

 Early Warning System

IFC-51069

MFP-BOP KRK



Quick Facts

Countries	Kosovo
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	C
Voting Date	2025-06-16
Borrower	Kreditimi Rural i Kosoves LLC
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.33 million



Project Description

According to the Bank's website, the proposed investment is an up to EUR10 million senior loan to Kreditimi Rural i Kosoves ("KRK") under project BOP KRK #51069 ("KRK Loan") for a tenor of up 3-year with a one-year grace period, will be payable in Euro and booked in one or two commitments. The proceeds from the loans will be earmarked for financing micro and small enterprises, individual entrepreneurs and farmers with special focus to increase KRK'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 10 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 11.33 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.

- [Kreditimi Rural i Kosoves](#) (Financial Intermediary)



Private Actors Description

Headquartered in Pristina, *Kreditimi Rural i Kosoves LLC* is organized as an MFI and it is Kosovo's third largest MFI, with a 19.7 percent market share by loans. KRK offers financial services to entrepreneurs, with a strong focus on agri-borrowers. The sponsor are the European Fund for Southeast Europe (42.17 percent); the Dutch Entrepreneurial Development Bank (29.26 percent); International Solidarity for Development and Investment (17.4%); and Helenos(11.17 percent). KRK has served more than 196,000 customers.



Contact Information

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The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org>