

 Early Warning System

DFC-2024-GJIRAFAINC

Gjirafa, Inc



Quick Facts

Countries	Albania, Kosovo, North Macedonia
Financial Institutions	US International Development Finance Corporation (DFC)
Status	Active
Bank Risk Rating	C
Borrower	Gjirafa, Inc.
Sectors	Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 5.00 million
Project Cost (USD)	\$ 7.14 million



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## Project Description

According to the Bank's website, the project consists of a \$5 million direct Loan to Gjirafa, Inc. for the expansion of its e-commerce platform and related businesses. These businesses include video and television production, gaming, and streaming activities. Gjirafa, Inc. operates the first e-commerce platforms in the western Balkans. The DFC direct Loan will allow the Company to expand its e commerce operations, specifically by upgrading the IT backbone to handle more transactions, to improve and expand customer engagement and to allow Gjirafa, Inc. to grow its existing activities and businesses in Albania and in North Macedonia.



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## Early Warning System Project Analysis

DFC loans to investment funds who will support an e-commerce company are screened as a Financial Intermediary C (FI-C) for environmental and social assessment. These downstream investments are expected to result in minimal adverse environmental and social impacts. Therefore, all those downstream investments have been pre-screened as low risk and further review and consent is not required for these investments.



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## Investment Description

- US International Development Finance Corporation (DFC)

7-year loan, \$5,000,000 direct loan.



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### Private Actors Description

*Gjirafa, Inc.* operates the first e-commerce platforms in the western Balkans. Their businesses include video and television production, gaming, and streaming activities.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Gjirafa, Inc.	Client	-



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## Contact Information

*No contacts available at the time of disclosure.*

## ACCESS TO INFORMATION

Unlike many other development finance institutions, DFC does not currently have an access to information policy.

Under the United States Freedom of Information Act (FOIA), DFC is obliged to respond to reasonably formulated requests for Agency records. However, DFC may apply exemptions from release to certain types of information and may charge fees in responding to requests. DFC has a designated FOIA officer who is trained in how to respond to requests and implement the law. You can learn more about filing a FOIA request at: <https://www.dfc.gov/foia>

## ACCOUNTABILITY MECHANISM OF THE UNITED STATES INTERNATIONAL DEVELOPMENT FINANCE CORPORATION (DFC)

The Office of Accountability is an independent office that addresses complaints about environmental or social issues related to DFC-supported projects. The office provides communities an opportunity to have concerns independently reviewed and addressed. If you submit a complaint to the Office of Accountability, it may assist you by either seeking to address your problems by facilitating a problem solving dialogue between you and those implementing the project and/or investigating whether the DFC complied with its policies to prevent environmental, social, human rights, and labor harms.

You can find more information about the Office of Accountability at: <https://www.dfc.gov/who-we-are/office-accountability>



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## Bank Documents

- [Project Disclosure](#) [\[Original Source\]](#)