

 Early Warning System

FMO-64302

FPM SA



---

## Quick Facts

Countries	Congo, Democratic Republic of
Financial Institutions	Netherlands Development Finance Company (FMO)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-05-12
Borrower	FPM SA
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 2.00 million



---

## Project Description

According to the Bank's website, the funding objective is to increase financial inclusion in DRC, a frontier market with only 6-7% of the adult population having a bank account (roughly 3.9M accounts), one of the lowest penetration rates globally by providing access to finance to MSME's via local financial institutions that have rural reach (MFI's & Sacco's).

FPM plays a vital role in financial inclusion, particularly by expanding access to financial services including in the remote areas of the DRC, where banks and larger SME financing institutions are often absent. Its strong relationships with international donors and investors uniquely position it to provide essential support to local MFIs and SACCOs, both within and beyond Kinshasa, that face challenges in accessing affordable capital directly.



---

## Investment Description

- Netherlands Development Finance Company (FMO)

Funding: MASSIF

## 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.

- [FPM SA](#) (Financial Intermediary)



---

## Private Actors Description

*FPM SA* is a non-deposit taking financial intermediary in DRC, regulated by the Central Bank of the Congo (BCC). Its mission is to promote financial inclusion in Congo by offering refinancing facilities and guarantees services to local financial institutions (FIs) serving micro, small and medium-sized enterprises (MSME's) in Congo.



---

## Contact Information

Website customer/investment: <https://fpm.cd/en/>

*No contacts available at the time of disclosure.*

## ACCESS TO INFORMATION

As part of FMO's ex-ante disclosure (disclosure of transactions before contracting), you can send requests or questions for additional information to: [disclosure@fmo.nl](mailto:disclosure@fmo.nl)

## ACCOUNTABILITY MECHANISM OF FMO

Communities who believe they will be negatively affected by a project funded by the Dutch Development Bank (FMO) may be able to file a complaint with the Independent Complaints Mechanism, which is the joint independent accountability mechanism of the Dutch Development Bank (FMO) and the German Investment Corporation (KfW). A complaint can be filed in writing, by email, post, or online. The complaint can be filed in English or any other language of the complainant. The Independent Complaints Mechanism is comprised of a three-member Independent Expert Panel and it can provide either problem-solving, compliance review or both, in either order. Additional information about this accountability mechanism, including a guide and template for filing a complaint, can be found at: <https://www.fmo.nl/independent-complaints-mechanism>