

CENTERED ON CITIZENS, THE GREATER PAJU

PAJU, The Center of the Future

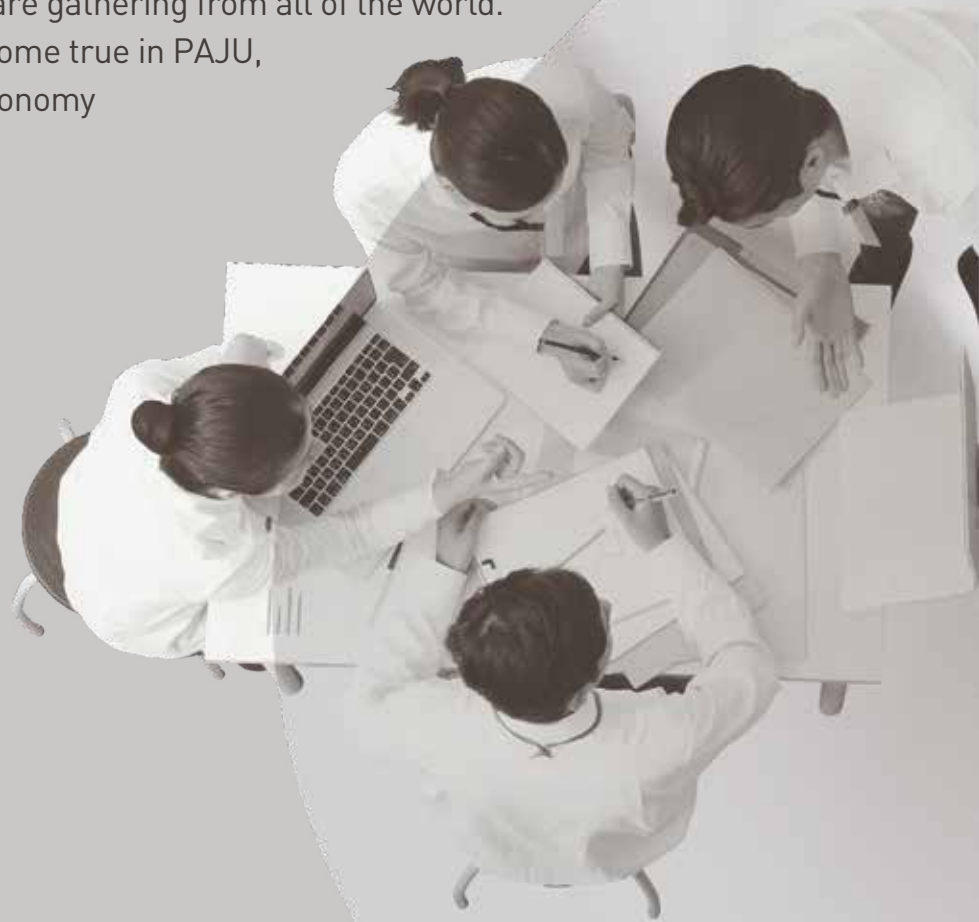
SUCCESS
PARTNER





PAJU will be your partner for success.

PAJU, a land of opportunity for future!
PAJU is changing every moment.
PAJU is emerging as one of the best business cities
in the Metropolitan area with the highest population growth,
convenient transportation system
and continuous foreign direct investments.
PAJU will be your reliable and successful business partner
by preparing a variety of infrastructures
fully support you with active administration services
in order to keep growing into a global city
where international investors are gathering from all of the world.
Make your dream of success come true in PAJU,
the central city of the peace economy
and place for business!



PAJU

CENTERED ON CITIZENS, THE GREATER PAJU

Contents

- 02 Paju, the Land of New Opportunities
- 04 Paju, Connecting Everywhere
- 06 Paju, Capturing Global Attention
- 08 Paju, Where Businesses Feel at Ease
- 10 Beobwon 2 Industrial Complex
- 11 Paju Contents World Industrial Complex
- 12 PAJU, the Optimum Site for Special Peace & Economy Zone
- 14 Paju, with the Attractive Free Economy Zone
- 16 Paju Medical Cluster
- 18 Paju, the City of History, Tourism, and Culture
- 20 Special Act for Granted Areas
- 22 Camp Howze
- 24 Camp Edwards
- 25 Camp Stanton
- 26 Camp Giant
- 27 Camp Garry Owen
- 28 Areas for Development proposed by Private Sector
- Paju Hope Project
- 30 Phase 1 Central Valley
- 32 PAJU, the Hub of Global Business
- 33 Paju Small Business Support Policy Guide



PAJU, the Land of New Opportunities



Overseas Sisterhood Relationship and Friendship Cities

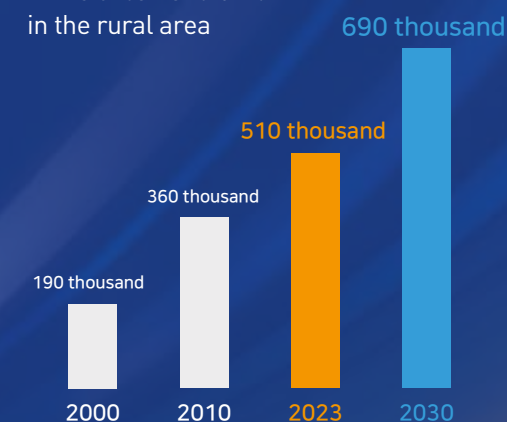
PAJU is the hope to lead the future of Korea.

Paju, the central city of united Korea, is located in the center of Northeast Asia. Also, it is the heart of Korea, within one-hour distance from the central part of Seoul. Paju's area is larger than Seoul, and the population is 510,000 people. It is proving its endless potential for growth through large-scale developments. As the forefront of unification, it is raising its global status as the peace city of the world, the peninsula, and Korea.

Population

Rapid population growth due to new-towns construction and industrialization

Enlarging urbanization with 63% of population in the urban and 37% in the rural area



Area

PAJU, 1.1 times larger than Seoul (672.74km²), is a comfortable green city surrounded by the famous mountains that are high in the east, and low in the west (47.7% mountains).

The only city on earth with DMZ, and is rich in ecological resources (DMZ 20%).

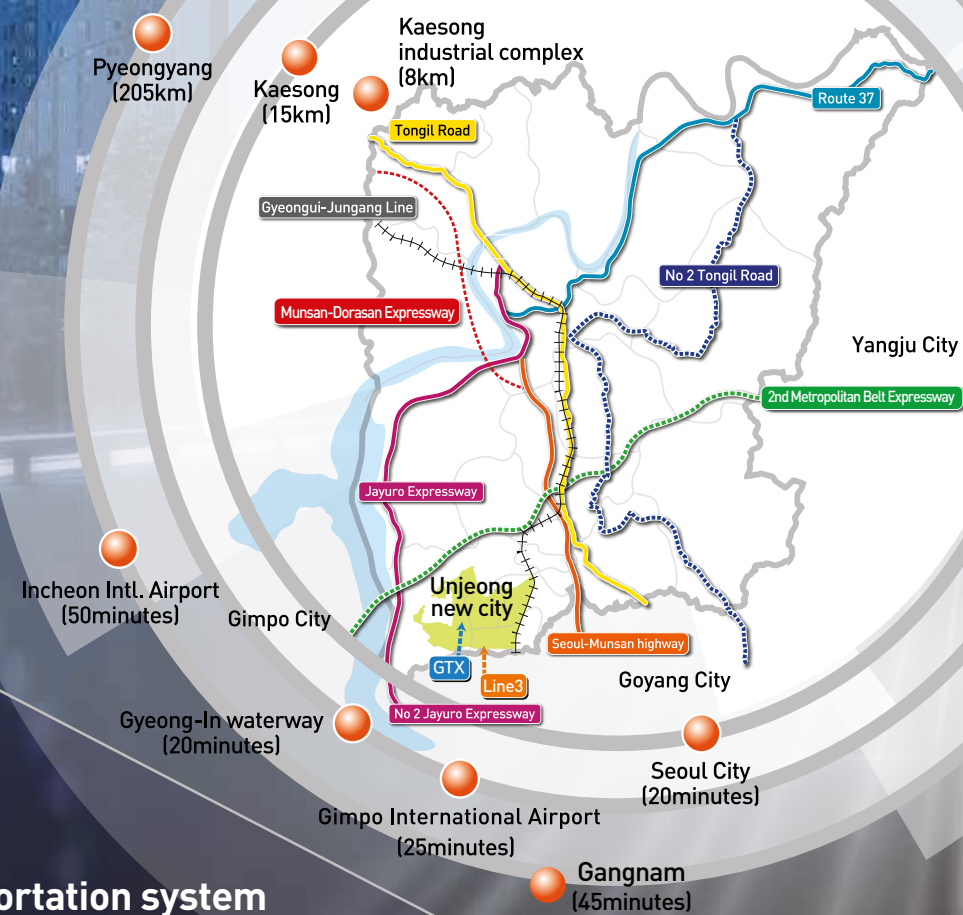
The pillar city of unified Korea, located in the heart of both of North and South of the peninsula, and Eastern Asia.

