

 Early Warning System

EBRD-55325

Western Balkans GEFF III - Banka per Biznes



## Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-03-19
Borrower	Banka per Biznes, Sh.A.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 4.34 million
Project Cost (USD)	\$ 4.34 million



### Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR 4.0 million to be disbursed in two equal tranches (EUR 2 million each) under the Western Balkans GEFF III REpower Residential Programme ("WBGEFF III"). The loan will have a 3-year tenor with no grace period. The second tranche will be uncommitted.

WBGEFF III is associated with Technical Cooperation and investment incentives for the end-borrowers. Since the first phase of GEFF, the programme has been supported by the EU through the WBIF, the government of Japan, Austria and Switzerland through High-Impact Partnership on Climate Action.

The loan is intended to make available financing for investments in high-performance energy efficiency and renewable energy technologies, materials and solutions undertaken in or in relation to privately owned residential dwellings or buildings, construction of GET-eligible High energy Performance Residential Buildings (HPRBs) and eligible Energy Efficiency and/or Renewable Energy projects in the Public Sector. 100% of the use of proceeds will be related to investments eligible under the EBRD's Green Economy Transition ("GET") approach.



## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR 4.0 million to be disbursed in two equal tranches (EUR 2 million each) under the Western Balkans GEFF III REpower Residential Programme ("WBGEFF III"). The loan will have a 3-year tenor with no grace period. The second tranche will be uncommitted.

## 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.

- [Banka per Biznes, Sh.A.](#) (Financial Intermediary)



### Private Actors Description

**Banka per Biznes, Sh.A. ("BpB")** has been a long standing EBRD partner since 2010 and a Tier 2 bank in Kosovo offering a wide range of commercial banking products to all customer segments, with a main focus on Micro, SME and Retail clients. BpB, established in 2001, is the 7th largest bank in Kosovo among 11 operating in the market, with a market share of 6.7% by total assets and 6.8% by net loans as of YE 2023.



---

## Contact Information

### COMPANY CONTACT INFORMATION

Argjira Kadrijaj Dushi  
argjira.kadrijaj@bpbbank.com  
+383 49 904 892  
www.bpbbank.com  
Rr. Ukshin Hoti, Nr. 128, Prishtine 10000, Kosove

### 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>