

 Early Warning System

EBRD-56204

Studenac d.o.o.



## Quick Facts

Countries	Croatia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	B
Voting Date	2025-06-11
Borrower	Studenac d.o.o.
Sectors	Agriculture and Forestry, Energy, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 80.57 million
Loan Amount (USD)	\$ 80.57 million
Project Cost (USD)	\$ 405.73 million



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## Project Description

As stated by the EBRD, the project consists of the provision of a EUR70 million senior long-term loan to a food retailer Studenac d.o.o. (Studenac) for investments in operational improvements and refurbishments of the retail network, acquisitions of selected food retail chains, and refinancing of the company's existing loans.

The loan will support the company in its expansion efforts as well as expected to bring further efficiency and profitability improvements. Furthermore, the loan will facilitate a new financing structure which will support continued dynamic growth of Studenac.

The project will support implementation of end use energy efficiency measures in both existing and new stores leading to energy savings.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)



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### Private Actors Description

As stated by the EBRD, Studenac is a food retailer operating in Croatia and Slovenia, and an existing client of the Bank. The company is owned by Enterprise investors.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Studenac d.o.o.	Client	Industry and Trade



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## Contact Information

### Client - Studenac d.o.o.:

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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>