

 Early Warning System

EBRD-51780

FIF - KRK - MSME Loan II



## Quick Facts

<b>Countries</b>	Kosovo
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Proposed
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2020-02-14
<b>Borrower</b>	Kreditimi Rural i Kosoves, LLC
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 3.24 million
<b>Project Cost (USD)</b>	\$ 3.24 million



---

## Project Description

According to the EBRD's website, this project provides financing to Kreditimi Rural i Kosoves, LLC, a microfinance institution, to fund micro, small and medium-sized enterprises (MSMEs) long-term in Kosovo. This project will also support the expansion of the bank's MSME lending.



---

## Investment Description

- European Bank for Reconstruction and Development (EBRD)

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Kreditimi Rural i Kosoves](#) (Financial Intermediary)



---

## Contact Information

Burbuqe Berisha  
burbuqe.berisha@krk-ks.com  
<http://krk-ks.com/en/>

## ACCOUNTABILITY MECHANISM OF EBRD

The Project Complaint Mechanism (PCM) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an European Bank for Reconstruction and Development (EBRD)-financed project. If you submit a complaint to the PCM, it may assess compliance with EBRD's own policies and procedures to prevent harm to the environment or communities or it may assist you in resolving the problem that led to the complaint through a dialogue with those implementing the project. Additionally, the PCM has the authority to recommend a project be suspended in the event that harm is imminent. You can contact the PCM at [pcm@ebrd.com](mailto:pcm@ebrd.com) or you can submit a complaint online using an online form, [http://www.ebrd.com/eform/pcm/complaint\\_form?language=en](http://www.ebrd.com/eform/pcm/complaint_form?language=en). You can learn more about the PCM and how to file a complaint at <http://www.ebrd.com/work-with-us/project-finance/project-complaint-mechanism.html>.



---

**Other Related Projects**

- EBRD-53527 FIF - KRK - MSME Loan III