Early Warning System

DFC-2025-MCESOCIALCAPI

MCE Social Capital IV

Quick Facts

Financial Institutions	US International Development Finance Corporation (DFC)
Status	Active
Bank Risk Rating	C
Borrower	MCE Social Capital
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 30.00 million
Project Cost (USD)	$ 60.00 million

Project Description

According to the Bank's website, DFC's $30M loan to MCE will fund their on-balance sheet lending portfolio to to financial service providers and small businesses in emerging and frontier globally and focuses thematically on financial inclusion, agriculture, women, and climate resilience.

The Project involves the provision of financial services to MSMEs in the agribusiness sector worldwide.

Early Warning System Project Analysis

DFC debt facilities provided to financial intermediaries who will invest in financial service providers (“FSPs”) and small and medium enterprises (“SMEs”) are screened as a Financial Intermediary C (FI-C) for environmental and social assessment. These downstream investments are expected to result in minimal adverse environmental and social impacts. Therefore, all those downstream investments have been pre-screened as low risk and further review and consent is not required for these investments.

Investment Description

- US International Development Finance Corporation (DFC)

DFC Product Type: Debt Financing (Loan)

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.

- MCE Social Capital (Financial Intermediary)

Private Actors Description

MCE is a U.S.-based nonprofit organization providing access to capital on terms unavailable through traditional channels. MCE is an “impact-first” lender that provides loans to financial service providers and small businesses in emerging and frontier globally and focuses thematically on financial inclusion, agriculture, women, and climate resilience.

Contact Information

No contacts available at the time of disclosure.

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]