

 Early Warning System

**EBRD-47985**

**AASF - NOA Agribusiness Credit Line**



## Quick Facts

<b>Countries</b>	Albania
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	FI
<b>Voting Date</b>	2016-04-06
<b>Borrower</b>	NOA Sh.a.
<b>Sectors</b>	Agriculture and Forestry, Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 5.70 million
<b>Project Cost (USD)</b>	\$ 5.70 million



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## Project Description

This project finances NOA Sh.a., a non-bank microfinance lending institution in Albania, for on-lending to agribusinesses in order to improve access to finance for underserved farmers and agribusinesses. This loan will be complemented by technical assistance for capacity building.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

NOA Sh.a. (NOA) is a microfinance institution (MFI) incorporated in Albania. It provides loans to clients, mostly in rural areas across the country.

NOA is 99.99% owned by NOA Holding, which in turn is 100% owned by NOA Cooperatief (NOA Coop) that owns directly the remaining 0.01% of NOA Sh.a. NOA Coop is owned by two microfinance investment specialists, BFSE Holdings B.V. and Creation Investments Antilles N.V.



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## Contact Information

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## 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](mailto:pcm@ebrd.com) or you can submit a complaint online using an online form, [http://www.ebrd.com/eform/pcm/complaint\\_form?language=en](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>.



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**Bank Documents**

- [Project Summary Document \(Albanian\)](#) [\[Original Source\]](#)