Early Warning System

EIB-20250354

EFSD PLUS MSME LOAN FACILITY (LE)

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Quick Facts

Countries	Albania, Armenia, Azerbaijan, Bosnia and Herzegovina, Egypt, Georgia, Jordan, Moldova, Montenegro, Morocco, North Macedonia
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-03-25
Borrower	Borrower not available at the time of disclosure
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 1,281.02 million

Project Description

According to the Bank’s website, the Lending Facility (LE) will enable eligible intermediaries to provide loans to micro, small and medium-sized enterprises (MSMEs) and mid-caps in EU Enlargement and Neighbourhood countries. The operation will include thematic windows focused on green transition, social inclusion and business growth. These loans will benefit from an EU guarantee under the European Fund for Sustainable Development Plus (EFSD+) Open Architecture (OA) and from EIB own-risk lending under the Global Finance Facility.

The aim is to improve access to green, inclusive and growth finance for MSMEs and mid-caps by working through eligible financial intermediaries in the relevant regions, and providing them long-term funding at attractive terms and conditions, including for thematic finance.

The EFSD+ Guarantee is a core instrument of the European Fund for Sustainable Development Plus, designed to mobilise private investment in regions where access to finance is limited and risks are high. It works by providing EU-backed guarantees to eligible financial institutions and investors, reducing their exposure to credit risk and encouraging them to finance projects that support sustainable development. These guarantees aim to foster economic growth, create jobs and promote climate-friendly and socially inclusive investments in partner countries, particularly in fragile or vulnerable contexts.

Investment Description

- European Investment Bank (EIB)

Contact Information

No contacts available at the time of disclosure.

ACCESS TO INFORMATION

You can submit an information request for project information at: https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm

ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: complaints@eib.org, by completing the online complaint form available at the following address: http://www.eib.org/complaints/form via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check: http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces