

 Early Warning System

EBRD-55334

FIF - Sustainable Reboot SME - Raiffeisen Leasing



## Quick Facts

<b>Countries</b>	Bosnia and Herzegovina
<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>	2024-04-23
<b>Borrower</b>	Raiffeisen Leasing doo Sarajevo
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 3.21 million
<b>Project Cost (USD)</b>	\$ 3.21 million



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## Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR 3 million under the Sustainable Reboot SME Programme ("the Programme").

The proceeds of the Bank's investment will be used to provide leases to help finance the investments in micro, small and medium-sized enterprises in Bosnia and Herzegovina assisting in improving the competitiveness and compliance with technical standards in line with the EU directives and other international recognized standards.



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**Early Warning System Project Analysis**

Categorised FI (ESP 2019).



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to € 3 million under the Sustainable Reboot SME Programme.

The project will be supported by a comprehensive technical assistance to RL and sub-borrowers to facilitate the project preparation and successful implementation of the FIF- Sustainable Reboot SME programme. The SMEs will also benefit from grant incentives worth up to 15 per cent of the lease financing amount. The grants for the entire regional programme across all countries will be funded by Norway, Luxembourg, the United States of America and SECO via the Small Business Impact Fund, as well as DANIDA and the EBRD's Shareholders' Special Fund. The particular project with RL will be supported with funding from SECO only.

## 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.

- [Raiffeisen Leasing doo Sarajevo](#) (Financial Intermediary)



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### Private Actors Description

Raiffeisen Leasing doo ("RL") is the second largest leasing provider in BiH, holding a market share of 27.4 per cent in terms of total assets (as of end-3Q 2023). The principal activity of RL is leasing of vehicles and equipment through finance and operating leases. Established in 2004, RL operates solely in BiH and is based out of Sarajevo.



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## 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 - Sustainable Reboot SME - Raiffeisen Leasing \(Bosnian\)](#)