

Micro and small business finance

MSE projects at the EBRD

EBRD's Micro and Small Enterprise (MSE) lending programmes are designed to provide individual entrepreneurs and micro and small firms with access to finance that has traditionally not been made available to them. In pursuing this goal, EBRD's MSE projects have a strong regional focus, supporting economic development and social stability in the Bank's countries of operation.

EBRD co-operates with existing commercial banks to build capacity for MSE lending operations and also sets up "greenfield" specialised microfinance banks. If there is a sufficiently stable banking sector, truly committed to pursuing the micro and small market, EBRD works with existing banks to develop staff and implement lending procedures tailored to the needs and possibilities of micro and small enterprises. If there is an insufficient number of suitable partner banks, EBRD, together with partner institutions, establishes a new microfinance institution. This strategy quickly delivers financing to MSEs, while also providing an example to the banking sector of best practice in MSE lending.

Micro and Small lending programmes are now operational in Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Bulgaria, Georgia, Kazakhstan, Kosovo, Kyrgyz Republic, Macedonia, Moldova, Mongolia, Montenegro, Romania, Russia, Serbia, Tajikistan, Ukraine and Uzbekistan. With respect to financing that has been made available by all Micro and Small lending programmes, 2,372,884 loans have been disbursed for a total of almost EUR 11.4 billion. In March 2007 alone, our programmes disbursed 92,797 loans for over EUR 511.5 million.

Applying for a Loan

Micro and small loan financing is provided through Branches of EBRD partner banks and/or specialised microfinance institutions located throughout the EBRD's region of operations and Mongolia. Loans are provided on a purely commercial basis. To be considered for financing, businesses must have adequate cash-flow, market demand for their products, and sound management. No loan is too small and collateral is a secondary consideration after the business has been analysed.

Micro credits of US\$ 50 to US\$ 10,000, are generally available for a maturity of up to 12 months initially. As companies build up a credit record, they become eligible for larger loans with longer tenors for a variety of purposes (trade, services and investment). The firm's debt capacity is analysed before loans are extended. Individual entrepreneurs and firms may apply for micro credits.

Small loans are usually available in amounts of up to US\$ 200,000 (higher in exceptional cases), with maturities of up to three years or exceptionally up to five years. These loans, which may be for working capital and/or fixed assets, are provided to companies involved in trade, production or service industries. Potential borrowers must have sufficient cash-flow from the project to repay the loan and exhibit good management skills and business planning.

TABLE OF CONTENTS

ALBANIA	2
ProCredit Bank	2
ARMENIA	2
Armenia Multi Bank Framework	2
AZERBAIJAN	2
Azeri Multi Bank Framework Facility	2
CredAgro NBCO	2
FINCA Azerbaijan.....	2
Microfinance Bank of Azerbaijan (MFBA)	2
BELARUS	2
Belarus MSE Finance Facility	2
BOSNIA & HERZEGOVINA	2
EKI (Ekonomaska Kreditna Institucija)	2
Mikrofin.....	2
ProCredit Bank	2
BULGARIA	2
ProCredit Bank (Bulgaria) A.D.	2
GEORGIA	2
Bank Republic	2
Head Office.....	2
Constanta Foundation	2
VTB Bank Georgia.....	2
KAZAKHSTAN	2
Kazakhstan Loan Fund	2
Kazakhstan Small Business Programme (KSBP).....	2
KOSOVO	2
Kosovo Enterprise Progamme (KEP).....	2
BRK - New Bank of Kosovo	2
ProCredit Bank	2
KYRGYZ REPUBLIC	2
Bai Tushum.....	2
FINCA, Kyrgyzstan.....	2
Kyrgyz MSE Finance Facility (KMSEFF).....	2
MACEDONIA	2
ProCredit Bank	2
MOLDOVA	2
Microinvest.....	2
Moldova Micro-Lending Programme.....	2
Rural Finance Corporation	2
MONGOLIA	2
Xac Bank	2
MONTENEGRO	2
Alter Modus	2
ROMANIA	2

Opportunity Microcredit Romania (OMRO).....	2
ProCredit Bank	2
RUSSIAN FEDERATION	2
FORUS Bank.....	2
Russia Small Business Fund (RSBF)	2
VTB Bank 24.....	2
SERBIA.....	2
Opportunity Bank	2
ProCredit Bank	2
TAJIKISTAN	2
IMON.....	2
Microinvest.....	2
Tajik MSE Finance Facility (TMSEFF).....	2
UKRAINE.....	2
ProCredit Bank	2
Ukraine Micro Lending Programme (UMLP).....	2
UZBEKISTAN	2
Japan-Uzbekistan Small Business Programme (J-USBP)	2

ALBANIA

ProCredit Bank

ProCredit Bank Albania specialises in providing financial services to micro and small enterprises. In addition to business loans, ProCredit Bank offers a wide range of banking products through its branch network. For more information please see below.

Head Office

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Rruga "Sami Frashëri"

Tirana

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Fax: +355 42 71 277 (Treasury)

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Tel/Fax: +355 42 30 499 (ATM)

Call Center: +355 42 40 777

Website: <http://www.procreditbank.com.al/en/kontakti.htm>

<http://www.procreditbank.com.al/>

ARMENIA

Armenia Multi Bank Framework

The Armenian Multi Bank Framework is a facility which provides financing to Armenian commercial banks for on-lending to Armenian micro and small enterprises. For more information please contact the banks listed below:

ANELIK BANK

75 Baghramian Avenue

0033 Yerevan

Contact: Mr Misha Tadevossian, Head of International Programs Department

Tel: +374 10 26 60 58 / 22 87 17

Fax: +374 10 22 65 81 / 22 87 44

E-mail: info@anelik.am; misha@anelik.am

Website: www.anelik.am

ARMECONOMBANK OJSC

23/1 Amiryan Street

0002 Yerevan

Contact: Hayk Mkrtchyan, Deputy Head of Lending Dept.

Tel: +374 10 53 89 11 / 53-20-07

Fax: +374 10 56 36 97 / 53-89-04

E-mail: mkrtchyanh@aeb.am

bank@aeb.am

intoper@aeb.am

Website: www.aeb.am

ACBA BANK

1 Byron Street

0009 Yerevan

Contact: Hakob Andreasyan, Head of Credit

Tel: +374 10 56 58 58 / 56 85 85

Fax: +374 10 543485

E-mail: acba@arminco.com

acba@netsys.am

Website: <http://www.acba.am>

INECOBANK

17 Tumanyan Street

0001 Yerevan

Contact: Artashes Martirosyan, Deputy CEO

Tel: +374 10 54 51 69 / 56 37 25

Fax: +374 10 54 51 66

E-mail: inecobank@inecobank.am

Website: <http://www.inecobank.am>

CASCADE BANK CJSC

6 Deghatan Street

0010 Yerevan

Contact: Levon Levonyan, General Manager

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E-mail: cascadebank@cascadebanking.com

Website: www.cascadebanking.com

AZERBAIJAN

Azeri Multi Bank Framework Facility

The purpose of the Azeri Multi Bank Framework Facility is to provide medium-term financing to Azeri commercial banks for on-lending to micro, small and medium sized enterprises (MSMEs). Currently, eight banks offer MSME financing through this facility:

OJSC AZERDEMIRYOLBANK

Head Office

AzerDemiryolBank
31 Garabag Street
Baku

Contact: Etibar Israfilov, Loan Specialist
Tel: +994 12 440 2429 / 444 7130
Fax: +994 12 496 3745
E-mail: emeliyyat@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Central Branch

AzerDemiryolBank
111 Nizami Street
Baku

Contact: Yadigar Mahmudzade, Loan Specialist
Tel: +994 12 498 5933
E-mail: merkez@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Khatai Branch