Administrative district & Financial scale

4 eups, 9 myeons, 10 donges, 467 tongs/ris

Financial scale KRW 2 Trillion 6.9 billion (as of 2024)

PAJU, Connecting Everywhere



Great transportation system enhances the speed of corporate growth.

Paju is located in the heart of Korean peninsula, and it takes less than an hour to get to Incheon International Airport, Gyeong-In Waterway, Incheon Harbor, Gimpo International Airport, and downtown Seoul, with the transportation network system all the way around. Paju can be reached fast from anywhere in Korea, via an ultra-modern-road network. Hence, a business city with transportation, logistics and skillful work-force prepared.



Railroad

- The Gyeongui Railroad connectable to Sinuiju in North Korea is running every 10 minutes to downtown Seoul.
- Faster connection with adjoining cities when metropolitan express train (GTX, 2024) is open.
- Working on extending Subway line No.3, Seohae Line to Paju
- Tongil-ro Line (Geumchon-Samsong)

High speed roads

- No 1, 2 Jayuro Expressway will bring you to Seoul in 20 minutes, Gyeong-In waterway in 20 minutes, Gimpo International Airport in 25 minutes, and Incheon Int'l Airport in 50 minutes.
- Tongil-ro Road (Korea National Route 1) will connect from Mokpo, the southernmost city of Korea to Sinuiju, the northernmost city of North Korea.
- A new Seoul-Munsan highway opens to improve accessibility to Seoul and the Southern Metropolitan area
- Munsan-Dorasan Expressway (2026)
- 2nd Metropolitan Belt Expressway (2025)

General National Road

- Easy access to Seoul - 40 minutes via M bus, "metropolitan express"
- High-speed cars-only roads and intra-road networks are connected like a spider web

Route Map Reflecting the Third Round of National Rail Network Development Plan



Completion of South-North Axis No.3 of Metropolitan Highway Network



PAJU, Capturing Global Attention

PAJU is matching the speed of the world's leading companies.

Paju has been internationally recognized as business-friendly city where the influx of domestic companies into Paju is also impressive up to now. Invest in Paju, the global business center for the future!

Details of current foreign companies movement in PAJU

Dangdong Industrial Complex
Japan Idemitsu Kosan
in March 2013.

Munbal Industrial Complex
Taiwan ASE Korea
2nd manufacturing building
completed October, 2015

Dangdong Industrial Complex
Japan EGkorea
1st one in May 2013 and
2nd one in June 2014.

Seonyu Industrial Complex
Japan Technoporous Korea Inc.
in June 2013.

Dangdong Industrial Complex
England CCI Korea
in March 2015.

Foreign company investment status in PAJU

**Investment from overseas companies
KRW 2 trillion 417 billion.**
2012. January-2013.January

Jan 2012
Idemitsu Kosan
(Organic light emitting diode
(OLED) manufacturer), Japan,
KRW 30 billion.

Feb 2012
ASE Korea
(Manufacturer of electronic equipment parts),
Taiwan,
KRW 1,000 billion.

May 2012
EG Korea
(LCD electric glass manufacturer), Japan,
KRW 665 billion.

Nov 2012
Technoporous Korea
(Cosmetic sponge manufacturer), Japan,
KRW 6 billion.

Dec 2012
CCI Korea
(Control valve manufacturer for LPG, LNG),
UK,
KRW 21 billion.

Jan 2013
EGkorea
(2nd investment), Japan,
KRW 385 billion.

PAJU, Where Businesses Feel at Ease



A new industrial belt will be established to lead the Korean economy in the peace era.

Paju will take another step further towards becoming the Korean peninsula's premier industrial city in the peace era based on the 'High-Tech Triangular Belt' that will connect Wollong, Dangdong, and Seonyu.

The "Triangle" features some of the nation's leading companies such as LG Display, LG Chem, and LG Innotek along with powerful industrial bases including the Court Industrial Complex, Papyeong Industrial Complex, and Chukhyun #2 Industrial Complex.

Paju Industrial Complex Distribution Chart

Construction of world's largest display cluster

Creation of 23 industrial complexes

Entrance of 1,246 companies

PAJU Industrial Complexes

No	Name	Developer	Area(m ²)	Duration	Note
1	Munbal General(1)	Paju City	50,688	91~94	
2	Munbal General(2)	Paju City	205,724	95~98	
3	Publishing National	LH Corp.	1,561,939	97~13	
4	Osan Local	Printer Union	232,303	98~06	
5	Tanhyun	National LH Corp.	77,222	98~01	
6	Kumpa General	National LH Corp.	78,290	99~04	
7	Tanhyun General	GeneralUnification Union	122,871	00~05	
8	LCD General	Paju City / GICO	1,740,555	03~08	
9	Dangdong General	Paju City / GICO	641,077	04~11	
10	Seonyu General	Paju City / GICO	1,312,673	04~10	
11	Wollong General	Paju City / GICO	836,545	06~11	
12	Sinchon General	Jayuro Union	189,797	07~10	
13	Chukhyun General(1)	Unjung Union	297,712	07~14	
14	Jukseong General	KBIZ Industrial complex Inc.	601,811	11~20	
15	Chukhyun General(2)	YAS Co. Ltd.	70,912	13~20	
16	Beobwon General(1)	Paju City / GICO	305,402	08~25	In progress
17	Beobwon General(2)	Beobwon Industrial City Development LTD.	330,066	09~22	
18	Paju Studio City	Wollong 2 General Industrial Complex Inc.	118,907	13~23	In progress
19	Papyong General	Papyong General Industrial Complex Inc.	593,807	13~23	In progress
20	Central Valley	Central Valley Association	493,075	16~23	
21	Unjeong Techno Valley	Paju Urban Tourism Corporation, Meritz Securities Consortium	472,600	20~28	In the Process of Planning
22	Camp Stanton	Camp Stanton Co., Ltd.	860,430	21~28	In the Process of Planning
23	Hope Project Phase 2	HDC Hyundai Development Consortium	510,361	19~27	In the Process of Planning

Beobwon 2 Industrial Complex

Project Overview

- **Industrial Complex Name:** Paju Beobwon 2 General Industrial Complex / 305,402m²
- **Location:** Around 300 beonji, Daeneung-ri, Beobwon-eup, Paju-si
- **Project Period:** 2008 ~ 2027
- **Attraction Industries:** Food Manufacturing
Textile Product Manufacturing (except Apparel)
Printing and Reproduction of Recorded Media
Chemicals and Chemical Products Manufacturing (except Pharmaceuticals)
Rubber and Plastic Product Manufacturing
Primary Metal Manufacturing
Metal Fabricated Products Manufacturing (except Machinery and Furniture)
Electrical Equipment Manufacturing
Other Machinery and Equipment Manufacturing
Furniture Manufacturing
Warehousing and Transportation-Related Services

Description

- **Industrial Land:** 207,765m²
- **Support Land:** 16,466m²
- **Public Facilities:** 3 parks, 2 parking lot, etc.

