

## Public Information Summary

<b>Host Country(ies)</b>	Mexico, Colombia, Indonesia, Peru, Vietnam, Philippines, Brazil, Malaysia, Ecuador
<b>Name(s) of Borrower(s)/Guaranteed Party(ies)</b>	Accial Capital Fund 1, LLC (the “Fund”)
<b>Project Description</b>	The proceeds of DFC’s loan will be utilized to extend loans to financial technology lenders operating in Latin America and Southeast Asia which are working to provide greater access to low cost and high-quality financial services to underserved small businesses and consumers.
<b>Proposed DFC Loan/Guaranty</b>	\$10,000,000 loan with six-year tenor
<b>All-Source Funding Total</b>	\$100,000,000 target fund size
<b>Policy Review</b>	
<b>U.S. Economic Impact</b>	None.
<b>Developmental Objectives</b>	This Project is expected to have a highly developmental impact in DFC-eligible countries in Latin America and Southeast Asia through supporting new loans to financial technology (fintech) lenders targeting micro, small, and medium enterprises (“MSMEs”), and individuals. The unfulfilled need for credit among firms in the Project’s target countries remains substantial, and fintech lenders in these markets enable access to credit for firms and individuals that otherwise have limited or no access. In addition, these lenders help diversify funding sources for borrowers that may otherwise depend on banks unable to support quick and reliable credit services. Additionally, in the project countries, fintech lenders tend to be financially constrained. The Project will expand these lenders’ access to debt finance by addressing information asymmetry and other common market failures.
<b>Environment and Social Assessment</b>	<p>The Project has been reviewed against the DFC’s 2020 Environmental and Social Policies and Procedures manual (“ESPP”) and has been determined to be categorically eligible. DFC direct investments into Financial Intermediaries to support investments in a portfolio of MSMEs are screened as a Category D for environmental and social assessment. These downstream investments are expected to result in minimal adverse environmental and social impacts. Therefore, all downstream investments have been pre-screened as Category C and further review and consent is not required for these investments.</p> <p>To ensure that the Project’s investments are consistent with the DFC’s statutory and policy requirements, the DFC loan will be subject to conditions regarding the use of proceeds. The primary environmental and social issues identified in this transaction relate to the need for a strong Environmental and Social Policy (“ESP”), Environmental and Social Management System (“ESMS”), and Human Resources Policy that meet the 2012 IFC Performance</p>

	<p>Standards (“IFC PS”) to ensure that downstream investments are developed in accordance with DFC’s ESPP.</p> <p>Under DFC’s ESPP, the Project is required to comply with applicable local and national laws and regulations related to environmental and social performance and applicable provisions of IFC PS 1 and 2. A desk-review-based due diligence assessment indicates that because the Project will use DFC support for on-lending to MSMEs in Latin America and Southeast Asia, significant adverse impacts concerning resource efficiency and pollution, community health, safety, and security, land acquisition and resettlement, biodiversity, indigenous people, and cultural heritage are not anticipated; therefore, IFC PS 3, 4, 5, 6, 7, and 8 are not triggered at this time.</p> <p>While the Fund has an impact policy, ESG governance documents, and general human resources procedures, it lacks an Environmental and Social Risk Policy as described in IFC PS1, and adequate worker grievance mechanisms. The Fund will be required to submit to the DFC for review prior to receipt of the DFC Loan, Policies that meet the requirements in DFC’s ESPP.</p>
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