

 Early Warning System

IFC-51022

MFP-BOP KEP



Quick Facts

Countries	Kosovo
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	C
Voting Date	2025-06-16
Borrower	KEP Trust
Sectors	Agriculture and Forestry, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 16.99 million



Project Description

According to the Bank's website, the proposed investment is an up to EUR15 million senior loan to KEP Trust (KEP) under project BOP KEP #51022 (KEP Loan) for a tenor of up 3-year with a one-year grace period, payable in Euro and booked in two commitments. The proceeds from the loan will be earmarked for financing micro and small enterprises, individual entrepreneurs and farmers with special focus to increase KEP's lending operations to farmers and enterprises in the agriculture sector, agricultural farms and agri-processing companies. At least 50% of the loans will be earmarked to climate smart agri and other climate related projects and at least 25% of the loans will be earmarked to financing women borrowers.



Early Warning System Project Analysis

The proposed project consists of a senior loan of up to EUR 15 million to support on-lending to financing micro and small enterprises (MSEs as defined by IFC), individual entrepreneurs and farmers. The environmental and social risks of these microfinance activities are expected to be low, therefore the Project has been categorized as FI-3 according to the IFC's Sustainability Policy.



Investment Description

- International Finance Corporation (IFC)

IFC's Investment as Approved by the Board: Loan 16.99 million (USD).

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.

- [KEP Trust](#) (Financial Intermediary)



Private Actors Description

KEP was founded in 1999 by a charitable organization International Catholic Migration Commission (ICMC), Switzerland and a business association Klubi iAfaristevetePrizrenit, Kosovo. Currently, it is the leading institution in the microfinance sector in Kosovo, providing customers a wide range of products and financial services. KEP is registered with the Banking and Payments Authority of Kosovo (now the Central Bank of Kosovo) since 2000 and has since functioned as a local microfinance institution. KEP is headquartered in Pristina and has 31 branches across country-wide across Kosovo with a strong footprint in rural areas.



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