

 Early Warning System

EBRD-55448

FIF - MiBospo - MSE Loan VII



## Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-06-25
Borrower	Mikro kreditna Fondacija Mi-Bospo Tuzla
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 2.14 million
Project Cost (USD)	\$ 2.14 million



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## Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR2 million to be provided in two equal tranches (EUR1 million each) under the Financial Intermediaries Framework ("FIF").

The Loan proceeds will be used for on-lending to private micro and small sized enterprises ("MSEs") in Bosnia and Herzegovina ("BiH") in accordance with the Policy Statement.



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## Early Warning System Project Analysis

Categorised FI (2019 ESP).



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to €2 million to be provided in two equal tranches (€1 million each) under the Financial Intermediaries Framework ("FIF").

## 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.

- [Mikrokreditna Fondacija Mi-Bospo Tuzla](#) (Financial Intermediary)



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## Private Actors Description

Mikrokreditna Fondacija Mi-Bospo Tuzla ("MiBospo") is a specialised microfinance institution ("MFI") operating in Bosnia and Herzegovina. At end-3Q 2023, it was the 4th largest MFI by gross loan portfolio, holding 7.5% of market share.



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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 - MiBospo - MSE Loan VII \(Bosnian\)](#)