

# Bank Guarantees to NBFI Clients (Regular Window)

## General info

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**Economy name**

Albania

**ID**

A52

**Incentive name**

Bank Guarantees to NBFI Clients (Regular Window)

**Brief description**

The "Regular Window for NBFI Clients" by the ADGF offers guarantees for loans to micro and small businesses with up to 30 employees, covering financing needs up to €50,000 (or equivalent in Lek), and includes both formal and informal sector businesses with at least one year of operation or start-ups meeting specific criteria.

## 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**

Economy-wide

**Sector (Simplified)**

All sectors

**Sector (NACE)**

N/A

**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**

Increase competitiveness

**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/regular-window-for-nbfi-clients/>

**Weblink to Incentive information in local language**

<https://adgf.al/sq/dritarja-e-rregullt-per-klientet-e-nbfi/>

**Eligibility criteria**

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**Eligibility criteria (description)**

The main criteria include:

- Applicable to micro and small businesses with up to 30 employees.
- Financing needs up to €50,000 (or equivalent in Lek).
- Covers both formal and informal sector businesses.
- Businesses must have at least one year of operation or meet specific criteria if they are start-ups.

**Eligibility criteria (weblink)**

<https://adgf.al/sq/dritarja-e-rregullt-per-klientet-e-nbfi/>

**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 NBFI,

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

**Implementing Authority (Name)**

Development Guarantee Foundation of Albania (ADGF)