

# Bank Guarantees to MSME Businesses in the Agricultural Sector (Start-Up Window)

## General info

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### Economy name

Albania

### ID

A51

### Incentive name

Bank Guarantees to MSME Businesses in the Agricultural Sector (Start-Up Window)

### Brief description

The "Start-Up Window for Bank Clients" by the ADGF provides guarantees to support new businesses by facilitating access to finance through risk-sharing with banks, aiming to encourage lending to start-ups with a maximum loan amount of €250,000.

## Legal reference

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### Legal reference name

he ADGF was set up in July 2015 as part of the EU framework of the Instrument for Pre-Accession Assistance (IPA) to finance the "Program for Rural Credit Guarantee" in Albania. It also includes Financial agreements with the German Government via KfW Development Bank.

### Legal reference (Law section / article)

The ADGF was set up in July 2015 as part of the EU framework of the Instrument for Pre-Accession Assistance (IPA) to finance the "Program for Rural Credit Guarantee" in Albania. It also includes Financial agreements with the German Government via KfW Development Bank.

## Incentive design

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### Incentive group

Financial

### Incentive category

Guarantee

### Economy-wide/Sector-specific

Sector-specific

### Sector (Simplified)

Agriculture

### Sector (NACE)

A AGRICULTURE, FORESTRY AND FISHING

**Size of firm that can use incentive**

Micro (1-9) & SMEs (10-249)

**Level at which incentive is available**

Economy-wide

**Ownership of firm that can use incentive**

Any

**Incentive location**

General

**Main objective of the incentive**

Job creation

**In case of grant, share of grant in investment (in %)****Access to information**

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**Contact Info**

Street "Abdi Toptani" St., Drin Tower, 9th floor, No. 93, 1001, Tirana

**Weblink to Incentive information in English**

<https://adgf.al/start-up-window-for-bank-clients/>

**Weblink to Incentive information in local language**

<https://adgf.al/sq/dritarja-start-up-per-klientet-e-bankave/>

**Eligibility criteria**

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**Eligibility criteria (description)**

The main criteria include:

- The guarantee is available for new businesses and start-ups.
- The guarantee involves a risk-sharing arrangement between the bank and ADGF.
- The maximum loan amount is €250,000.
- Applicable for both working capital and investment loans.

**Eligibility criteria (weblink)**

<https://adgf.al/sq/dritarja-start-up-per-klientet-e-bankave/>

**Incentive administration**

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**Awarding Authority (Name)**

Development Guarantee Foundation of Albania (ADGF)

**Application procedure + Weblink (where available)**

The application process involves submitting the necessary documentation and project proposal to a partner

bank, which then assesses the application and forwards it to the ADGF for guarantee approval.

**Implementing Authority (Name)**

Development Guarantee Foundation of Albania (ADGF)