

## KCGF / Kosovo

The Kosovo Credit Guarantee Fund (KCGF) is a local, independent, sustainable credit guarantee facility, usually issuing portfolio loan guarantees to financial institutions to cover up to 50% of the risk for loans to micro, small, and medium enterprises (MSMEs). Whereas, for some segments of the market if needed, the guarantee coverage might be up to 80%.

The KCGF was established in January 2016 under the Law on the Establishment of the Kosovo Credit Guarantee Fund. The aim of the KCGF is to support the private sector in Kosovo by increased access to finance for MSMEs, thereby creating jobs, increasing local production, improving the trade balance and enhancing opportunities for underserved economic sectors.

As of end-2021, KCGF had an outstanding guarantee volume of more than mEUR 126. It supported a total of almost 7,800 small and medium-sized companies.

AECM accession year	2018
Legal form	Independent Legal Entity
Ownership	Public
Geographical and sectoral coverage	National All sectors
Products	Loan guarantees, leasing guarantees
Counter-guarantee	National and EU counter-guarantee
Website and Social Media	<a href="#">Website</a> <a href="#">Facebook</a> <a href="#">Linkedin</a>

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