



## Impuls iz Vašingtona za regionalni razvoj

Vladimir Vasić, Udruženje banaka Srbije  
email: [ubs@ubs-asb.com](mailto:ubs@ubs-asb.com)

Vašingtonski sporazum, koji su u prisustvu američkog predsednika Trampa potpisali Srbija i Kosovo, pokazuje kapacitet koji može biti od istorijskog značaja. Dok politički analitičari i dobar deo javnosti fokus stavljaju na političke odnose Beograda i Prištine, za ljude od biznisa velika vrata otvaraju se u ekonomskom delu. U tome prednjači najava aktivnosti DFC (*US International Development Finance Corporation*) – američke međunarodne razvojne banke koja saraduje sa privatnim sektorom i finansira rešenja za najveće izazove sa kojima se danas suočavaju zemlje u razvoju.

Indikativna je brzina kojom su, posle potpisivanja sporazuma, predstavnici DFC požurili u Srbiju, odnosno Kosovo, da pokrenu implementaciju dogovorenog. Mnogo govori i visoki sastav delegacije, a možda i činjenica da je regionalno vođstvo povereno čoveku čije je poreklo sa ovih prostora.

Prema najavama koje smo čuli prilikom posete delegacije američke razvojne agencije DFC Beogradu, može se očekivati finansijska pomoć u najmanje pet oblasti. Pomoć bi trebalo da ubrza razvoj srpske privrede i otvaranje novih radnih mesta i da pomogne zajedničke projekte u oblasti industrije i ekologije.

Ovakav snažan ulazak DFC mora imati uticaj i na ostale, i ne samo američke investitore. Podsetimo se da prema podacima Narodne banke Srbije prilivi od stranih direktnih investicija u Srbiju prelaze 8% bruto domaćeg proizvoda. Srbija je, sa oko 60% ukupnih priliva na Zapadni Balkan, lider u ovoj oblasti, a dolazak DFC pruža priliku da se ovo leadersko mesto učvrsti. Dolazak stranih investicija svakako doprinosi i opštem jačanju poslovne klime i unapređenju uslova za poslovanje svih privrednih subjekata. To važi i za finansijski sektor.

Nije slučajno što su kao ključna oblast saradnje odabrani infrastrukturni projekti. Od oko 4 milijarde evra, najviše novca je planirano za "Autoput mira" koji bi povezivao Niš i Prištinu na ukupno četiri putna pravca u dužini od 267 kilometara – ova investicija je vredna 3,7 milijardi evra. U planu je rekonstrukcija i modernizacija železničkih linija, njihovo povezivanje sa lukama na Jadranskom moru, infrastrukturno opremanje industrijskih zona i obezbeđivanje tehnologije za proizvodnju energije iz otpada.

Aktivnosti DFC usmerene su i na jačanje inicijative poznate kao mini-Šengen. Kao što smo u Udruženju banaka više puta naglašavali, ova vrsta regionalnog povezivanja od izuzetnog je značaja za sve zemlje regiona, a za Srbiju možda

najviše. Tržište regiona, bivše Jugoslavije i okolnih zemalja, dobro je poznato privrednicima iz Srbije, ono poznaje srpske brendove. Sa većinom ovih zemalja Srbija ima veliki suficit u razmeni, a jačanje mini-Šengena doprineće ukidanju barijera između nacionalnih tržišta, intenziviranju razmene i porastu međusobnih investicija.

Plan DFC predviđa i garantnu šemu, odnosno finansijsku pomoć za mala i srednja preduzeća. Poznato je da je upravo ovaj deo privrede najteže pogođen krizom izazvanom pandemijom Covid-19. DFC je obezbedio jednu milijardu dolara kredita, a Srbija bi sa svoje strane pokrila rizik prvog gubitka. Svoje projekte su američkoj strani tokom posete već predstavile brojne domaće kompanije.

Četvrta oblast su uslovi za razvoj privrede, a peta poljoprivreda i podrška mladim poljoprivrednicima.

Iz navedenog plana vidi se obim investicija koje planira američka razvojna agencija. Naše banke s pažnjom prate realizaciju ovog ambicioznog plana i spremne su da se uključe u distribuciju planiranih sredstava.