Inquiries

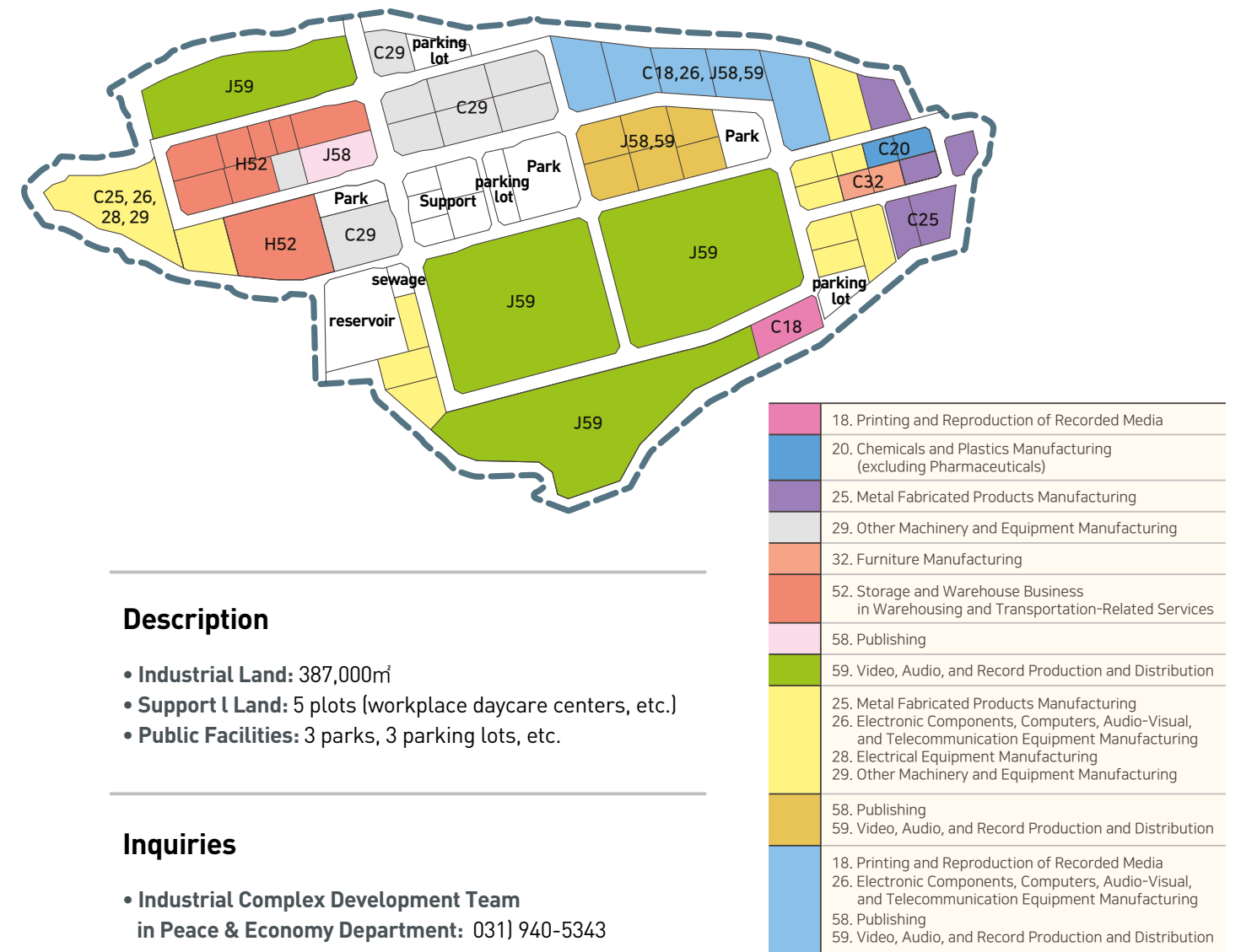
- **Industrial Complex Management Team in Peace & Economy Department:**
031) 940-5335



Paju Contents World Industrial Complex

Description

- **Industrial Complex Name:** Paju Contents World Industrial Complex (594,615m²)
- **Location:** Around San 2-1 beonji, Jangpa-ri, Papyeong-myeon, Paju
- **Project Period:** May 2020 ~ December 2024
- **Project Implementers:** Paju Industrial Complex Development Co., Ltd.
- **Attraction Industry:** Printing and Reproduction of Recorded Media
Chemicals and Plastics Manufacturing (excluding Pharmaceuticals)
Metal Fabricated Products Manufacturing
Other Machinery and Equipment Manufacturing
Furniture Manufacturing
Storage and Warehouse Business in Warehousing and Transportation-Related Services
Publishing
Video, Audio, and Record Production and Distribution
Electronic Components, Computers, Audio-Visual, and Telecommunication Equipment Manufacturing



Description

- **Industrial Land:** 387,000m²
- **Support Land:** 5 plots (workplace daycare centers, etc.)
- **Public Facilities:** 3 parks, 3 parking lots, etc.

Inquiries

- **Industrial Complex Development Team in Peace & Economy Department:** 031) 940-5343

PAJU, the Optimum Site for Special Peace & Economy Zone



PAJU, the optimum city for Special Peace & Economy Zone- with the values of peace, geographical advantages, and a well-established industrial and tourism infrastructure.

Paju is the optimum city completely fulfilling the conditions for its designation as a special peace and economy zone as it possesses the values of peace, geographical advantages, and well-established industrial and tourism infrastructure, with landmarks, such as the Inter-Korean Liaison Office, Panmunjeom, overland routes, and the Gyeongui-Jungang Line. In the heart of the peace city, Paju aims to create a path where peace directly leads to economic prosperity.

What is the Special Peace & Economy Zone?

It is a special area designated to implement development projects (industrial and tourism-oriented projects) within the border region to realize economic cooperation between South and North Korea.

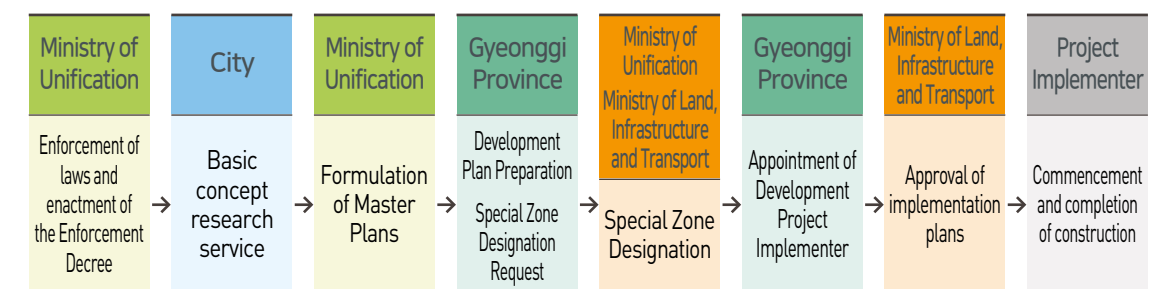
Various Benefits

Development Project Approval and Licensing	<ul style="list-style-type: none"> • Designation of urban development projects, land development projects, and an industrial complex • Designation of tourist attractions and complexes
Infrastructure Support	<ul style="list-style-type: none"> • Support for the installation costs of infrastructure, such as roads and water supply (state government & local authorities)
Tax and Fee Reductions	<ul style="list-style-type: none"> • (Act on Restriction on Special Cases Concerning Taxation) Reduction of corporate or income taxes available • (Act on Restriction on Special Cases Concerning Local Taxation) Reduction of acquisition and registration taxes, and property taxes available • Available reduction or exemption of alternative land development costs, alternative forest resource development costs, traffic-induced burden fees, shared surface water occupancy and usage fees, installation costs of infrastructure and regional transportation facility burden fees

Distinctive Features of Paju as the Special Peace & Economy Zone

- **Values of Peace:** Location of historical sites, such as the Inter-Korean Liaison Office, Panmunjeom, and Daeseong-dong Village
- **Geographical Advantages:** Proximity to airports, harbors, good accessibility to the Seoul and Gyeonggi areas through various transportation networks, including Reunification Road, Freedom Road, the Seoul-Munsan Expressway, the Gyeongui-Jungang Line, and the GTX-A Line
- **Industrial Infrastructure:** Proximity to the Gaesong Industrial Complex, synergy with advanced industrial clusters like LGD, and easy access to skilled and industrial workforce in the metropolitan area
- **Tourism Infrastructure:** Abundance of tourist resources, including Imjingak, Reunification Hill, and DMZ Peace Tourism

Special Zone Designation and Development Process



✓ current stage

Paju, with the Attractive Free Economy Zone



Among the cities located in the border region, Paju stands out as an optimal city meeting the criteria for the designation of a Free Economic Zone due to its geographical advantages. The Free Economic Zone includes bio-medical industries, large-scale LCD clusters, and the greater Seoul metropolitan high-speed railway (GTX) as well as well-developed infrastructure for industry, tourism, and transportation.

