

 Early Warning System

EBRD-56495

Western Balkans GEFF III - AFK



## Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-06-24
Borrower	Agjencioni per financim ne Kosove
Sectors	Energy, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 2.32 million
Loan Amount (USD)	\$ 2.32 million
Project Cost (USD)	\$ 2.32 million



---

## Project Description

As stated by the EBRD, the project consists of a senior unsecured loan of up to EUR 2.0 million to be provided in one single tranche under the EBRD Western Balkans GEF III programme.

The loan is intended for providing sub-loans to help finance investments in high-performance energy efficiency and renewable energy technologies, materials and solutions undertaken in or in relation to privately owned residential dwellings or buildings, construction of Green Economy Transition (GET) eligible High-energy Performance Residential Buildings (HPRBs) and eligible energy efficiency and/or renewable energy projects in the public sector. 100% of the use of proceeds will be related to investments eligible under the EBRD's GET approach.



---

## 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.

- [Agjencioni per financim ne Kosove \(Agency for Finance in Kosovo, "AFK"\)](#) (Financial Intermediary)



## Private Actors Description

As stated by the EBRD, Agjencioni per financim ne Kosove (Agency for Finance in Kosovo, "AFK"), a microfinance institution ("MFI") established and operating in Kosovo. AFK is the fourth largest microfinance institution in Kosovo, organised as a non-governmental organisation.



---

## Contact Information

### Financial Intermediary - Agjencioni per financim ne Kosove:

Zamire Decani Beqiri

Email: [zbeqiri@afkonline.org](mailto:zbeqiri@afkonline.org)

Phone: +383 39 42 42 42

Website: [www.afkonline.org](http://www.afkonline.org)

Address: Agjencioni për Financim në Kosovë (AFK) Lidhja e Prizrenit No.1 Peje Republic of Kosovo

## 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>



---

## Other Related Projects

- EBRD-53344 Western Balkans GEF III