AzerDemiryolBank
4 X.Mammadov Street
Baku

Contact: Anar Garalov, Loan Specialist
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E-mail: xetai@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Sabunchu Branch

AzerDemiryolBank
Bakixanov Settlement
7 Mehmandarov Street
Baku

Contact: Aga Ibragimov, Loan Specialist
Tel: +994 12 425 4078
E-mail: sabuncu@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Nasimi Branch

AzerDemiryolBank
45 C.Hacbayov Street

Baku

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E-mail: nesimi1@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Sumgait Branch

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Sumgait
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E-mail: sumqayit@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Gandja2 Branch

AzerDemiryolBank
147 Xatai Street
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Contact: Anar Ismailov, Loan Specialist
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E-mail: gence2@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Lankaran Branch

AzerDemiryolBank
H.Aslanov Street,
Lankaran
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E-mail: lenkeran@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Sheki Branch

AzerDemiryolBank
6a S.Rahman Street
Sheki
Contact: Anar Huseynov, Loan Specialist
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E-mail: seki@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Guba Branch

AzerDemiryolBank
41 Qalaba Street
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Tel: +994 169 52115
E-mail: quba@azerdemiryolbank.com
Website: www.azerdemiryolbank.com

Gusar Branch
AzerDemiryolBank
14 Nuraddin Sarifov Street
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Tel: +994 138 52580
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AZERIGAZBANK OPEN JOINT STOCK COMPANY

For more information please see www.azerigazbank.com.

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Centre Branch
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Website: www.bankofbaku.com

Azneft Branch
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Baku AZ1004
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Tel: +994 12 497 1535
Fax: +994 12 497 1545
E-mail: root@bankofbaku.com
Website: www.bankofbaku.com

Neftchilar Branch

25/63, Rustamov Street

Baku AZ1096

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E-mail: root@bankofbaku.comWebsite: www.bankofbaku.com

Otoplaza Branch

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Baku AZ 1108

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Khagani Branch

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Nasimi Branch

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Nizami Branch

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Sabunchu Region

Genjler Street

Yard 4081

Baku AZ 1132

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E-mail: root@bankofbaku.com
Website: www.bankofbaku.com

Sumqayıt Branch

20A, Z. Hajiyev Street

Sumqayıt City, Z 5001

Contact: Ilgar Tagiyev, Branch Manager
Tel: +994 12 447 8282
Fax: +994 12 447 8282
E-mail: root@bankofbaku.com
Website: www.bankofbaku.com

Shaki Branch

Shaki City

M.Rasulzade Street 183

Contact: Sardar Gasanov, Branch Manager
Tel: +994 177 4 2444
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E-mail: root@bankofbaku.com
Website: www.bankofbaku.com

BoB-Express-1 Point of Service

Tbilisi Avenue

Block 1054 ("İST-Petrol" Petrol Station)

Baku

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Website: www.bankofbaku.com

BoB-Express-2 Point of Service

Khatai District

M.Hadi Street

Block 2372 ("İST-Petrol" Petrol Station)

Baku

Contact: Said Guseynov, Head of Division
Tel: +994 12 470 3510
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E-mail: root@bankofbaku.com
Website: www.bankofbaku.com

Call Center

Intersection of M.Abbasov and J. Jafarov Streets

Baku AZ 1060

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Tel: +994 12 145
E-mail: root@bankofbaku.com
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BANK RESPUBLIKA

Bank Respublika
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MUGANBANK

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Azerbaijan

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Email: etibar@mugan.baku.az

NIKOIL BANK

Nikoil Bank
27 Uzeyir Hadjibeyov street
AZ 1000, Baku

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RABITABANK

A a universal bank headquartered in Baku, with a countrywide network of 12 branches. Rabitabank provides a full range of banking services, including corporate banking, retail banking and trade finance, with the primary focus on MSMEs, SMEs and retail customers.

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CredAgro NBCO

Established in 2000 as part of rural credit project supported by ACDI/VOCA, CredAgro currently operates in 23 regions of Azerbaijan and provides rural, trade, leasing, consumer and other types of products to micro and small enterprises and residents of Azerbaijan. Since 2005, CredAgro has collaborated with a wide range of lenders and is the first NBCO in Azerbaijan to attract a loan from EBRD. For more information please see our contact details:

Head Office

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orhan@kredagro.com

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FINCA Azerbaijan

FINCA Azerbaijan provides loans to privately owned micro and small enterprises in Azerbaijan. Loans are available for on-going businesses, including agricultural production. For more information please see our contact details:

Head Office

Jafar Jabbarli Street 44,
Caspian Plaza, 5th Floor
Baku 1065

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Imishli Branch

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Ali Bayramli Branch

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Ali Bayramli

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Lencoran Branch

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Fax: + 994 171 5 38 37
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Agstafa Branch

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Agstafa
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Fax: +994 244 5 3021
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Agdash Branch

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Agdash
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Fax: +994 193 5 5103
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Sheki Branch

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Zagatala Branch

Heydər Əliyev prospekti 165
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Airport Branch

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Sadarak Trade Center
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Fax: +994 12 456 25 95
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Sharg Bazari Branch

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Sumgayit Branch

Sumgayit City
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Sumgayit
Contact: Mr Ilmar Javadov, Branch Manager
Tel: +994 186 42 2562
Fax: +994 186 42 9615
E-mail: ilmar@fincasumgait.co-az.net

Guba Branch

Guba City
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H.Aliyev prospect
Nadir Ibrahimov's Crossroads
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Siyazan Branch

Heydar Aliyev Street
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Contact: Mr Islam Huseyov, Credit Supervisor
Tel/Fax: +994 190 5 2189
E-mail: islam@fincasyazan.co-az.net

Naxcivan Branch

35-th mehelle appt.3
Naxcivan City,
Naxcivan Autonomous Republic
Contact: Mr Ilgar Badalov, Branch Manager
Tel: +994 136 44 5437
Fax: +994 136 45 6799
E-mail: ilgar@fincanaxcivan.co-az.net

Sharur Branch

K. Karimov Street.

Sharur,

Naxcivan Autonomous Republic

Contact: Ms Rahila Aliyeva, Branch Manager

Tel: +994 136 42 3188

Fax: +994 136 42 3188

E-mail: raliyeva@fincanaxcivan.co-az.net

Shamkir Branch

Samad Vurghun Street and Vidadi Street

Shamkir

Contact: Mr Elchin Mamedov, Branch Manager

Tel/Fax: +994 241 2 6567

E-mail: ezo66@rambler.ru

Barda Branch

Uzeyir Hajibeyov Street

Barda

Contact: Mr Vagif Veiyev, Branch Manager

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vg@yahoo.com

Microfinance Bank of Azerbaijan (MFBA)

MFBA began operations in 2002 and has become one of the leading providers of financial services to MSEs in Azerbaijan. Its product range comprises MSE business loans and other consumer loans, current accounts, national and international payment services, debit and credit cards as well as deposits and other savings products. MFBA operates via a branch network in Baku, Sumgait, Ganja, Shekim, Lenkoran and Khachmaz.

Head Office

137, Alovzat Guliyev Street.

Baku AZ 1000

Contact: Andrew Pospelovsky General Manager

Tel: +994 12 493 0726

Fax: +994 12 493 0796

E-mail: bank@mfba.az

Website: www.mfba.az

BELARUS

Belarus MSE Finance Facility

Micro enterprises can access loans from partner commercial banks who receive financing from EBRD under the Belarus MSME Credit line. The Programme which initially started in Minsk and includes advisory services for the partner banks to facilitate MSE lending procedures, is currently expanding to other regions. Loans can be directly applied for in the banks listed below as well as any other queries you may have. Additional information can be obtained from the **NBB/PMU**.