What is the Free Economy Zone?

Special Zone to promote investment in Korea by foreign direct investment enterprises and the repatriation of domestic enterprises.

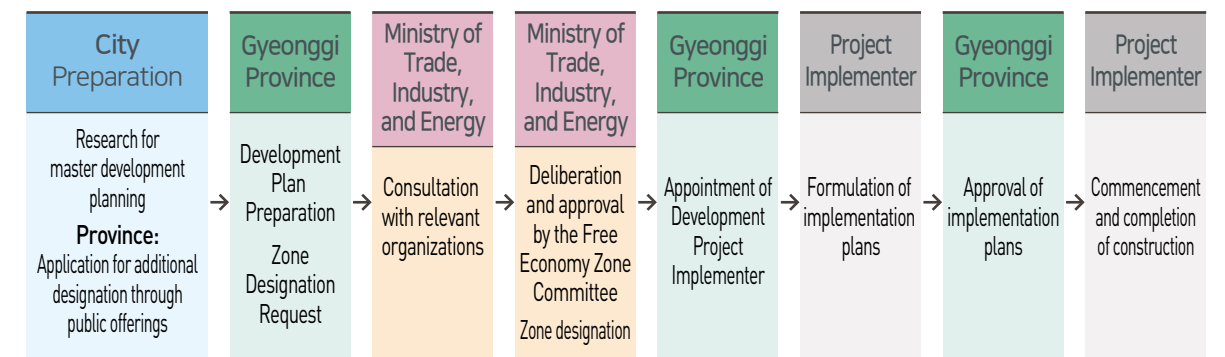
Various Benefits

Development Project Approval and Licensing	<ul style="list-style-type: none"> • Designation of urban development projects, land development projects, and an industrial complex • Designation of tourist attractions and complexes
Infrastructure Support	<ul style="list-style-type: none"> • Support for the installation costs of infrastructure, such as roads and water supply (state government & local authorities)
Tax and Fee Reductions	<ul style="list-style-type: none"> • Supply of developed land at or below the development costs and the reduction in rent • Reductions in tariffs, acquisition taxes, and property taxes • Available reduction or exemption of alternative land development costs, alternative forest resource development costs, traffic-induced burden fees, shared surface water occupancy and usage fees, installation costs of infrastructure and regional transportation facility burden fees

Distinctive Features of Paju as the Free Economy Zone

- **Geographical Advantages:** Proximity to airports, harbors, good accessibility to the Seoul and Gyeonggi areas through various transportation networks, including Reunification Road, Freedom Road, the Seoul-Munsan Expressway, the Gyeongui-Jungang Line, and the GTX-A Line
- **Industrial Infrastructure:** Synergy with advanced industrial clusters, and easy access to skilled and industrial workforce in the metropolitan area
- **Tourism Infrastructure:** Abundance of tourist resources, including the Unification Hill and DMZ Peace Tourism

Zone Designation and Development Process



✓ current stage

Paju Medical Cluster

Korea's First Open Innovation Bio-Lab Led by Private Sector

With a total project budget of 1.6 trillion KRW, the Paju Medical Cluster is the pivotal and core project of Paju City, which significantly contributes to activating the local economy and strengthening the medical industry's competitiveness. The cluster includes the construction of university hospitals, the National Cancer Center's Future Innovation Center, medical and bio R&D centers, and a bio-convergence complex to attract medical and bio companies.

Project Overview

Location: Area of 432, Seopae-dong
Area: 449,380m²

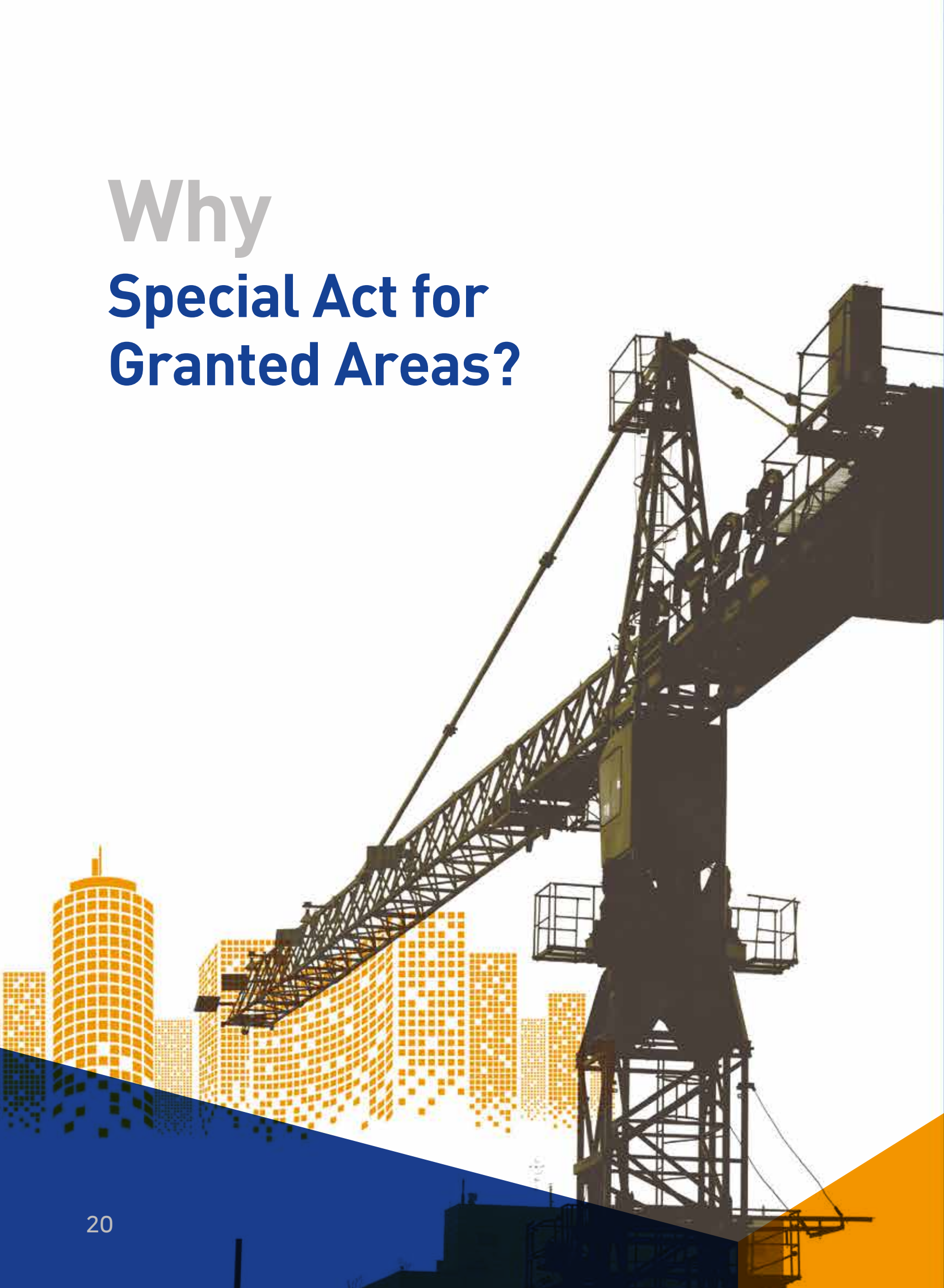
- **Key Facilities:**
 - General medical facilities, Innovation Medical Research Complex
- **Progress:**
 - June 2020: Signed a business agreement with the National Cancer Center
 - August 2020: Signed a business agreement for the construction of Ajou University Hospital
 - July 2022: Signed a business agreement for the construction of the University of Miami Medical School R&D Center
- **Future Plans:**
 - 2024: Groundbreaking for urban development project
 - 2025: Groundbreaking for apartment construction project

General medical facilities

National Cancer Center
Innovation Medical Research Complex

Bio-Convergence Complex

Why Special Act for Granted Areas?



