

 Early Warning System

EBRD-56576

FIF - WB WiB Phase II - AFK III (EFSD+1)



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	Agency for Finance in Kosovo (AFK)
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 1.16 million
Project Cost (USD)	\$ 1.16 million



Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR 1.0 million to be provided in one single tranche under the EBRD Western Balkans WiB Phase II programme (WB WiBP II). The project will contribute to women's economic inclusion by supporting women-led MSMEs' access to finance and business advisory services.



Early Warning System Project Analysis

Categorised FI (ESP 2024). Agjencioni per financim ne Kosove (AFK) is an existing client with satisfactory environmental and social (E&S) performance under its current exposures.

If the EBRD's funding is used to finance renewable energy subprojects, these subprojects must meet the EBRD's E&S eligibility criteria for renewables sub-projects, as well as other applicable criteria set out in the GEFF Policy Statement.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of EUR 1.0 million to be provided in one single tranche under the EBRD Western Balkans WiB Phase II programme (WB WiBP II).

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

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



Contact Information

COMPANY 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>