NBB PROJECT MONITORING UNIT (PMU)

20, F.Skorina Avenue,
220008 Minsk, Belarus

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PARTICIPATING BANKS:

Minsk and Minsk Oblast

BELGAZPROMBANK

Head Office

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220121 Minsk, Belarus

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Zhdanovichi Outlet

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220120 Minsk, Belarus

Tel: +375 (0)17) 250 53 63

Tel: +375 (0)17) 250 38 64

Branch Office #1

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220007 Minsk, Belarus

Tel: +375 (0)17) 221 44 36

Branch Office #2

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220040 Minsk, Belarus

Tel: +375 (0)17) 293 36 94

Branch Office #4

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220048 Minsk, Belarus

Tel: +375 (0)17) 200 56 09

Tel: +375 (0)17) 211 03 29

Molodechno Outlet

143 B, Velikiy Gostinets Street.
222310 Molodechno, Belarus
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Tel: +375 (029) 352 54 98

Nesvizh Outlet

10, Leninskaya Street.
222603 Nesvizh, Belarus
Tel: +375 (0)17) 70 515 79

ASTANAEXIMBANK

Head Office

20, V. Khoruzhey Street
220123 Minsk, Belarus
Tel/Fax: +375 (0)17) 289 58 38
Tel/Fax: +375 (0)17) 237 79 01

Zhdanovich Outlet

270 of., 2 floor, GRAD shopping mall
125, Timiryazyeva Street
220120 Minsk, Belarus
Tel: +375 (0)17) 250 59 02
Tel: +375 (0)17) 254 55 96

Minskiy Tranzitniy Bank

6A, Partizanskiy Prospect
Tel: +375 (0)17) 298 33 99
220040 Minsk, Belarus

Brest and Brest Oblast

BELGAZPROMBANK

Branch Office #3

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Tel: +375 162 444 877
Tel: +375 29 335 8843
Tel: +375 29 521 2558
Fax: +375 162 444 941

Outlet #1

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224016 Brest, Belarus
Tel: +375 (0)162 219 939
Fax: +375 (0)162 219 939

Kobrin Outlet

23, Lenina Street.
225306 Kobrin, Belarus
Tel: +375 (0)1642 229 25

Vitebsk and Vitebsk Oblast

BELGAZPROMBANK

Branch Office #5

2/44, Y. Kupala Street
210026 Vitebsk, Belarus
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Tel: +375 (0)212 372 406

Orsha Outlet

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210026 Orsha, Belarus
Tel: +375 (0)216 211 460
Tel: +375 (0)216 211 412

Grodno and Grodno Oblast

BELGAZPROMBANK

Branch Office #6

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Tel: +375 (029) 650 9497
Tel: +375 (029) 588 1695

Outlet #1

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230030 Grodno, Belarus
Tel: +375 (0)152 721 151

Lida Outlet

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Gomel

BELGAZPROMBANK

Branch Office #8

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Mogilev

ASTANAEXIMBANK

Outlet

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BOSNIA & HERZEGOVINA

EKI (Ekonomska Kreditna Institucija)

Ekonomska Kreditna Institucija (EKI) is a non-bank microfinance institution (NBMFI) operating both in the Federation of BiH and Republika Srpska. EKI's goal, as defined in its Charter, states: "to act as an independent and sustainable microcredit organisation in providing microcredits to a large number of clients on a long-term basis". EKI is the third largest NBMFI in the country and specialises in providing financing to micro and small borrowers, including rural and agricultural enterprises. EKI is currently in the process of transforming into a commercial microfinance Institution. For more information please contact:

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Mikrofin

Micro Credit Organisation "MikroFin" is the largest non-bank microfinance institution (NBMFI) operating in the Federation of BiH and Republika Srpska. MikroFin provides financing to micro and small enterprises through its extensive branch network: 12 regional branches and 60 lending outlets. The following loan products are offered by Mikrofin to its customers based on an individual lending methodology: business start-ups, agricultural, business expansion, good credit history, express business and housing. MikroFin has recently merged with "Benefit" another NBMFI, and is thus able to cover a broader area and a larger number of MSE borrowers. For more information please contact:

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ProCredit Bank

ProCredit Bank Bosnia and Herzegovina operates both in the Federation of BiH and Republika Srpska. The bank specialises in providing financial services to micro and small enterprises. In addition to business loans, ProCredit Bank offers a wide range of banking products including overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit, national and international payments, savings products, etc. throughout its branch network.

Head Office

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- Maja Hrnjic, Deputy Director
- Senad Redzic, Executive Director Corporate Business
- Vedran Hadžiahmetovic, Executive Director General Services
- Edin Hrnjica, Executive Director Treasury, Retail and Client Services
- Sabina Bašić, Executive Director Accounting and Controlling

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Brcko Branch

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Ilidza Branch

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BULGARIA

ProCredit Bank (Bulgaria) A.D.

EBRD is a founding shareholder in ProCredit Bank (Bulgaria) A.D., a bank specialised in providing financial services to small and medium-sized enterprises in Bulgaria. The bank commenced operations in October 2001, and since its establishment, has rapidly expanded its regional Branch network. As well as providing business loans, ProCredit Bank offers a wide range of banking products including, overdraft facilities, credit lines, deposits and savings accounts as well as bank guarantees, and letters of credit etc.

Other banking services offered include: current accounts in BGN, EUR, USD; various attractive savings and deposit programmes; debit cards; foreign currency exchange; domestic and international money transfers. Furthermore, the ProPay system is assisting customer transfers within the ProCredit Bank Group. The bank is also able to offer efficient solutions for cash management (all operations within the Branch network are in real-time) as well as www (ProB@nking) and telephone banking. For more information please see www.procreditbank.bg.

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Bourgas

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GEORGIA

Bank Republic

Bank Republic JSC, founded in 1991 is a privately owned universal commercial bank. Focussed on providing quality services to small and medium size enterprises as well as to entrepreneurs and middle-income consumers, Bank Republic operates from its head office and seven branches, which include Tbilisi and regional branches. In addition to full service branches, Bank Republic also has 16 service centres, six of which are outside of the capital. More information can be obtained directly from Bank Republic: www.republic.ge.

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Constanta Foundation

Constanta Foundation is one of the leading non-bank Micro Finance Institutions in Georgia. It has a strong regional presence, operating through nine branches throughout Georgia. The Constanta Foundation offers loans to the smallest of micro and small enterprises (MSEs), both group and individual loans, as well as other products including agricultural (animal husbandry) loans, money transfers, and health insurance (as a broker). For more information please see www.constanta.ge.

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ProCredit Bank

ProCredit Bank Georgia, a member of the international group of ProCredit banks, offers a full range of banking services to micro, small and medium sized enterprises and to private customers in the Republic of Georgia. The bank's headquarters are based in Tbilisi and has 35 Branches across the country. Detailed information on products and services are available on www.procreditbank.ge.

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VTB Bank Georgia

VTB Bank Georgia (previously United Georgian Bank) is one of the largest private commercial banks in Georgia. VTB's branch network comprehensively covers the entire country with outlets present in all major cities. VTB Bank Georgia provides a full range of banking services to corporate and retail clients including: current accounts, deposits taking, loans, trade finance, foreign currency exchange services, transfer payments, clearing cheques and cash management. The bank's strategy is strongly directed towards services to micro, small and medium enterprises.