Simplification of development procedures

Special benefits for
new construction of factories
and moving of schools

※ Exception to Seoul Metropolitan Area
Readjustment Planning Act

**Business
proposal**

Applying for comprehensive
development plans
(by PAJU)

Establishment of
comprehensive development
plans (made by Gyeonggi-do)

Settlement of comprehensive
development plans
(Ministry of Public Administration and Security)

**Designate
the developer**
(by PAJU)



Camp Howze

Neighborhood Park Construction business

Joyful memories and vibrant culture will be fostered at Camp House Neighborhood Park, a special space for peace and creation of a new era.



Location

Area of 79-173, Bongilcheon-ri, Jori-eup, Paju City

Area size

- Parks 610,808㎡

Project Overview

- **Park with theme :**
Community, nostalgia, leisure sport, nature, restorative healing

Project period

- 2010 ~ 2027

Progress

- December 2018: Selected the provincial open competition project
- Flat Village Development Project (Prize: 10 Billion KRW)
- October 2021: Announcement of the decision of park development plans
- December 2022: Completion of the first phase of Flat Village remodeling project
- Cultural complexes
- January 2023: Groundbreaking for infrastructure (Park development project phase 1)
- December 2023: Completion of the second phase of Flat Village remodeling project
- Four buildings, including the Peace Museum

Future Plans

- 2024: Completion of Phase 1 of the park development project (Flat Village)
- 2026: Completion of Phase 2 of the park development project
- 2027: Completion of Phase 3 of the park development project



Camp Howze

Urban development business

Kyobo Securities has been selected as the prime negotiator for the development of areas previously granted to U.S. Forces in Korea



Location

Area of 110-11, Bongilcheon-ri, Jori-eup, Paju City

Area size

- Surrounding areas 479,030㎡

Project Overview

- **Urban development :**
public and private housing

Progress

- September 2014: Approval of the project implementation area and plan
- September 2018: Designation cancellation of the project implementer
- January 2020: Project proposal and public offering for private contractors
- May 2021: Signing of the master agreement

Future Plans

- June 2024: Approval on the change of project implementation (area and plan)
- December 2025: Approval of the detailed implementation plan



Camp Edwards

The returning of areas granted to U.S. Forces in Korea being carried forward under agreement with Hyundai Engineering.

Location

Area of 563-5, Yeongtae-ri, Wollong-myun, Paju City

Area size

- 677,525m²
- Granted areas 219,689m²
- Surrounding areas 457,836m²

Project Overview

- Apartment complexes and detached houses (urban development project)

Progress

- March 2022: Completion of discussions on the disaster impact assessment
- February 2024: Completion of discussion on the agricultural land

Future Plans

- 2024: Presentation to the Metropolitan Transportation Commission
- 2024: Deliberation by the City Urban Planning Committee
- 2025: Application for approval on the detailed implementation plan



Camp Stanton

The returning of areas granted to U.S. Forces in Korea being carried forward under agreement with GS E&C.

Location

Area of 303, Sinsan-ri, Gwangtan-myeon, Paju City

Area size

- 860,430m²
- Granted areas 236,137m²
- Surrounding areas 624,293m²

Project Overview

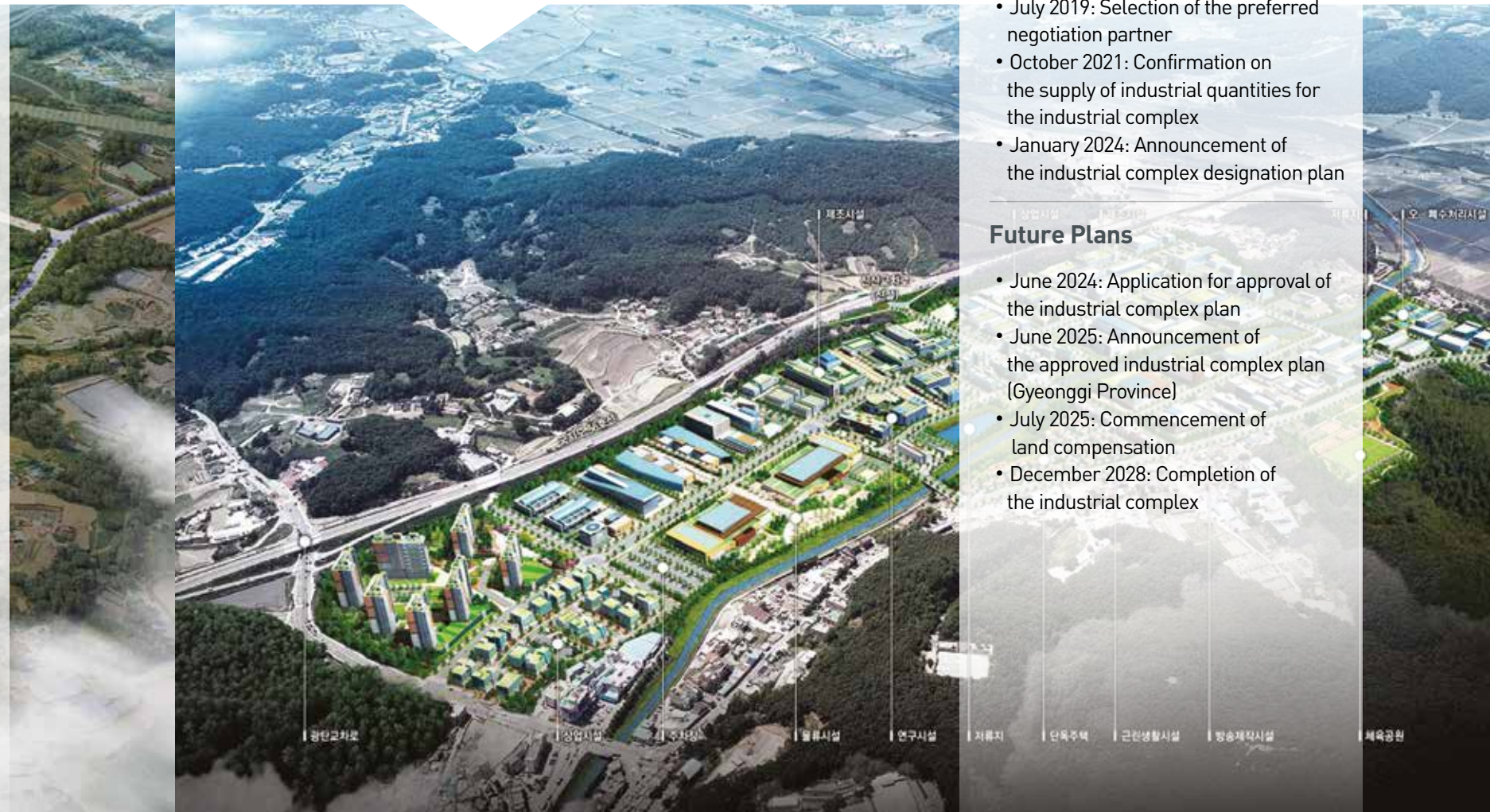
- Industrial complex development project

Progress

- July 2019: Selection of the preferred negotiation partner
- October 2021: Confirmation on the supply of industrial quantities for the industrial complex
- January 2024: Announcement of the industrial complex designation plan

Future Plans

- June 2024: Application for approval of the industrial complex plan
- June 2025: Announcement of the approved industrial complex plan (Gyeonggi Province)
- July 2025: Commencement of land compensation
- December 2028: Completion of the industrial complex





Camp Giant

The site is currently in the process of administrative procedures following the signing of a master agreement with the Korea Investment & Securities Consortium as the granted area was returned by U.S. Forces Korea.

