

 Early Warning System

EBRD-54714

FIF - MSME Loan - Banka per Biznes (BpB)



## Quick Facts

<b>Countries</b>	Kosovo
<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>	2023-07-11
<b>Borrower</b>	Banka per Biznes, Sh.A.
<b>Sectors</b>	Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 6.66 million
<b>Project Cost (USD)</b>	\$ 6.66 million



## Project Description

According to the Bank's website, the project consists of a senior unsecured MSME loan of up to EUR 6.0 mln under the Financial Intermediaries Framework (FIF) to Banka per Biznes (BpB), with proceeds to be used for on-lending to MSMEs in Kosovo in accordance with the FIF Policy Statement. BpB will use its best efforts to allocate 30% of the proceeds of the loan for the purpose of making green sub-loans in accordance with EBRD Green Economy Transition (GET) eligibility criteria.

The project will contribute to BpB's strategy to expand lending to the MSME segment, particularly in agricultural and manufacturing sectors which remain underserved in Kosovo. In addition, the bank's efforts to allocate 30% of the proceeds to GET-eligible projects demonstrate BpB's willingness to commit to upscale its green investments.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Banka per Biznes, Sh.A.	Client	-



## 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**

- [Translation: FIF - MSME Loan - Banka per Biznes \(BpB\) \(Albanian\)](#)
- [Translation: FIF - MSME Loan - Banka per Biznes \(BpB\) \(Serbian\)](#)