

 Early Warning System

IDBI-16013-01

Alfin Banco: Senior Loan to Support Microentrepreneurs in Peru



Quick Facts

Countries	Peru
Financial Institutions	IDB Invest (IDBI)
Status	Proposed
Bank Risk Rating	C
Voting Date	2026-09-25
Borrower	Alfin Banco S.A.
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 20.00 million
Loan Amount (USD)	\$ 20.00 million
Project Cost (USD)	\$ 30.00 million



Project Description

According to the IDB Invest, Alfin Banco S.A. and IDB Invest are evaluating a senior loan for total amount of up to US\$30 million, comprising: (i) a committed tranche from IDB Invest of up to US\$10 million, and an uncommitted tranche of up to US\$10 million to be disbursed within a maximum of 24 months after the first disbursement; and (ii) mobilization of resources of up to US\$10 million. This financing requires Corporacion Coril S.A.C. to be included as guarantor. The tenor is up to 36 months with semiannual amortizations. The use of proceeds will be aimed at supporting the growth of the portfolio of microentrepreneurs who currently receive financing through Canal Integra, a consortium between Integra Retail (composed by Carsa, El Gallo mas Gallo and Marcimex) and Alfin Banco (consumer credit).



Investment Description

- IDB Invest (IDBI)

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.

- [Alfin Banco S.A.](#) (Financial Intermediary)



Contact Information

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ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://www.iadb.org/en/access-information/information-request>

ACCOUNTABILITY MECHANISM OF IDB / IDB INVEST

The Independent Consultation and Investigation Mechanism (MICI) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an Inter-American Development Bank (IDB) or Inter-American Investment Corporation (IDB Invest)-funded project. If you submit a complaint to MICI, they may assist you in addressing the problems you raised through a dispute-resolution process with those implementing the project and/or through an investigation to assess whether the IDB or IDB Invest is following its own policies for preventing or mitigating harm to people or the environment. You can submit a complaint by sending an email to MICI@iadb.org. You can learn more about the MICI and how to file a complaint at <http://www.iadb.org/en/mici/mici,1752.html> (in English) or <http://www.iadb.org/es/mici/mici,1752.html> (Spanish).



Bank Documents

- [ALFIN - SENIOR LOAN - 16013-01 PE - ENVIRONMENTAL AND SOCIAL REVIEW ESRS](#) [Original Source]