

Financed by the European Union



We're here to help.



Are you a small or medium sized business looking for a loan? Do you need continued financial support in the face of ongoing difficult times?

The Western Balkans Economic Recovery Guarantee is here to give you better access to finance, at better terms, in recognition of the important role your business plays in the socio-economic recovery of the Western Balkans region.

CONTINUED access to finance

How the guarantee works



The **EIF** designs the guarantee instrument that absorbs **some of the risk** that banks and guarantee institutions take when the finance **small businesses**



These EU-backed loans then come with 'enhanced access to finance' conditions such as:

REDUCED COLLATERAL REQUIREMENTS

LOWER INTEREST RATES LOANS TO PREVIOUSLY EXCLUDED CATEGORIES OF SMES* OR OTHER ENHANCED ACCESS TO FINANCE CRITERIA

^{*} or particularly risky categories of SMEs - and more.

Tips for preparing for a bank visit



Small and medium sized enterprises play a crucial role in empowering the Western Balkans to sustain itself during difficult times.

It is therefore equally crucial to give business owners access to finance they need to launch, grow – but also sustain – their enterprises.

The EU's dedication to supporting business owners across the region remains unwavering. For the last 10 years WBEDIF has been developing the market and driving finance to small and medium sized enterprises – fueling thousands of companies and supporting tens of thousands of jobs.

The WBEDIF Economic Recovery Guarantee launches the next phase of this continued EU support under WBEDIF – working with local banks to provide better loan conditions to small business across the region.



How can I apply?

Are you a bank interested in applying for the EIF guarantee? Check out the Call for Expression of Interest documentation.

Are you a small or medium sized enterprise interested in tapping into the Western Balkans Economic Recovery instrument? Keep an eye on which banks are signing with the EIF.

