

Client	Kredo.al – ECFA sha
Project	Finding the best Strategic PR & Reputation Management Partner for Kredo.al As Kredo.al continues to expand its product portfolio and strengthen its market position, we are seeking a strategic Public Relations Agency to develop and execute a comprehensive reputation-building program that enhances trust, increases visibility, and positions Kredo.al as the most reputable, transparent, and customer-focused financial institution in Albania.
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Date	

Who are we?

About us

Kredo.al (Albania) is a non-bank financial Institutions providing payday and consumer loans to private individuals with the most convenient borrowing process on the respective markets. We believe that everyone should have access to financial instruments when it is most needed.

Strongly based in high ethical and professional standards, we aim to build an innovative environment, dedicated to users and offer quick and easy solutions for consumer lending, by being accessed by everyone, everywhere.

The company operates through online channels, call center services, and a nationwide network of 38 branches, offering accessible financial solutions to individuals and small businesses.

Products offered

- Premium loan

For individuals, with a limit range up to 6000 Eur, that can be repaid within and 3, 6, and 12, 18, 24, 36 and 48, 60 months.

- SPL - single payment loan

SPL is a good help to close the gap right before the salary. SPL has a limit range up to 700 Eur, with a repayment period of 30 days.

SPL as product was introduced by Kredo.al in Albanian market for the first time

- Installment loan

Meanwhile Instalment loan is more familiar to the consumers, with a limit range up to 2000 Eur, that can be repaid within and 3, 6, and 12, 18, 24, 36 and 48 months.

- Business loan

Meanwhile Business loan is a new product launched in 2026 only for individual registered businesses that need financing for activities that generate income, with a limit range up to 30 000 Eur, that can be repaid within and 3, 6, and 12, 18, 24, 36 up to 72 months.

OBJECTIVE

Over the years, Kredo.al has built strong market recognition as a provider of small consumer loans and short-term financing solutions. As the company expands its portfolio to include financing solutions for small businesses and entrepreneurs, Kredo.al aims to evolve public perception of the brand and strengthen its corporate reputation beyond its traditional positioning.

The objective of this engagement is to support Kredo.al's transformation from a company primarily associated with small consumer lending into a trusted financial partner for small businesses, entrepreneurs, and growing enterprises.

The selected PR agency will be responsible for developing and executing a strategic communications and reputation-building program that will:

- Reposition Kredo.al in the minds of customers, media, business communities, and stakeholders as a financial institution that actively supports the growth and development of small businesses.
- Increase awareness of Kredo.al's expanded product portfolio, particularly business financing and investment loan solutions.
- Strengthen the corporate reputation of Kredo.al as a responsible, transparent, and innovative financial institution.
- Build credibility and trust among entrepreneurs, small business owners, business associations, and key market stakeholders.
- Position Kredo.al as a contributor to economic growth, entrepreneurship, and financial inclusion in Albania.
- Establish Kredo.al's leadership team as credible voices on topics related to SME financing, entrepreneurship, financial inclusion, and business growth.
- Create a consistent and positive corporate narrative that differentiates Kredo.al from traditional perceptions of being solely a small-loan provider.
- Support the long-term ambition of making Kredo.al one of the most respected and trusted financial partners for small businesses in the Albanian market.

Through this engagement, Kredo.al seeks not only to increase visibility but also to reshape market perception and build a stronger corporate reputation aligned with its evolving business strategy and future growth objectives.

EXPECTED DELIVERABLES

WE ARE EXPECTING FROM THE AGENCIES TO COMPILE THE RIGHT MIX OF SERVICES TO MAKE THIS COLLABORATION SUCCESSFUL AND ACHIEVING SUCCESSFULLY THE OBJECTIVES ABOVE MENTIONED!

THE AGENCIES ARE ALSO REQUESTED TO BRING THE RIGHT COST ESTIMATION BASED ON THE SERVICES THEY PROPOSE.

SELECTION CRITERIA

Proposals will be evaluated based on:

- Strategic understanding of Kredo.al and its market position.
- Experience in financial services and corporate communications.
- Strength of PR strategy and methodology.
- Media network and proven results.
- Reputation management expertise.
- Team qualifications.
- Creativity and innovation.
- Reporting and measurement approach.
- Cost competitiveness.

Desired Outcome

- Kredo.al seeks a long-term communications partner capable of building and sustaining the strongest reputation in the Albanian financial services market, ensuring the brand is recognized as the most trusted, innovative, transparent, and customer-focused lender in the country.

DEADLINE AND DELIVERY OF PROPOSALS

- **Please express your interest in participation: 17 October 2026**
- **Please make your questions regarding the brief until: 17 October 2026**
- **Deadline for delivery of proposals and cost estimation: 30 October 2026**
- **Presentations: 3-5 November 2026**
- **Approval by Kredo.al: 10 November 2026**