Early Warning System

# EBRD-53898

## Loan to Humo MSME & Skills Pilot under FIF

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### Quick Facts

| | |
|---|---|
| **Countries** | Tajikistan |
| **Financial Institutions** | European Bank for Reconstruction and Development (EBRD) |
| **Status** | Proposed |
| **Bank Risk Rating** | U |
| **Voting Date** | 2022-08-09 |
| **Borrower** | HUMO MICROCREDIT DEPOSIT ORGANISATION CJSC |
| **Sectors** | Finance |
| **Investment Type(s)** | Loan |
| **Investment Amount (USD)** | $ 2.00 million |
| **Project Cost (USD)** | $ 2.00 million |

## Project Description

Under this project, EBRD provides a loan to HUMO MICROCREDIT DEPOSIT ORGANISATION CJSC for development of MSMEs including women's support.

## Investment Description

- European Bank for Reconstruction and Development (EBRD)

**Private Actors Description**

HUMO MICROCREDIT DEPOSIT ORGANISATION CJSC

HUMO is the 2nd largest microfinanace institution in Tajikistan by assets and loan portfolio. The company serves the lower segment of micro and small enterprisesniche predominantly in retail and agribusiness sectors.

| Private Actor 1 | Private Actor 1 Role | Private Actor 1 Sector | Relation | Private Actor 2 | Private Actor 2 Role | Private Actor 2 Sector |
|---|---|---|---|---|---|---|
| - | - | - | - | MDO HUMO_TJ | Client | Finance |

## 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: Loan to Humo MSME & Skills Pilot under FIF (Russian)
- Translation: Loan to Humo MSME & Skills Pilot under FIF (Tajik)

## Other Related Projects

- EBRD-54361 FIF - Humo MSME Loan III & Skills
- EBRD-55194 FIF - Humo MSME Loan IV