

 Early Warning System

EBRD-53922

FIF - WBWiB Phase II - CKB



## Quick Facts

Countries	Montenegro
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2022-11-15
Borrower	CRNOGORSKA KOMERCIJALNA BANKA AD PODGORICA
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 3.27 million
Project Cost (USD)	\$ 3.27 million



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## Project Description

According to the Bank's website, the project consists of a senior unsecured loan up to EUR 3.0m in two tranches, first tranche of EUR 1m and second tranche of EUR 2m, for on-lending to women-led SMEs through the Western Balkans Women in Business Programme Phase II (WBWiB II). The 2nd tranche is uncommitted and its commitment will be at EBRD's sole discretion.

The project will contribute to women's economic inclusion by supporting women-led SMEs' access to finance and business advisory services.



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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.

- [CRNOGORSKA KOMERCIJALNA BANKA AD PODGORICA](#) (Financial Intermediary)



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## Contact Information

### COMPANY CONTACT INFORMATION

Bojan Dozic

[bojan.dozic@ckb.me](mailto:bojan.dozic@ckb.me)

+382 20 415 611

+382 20 415 611

<https://ckb.me/retail/home-retail>

Bulevar revolucije 17, Podgorica, Montenegro

### 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>