

 Early Warning System

EBRD-56225

FIF - FATEN Women in Business Loan



## Quick Facts

Countries	Palestine, West Bank, Gaza
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-03-26
Borrower	Palestine for Credit and Development
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 3.00 million



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## Project Description

According to bank provided information, the investment involves the provision of a USD 3.0 million (EUR 2.9 million) package in favor of Palestine for Credit and Development (FATEN), the largest non-profit microfinance institution in the West Bank and Gaza. The package will include two facilities as follows: (i) USD 2.0 million SME facility for on-lending to eligible MSMEs based in the West Bank; and (ii) USD 1.0 million Women in Business (WiB) facility for on-lending to eligible women-led businesses in the West Bank. Both facilities will be structured in a single tranche.

The WiB loan will be accompanied by a 20% first-loss risk cover (FLRC) funded by the European Union through its Initiative for Financial Inclusion (Neighbourhood Investment Facility - SEMED Financial Inclusion Program). The FLRC will be provided for the benefit of FATEN's portfolio of women businesses to encourage FATEN to continue lending to the most underbanked segments of the economy.

The operation will enable FATEN to scale up lending to MSMEs and women-led businesses in the West Bank with the WiB loan dedicated solely to supporting women-led businesses. This package is crucial in response to the increased demand for financing by MSMEs in the West Bank due to the challenging economic conditions.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

## 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.

- [Palestine for Credit and Development](#) (Financial Intermediary)



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## Contact Information

Lubna Aboudi

[lubna.aboudi@faten.org](mailto:lubna.aboudi@faten.org)

+970 2 296 1471

[www.faten.org](http://www.faten.org)

Al-Tireh, P.O Box 2446, Ramallah, West Bank & Gaza

## ACCESS TO INFORMATION

You can request information by emailing: [accessinfo@ebrd.com](mailto:accessinfo@ebrd.com) or by using this electronic form:

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## ACCOUNTABILITY MECHANISM OF EBRD

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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:

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