

 Early Warning System

EBRD-54623

FIF - Finea SME line



## Quick Facts

<b>Countries</b>	Morocco
<b>Specific Location</b>	Al Haouz
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2024-10-15
<b>Borrower</b>	Finea SME
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 25.58 million



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## Project Description

According to the bank-provided information, the project involves the provision of an unsecured SME line of up to EUR 23.5 million (MAD equivalent), with 35% of the proceeds allocated to regions impacted by the Al Haouz earthquake.

The EBRD loan will support Finea's lending activities, fostering MSME development by improving access to financing, thus facilitating their participation in public and private tenders through Finea's bespoke range of financial products. Of the total loan, 35% will be on-lent to sub-borrowers or sub-projects located in regions affected by the 8 September 2023 earthquake, driving economic recovery in those areas.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)



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Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Finea SME	Client	Finance

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## 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>