

 Early Warning System

EIB-20230646

VISTA YOUTH & GENDER AGRI VALUE CHAINS MBIL



Quick Facts

Countries	Guinea, Sierra Leone
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-05-15
Borrower	VISTA BANK (SL) LTD,VISTA GUI SA
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 44.77 million



Project Description

According to bank provided information, the operation consists in up to EUR 40m Single Signature Single Risk (SSSR) Multiple Beneficiary Intermediated Loans (MBILs) to Vista Group's banking subsidiaries in Guinea and Sierra Leone.

Through the MBILs, Vista Gui in Guinea (EUR 30m) and to Vista Bank (SL) in Sierra Leone (EUR 10m) will have the capacity to on-lend to eligible small and medium-sized enterprises (SMEs) and mid-caps active in agriculture value chains. These businesses will have a positive impact on youth employment, gender equality, and women's economic empowerment.

The stated aim is to enhance access to finance for agricultural value chain SMEs and mid-caps, while also supporting the European Union's key priorities in both countries.

Under this operation, a minimum of 70% of the loan amounts will target agriculture value chains, including key sectors identified by EU Delegations. These include cashew, infant food (and its ingredients), fruit and vegetable processing, and rice value chains across both countries. Additionally, country-specific priorities will be addressed, such as fish and seafood processing, as well as cereals like fonio and rice in Guinea, and cocoa, palm oil, cassava, and coffee in Sierra Leone.

Furthermore, at least 30% of the total loan amounts will be directed toward businesses that are owned, run, employ, or primarily serve women, in alignment with the 2X Challenge criteria. A minimum of 50% will be specifically aimed at businesses led or founded by young entrepreneurs or those employing at least 40% young people.



Investment Description

- European Investment Bank (EIB)



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	VISTA BANK (SL) LTD	Client	Finance
-	-	-	-	Vista Bank Group	Parent Company	Finance
-	-	-	-	VISTA GUI SA	Client	Finance



Contact Information

Contact information not provided at the time of disclosure

ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm>

ACCOUNTABILITY MECHANISM OF EIB

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http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at:

<http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces>