

 Early Warning System

EBRD-53539

FIF - Regional SME CSP - PCBA



Quick Facts

Countries	Albania
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2022-06-21
Borrower	PROCREDIT BANK ALBANIA SHA
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 2.99 million
Project Cost (USD)	\$ 2.99 million



Project Description

According to the bank website, the project consists of a loan of up to EUR 3.0m to ProCredit Bank Albania ("PCBA") under the Regional SME Competitiveness Support Programme ("CSP").

The Loan is envisaged to provide financing for on-lending to local SMEs for investments to upgrade production facilities and comply with various EU Directives in the field of environmental protection, workers' safety and product quality and safety and become competitive.



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.

- **PROCREDIT BANK ALBANIA SHA** (Financial Intermediary) **is owned by** **ProCredit Holding AG & Co. KGaA** (Parent Company)



Private Actors Description

As stated by the EBRD, PCBA, a subsidiary of ProCredit Holding, is a universal, SME-oriented bank. PCBA focuses on SME lending, green finance and digitalisation.



Contact Information

COMPANY CONTACT INFORMATION

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ACCESS TO INFORMATION

You can request information by emailing: accessinfo@ebrd.com or by using this electronic form:

<https://www.ebrd.com/eform/information-request>

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 or you can submit a complaint online using an online form at:

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>



Bank Documents

- [Translation: FIF - Regional SME CSP - PCBA \(Albanian\)](#)