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KAZAKHSTAN

Kazakhstan Loan Fund

The Kazakhstan Loan Fund (KLF), based in Almaty and founded by ACDI/VOCA (the US non-profit organisation) with a grant from USAID in 1997, is the largest non-bank microfinance institution in Kazakhstan. Its branch network covers Almaty, Taldykogam, Shymkent, Taraz, Turkistan and Astana. It offers small business, agriculture, and consumer loan products in the forms of both group and individual lending. Currently, KLF is in the process of transformation into a bank by transferring its business operations to a 100% subsidiary "KazMicroFinance" and it has just started to expand its loan products, with, for example; micro-housing loan, business start up loans, etc. For more information please see:

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Kazakhstan Small Business Programme (KSBP)

The KSBP is a project designed to give micro and small businesses greater access to loans from commercial banks operating in Kazakhstan. The Programme provides technical assistance to participating banks, providing advice from international banking experts on operational procedures, job skills and management information systems. KSBP has enabled the partner banks to run a profitable MSE lending business serving a large number of small-scale borrowers. Further information can be obtained from the banks listed below:

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KOSOVO

Kosovo Enterprise Programme (KEP)

Kosovo Enterprise Programme (KEP) is the leading and largest non-bank microfinance institution (NBMFI) in Kosovo. It was established with the main purpose of meeting the financing needs of the low-income population such as refugees, returnees, the internally displaced people and migrants of Kosovo after the conflict. Through its nine branches and outlets, KEP covers a vast majority of the country and offers micro and small borrowers individual and group loan products such as: business development, agriculture and live-stock, and consumer and trade. In order to be able to provide different finance products as well as to attract deposits from the population it serves, KEP is transforming into a specialised microfinance bank. For more information please visit www.keponline.net.

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BRK - New Bank of Kosovo

New Bank of Kosovo (NBK) is the fourth largest bank and the first local commercial bank established in Kosovo. NBK enjoys a strong presence in the market with 8 branches and 9 outlets throughout the country. As a typical commercial bank, NBK offers a wide range of banking products such as loans, trade finance, foreign exchange, current accounts, deposits and savings accounts, and remittances, etc. The lending services offered by NBK to its micro, small and medium enterprises are for: agriculture loans, business development and expansion, housing, trade and services, manufacturing and consumer loans. For more information please see:

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ProCredit Bank

ProCredit Bank Kosovo specialises in providing financial services to micro and small enterprises. In addition to business loans, ProCredit Bank offers a wide range of banking products including overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit, national and international payments, and savings products through its Branch network. For more information please see <http://www.procreditbank-kos.com>.

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KYRGYZ REPUBLIC

Bai Tushum

Bai Tushum is one of the leading MFIs in the Kyrgyz Republic. It commenced operations in 1997 and has a very strong rural focus. Bai Tushum offers a range of developed agricultural loan products for crop production, livestock and agri-processing and also offers loan products in urban areas for traditional trade, services and production purposes. Bai Tushum has a presence in Bishkek and Issyk-Kul, Osh, Jalalabad, Karasu, Nookat, Uzgen, Aravan and Bazar Korgon. For more information please see below.

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FINCA, Kyrgyzstan

FINCA Micro Credit Company (FMCC) is the largest private micro-finance institution in the Kyrgyz Republic and was established by FINCA International in early 1995. With its two core credit products, solidarity group lending and loans to small enterprises and micro entrepreneurs, FMCC addresses the demand for finance for the low-income population. Currently, FMCC has six regional offices, seven sub-regional offices and 87 meeting rooms in all seven oblasts of the Kyrgyz Republic. For more information please see below.

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Kyrgyz MSE Finance Facility (KMSEFF)

KMSFF has been set up to provide loans to private sector micro and small enterprises in the Kyrgyz Republic through partner banks. General information can be obtained from the KMSFF project co-ordination office and detailed information on loan products directly from the partner banks listed below.

MSFF CO-ORDINATION OFFICE

Bishkek

Micro and Small Enterprise Finance Facility in Kyrgyzstan

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Osh

Micro and Small Enterprise Finance Facility in Kyrgyzstan

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Jalalabad

Micro and Small Enterprise Finance Facility in Kyrgyzstan

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720908 Jalalabat, Kyrgyzstan

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Dordoy Market Outlet

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Bishkek, Kyrgyzstan
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Karabalta Branch

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Karabalta, Chui region, Kyrgyzstan
Contact: Fomich Tatyana, Branch Manager
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Tokmok Branch

154 Tryasina Street,
Tokmok, Chui region, Kyrgyzstan
Contact: Toktonazar Alymbaev, Branch Manager
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Osh Branch

119 Kurmanjan Datka Street
Osh, Kyrgyzstan
Contact: Muradil Begimkulov, Branch Manager
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Jalalabat Branch

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Bazarkorgon Branch

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Bazarkorgon Village, Jalalabat region, Kyrgyzstan
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Karakol Branch

265 Toktogula Street
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Osh Branch at Central Market

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Karakol Branch at Central Market

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Nookat Branch

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Karasuu Branch at Central Market

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Central Market in Uzgen
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Balykchi Branch

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Kyzyl-Kia Branch

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“Dostuk“ Hotel Branch

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Kochkorata Branch

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Bishkek Central Market Branch

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Talas Branch

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Kant Branch

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Aravan Branch

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Osh Branch

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Karasuu Branch

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Karabalta Branch

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Central Market Osh Branch

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Dordoi Market Branch

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Kadamjai Branch

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Bishkek Branch

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Bishkek Branch

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MACEDONIA

ProCredit Bank

ProCredit Macedonia specialises in providing financial services to micro and small enterprises. In addition to business loans, ProCredit Bank offers a wide range of banking products including overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit, national and international payments, and savings products etc. through its branch network. For more information please see www.procreditbank.com.mk.

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bul. Gen. Mihajlo Apostolski, 18

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MOLDOVA

Microinvest

Microinvest is a young and dynamically growing non-bank microfinance institution in Moldova set up in 2003. Microinvest offers loan products to start-ups, established small businesses and express loans to MSEs. The institution also acts as a second-tier bank to Savings and Credit Associations (SCAs), and provides guarantees and equity investments. Microinvest has a network of 8 regional branches that covers the entire country. For more information please see below:

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Chisinau, MD-2012

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E-mail: amunteanu@microinvest.md

Moldova Micro-Lending Programme

The Moldova Micro-Lending Programme (MMP) is a project designed to give micro and small businesses greater access to financing from commercial banks operating in Moldova. The programme offers technical assistance to participating banks, providing advice from international banking experts on operational procedures, job skills, risk management technologies, and management information systems. The programmes are designed to enable the partner banks to run a profitable MSE lending business. For more information please see below:

MOBIASBANCA

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MD-2012 Chisinau

Moldova

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MD-2061 Chisinau

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ProCredit Moldova S.A.

ProCredit Bank Moldova specialises in providing financial services to micro and small enterprises. In addition to business loans, ProCredit Bank offers a wide range of banking products including overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit, national and international payments, and savings products etc through its Branch network. For more information please see www.procredit.md.

" PRO CREDIT " S.A.

