



DFC-2020-INDUSTRIALDPR  
INDUSTRIAL DPR FUNDING LTD.



## Quick Facts

Countries	Guatemala
Financial Institutions	US International Development Finance Corporation (DFC)
Status	Active
Bank Risk Rating	C
Borrower	Industrial DPR Funding Ltd.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 200.00 million
Loan Amount (USD)	\$ 200.00 million
Project Cost (USD)	\$ 250.00 million



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## Project Description

The proceeds of the loan will be used to expand Banco Industrial, S.A.'s portfolio of loans to borrowers in Guatemala that are women-led and owned businesses and/or that are small-and-medium enterprises.

This Project is expected to have a highly developmental impact in Guatemala. The Bank will use the proceeds from a DPR securitization to issue loans to small, medium and growing businesses throughout Guatemala, with a particular focus on women owned or operated businesses. SMEs make up a large and important part of Guatemala's economy. In 2015, the Guatemala Ministry of Economy estimated that SME and micro-enterprises comprised 99 percent of all companies and produced 35 percent of total revenue generated by all companies, with larger companies contributing the balance. This significant middle of the economy remains unsupported by the finance sector, and as a result is unable to fully support further growth. According to the SME Finance Forum, SMEs and microenterprises in Guatemala face a \$14 billion financing gap, with women owned or operated SMEs and microenterprises facing a financing gap of over \$1.2 billion. Furthermore, there are significant development challenges within secondary and tertiary cities, and rural parts of the country, as indicated as Guatemala's global ranking as 19th most economically unequal, according to World Bank Gini coefficient analysis. The Project will help meet these gaps as it will focus lending towards SMEs, women owned or operated businesses, and rural enterprises.



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## Investment Description

- US International Development Finance Corporation (DFC)

This loan has a 12 year tenor.

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Banco Industrial Guatemala](#) (Financial Intermediary)



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## Contact Information

### ACCESS TO INFORMATION

Unlike many other development finance institutions, DFC does not currently have an access to information policy.

Under the United States Freedom of Information Act (FOIA), DFC is obliged to respond to reasonably formulated requests for Agency records. However, DFC may apply exemptions from release to certain types of information and may charge fees in responding to requests. DFC has a designated FOIA officer who is trained in how to respond to requests and implement the law. You can learn more about filing a FOIA request at: <https://www.dfc.gov/foia>

### ACCOUNTABILITY MECHANISM OF THE UNITED STATES INTERNATIONAL DEVELOPMENT FINANCE CORPORATION (DFC)

The Office of Accountability is an independent office that addresses complaints about environmental or social issues related to DFC-supported projects. The office provides communities an opportunity to have concerns independently reviewed and addressed. If you submit a complaint to the Office of Accountability, it may assist you by either seeking to address your problems by facilitating a problem solving dialogue between you and those implementing the project and/or investigating whether the DFC complied with its policies to prevent environmental, social, human rights, and labor harms.

You can find more information about the Office of Accountability at: <https://www.dfc.gov/who-we-are/office-accountability>



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## Bank Documents

- [Project Disclosure](#) [\[Original Source\]](#)