Location

Area of 18-1 Seonyu-ri, Munsan-eup, Paju City

Area size

- 749,906m²
- Granted areas 111,159m²
- Surrounding areas 638,747m²

Project Overview

- Apartment complexes and detached houses

Progress

- December 2022: Confirmation of the master development plan
- November 2023: Agreement signed (Paju Municipal Government ↔ Korea Investment Securities Consortium)

Future Plans

- 2024: Application for approval of the project implementation
- 2025: Application for approval of the detailed implementation plan



Camp Garry Owen

The site is currently undergoing business development with NH Investment & Securities Consortium, selected as the preferred negotiator, as the granted area was returned by US Forces Korea.

Location

Area of 430, Seonyu-ri, Munsan-eup, Paju City

Area size

- 504,729m²
- Granted areas 311,744m²
- Surrounding areas 192,985m²

Project Overview

- Apartment complexes and detached houses

Progress

- December 2022: Confirmation of the master development plan

Future Plans

- 2024: Signing of the basic agreement
- 2025: Application for approval of project implementation



Areas for Development proposed by Private Sector

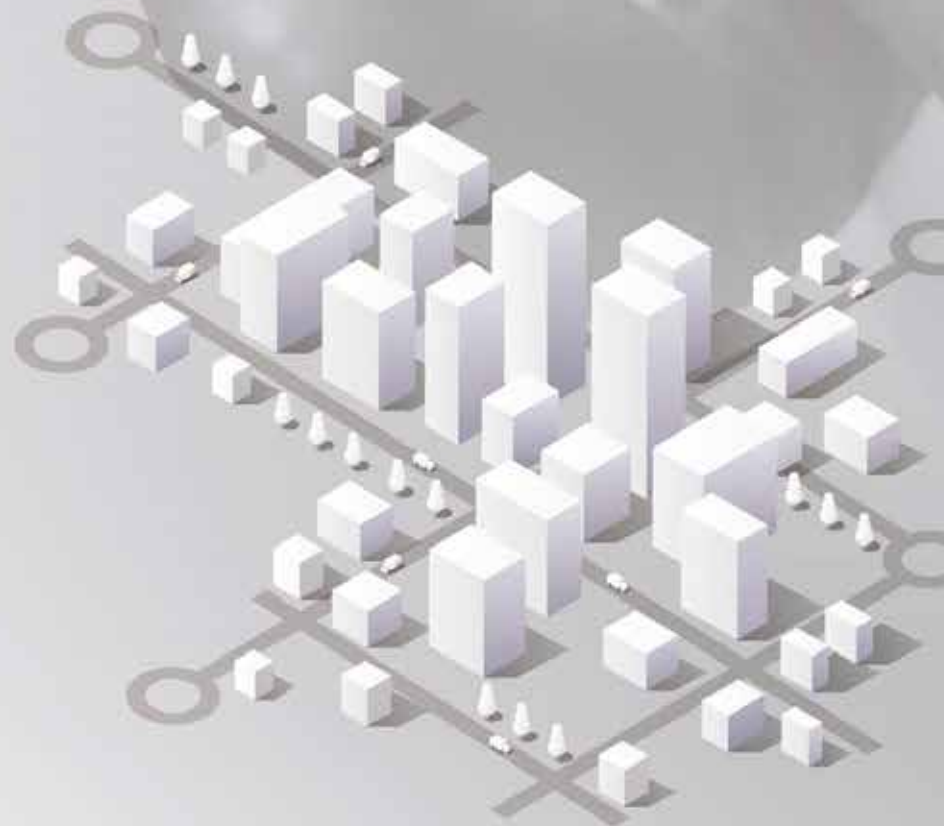
The inducement of private investment is under active process to develop the granted area to be returned to the United State Forces Korea, and the surrounding areas. Private companies will participate comprehensively in the development process.

PAJU Hope Project

- Location : Area of Bongam-ri, Baekseok-ri, Paju-eup, Paju City
- Area size : 3,748,607m²



※ It may be altered during the licensing process



PAJU Hope Project

Location

Area of Bongam-ri, Baekseok-ri, Paju-eup, Paju City

Area Size

- Stage 1: 525,189m²
- Stage 2: 510,418m²
- Stage 3: 1,023,000m²
- Stage 4: 342,000m²
- Stage 5: 1,348,000m²

Purpose of development

- Stage 1-2-3: Industrial Complex Development Project
- Stage 4-5: Urban development Project

Location condition

- Stage 1: Paju Central Valley industrial complex (Completion)
- Stage 2: Industrial complex (Agreement with Hyundai Development Company)
- Stage 3: Industrial complex (Agreement with Central Valley union)
- Flat topography and low gradient enable prompt development
- Stage 4-5: To be announced through public offering

