

# Bank Guarantees to NBFIs Clients (Green Window)

## General info

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### Economy name

Albania

### ID

A53

### Incentive name

Bank Guarantees to NBFIs Clients (Green Window)

### Brief description

The "Green Window for NBFIs Clients" by the ADGF offers guarantees for loans up to €50,000 (or equivalent in Lek) to micro and small businesses with no more than 30 employees, focusing on investments in energy efficiency or renewable energy projects that achieve at least a 20% reduction in energy consumption or CO<sup>2</sup> emissions.

## Legal reference

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### Legal reference name

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.

### 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**

Green transition

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

**Weblink to Incentive information in local language**

<https://adgf.al/sq/dritarja-per-energji-te-rinovueshme-per-klientet-e-nbfi/>

**Eligibility criteria**

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**Eligibility criteria (description)**

The main criteria include:

- Applicable to individuals or newly registered businesses with less than 12 months of operation.
- Financing needs up to €20,000 (or equivalent in Lek).
- Projects must demonstrate the potential to generate positive cash flow.
- Projects should create or preserve employment.
- Covers both working capital and investment loans.

**Eligibility criteria (weblink)**

<https://adgf.al/sq/dritarja-per-energji-te-rinovueshme-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 NBF, which then assesses the application and forwards it to the ADGF for guarantee approval.

**Implementing Authority (Name)**

Development Guarantee Foundation of Albania (ADGF)