

 Early Warning System

EBRD-56994

DFF - SPEEEX



Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	B
Voting Date	2025-12-09
Borrower	SPEEEX SH.P.K.
Sectors	Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 15.12 million
Loan Amount (USD)	\$ 15.12 million
Project Cost (USD)	\$ 15.12 million



Project Description

According to the EBRD, the project consists of the provision of a long-term loan of up to EUR13 million by EBRD to SPEEEX to finance the cost of the acquisition of the Bernina Group.

The primary objective of this project is to support Speeex's international expansion through the acquisition of Bernina Group, thereby establishing a direct operational footprint in Switzerland, its core export market. This M&A activity is designed to diversify Speeex's client base, while also increasing competitiveness and profitability by enabling operational synergies between Kosovo and Switzerland. Additionally, the project aims to promote diversity and inclusion within the company through a new HR Strategy and by targeting a balanced (50/50) gender ratio, further strengthening its talent base and social impact.

The TC will support SPEEEX in developing and implementing a new HR Strategy focused on gender equality and inclusive practices, including drafting a Gender Equality Action Plan and conducting awareness campaigns and training. This initiative, funded by up to EUR70,000 from the SSF (with 20% client contribution), aims to promote equal opportunities, close gender pay gaps, and embed diversity principles across recruitment, training, and career development.



Investment Description

- European Bank for Reconstruction and Development (EBRD)



Private Actors Description

As stated by the EBRD, SPEEEX SH.P.K. is a Business Process Outsourcing (BPTO) and IT service provider founded in Kosovo in 2016 and currently employing nearly 1,560 people. It is 100% owned by a local entrepreneur, Fikret Murati. Speeex offers a wide range of services and solutions from contact centre, HR and IT services to companies operating in the DACH region (German-speaking countries), with a strong focus on the Swiss market. The company exports majority of its services (above 90%) to these markets.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	SPEEEX SH.P.K.	Client	Industry and Trade



Contact Information

Client - SPEEEX SH.P.K.:

Fikret Murati

Email: info@speeex.com

Phone: +383 49 491 649

Website: <https://www.speeex.com/>

Address: SPEEEX SH.P.K. Dritan Hoxha Street, Prishtinë, Kosovo

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>