

 Early Warning System

DFC-2020-WBCSOCIEDADDE

WBC-Sociedad de Ahorro y Credito Apoyo Integral,



Quick Facts

Countries	El Salvador
Financial Institutions	US International Development Finance Corporation (DFC)
Status	Active
Bank Risk Rating	C
Borrower	Sociedad de Ahorro y Crédito Apoyo Integral, S.A.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 9.75 million
Loan Amount (USD)	\$ 9.75 million
Project Cost (USD)	\$ 10.00 million



Project Description

Expansion of Apoyo's microloans, mortgages and home improvement loans to support low income entrepreneurs and small business owners located in rural and semi-urban communities in El Salvador.



Investment Description

- US International Development Finance Corporation (DFC)

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.

- [Sociedad de Ahorro y Crédito Apoyo Integral, S.A.](#) (Financial Intermediary)



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Bamboo Financial Inclusion Fund	Subsidiary	Finance
-	-	-	-	Fundación Dueñas Herrera	Undisclosed	-
-	-	-	-	Fundación Salvadoreña de Apoyo Integral (FUSAI)	Undisclosed	-
-	-	-	-	Grupo ACP Inversiones y Desarrollo	Undisclosed	-
-	-	-	-	Impulse Microfinance Investment Fund	Undisclosed	Finance



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>



Bank Documents

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