

 Early Warning System

EBRD-56515

FIF - YiB Caucasus - AccessBank Loan I



## Quick Facts

Countries	Azerbaijan
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-11-04
Borrower	AccessBank CJSC
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 20.00 million
Loan Amount (USD)	\$ 20.00 million
Project Cost (USD)	\$ 20.00 million



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## Project Description

As stated by the EBRD, the project consists of a senior loan of up to USD 20 million from EBRD to AB under the Youth in Business for Caucasus Programme, aimed at supporting youth-led and youth-owned micro, small, and medium sized enterprises in Azerbaijan. The loan will be provided in two equal tranches, of which the second will be uncommitted. Each tranche will be provided for 3 years, including a grace period of 1 year, and subsequent equal semi-annual repayments. The commitment of the second tranche will be delegated to Management.

The operation is expected to increase lending to Youth MSMEs in the country, facilitate AB's capacity building and promote the transfer of skills to young business owners and managers in Azerbaijan.

The loan will be supported by (i) the first loss guarantee in favour of Accessbank funded by EU via the European Fund for Sustainable Development Plus (EFSD+) Programme, (ii) a result-based compensation element in favour of Accessbank funded by EU/SSF, (iii) a capacity-building and TC services provided to Accessbank and funded by EU/SSF and (iv) TC delivered under Advice for Small Businesses (ASB) programme and funded by EU. The combined technical cooperation components will help Accessbank bank enhance its inclusive financing standards by improving awareness and understanding of the needs of underserved young entrepreneurs.



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## Early Warning System Project Analysis

The EBRD categorized the project environmental and social risk as 'FI'. According to the EBRD, the subprojects are likely to carry low environmental and social (E&S) risk.



## 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.

- [AccessBank CJSC \(Azerbaijan\)](#) (Financial Intermediary)



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## Private Actors Description

According to the EBRD, CJSC AccessBank is a mid-sized bank incorporated in Azerbaijan in 2002 and ranking 8th in the banking sector by assets. It is focusing on servicing micro and small businesses in the country.



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## Contact Information

### Financial Intermediary - AccessBank CJSC:

Hasan Hasanov

Email: [Hasan.Hasanov.H@accessbank.az](mailto:Hasan.Hasanov.H@accessbank.az)

Phone: (+994 12) 377 00 19 (2300)

Phone: (+994 12) 510 37 71

Website: [www.accessbank.az](http://www.accessbank.az)

Address: 3, Tibilisi ave., Baku, AZ1065, Azerbaijan

### 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 \(Azeri\)](#)