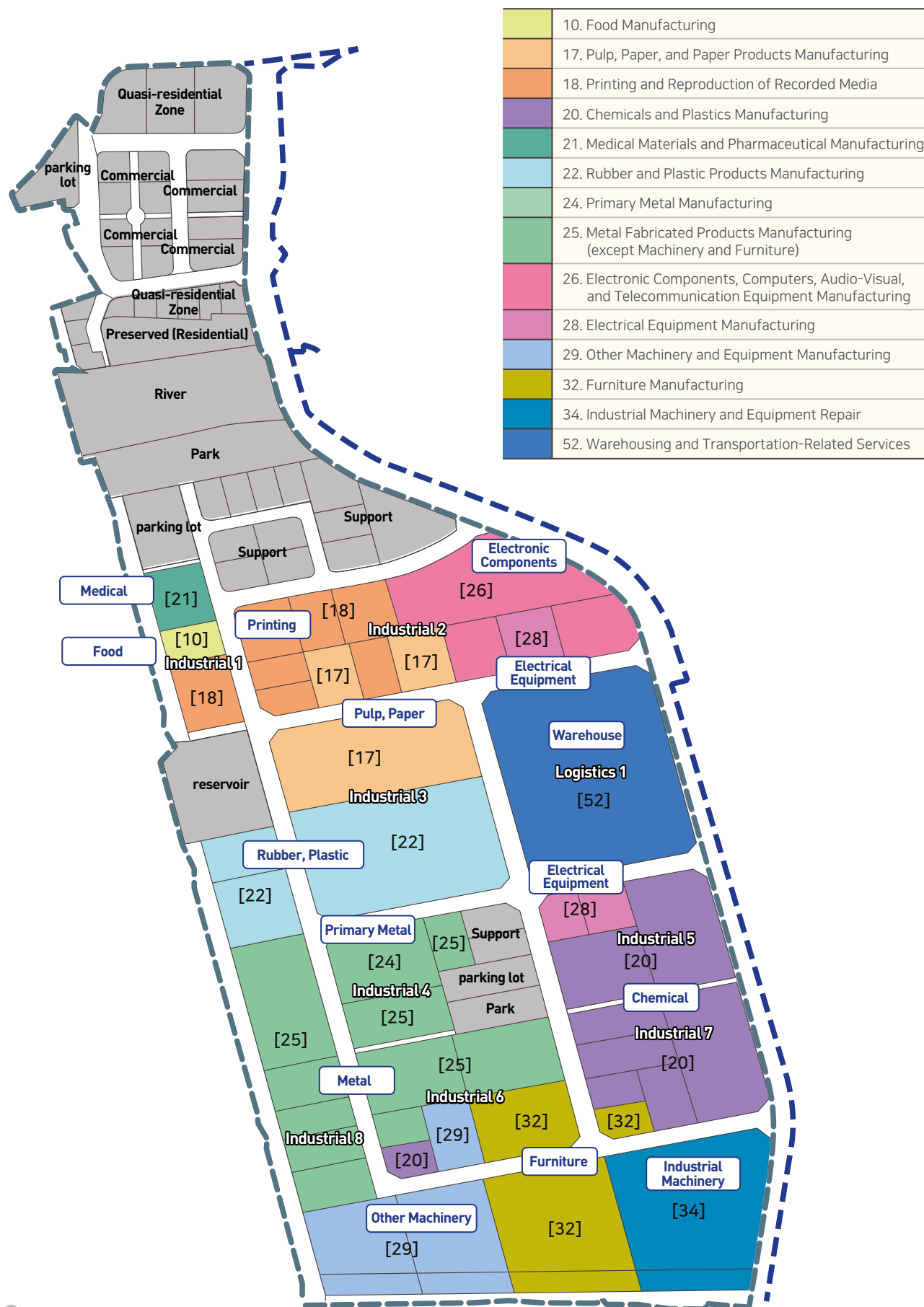
Traffic condition

- The combination of Tongilro, Jayuro, 2nd Jayuro, Local road #78, Gyeongui-Jungang Line will increase the accessibility to Metropolitan area
- Near Seoul-Munsan Highway
- 2nd Metropolitan Belt Expressway to be opened (2025)



※ It may be altered during the licensing process

Phase 1 Central Valley

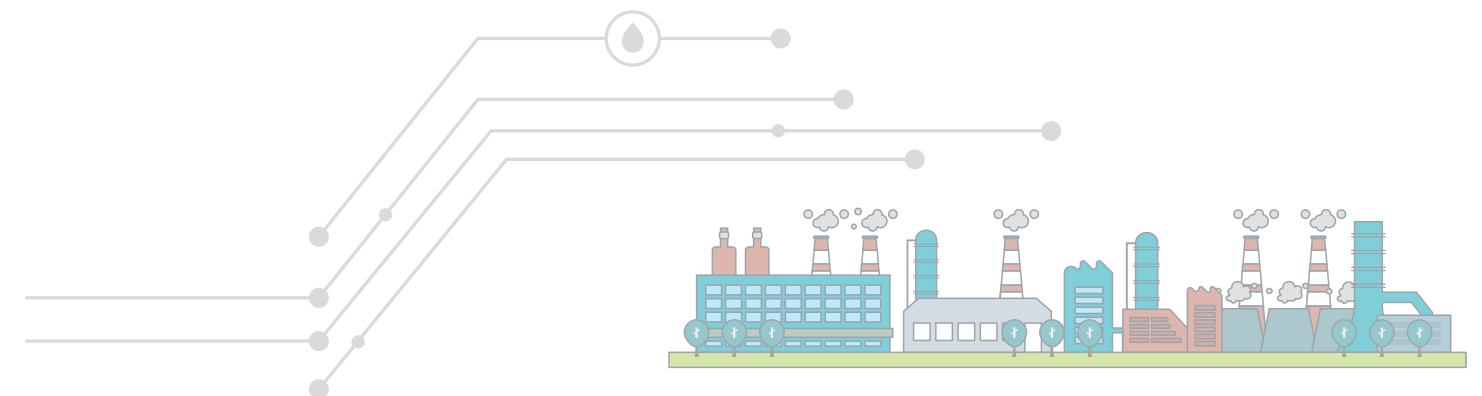


Project Overview

- **Industrial Complex Name:** Paju Central Valley General Industrial Complex / 493,000m²
- **Location:** Around 1361-6 beonji, Bongam-ri, Paju
- **Project Period:** November 13, 2018 ~ December 31, 2024
- **Project Implementer:** Paju Central Valley Business Cooperative
- **Business Categories to Attract:**
 - Food Manufacturing
 - Pulp, Paper, and Paper Products Manufacturing
 - Printing and Reproduction of Recorded Media
 - Chemicals and Chemical Products Manufacturing (except Pharmaceuticals)
 - Medical Materials and Pharmaceutical Manufacturing
 - Rubber and Plastic Products Manufacturing
 - Primary Metal Manufacturing
 - Metal Fabricated Products Manufacturing (except Machinery and Furniture)
 - Electronic Components, Computers, Audio-Visual and Telecommunication Equipment Manufacturing
 - Electrical Equipment Manufacturing
 - Other Machinery and Equipment Manufacturing
 - Furniture Manufacturing
 - Industrial Machinery and Equipment Repair
 - Warehousing and Transportation-Related Services

Description

- **Industrial Land:** 49 parcels (Approximately 300,300m²)
- **Residential Land:** 81 households including Class 2 General Residential Areas (including preserved areas)
- **Support Facilities:** 14 parcels, cultural facilities, etc.
- **Public Facilities:** 2 parks, 3 parking lots, 6 green spaces, etc.





PAJU, the Hub of Global Business

Paju Small Business Support Policy Guide

Internet Paju-si homepage <http://www.paju.go.kr>
 Telephone Policy fund 031)940-4531
 Apply for corporate difficulties 031)940-4534
 Corporate environment improvement · Text service 031)940-4534
 Marketing 031)940-4532
 Technical support 031)940-4522, 031)940-4533
 Factory establishment 031)940-4541~4
 Employment and recruitment 031)940-9781~8
 Fax 031)940-4539
 Visit Corporate Support Division, 47 Sicheong-ro, Paju-si

Paju promises robust support, including policy, funding, special guarantees, and even interest preservation.

1. Support for the preservation of interest on operating funds of small and medium enterprises

- **Support Details:** 2% preservation of the interest on operating funds (Loan interest rate: Bank interest rate - 2% interest preservation)
 - **Loan Limit:** Up to 300 Million KRW per company
 - **Repayment Conditions:** 2-year lump-sum repayment / 3-year (1-year grace period, 2-year equal repayment)
 - **Application Period:** Application per quarter (※ Refer to the website for details)
 - **Application Institution:** Receipt of application by each bank (Kookmin, IBK, Nonghyup, Shinhan, Woori, Hana Bank)
 - **Eligibility:** Manufacturing companies registered in Paju (companies with a manufacturing business ratio of 30% or more)
 - **Exclusion Criteria:** Companies with outstanding Paju small and medium enterprise operating fund repayments exceeding 300 Million KRW in the recent 3 years
 - **Ineligible Fund Usage:** Facility expenses, including land purchase and construction expenses to build a new factory.
- ※ **Inquiry:** Business SOS Team in Business Support Department. 031) 940-4531

2. Special Guarantee Support for Small and Medium Enterprises

- **Support Details:** Issuance of special guarantees for companies facing difficulties in obtaining loans due to insufficient collateral
 - **Guarantee Limit:** Up to 300 Million KRW for manufacturing companies, up to 200 Million KRW for non-manufacturing companies
 - **Eligibility:** Manufacturing companies registered in Paju (companies with a manufacturing business ratio of 30% or more) / Non-manufacturing companies
 - **Application Period:** Rolling basis
- ※ **Inquiry:** Call Center of Gyeonggi Credit Guarantee Foundation 1577-5900
 Gyeonggi Credit Guarantee Foundation Paju Branch 031-942-7521 (Extension 110)

3. Gyeonggi Small and Medium Enterprise Development Fund

Paju provides tailored support and operating funds, as well as startup and competitiveness enhancement funds, based on the unique characteristics of each company.

