

 Early Warning System

IFC-51216

Faten MSME SSL



## Quick Facts

<b>Countries</b>	Palestine, West Bank, Gaza
<b>Financial Institutions</b>	International Finance Corporation (IFC)
<b>Status</b>	Proposed
<b>Bank Risk Rating</b>	B
<b>Voting Date</b>	2026-02-12
<b>Borrower</b>	Palestine for Credit and Development (FATEN)
<b>Sectors</b>	Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 5.00 million



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## Project Description

The proposed project entails a US\$5 million senior unsecured loan to Palestine for Credit and Development (“FATEN”), the leading microfinance institution (MFI) in West Bank & Gaza (WB&G). The loan proceeds will be used to strengthen Faten’s resilience and support its lending activities to the micro, small and medium enterprises (MSME), including those owned by women, Internally Displaced Persons (IDPs) and refugees, and to provide countercyclical funding to the leading MFI with a widespread outreach and operations. The Project is expected to be supported by the Global SME Finance Facility (GSMEF) as described in the Blended Finance Section.



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## Early Warning System Project Analysis

The Project is a US\$5 million senior unsecured loan to Palestine for Credit and Development (“FATEN” or the “MFI”), the largest Microfinance Institution (MFI) in West Bank & Gaza, and a previous IFC investment and advisory services client. The loan proceeds will be used to support FATEN’s lending activities to Micro, Small and Medium Enterprises (MSMEs) in West Bank & Gaza.

The E&S risks and potential impacts associated with the supported MSME activities are considered limited and readily addressed through mitigation measures. Thus, the Project has been categorized as FI-2 in accordance with IFC’s Environmental and Social Sustainability Policy.



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## Investment Description

- International Finance Corporation (IFC)

The proposed IFC investment is up to \$5 million A loan for IFC's own account.

## 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.

- [Palestine for Credit and Development](#) (Financial Intermediary)



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### Private Actors Description

The project sponsor is *Palestine for Credit and Development, Faten*, the leading MFI in WB&G that started as a microfinance program under the international nongovernmental organization Save the Children in 1995 and thereafter the program was spun off into a non-profit Limited Liability Company in 1999. Faten's vision is to enable low-income earners and the productive poor to improve their social and living standards through loans. Faten is the largest MFI in WB&G with 52% market share of aggregate loan portfolio among all MFIs.

Faten is headquartered in Ramallah in the West Bank and operates through 34 branches covering different areas.



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## Contact Information

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