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Chisinau Branches

Botanica Branch

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Buiucani Branch

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Centru Branch

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Rural Finance Corporation

Rural Finance Corporation (RFC) is a non-bank financial institution established in 1997. RFC acts as an apex institution providing technical assistance and credit to Savings and Credit Associations (SCAs) as well as providing credit to MSEs directly. RFC offers loans from USD 2,000 to USD 56,000 to MSEs (with a special focus on rural businesses). Its head office is located in Chisinau and has regional offices in Edinita, Sorooca, Balti, Straseni, Bender, Dubasari, Cahul and Basarabeasca as well as mobile credit officers. For more information please see:

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Website: www.microfinance.md

MONGOLIA

Xac Bank

Xac Bank is the second largest microfinance institution in Mongolia and enjoys a strong presence particularly in rural areas through 39 branches and their sub-branches located in each of the country's regional centres and the capital. Xac Bank offers a wide range of bank products to various small clients such as micro-enterprises, SMEs, households and herders. Its typical loan products include micro business, consumer loans including financing environmentally friendly "stove", rural loans to herders for the purpose of general animal husbandry and crop production. For more information please see: <http://www.xacbank.mn>

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Tel: + 976 11 318185
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MONTENEGRO

Alter Modus

Alter Modus (AM) is a non-bank microfinance institutions (NBMFI) which was established to provide financing to the most vulnerable members of society who do not have access to the formal financial sector. Its target group is micro and small enterprises with less than 5 employees and individual entrepreneurs with low household income. Through its 13 branches, Alter Modus offers micro and small loans for: trade and services, agriculture, animal husbandry and small-scale production throughout Montenegro. For more information please see: altermod@cg.yu

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ROMANIA

Opportunity Microcredit Romania (OMRO)

OMRO started lending activities in December 2000 in the heart of the Transylvanian region of Romania as a pioneer in the field of microlending in Romania. OMRO's mission is to help the smallest entrepreneurs by supporting them to develop their businesses through a provision of financing, training and business advice.

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ProCredit Bank

ProCredit Bank Romania specialises in providing financial services to micro and small enterprises. In addition to business loans, ProCredit Bank offers a wide range of banking products including overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit, national and international payments, and savings products etc. through its Branch network. For more information please see www.procreditbank.ro.

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RUSSIAN FEDERATION

FORUS Bank

FORUS bank is a dedicated micro-finance bank with a vast majority of loans under USD 2,000. The founder of the bank is FORA Fund for Small Business Support, Russia's largest microfinance organisation and part of the Opportunity International Network. Its Head Office is located in Nizhny Novgorod and has a regional network with branches in St.Petersburg, Rostov-on-Don, Saratov, Voronezh, Volgograd, Lipetsk and other cities of European Russia. FORUS offers two main products aimed at small businesses: individual loans and "group" loans. For more information please see below:

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AO “Na Sortirovke”

19, Tekhnicheskaya Street
Yekaterinburg, 620050, Russia
Tel/Fax: +7 343 381 85 17

URALVNESHTORGBANK**Kamensk-Ural'skiy****AO “Krasnogorskiy”**

41, Alyuminievaya Street
Kamensk-Ural'skiy, 623422, Sverdlovsk Region, Russia
Tel: +7 3439 30 57 50

Krasnotur'insk**AO “Krasnotur'inskiy”**

25, Leninskogo komsomola Street
Krasnotur'insk, 624460, Sverdlovsk Region, Russia
Tel: +7 34314 6 52 77 / 6 26 99 / 4 17 97

Kurgan**Kurgan Affiliate**

103, Kuibisheva Street
Kurgan, 640018, Sverdlovsk Region, Russia
Tel: +7 3522 41 88 36
Fax: +7 3522 46 06 55

Nizhniy Tagil**AO “Tagil'skiy”**

19b, Lenina Street
Nizhniy Tagil, 622001, Sverdlovsk Region, Russia
Tel/Fax: +7 3435 25 57 27

Novoural'sk**AO “Novoural'skiy”**

12, Komsomol'skaya Street
Novoural'sk, 624330, Sverdlovsk Region, Russia
Tel: +7 34370 2 46 22

Pervoural'sk**AO “Pervoural'skiy”**

34, Vatutina Street
Pervoural'sk, 623100, Sverdlovsk Region, Russia
Tel: +7 34392 5 79 50
Fax: +7 34392 5 79 49

Serov

Serovskiy Affiliate

2b, Metallurgov Street
Serov, 624980, Sverdlovsk Region, Russia
Tel: +7 34315 6 02 06
Fax: +7 34315 6 02 00

Yekaterinburg

Head Office

4v, Chebisheva Street
Yekaterinburg, 620062, Russia
Tel: +7 343 217 81 30

AO "Levoberezhniy"

45, Gor'kogo
Yekaterinburg, 620075, Russia
Tel: +7 343 217 36 28

Zarechniy

Zarechniy Affiliate

27a, Lermontova Street
Zarechniy, 624250, Sverdlovsk Region, Russia
Tel: +7 34377 7 40 51

Tatarstan Republic

PARTICIPATING BANKS:

KMB-BANK

Kazan

Kazan Representation

13, Tchuikova Street
Kazan, 420094, Tatarstan, Russia
Tel: +7 8432 19 12 50 / 19 76 19
Fax: +7 8432 19 12 51

Naberezhnye Chelny

AO

87, Tcentralnaya Street
Naberezhnye Chelny, 423800, Tatarstan, Russia
Tel/Fax: +7 8552 77 74 87

Tomsk Region

PARTICIPATING BANKS:

KMB-BANK

Tomsk

Tomsk Representation

19, Gagarina Street
Tomsk, 634050, Russia
Tel: +7 3822 51 54 06
Fax: +7 3822 51 54 38
E-mail: kmb@tspace.ru

SIBACADEMBANK

Kolpashevo

AO “Kolpashevskiy”

45, Lenina Street
Kolpashevo, 636460, Tomsk Region, Russia
Tel: +7 3854 4 18 88
Fax: +7 3854 4 19 99

Seversk

AO “Severskiy”

94, Kommunisticheskiy prospect
Seversk, 636019, Tomsk Region, Russia
Tel/Fax: +7 3823 98 10 60

Tomsk

Tomsk Affiliate

15-A, Belinskogo Street
Tomsk, 634029, Russia
Tel/Fax: +7 3822 52 89 04

AO “Kashtak”

46, Govorova prospect
Tomsk, 634057, Russia
Tel: +7 3822 72 51 45

AO “Kreditniy Dom”

94, Lenina prospect
Tomsk, 634009, Russia
Tel: +7 3822 51 27 09 / 69 69 09

AO “Lazovski”

4/2, S. Lazo Street
Tomsk, 634063, Russia
Tel: +7 3822 66 11 18

AO “Yubileiniy”

1, Lenina Street
Tomsk, 634028, Russia

Tel: +7 3822 42 11 88

URALSIB

Tomsk

Tomsk Affiliate

11-A, Frunze prospect
Tomsk, 634029, Russia
Tel: +7 3822 53 09 60
Fax: +7 3822 53 09 70

Tula Region

PARTICIPATING BANKS:

KMB-BANK

Tula

Tula Representation

1, M.Toreza Street
Tula, 300008, Russia
Tel: +7 0872 31 05 30
Fax: +7 0872 31 06 30
E-mail: kmbbank@tula.net

Tyumen Region

PARTICIPATING BANKS:

URALSIB

Nizhnevartovsk

Nizhnevartovsk Affiliate

10b, 60 let Octyabrya Street
Nizhnevartovsk, Tyumen Region, Russia
Tel: +7 3466 24 37 10
Fax: +7 3466 24 46 79

Surgut

Surgut Affiliate

31, Mira Street
Surgut, 628499, Tyumen Region, Russia
Tel: +7 3462 31 60 45
Fax: +7 3462 31 96 91

Tyumen

Tyumen Affiliate

59, Chelyuskintsev Street, room 1
Tyumen, 625000, Russia
Tel/Fax: +7 3452 46 16 81

URALTRANSBANK

Ishim

Consulting Office

64, Gagarina Street
Ishim, 627750, Tyumen Region, Russia
Tel/Fax: +7 34551 5 14 10

Tobolsk

Consulting Office

“Slavyanskaya” Hotel, 9-th microraion
Tobolsk, 626150, Tyumen Region, Russia
Tel/Fax: +7 3456 24 95 68

Tyumen

Tyumen Affiliate

62, Pervomaiskaya Street
Tyumen, 625000, Russia
Tel/Fax: +7 3452 44 73 74 / 44 72 03

