Early Warning System

EBRD-56553

RLF-Rozetka Group

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Quick Facts

Countries	Poland, Ukraine
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	B
Voting Date	2026-04-17
Borrower	Rozetka UA LLC; Rozetka EU LLC
Sectors	Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 29.43 million
Project Cost (USD)	$ 29.43 million

Project Description

According to the Bank’s website, the project consists of an EUR 25m senior long-term loan to Rozetka Group, including EUR 20m to Rozetka.UA LLC (Ukraine) and EUR 5m to Rozetka EU LLC (Poland).

The Loan is split into committed financing of EUR 10m for working capital of Rozetka's Ukrainian and Polish operations and uncommitted financing of EUR 15m for working capital and potentially capex in Ukraine and in Poland.

The Project is expected to be supported by a first loss risk cover from the European Union under the Ukraine Investment Framework (UIF). The UIF supports green investment across key sectors while facilitating recovery and strengthening economic resilience amid the ongoing war.

Early Warning System Project Analysis

Categorised B 2024 ESP. The project is to support the Rozetka Group, an offline and e-commerce platform in Ukraine, through working capital in Ukraine, and Poland. The project's low risk rating derives from the following E&S risks to consider: minor labour-related risks to align with ESR2 requirements; HR systems, policies and procedures (including grievance mechanism); policies and implementation capacity to ensure policies to minimise and mitigate sexual harassment, abuse and exploitation; and, finally, full compliance and capacity to align with GDPR, privacy and online safety requirements as outlined in the Bank's E&S Policy.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

An EUR 25m senior long-term loan.

Private Actors Description

Rozetka UA LLC is Ukraine's leading retailer with over 500 stores and an e-commerce platform, combining direct online retail with a marketplace model supported by proprietary logistics and financial services.

Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Rozetka	Client	-

Contact Information

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ACCESS TO INFORMATION

You can request information by emailing: 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 or you can submit a complaint online using an online form at: 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