Da bi se realizovala ova složena aktivnost, dogovoreno je osnivanje više timova. Tim za ekonomsku saradnju pod okriljem dve privredne komore, sa kancelarijama u Beogradu i Prištini, formiraće nekoliko posebnih grupa. Ministarstvo saobraćaja i infrastrukture je formiralo tim koji će sa DFC raditi na projektima.

Najavljeno je formiranje radne grupe sa fokusom na održivoj energiji, a čije projekte bi DFC takođe mogao finansijski da podrži. Reč je o mogućoj podršci otvaranju regionalne elektrane na bazi litijumske tehnologije, te istraživanju i eksploataciji litijuma i drugih dragocenih ruda. Na teritoriji naše zemlje nalazi se 10 odsto svetskih rezervi ovog alkalnog metala koji se koristi u proizvodnji baterija i za kojim tražnja konstantno raste. Tako se, primera radi, kod Loznice nalazi jedno od najvećih svetskih nalazišta jadarita iz kojeg se izdvaja litijum, a rezerve rude u Jaderskom basenu, u Zapadnoj Srbiji, procenjuju se na 136 miliona tona. Smatra se da se nalazište rude jadarit nalazi na još 20 lokacija širom Srbije koje se prostiru sve do Zaječara, i da su na tim mestima rezultati početnih istraživanja još impresivniji.

Predviđeno je i osnivanje posebnog tima za izgradnju fabrike stakla koja bi staklenom ambalažom snabdevala proizvođače alkoholnih i bezalkoholnih pića u celom regionu.

Poseban tim baviće se agro turizmom, kako bi se istražile mogućnosti i iskoristili potencijali za razvoj održivog turizma zasnovanog na prirodnim resursima turističkih destinacija kao što su Kopaonik, Brezovica i Rugovska klisura.

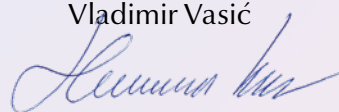
Rad EXIM (*Export-Import Bank of the United States*) banke, kao izvozno-uvozne banke SAD, komplementaran je radu DFC-a i one mogu raditi zajedno na različitim dugoročnim projektima koji jačaju veze između regiona i ekonomija.

Sasvim je izvesno da je ključni cilj razvoj i da ćemo zajedno biti angažovani na istom zadatku – jačanju infrastrukture, jačanju privrede, a posebno otvaranju novih radnih mesta. Pored Narodne banke Srbije kao ključne institucije koja

uspešno čuva monetarnu i finansijsku stabilnost, i Udruženje banaka Srbije kao predstavnik bankarske industrije biće jedan od veoma važnih oslonaca na tom putu. Posle značajne uloge koju je odigralo u podršci građanima i privredi tokom prvog talasa pandemije, Udruženje je spremno da preuzme odgovornost i u sledećoj fazi – razvojnim projektima koje donosi američki DFC.

Glavni i odgovorni urednik

Vladimir Vasić





## Regional Development Incentive from Washington

Vladimir Vasić, Association of Serbian Banks  
email: [ubs@ubs-asb.com](mailto:ubs@ubs-asb.com)

The agreement signed by Serbia and Kosovo during the recent visit to President Trump shows a possibly historical capacity. While political analysts and a significant portion of the public have been focusing on the political relations of Belgrade and Priština, businessmen see new opportunities on an economic level. This goes hand in hand with the activities planned by the US International Development Finance Corporation – an American international development bank, cooperating with the private sector and financing solutions for the largest challenges faced by developing countries.

After the agreement was signed, the representatives of the DFC headed to Serbia and Kosovo with notable speed, in order to launch the implementation of the agreed. The distinguished members of this delegation speak for themselves, as well as the fact that regional leadership has been entrusted to a man originally from this region.

According to the announcements given during the DFC delegation's visit to Belgrade, financial aid can be expected in at least five fields. This should speed up the development of the Serbian economy, stimulate the creation of new jobs, and help with joint projects in the fields of industry and ecology.

