

 Early Warning System

IFC-48668

Clara ABL



Quick Facts

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|-------------------------|---|
| Countries | Mexico |
| Financial Institutions | International Finance Corporation (IFC) |
| Status | Proposed |
| Bank Risk Rating | B |
| Voting Date | 2024-10-31 |
| Borrower | Fideicomiso Clara |
| Sectors | Finance |
| Investment Type(s) | Loan |
| Investment Amount (USD) | \$ 25.00 million |



Project Description

According to the IFC, the proposed investment (the Project) consists of an up to US\$25 million senior secured loan equivalent in Mexican Pesos to a special purpose vehicle (the “Trust”) serviced by CF Tech S.A. de C.V. (“Clara” or the “Company”). The Trust will acquire short-term corporate receivables originated by Clara to micro, small and medium enterprises (MSMEs) in Mexico, and those assets are expected to be the sole source of repayment for the loan. The loan will have a 3-year tenor with a 2-year grace period for principal repayments. It is expected that at least 25% of the funding will be destined to finance women owned small and medium enterprises (WSMEs).



Investment Description

- International Finance Corporation (IFC)

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Private Actors Description

According to the IFC, Clara is a privately owned company founded in 2020 and incorporated in Mexico. Current major shareholders include co-founders Gerardo Giacomán Colyer and Diego Garcia as well as private equity and venture capital funds holding less than 10% of the shares each.



| Private Actor 1 | Private Actor 1 Role | Private Actor 1 Sector | Relation | Private Actor 2 | Private Actor 2 Role | Private Actor 2 Sector |
|-----------------|----------------------|------------------------|----------|-----------------|----------------------|------------------------|
| - | - | - | - | Clara | Client | - |



Contact Information

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