Early Warning System

IFC-53434

MFP-BOP BBDRC

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Quick Facts

Countries	Congo, Democratic Republic of
Specific Location	Kinshasa and other urban and peri-urban centers
Financial Institutions	International Finance Corporation (IFC)
Status	Proposed
Bank Risk Rating	FI
Voting Date	2026-06-22
Borrower	Baobab DRC
Sectors	Climate and Environment, Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 5.00 million

Project Description

According to bank provided information, the proposed investment consists of a senior unsecured USD-denominated term loan of up to US$5 million from IFC's own account to Baobab DRC ("BBDRC"). Proceeds will be on-lent exclusively to micro, small, and medium-sized enterprises (MSMEs) and women-led/women-owned MSMEs (WMSMEs), with a minimum of 25% of proceeds earmarked for WMSMEs and 25% for climate finance activities, on a best-efforts basis.

The project is located in the Democratic Republic of Congo (DRC), an IDA/FCS country. BBDRC operates across multiple regions of DRC through its branch network, with activities concentrated in Kinshasa and other urban and peri-urban centers. The institution targets MSMEs and WMSMEs across DRC, avoiding operating in the highest-risk zones affected by the ongoing security crisis.

Investment Description

- International Finance Corporation (IFC)

The proposed IFC investment consists of a senior unsecured USD-denominated term loan of up to US$5 million to BBDRC, with a tenor of 3 years, including a 1-year grace period on principal repayment.

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.

- IMF Baobab RDC S.A. (Financial Intermediary)

Private Actors Description

Baobab DRC, formerly known as Oxus DRC, is a microfinance institution (MFI) regulated by the Banque Centrale du Congo (BCC). Established in 2013, Baobab DRC is majority-owned by Baobab SAS (99.98%), the French-domiciled holding company of the Baobab Group. Beltone Capital, a wholly owned subsidiary of Beltone Holding, owns 100% of the shareholding of Baobab SAS.

BBDRC is the second-largest MFI in DRC by loan book size, with gross loans of US$64.3 million and total assets of US$71 million as of December 2025. BBDRC has been serving MSMEs and WMSMEs in DRC since its inception, with a strong focus on financial inclusion for underserved micro and small enterprises.

Contact Information

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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 You can learn more about the CAO and how to file a complaint at http://www.cao-ombudsman.org