

 Early Warning System

EBRD-53785

FIF - Imon MSME Loan



## Quick Facts

<b>Countries</b>	Tajikistan
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	F1
<b>Voting Date</b>	2022-06-21
<b>Borrower</b>	IMON INTERNATIONAL MICROCREDIT DEPOSIT-TAKING ORGANISATION CJSC
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 2.00 million
<b>Project Cost (USD)</b>	\$ 2.00 million



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## Project Description

Under this project, EBRD provides a loan to IMON INTERNATIONAL MICROCREDIT DEPOSIT-TAKING ORGANISATION CJSC for local private MSMEs.



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## 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.

- [MDO Imon International\\_TJ](#) (Financial Intermediary)



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## Private Actors Description

IMON INTERNATIONAL MICROCREDIT DEPOSIT-TAKING ORGANISATION CJSC

IMON is the largest microfinance institution in the country covering around 9 per cent of total lending market in Tajikistan. The company serves over 130,000 customers via a network of 27 branches and 103 outlets located across 3 (out of 4) regions. IMON offers almost a full variety of conventional banking products to MSMEs, sole entrepreneurs and retail clients with primary focus on underserved, economically active segments of the Tajik population.



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## Contact Information

### COMPANY CONTACT INFORMATION

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### ACCESS TO INFORMATION

You can request information by emailing: [accessinfo@ebrd.com](mailto: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](mailto: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](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>



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**Bank Documents**

- [Project Info in Russian](#)
- [Project info in Tajik](#)