Such a confident entry of the DFC will certainly affect other investors, and not only those from the USA. As a reminder, according to the data of the National Bank of Serbia, the inflow from direct foreign investments in Serbia amounts to more than 8% of the GDP. Serbia is a leader in this regard, with about 60% of total inflow into the West Balkans, and the arrival of the DFC is creating an opportunity to fortify this leadership position. Foreign investments will lead to the general strengthening of the business climate and the advancement of business conditions for all legal entities. The same holds true for the financial sector.

Infrastructural projects have been purposefully chosen as the key area of cooperation. Out of about EUR 4 billion, the largest amount has been set aside for the "Peace Highway" which would connect Niš and Priština with 4 roads and a total of 267 kilometres – this is an investment worth EUR 3.7 billion. These plans also include the reconstruction and modernisation of railway tracks, the connection of the railway network to the Adriatic Sea ports, the

infrastructural refurbishment of industrial zones and securing technologies for energy production from waste.

The activities of the DFC are also directed towards strengthening the so-called mini-Schengen initiative. As the Association of Serbian Banks has stated many times before, this type of regional interconnection is extremely important for all countries in the region, and, perhaps, most important for Serbia. The regional market, encompassing the former Yugoslav countries and the neighbouring countries, is quite familiar to Serbian entrepreneurs, and it is familiar with Serbian brands. Serbia has a large surplus in trade with most of these countries, and the strengthening of the mini-Schengen will aid the abolishment of obstacles between international markets, as well as lead to an increase in trade and mutual investments.

The DFC's plan also includes a guarantee scheme, i.e. financial aid for small and medium enterprises. This section of the economy is known to have been the one most affected by the crisis caused by the COVID-19 pandemic. The DFC has set aside a USD 1 billion loan, and Serbia would, in turn, cover the first loss risk. Many domestic companies have already presented their projects to the American representatives, during their visit.

The fourth segment are the economic development conditions, and the fifth are agriculture and support of young farmers.

The mentioned plan demonstrates the scope of the investments planned by the DFC. The banks in Serbia are carefully monitoring the realisation of this ambitious plan and are ready to join in on the distribution of the planned assets.

In order to realise this complex activity, it has been agreed to establish several teams. The Economic Cooperation Team, established under the two chambers of commerce, with offices in Belgrade and Priština, will form several task forces. The Ministry of Transport and Infrastructure has formed a team that will work with the DFC on their projects.

The formation of a task force focusing on sustainable energy has been announced, and the DFC could also financially support their projects. Namely, with regards to the possibility of supporting the opening of a regional power plant based on lithium technology, along with the research and exploitation of lithium and other precious ores. The territory of Serbia holds a 10 percent share of the world's reserves of this alkali metal, which is used in the production of batteries and the demand for which is constantly growing. For example, one of the world's largest deposits of jadarite, from which lithium is extracted, is located near Loznica, while the reserves of ore in the Adriatic basin, in Western Serbia, are estimated at 136 million tons. It is believed that deposits of jadarite ore can be found in another 20 locations throughout Serbia that extend all the way to Zaječar, and that the results of the initial research are even more impressive in those places.

It is also planned to establish a special team for the construction of a glass factory that would supply producers of alcoholic and non-alcoholic beverages in the entire region with glass packaging.

A special team will deal with agricultural tourism, in order to explore the possibilities and use the potentials for the development of sustainable tourism based on the natural resources of tourist destinations such as Kopaonik, Brezovica and Rugova Canyon.

The work of the EXIM Bank (Export-Import Bank of the United States) is complementary to the work of the DFC and they can work together on various long-term projects that strengthen ties between different regions and their economies.

It is quite certain that the key goal is development, and that together we will be engaged in the same task - strengthening the infrastructure, the economy, and particularly the creation of new jobs. In addition to the National Bank of Serbia, as the key institution that successfully preserves monetary and financial stability, the Association of Serbian Banks, as a representative of the banking industry, will be one of the very important pillars in this endeavour. After the significant role it has played in supporting citizens and the economy during the first wave of the pandemic, the Association is ready to take responsibility in the next phase - with the development projects brought by the American DFC.

Editor-in-Chief

Vladimir Vasić