• Operating Funds

Categories	Use of Funds	Funding Limit	Loan Period (Grace Period)
General companies, Women-led startups, High-tech companies, Venture startups, Companies localizing materials, components and equipment	operating expenses such as labor costs, raw and auxiliary materials and purchases of goods	500 Million KRW	3 years (1 year)
Carbon-neutral companies		200 Million KRW	5 years (2 years)
Social economy enterprises		200 Million KRW	4 years (1 year)
Job creation enterprises		300 Million KRW	5 years (2 years)
Innovation startups & commercialization		500 Million KRW	
Export-oriented enterprises		500 Million KRW	3 years (1 year)
Foothold for growth	500 Million KRW	5 years (2 years)	
Small business owners	startup funds, business improvement funds, re-startup funds	100 Million KRW	5 years (1 year)
	store lease funds (up to 90% of lease costs), debt refinancing funds	50 Million KRW	
Special management funds	special Hope support	10 Billion KRW	
	disaster damage	5 Billion KRW	
	emergency management funds to cope with any potential economic changes	100 Billion KRW	

* For non-manufacturing industries ⇨ If there is a change or addition concerning the manufacturing industry, and relevant permits/licenses have been obtained, it is possible to apply for manufacturing industry support (subject to manufacturing industry limits).

* The funding limit for debt refinancing is restricted to the range of existing loan balances.

• Startup & Competitiveness Enhancement Fund

Categories	Use of Funds		Support Limit		Loan Period (Grace Period)
	Detailed Purposes		Manufacturing	Non-manufacturing	
General companies, Women-led startups, High-tech companies, Venture startups, Companies localizing materials, components and equipment, Future growth companies	Construction Costs (Within 80%)	Factories, warehouses, affiliated research institutes, facilities for storing and handling hazardous materials	3 Billion KRW	1 Billion KRW	8 years (3 years)
		Business locations except factories		1 Billion KRW	
		Welfare facilities, dormitories		300 Million KRW	3 years (1 year)
	Construction Costs (Within 80%)	Factories, warehouses, industrial complex sites facilities for storing and handling hazardous materials	3 Billion KRW	1 Billion KRW	8 years (3 years)
		Welfare facilities, dormitories		200 Million KRW	3 years (1 year)
	Facility and equipment purchase expenses		3 Billion KRW	200 Million KRW	8 years (3 years) 3 years (1 year)
	Knowledge Industry Center occupancy and sales costs (up to 80% of the total amount)		1.5 Billion KRW	1 Billion KRW	8 years (3 years)
	Research and development expenses			500 Million KRW	3 years (1 year)
	Rental Expenses (Within 80%)	Factory rent		500 Million KRW	
		Dormitory rent		200 Million KRW	
Small distribution and shopping mall facility improvement project (for general companies)			300 Million ~ 3 Billion KRW	3 / 8 / 15 years	

• Startup & Competitiveness Enhancement Fund

Categories	Use of Funds	Support Limit		Loan Period (Grace Period)
	Detailed Purposes	Manufacturing	Non-manufacturing	
Knowledge Industry Center establishment	Knowledge Industry Center construction project (within 75% of construction costs)	3 Billion KRW		8 years (3 years)

Inquiries | Gyeonggi Credit Guarantee Foundation · Tel. 1577-5900
Call Center Gyeonggi Credit Guarantee Foundation Paju Branch · Tel. 031)942-7521 (Extension 101)
Gyeonggi Province SME Support Fund · Website: www.g-money.gg.go.kr

4. Policy Fund Support by the Ministry of SMEs and Startups

Paju provides policy funds to support small and medium enterprises and ventures, from management stabilization funds to re-establishment and the planning of new growth engines.

• Operating Funds

Classification	By Fund Type	Eligibility	Funding Limit	Loan Period
Innovative Start-up Business Arrangement Fund	Start-up Foundation Support Fund	Start-up companies recognized for excellent technology and business feasibility	6 Billion KRW (500 Million for operational purposes)	Facility: 10 years Operational: 5 years
	Youth-specific Start-up Fund		100 Million KRW (200 Million KRW for manufacturing and specialized industries)	Facility: 10 years Operational: 6 years
	Development Technology Commercialization Fund		3 Billion KRW (500 Million KRW for operational purposes)	Facility: 10 years Operational: 5 years
Support Fund for Entry into New Markets	Change of Domestic Business to Export Business	Export novice companies, digital export companies, companies participating in export support programs, and small and medium enterprises engaged in technology exports	500 Million KRW	5 years
	Export Business Globalization	Promising export companies, innovative growth sector companies, and small and medium enterprises engaged in technology exports	Separate announcement planned	
New Growth Foundation Fund	Innovative Growth Support	Those with more than 7 years of business experience and the permit for cooperation plans or those approved for a collaboration business plan	6 Billion KRW	Facility: 10 years Operational: 5 years
	Scale-up Finance	Companies seeking to raise funds through corporate bond issuance	15 Billion KRW	3 years
	Net-Zero Promising Business Support	Companies promoting the commercialization of green technology and the transition to low-carbon and environmentally friendly manufacturing	6 Billion KRW (500 Million for operational purposes)	Facility: 10 years Operational: 5 years
Smartization of Manufacturing Sites	Companies participating in the 'Smart Factory Promotion Project' and companies introducing ICT-based automated facilities	10 Billion KRW (1 Billion for operational purposes)		
Rebound Support Fund	Re-establishment Fund	Re-established companies after closure (including those in preparation for re-establishment)	6 Billion KRW (500 Million for operational purposes)	Facility: 10 years Operational: 6 years
	Exclusive Structural Improvement Fund	Small businesses showing signs of insolvency and companies implementing workout plans	1 Billion KRW	5 years
	Business Transition Support Program	Companies entering new business sectors	10 Billion KRW	Facility: 10 years Operational: 6 years
	Trade Adjustment Support Program	Companies affected by FTA implementation	1 Billion KRW	
Emergency Management Stabilization Fund	Support for Small Businesses Affected by Disasters	Companies affected by natural or social disasters	1 Billion KRW	5 years
	Temporary Management Challenge	Companies facing temporary management challenges	1 Billion KRW	5 years

Inquiries | Call Center of Korea SMEs and Startups Agency · Tel. 1537
Policy Fund Information Call Center · Tel. 0811-3655
Korea SMEs and Startups Agency · Website: www.kosmes.or.kr

Majang Lake Suspension Bridge



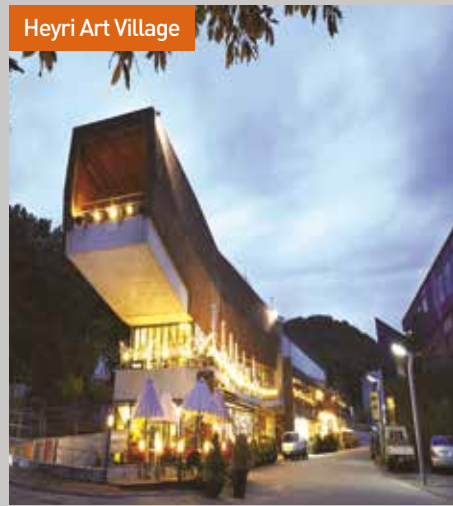
Imjingak Peace Gondola



Imjingak Pyeonghwanuri



Heyri Art Village



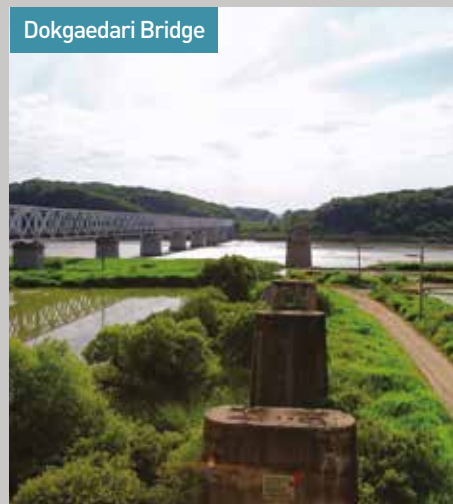
Paju Folk Festival



Paju Historic Site of Yi I



Dokgaedari Bridge



Odusan Unification Observatory





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