

 Early Warning System

EBRD-56202

FIF - Western Balkans WiB Phase II - KRK (EFSD+1)



## Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-03-04
Borrower	Kreditimi Rural i Kosoves, LLC (KRK)
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 2.12 million
Project Cost (USD)	\$ 2.12 million



### Project Description

According to the Bank's website, the project consists of the provision of a senior unsecured loan in the amount of up to EUR 2.0 million to KRK, for on-lending to eligible women-led SMEs in line with the criteria under the Western Balkans Women in Business Programme Phase II ("WB WiBP II").

The project will contribute to women's economic inclusion by supporting women-led SMEs' access to finance and business advisory services.



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### Early Warning System Project Analysis

Categorised FI (ESP 2024). Kreditimi Rural i Kosoves (KRK) is an existing client of EBRD.



### Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan in the amount of up to EUR 2.0 million.

### 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.

- [Kreditimi Rural i Kosoves](#) (Financial Intermediary)



## Private Actors Description

*Kreditimi Rural i Kosoves, LLC ("KRK")* is the third largest microfinance institution by gross loans in Kosovo, with the mission to provide access to financing to local MSMEs. At YE 2024, KRK services almost 26,000 clients across the entire territory of Kosovo through its network of 29 branches and 287 employees.



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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

- [PSD translation \(Albanian\)](#)
- [PSD translation \(Serbian\)](#)