

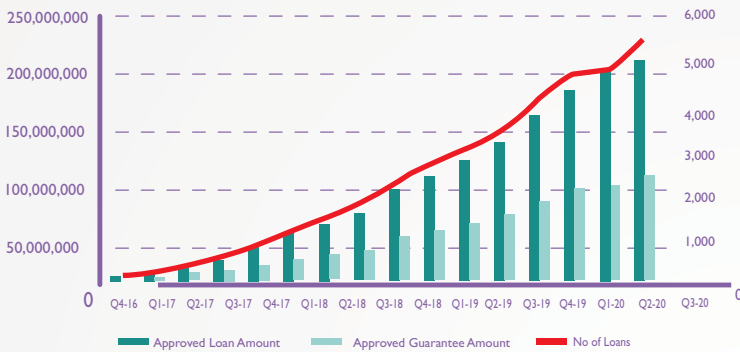


The Kosovo Credit Guarantee Fund is an independent, development orientated legal entity that provides credit guarantees for MSMEs, by sharing the credit risk with financial institutions.

INCREASED LENDING TO MSMEs IN KOSOVO

By guaranteeing the credit portfolios of financial institutions we aim to enhance access to finance for MSMEs, support entrepreneurship development, support domestic production and services that create an added value, create new jobs and support overall economic development.

APPROVED LOANS



AGRO WINDOW

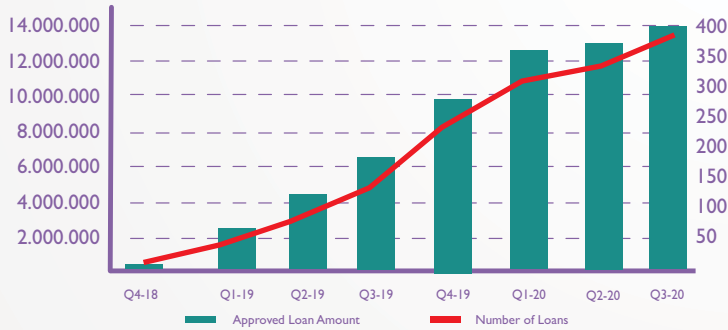
Capital for Agro Window is provided by KfW

TO DATE

EUR 14.55 MM issued loans by RFI

EUR 7.02 MM guaranteed by KCGF

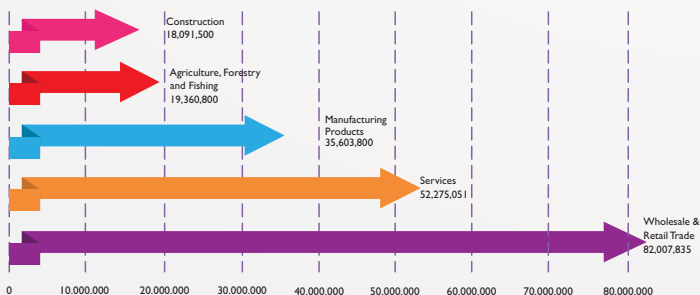
Distributed to 377 Agro Loans MSMEs



SECTOR DISTRIBUTION

The distribution of the KCGF portfolio across different sectors reflects the country's economy.

LOANS BY SECTOR



JOB CREATION

Creating new jobs, is one of the key objectives of KCGF foundation
5,451 loans to MSMEs projected 8,136 new jobs.



LOANS TO WOMEN

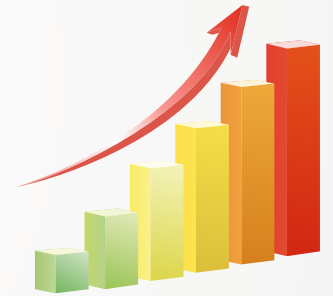
Enhance opportunities for underserved economic sectors and populations including women is another important objective of KCGF.

5,451 loans to MSMEs issued to 12% women owners/co-owners



SALES INCREASE

As of September 30, 2020 5,451 loans to MSMEs projected EUR 225.8 MM increased sales over their baseline sales.



KCGF PARTNERS

The KCGF cooperates with Financial institutions (banks, MFI's, NBFi's), donors, Government of Kosovo, Central Bank of Kosovo, and MSME community.

DONORS	PARTNERS	REGISTERED FINANCIAL INSTITUTIONS
<ul style="list-style-type: none"> Government of Kosovo United States Agency for International Development (USAID) German Development Bank KfW 	<ul style="list-style-type: none"> The Swedish International Development Cooperation Agency – Sida represented by the Swedish Embassy European Investment Fund (COSME - Competitiveness of Enterprises and Small and Medium-sized Enterprises) Millennium Challenge Corporation/Millennium Foundation Kosovo 	<ul style="list-style-type: none"> Banka Ekonomike Banka Kombëtare Tregtare Banka për Biznes NLB Banka ProCredit Bank Raiffeisen Bank TEB Sh.A Raiffeisen Leasing Kosovo

Fund achievements as of 30 September 2020