URALVNESHTORGBANK

Tyumen

Tyumen Affiliate

81/1, Melnikaite Street
Tyumen, 625670, Russia
Tel: +7 3452 48 67 87

Udmurtia Republic

PARTICIPATING BANKS:

URALSIB

Glazov

Glazov Branch

5, Dinamo Street
Glazov, 427600, Udmurtia, Russia
Tel: +7 34141 4 66 06

Izhevsk

Izhevsk Affiliate

17, Kholmogorova Street
Izhevsk, 426011, Udmurtia, Russia
Tel/Fax: +7 3412 42 63 00 / 48 72 28

“Zavodskoe” Branch

4, Zavodskaya Street
Izhevsk, 426019, Udmurtia, Russia
Tel: +7 3412 71 89 13

“Promyshlennoye” Branch

196, Udmurtskaya Street
Izhevsk, 426063, Udmurtia, Russia
Tel/Fax: +7 3412 63 65 55

Votkinsk

Votkinskoye Branch

9, Dzerzhinskogo Street
Votkinsk, 427422, Udmurtia, Russia
Tel/Fax: +7 34145 4 55 88

URALVNESHTEORGBANK

Izhevsk

Izhevsk Affiliate

242, Pushkinskaya Street
Izhevsk, 426008, Udmurtia, Russia
Tel: +7 3412 91 67 70

Volgograd Region

PARTICIPATING BANKS:

KMB-BANK

Volgograd

Volgograd Representation

59-K, Prospekt Lenina
Volgograd, 400001, Russia
Tel/Fax: +7 8442 23 67 06 / 23 96 84 / 23 83 60
E-mail: volgograd@kmb.ru

Volzhsky

AO

76, Imeni Pushkina Street
Volzhsky, 404130, Russia
Tel: +7 8443 38 26 34
E-mail: vlz@kmb.ru

VTB Bank 24

VTB-RFS is a specialised subsidiary of JSC Vneshtorgbank (“VTB”) operating in the retail financial services and MSME business segments. VTB-RFS offers a wide spectrum of services for individuals and small businesses including consumer, mortgage and MSME lending, current/deposit accounts, and plastic cards services etc. Currently, the VTB-RFS branch network includes over 150 branches and sub-offices located in key Russian regions. For more information including details of VTB 24’s Branch network please see their website: www.vtb24.ru.

SERBIA

Opportunity Bank

Opportunity Bank Serbia (OBS) is one of only two dedicated micro-finance banks in Serbia, operating in 12 branches and credit offices throughout the country. OBS is majority-owned by Opportunity International, a network of MFIs active in 27 countries around the world. OBS targets small businesses from each business sector: producers, farmers, service providers and traders with less than 50 employees. The main loan products include Micro Personal Loans and Micro Cash Loans to individual entrepreneurs, Micro Business Loans to legal entities, and Micro Agricultural Loans. OBS also launched a program specifically targeted to assist start-ups and the expansion of refugee businesses. For more information please see:

Head Office

Bul. Oslobodjenja 2A

21000 Novi Sad

Contact: Stuart White, Chief Executive Officer

Tel: +381 21 4893 100

Fax: +381 21 4893 123

E-mail: swhite@obs.co.yu
office@obs.co.yu

ProCredit Bank

ProCredit Bank Serbia specialises in providing financial services to micro and small enterprises. In addition to business loans, ProCredit Bank offers a wide range of banking products including overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit, national and international payments, and savings products etc. through its Branch network. For more information please see www.procreditbank.co.yu.

Head Office

11000 Belgrade, Bulevar despota Stefana 69c

Contact: Doerte Weidig, Chairperson of the Executive Board

Tel: +381 11 20 77 906,

Fax: +381 11 20 77 905

E-mail: info@procreditbank.co.yu

Branches

Belgrade

Belgrade 11000, Gospodar Jevremova 9

Tel: +381 11 3025 625

Fax: +381 11 3025 605

E-mail: infobel@procreditbank.co.yu

Belgrade 11000, Vojvode Milenka 38

Tel: +381 11 3617 533, 534, 535

Fax: +381 11 3613 399

E-mail: infobel2@procreditbank.co.yu

Belgrade 11000, Bulevar kralja Aleksandra 240

Tel: +381 11 3808 273

Fax: +381 11 3809 272

E-mail: infobel3@procreditbank.co.yu

Belgrade 11000, Bulevar despota Stefana 68c

Tel: +381 11 20 77 888

Fax: +381 11 20 77 860

Belgrade 11000, Goce Delceva 29

Tel: +381 11 3194 967

Fax: +381 11 3194 400

Belgrade 11000, Obilicev venac 26

Tel: +381 11 2635 303

Fax: +381 11 328 3624

Pancevo

Pancevo 13000, Petra Drapsina 4-6

Tel: +381 13 331 491

Fax: +381 13 331 492

E-mail: infopan@procreditbank.co.yu

Nis

Nis 18000, Svetozara Markovica 10

Tel: +381 18 505 300

Fax: +381 18 505 380

E-mail: infonis@procreditbank.co.yu

Novi Sad

Novi Sad 21000, Bulevar Cara Lazara 7b

Tel: +381 21 455 711

Fax: +381 21 459 967

E-mail: infonov@procreditbank.co.yu

Novi Sad 21000, Narodnog fronta 73a

Tel: +381 21 4895 700

Fax: +381 21 4895 700

Subotica

Subotica 24000, Cara Dusana 3

Tel: +381 24 554 548

Fax: +381 24 622 505

E-mail: infosu@procreditbank.co.yu

Cacak

Cacak 32000, Sindjeliceva 35

Tel: +381 32 226 556

Fax: +381 32 228 336

E-mail: infoca@procreditbank.co.yu

Novi Pazar

Novi Pazar 20000, Stefana Nemanje 54

Tel: +381 20 316 584

Fax: +381 20 316 591

E-mail: mfbnp@procreditbank.co.yu

Novi Pazar 20000, 28. novembra 93

Tel: +381 20 322 949

Fax: +381 20 318 221

E-mail: mfbnp@procreditbank.co.yu

Sabac

Sabac 15000, Cara Dusana 1

Tel: +381 15 360 050

Fax: +381 15 360 022

E-mail: infosab@procreditbank.co.yu

Uzice

Uzice 31000, Dositejeva 4
Tel: +381 31 510 135
Fax: +381 24 513 457

Krusevac

Krusevac 37000, Mirka Tomica 99
Tel: +381 37 418 480
Fax: +381 37 418 490
E-mail: mfbkrusevac@yahoo.com

Kragujevac

Kragujevac 34000, Kralja Petra Prvog 3
Tel: +381 34 334 800
Fax: +381 34 302 175
E-mail: infokg@procreditbank.co.yu

Kragujevac 34000, Kneza Mihaila 49
Tel: +381 34 308 800
Fax: +381 34 308 818

Kraljevo

Kraljevo 36000, Cara Lazara 44
Tel: +381 36 317 290
Fax: +381 36 317 290
E-mail: infoca@procreditbank.co.yu

