

 Early Warning System

IFC-47695

Bradesco Create



## Quick Facts

<b>Countries</b>	Brazil
<b>Financial Institutions</b>	International Finance Corporation (IFC)
<b>Status</b>	Proposed
<b>Bank Risk Rating</b>	B
<b>Voting Date</b>	2023-09-25
<b>Borrower</b>	BANCO BRADESCO S.A.
<b>Sectors</b>	Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 250.00 million



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## Project Description

According to the Bank's website, the Project's objective is to support lending to micro, small and medium enterprises ("MSME") operating within regional productive clusters ("APL", for Arranjos Produtivos Locais) in Brazil, through Banco Bradesco S.A. (the "Bank" or "Bradesco"). Addressing the lack of access to finance for MSMEs is a strategic priority for IFC as it is considered a constraint to shared prosperity and poverty reduction. The Project will also target MSMEs in the North and Northeast regions of Brazil, and MSMEs operating in Creative Industries ("CI"), which include industries that use culture and creativity as their main input to produce functional outputs with commercial value. The Project will continue to support an existing relationship between IFC and Bradesco, one of the leading financial groups in Latin America with an extensive footprint in the MSME segment and in the Brazilian economy.



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## Investment Description

- International Finance Corporation (IFC)

## 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.

- [BANCO BRADESCO S.A.](#) (Financial Intermediary)



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## Contact Information

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## IFC

## ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://disclosures.ifc.org/#/inquiries>.

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

## ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at [CAO@worldbankgroup.org](mailto:CAO@worldbankgroup.org). You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org/>