy, average rate and opening months of the last three years
- number of employees, year-round and seasonal

Fee

We work at a fixed fee per stage. We name it after the first conversation, before you commission anything. Under IPARD III, planning and advisory costs of up to 5 percent of eligible costs are co-funded.

Limits

The decision on funding rests with the funding body alone. We make sure your application is complete, on time and comprehensible. Energy audit, design and site supervision are carried out by an office licensed for this in Montenegro. This service sheet is not legal, tax or financing advice in an individual case.

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