Sombor

Sombor 25000, Venac Radomira Putnika 24
Tel: +381 25 26 480
Fax: +381 25 26 484

Becej

Becej 21220, Mose Pijade 3
Tel: +381 21 6914 480
Fax: +381 21 6913 220

Vrsac

Vrsac 26300, Trg Save Kovacevica 3
Tel: +381 13 801 350
Fax: +381 13 801 360

Vrsac 26300, Ive Milutinovica 46
Tel: +381 13 801 380

Fax: +381 13 801 381

Vranje

Vranje 17500, Lenjinova 20

Tel: +381 17 414 332

Fax: +381 17 414 668

Zajecar

Zajecar 19000, Nikole Pasica 87

Tel: +381 19 444 850

Fax: +381 19 444 878

List of Outlets

Backa Palanka

Backa Palanka 21400, Kralja Petra 21

Tel: +381 21 754 902

Fax: +381 21 754 904

Belgrade

Belgrade 11000, Milutina Milankovica 9

Tel: +381 11 3012 750

Fax: +381 11 3012 751

Belgrade 11000, Pozeska 60

Tel: +381 11 3057 033

Fax: +381 11 3057 034

Belgrade 11000, Milesevska 65

Tel: +381 11 3089 443

Fax: +381 11 3089 405

Belgrade 11000, Glavna 47, Zemun

Tel: +381 11 3168 655

Fax: +381 11 3168 656

Belgrade 11000, Bulevar AVNOJa 65

Tel: +381 11 2120 210

Fax: +381 11 2120 214

Belgrade 11000, Bulevar vojvode Misica 12-14

Tel: +381 11 2067 589

Fax: +381 11 2067 592

Nis

Nis 18000, Dusanova 21

Tel: +381 18 514 345

Fax: +381 18 514 344

Nis 18000, Vizantijski bulevar 84

Tel: +381 18 206 816

Fax: +381 18 206 817

Novi Sad

Novi Sad 21000, Jovana Ducica 7

Tel: +381 21 6791 750

Fax: +381 21 6791 010

Novi Sad 21000, Laze Teleckog 28 / 5

Tel: +381 21 472 6424

Fax: +381 21 472 6430

Subotica

Subotica 24000, Pazinska 3

Tel: +381 24 670 075

Fax: +381 24 673 705

Obrenovac

Obrenovac 11500, Milosa Obrenovica 105

Tel: +381 11 872 5431

Fax: +381 11 872 5833

Zrenjanin

Zrenjanin 23000, Kralja Aleksandra I Karadjordjevica 10

Tel: +381 23 511 780

Fax: +381 23 511 780

Jagodina

Jagodina 35000, Gine Pajevic bb

Tel: +381 35 244 695

Fax: +381 35 244 698

Leskovac

Leskovac 16000, Bulevar oslobodjenja bb

Tel: +381 16 212 392

Fax: +381 16 212 397

Kikinda

Kikinda 23300, Trg srpskih doborovljaca 2

Tel: +381 230 401 120

Fax: +381 230 401 110

Stara Pazova

Stara Pazova 22300, Kralja Petra 22

Tel: +381 22 316 613

Fax: +381 22 316 612

Sremska Mitrovica

Sremska Mitrovica 22000, Svetog Dimitrija 35

Tel: +381 22 615 022

Fax: +381 22 636 215

Indjija

Indjija 22320, Kralja Petra I 13

Tel: +381 22 510 911

Fax: +381 22 510 912

Loznica

Loznica 15300, Vere Blagojevic F9

Tel: +381 15 877 113

Fax: +381 15 877 105

Smederevo

Smederevo 11300, Vojvode Djuse 7

Tel: +381 26 640 160

Fax: +381 26 640 121

Pozarevac

Pozarevac 12000, Tabacka carsija 12

Tel: +381 12 543 145

Fax: +381 12 543 156

Valjevo

Valjevo 14000, Dr. Pantica 118

Tel: +381 14 244 723

Fax: +381 14 244 725

Pirot

Pirot 10000, Srpskih vladara 48

Tel: +381 10 313 033

Fax: +381 10 313 036

Prijepolje

Prijepolje 33000, Valterova bb

Tel: +381 33 716 040

Fax: +381 33 716 050

TAJIKISTAN

IMON

IMON is a leading provider of microfinance in Tajikistan. It has the largest microloan portfolio among commercial banks and other non-bank microfinance institutions (NBMFIs) in the country and offers both individual and group loans for agriculture, trade and services, small scale manufacturing and consumer products. IMON operates through 27 offices and lending outlets, covering three out of the four regions in Tajikistan. The majority of IMON's offices/outlets are located in rural areas where commercial banks do not operate. Currently, IMON is undergoing transformation into a commercial microfinance company. For more information please see:

Head Office

157 Kamoli Khujandi Street,
735700 Khujand, Tajikistan
Contact: Sanovbar Sharipova, Director
Tel: +992 3422 4 23 53
E-mail: ssharipova@imon.tj

Microinvest

Microinvest is one of the leading non-bank microfinance institutions (NBMFIs) active in the northern part of Tajikistan. MicroInvest provides lending services to micro and small enterprises through its four branches and eight microlending outlets. It serves the low-income population of the country by offering individual and group borrowers loan products for agriculture and food processing, trade, services and industry. MicroInvest's portfolio is mainly allocated to borrowers in rural and remote areas. For more information please see:

Main office

27/6 Sharq Street,
Khujand, Sugd Region,
Tajikistan
Tel: +992 3422 40079
Fax: +992 3422 66407
Contact: Shoira Sadykova, Director
E-mail: shoira@yahoo.com

Branches

Istaravshan

Lenin Street, 166, (in Joint Stock Company building "Khuroson")
Contact: Abdulloev Khurshed Tursunboevich
Tel: +992 777 7722 /92 202 0028
Tel: +992 (3454) 22902/ 92 770 0187

Dushanbe

Aini Street, 46- 129, Dushanbe
Contact: Shahnoz Ikromi
Tel: +992 91 852 8377
Tel: +992 (372) 273619

Isfara

Jomi Street, (Anushervon Restaurant)

Contact: Saifulloev Nasrullo Takiullokhodjaevich

Tel: +992 (3462) 26565/ 92 770 0257

Tel: +992 92 774 2324 / 92 777 8717

Sub-branches**Kanibadam**

Sovetskaya Street, 45, (Offices in Sadbarg Building)

Contact: Abdujabborov Abdumannon

Tel: +992 91 871 1218

Tel: +992 (3467) 38788/ 92 774 2322

Jabbor Rasulov District

Nurmatova Street, 1 (office in building)

Contact: Farmonberdiev Akmal Abduazizovich

Tel: +992 92 770 7231 / 92 750 1621

Tel: +992 (3455) 21864/ 92 770 0272

Spitamam District

Bobojon Gafurov Street, 1 (office in Orom Restaurant)

Contact: Pulatova Shahnoza Makhkamovna

Tel: +992 (3441) 22363/ 92 770 0236

Matcha District

Lenin Street, (office in PMK #3)

Contact: Gafurov Asror Rasulovich

Tel: +992 (3445) 21805/ 92 770 0236

Zafarabad District

Zafarabad Village, shopping rows opposite “Khurshed” shop

Contact: Boborakhimov Jahongir Khasanboevich

Tel: +992 92 777 3855

Ganchi District

Ganchi Village

Contact: Ergasheva Shirin

Tel: +992 92 770 0280

Tajik MSE Finance Facility (TMSEFF)

The TMSEFF focuses on institution building in selected partner banks and the delivery of sustainable and efficient financing to Micro and Small Enterprises (MSEs). The Facility started lending operations to MSEs in October 2003. Further information can be obtained from the EBRD Dushanbe Resident Office and from the banks listed below:

BANK ESKHATA TMSEF

Khujand Head Office

135. Gagarin Street,
735700 Khujand, Tajikistan
Contact: Nasirov Khurshed Dilovarovich
Tel: +992 3422 4 39 45
Fax: +992 3422 6 74 10
E-mail: info@eschata.com

Dushanbe Branch

16 Negmat Karaboeva Street,
734061 Dushanbe, Tajikistan
Contact: Shokirov Nasimjon Usmonkulovich
Tel: +992 372 33 18 51
Fax: +992 372 33 18 54
E-mail: eshata@tajnet.com

Chkalovsk Branch

8 A, Govorova Street,
735730, Chkalovsk, Tajikistan
Contact: Azizov Zulfikor Abdullayevich
Tel: +992 3451 5 28 76
Fax: +992 3451 6 26 98
E-mail: eschata747@sugdien.com

Istaravshan Branch

112, Lenin Street,
735610, Istaravshan, Tajikistan
Contact: Khaidarov Khurshed Rahimovich
Tel: +992 3454 2 18 06
Fax: +992 3454 2 18 06
E-mail: istaravshan@eskhata.com

Kurgan–Tyube Branch

10, Norinova Street,
735140, Kurgan–Tyube, Tajikistan
Contact: Solihov Alimahmad Cafarovich
Tel: +992 32 22 2 7770
Fax: +992 32 22 2 7770
E-mail: Eskhatakt-book@mail.ru

Isfara Branch

31/1, Lenina Street,

735920, Isfara, Tajikistan
Contact: Faiziev Abdumubin Najmidinovich
Tel: +992 34 62 2-14-51
Fax: +992 34 62 2-14-51
E-mail: eschata750@sugdien.com

Panjikent Branch

35, Rudaki Street,
735200, Panjikent, Tajikistan
Contact: Bahriddinov Meroj Esoevich
Tel: +992 34 75 5-60-63
Fax: +992 34 75 5-60-63
E-mail: Panjikent@eschata.com

Kanibadam Branch

82/a, Sh.Bohirova Street.
735900, Kanibadam, Tajikistan
Contact: Mamadjonov Akramjon Mahsumovich
Tel: +992 34 67 3-53-51
Fax: +992 34 67 3-53-51
E-mail: eschata751@sugdien.com

TOJKSODIROTBONK TMSEF

Dushanbe Head Office

47 Bekhzod Street,
734013 Dushanbe, Tajikistan
Contact: Toirov Zoir
Tel: + 992 44 600 4010
Fax: +992 37 221 4738
E-mail: info@sodirotbank.tj
Website: www.sodirotbank.tj

Dushanbe, Korvon RKO

734012 Dushanbe
Korvon market, Hotel Building, 2nd floor
Contact: Hojaev Rovshan
Tel: + 992 372 391 106

Khojand Branch

85a Lenin Street,
765700 Khojand, Tajikistan
Contact: Tursunov Nozim
Tel: +992 3422 4 3986 /3422 4 3413
Fax: +992 3422 4 3413
E-mail: info@sodirotbank.khujandi.com

Istaravshan

RayPO. 2-nd floor, poselok Gulisurg
735610, Istaravshan, Tajikistan
Contact: Sharipov Ilhomjon Ibragimovich

Tel: +992 3454 2 2343 /3454 2 2592
Fax: +992 3454 2 2343

Khujand, Panjshanbe RKO

Bozori Panjshanbe("Panjshanbe" market),
Khujand, Tajikistan
Contact: Aglukhov Muin Tahirjanovich
Tel: +992 3422 6 7872

Tursunzade Outlet

12, Tolstoy Street,
735000 Tursunzade
Contact: Khaydarov Zokhid Akhmedovich
Tel: +992 3130 2 4085 /3130 2 4193

Kurgan Tyube Branch

3 Mirzokadirova Street,
735140 Kurgan Tyube, Tajikistan
Contact: Khaydarov Khabibullo Khaydarovich
Tel: +992 3222 22 392/530
Fax: +992 3222 22 392
E-mail: tsob@khatlon.com

Kulyab Branch

21, I.Somony Street,
735360 Kulyab, Tajikistan
Contact: Saburov Yokub
Tel: +992 3222 2 3334 / 3222 2 2522
Fax: +992 3222 2 3334
E-mail: ibroim@mail.ru

TAJPROMBANK TMSEF

Dushanbe Head Office

12/3 Dehlavi Street,
734025 Dushanbe, Tajikistan
Contact: Ziaev Jamshed Azizovich
Tel: + 992 372 21 2720
Fax: +992 372 21 2585
E-mail: tpb@tjinter.com

Dushanbe, Korvon RKO

734012 Dushanbe
Korvon Market, Administration building, 2nd floor
Contact: Muruvatov Shuhrat
Tel: +992 95 151 5359
E-mail: Shuhrat-Shaboz@mail.ru

Tursunzade Branch

49, N. Khayrullaev Street.
735000 Tursunzade, Tajikistan
Contact: Kurbanov Bakhridin Sayfidinovich

Tel: +992 8217 59 446 2073 / 93 505 8509

E-mail: tpb.tz@tmsef.tj

Vakhdat Branch

63/1 Firdavsi Street.

Vakhdat, Tajikistan

Contact: Rabiev Elmurod Qanievich

Tel: +992 8313 62 7033 / 8313 2 6679

E-mail: tpb_vakhdat@mail.ru

Istaravshan Branch

102 Lenin Street.

Istaravshan, Tajikistan

Contact: Yunusov Ravshan Normatovich

Tel: +992 8345 42 2741 / 8345 42 1253

E-mail: tpb_ist@mail.ru

Penjikent Branch

87 Rudaki Ave.

Penjikent, Tajikistan

Contact: Ismatulloev Mirdjalil

Tel: +992 8347 55 3233 / 54 103 / 54 626

E-mail: rasul06@list.ru

Rudaki Branch

59 Somoni Street.

District Rudaki, Tajikistan

Contact: Sayfov Shamsiddin Sayfovich

Tel: +992 442 0134 / 442 0167

E-mail: Azizjon143@mail.ru

Sino Branch

67 Djabor Rasulova Street.

Dushanbe, Tajikistan

Contact: Nurov Jurabek Saydakovich

Tel: +992 238 0710 / 907 710 266 / 238 0622

E-mail: tpb.sino@tmsef.tj

Firdavsi Branch

50 Dekhoti Street

Dushanbe, Tajikistan

Contact: Safarov Kuvatali Umarovich

Tel: +992 234 8468 / 234 6517 / 907 705 127

E-mail: tpb.firdavsi@tmsef.tj

AGROINVESTBANK TMSEF

Dushanbe Head Office

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ProCredit Bank Ukraine specialises in providing financial services to micro and small enterprises. In addition to business loans, ProCredit Bank offers a wide range of banking products including overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit, national and international payments, and savings products etc. through its Branch network. For more information please see <http://www.procreditbank.com.ua>.

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Ukraine Micro Lending Programme (UMLP)

Loans to micro and small enterprises are offered by the UMLP in over 300 cities of all 24 regions in Ukraine. Four key loan products are offered: (i) express micro loans of up to US \$10,000 are loans disbursed rapidly given reduced documentation and collateral requirements with a maximum maturity of 2 years, (ii) micro loans of up to US \$30,000 are offered to finance all kinds of businesses, including the finance of trade activities; (iii) small loans of up to US\$250,000 are mainly offered to production and service companies, but can also be used for financing fixed assets, i.e. financing equipment, premises etc., in the case of trade companies. (Micro and small loans are offered for a maturity of up to 60 months depending on the nature of the business); (iv) specialist rural/agricultural loans are also available for rural micro and small enterprises and farmers. Applicants should be either existing businesses, or in the case of a new business, entrepreneurs should have some prior experience and at least 30 per cent of the capital required to contribute to the new enterprise.

General information is available from the project coordination office:

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The J-USBP is a sovereign guaranteed framework for extending credit lines to selected partner banks in Uzbekistan which will in turn on-lend the funds exclusively to micro and small enterprises in Uzbekistan. The Programme aims to substantially improve the access of MSEs to reliable sources of formal finance while strengthening the lending capacity and skills of selected banks. Two partner banks are currently participating in the Programme in 8 regions of Uzbekistan. Further information can be obtained from the EBRD Tashkent RO and from the banks listed below:

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