Early Warning System

IDBI-15972-01

BAC HN: Catalyzing Investments in Projects with an Environmental and Social Focus

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Quick Facts

Countries	Honduras
Financial Institutions	IDB Invest (IDBI)
Status	Proposed
Bank Risk Rating	B
Voting Date	2026-09-29
Borrower	Banco de America Central de Honduras SA BAC Honduras
Sectors	Finance, Technical Cooperation
Investment Type(s)	Loan
Investment Amount (USD)	$ 100.00 million
Loan Amount (USD)	$ 100.00 million
Project Cost (USD)	$ 210.35 million

Project Description

According to the IDB Invest, the Project aims to provide an unsecured senior A/B loan of up to US$210.35 million (the "Project" or the "Financing") in Honduras. The IDB Invest portion will consist of: (i) Tranche I: a committed senior loan of up to US$50 million; and (ii) Tranche II: an uncommitted senior loan of up to US$50 million. The financing will also include a mobilization of approximately US$110 million, provided by: (i) a loan from the JICA Trust Fund Achieving Development in Latin America and the Caribbean, a fund managed by the IDB Group ("TADAC Fund"), in the amount of up to US$60 million; and (ii) a parallel loan from the Societe de Promotion et de Participation pour la Cooperation Economique ("Proparco") of up to US$50 million. Finally, the Project includes a Blended Finance ("BLF") component of up to US$350,000, which will be provided by the Women Entrepreneurs Finance Initiative ("We-Fi"), subject to the achievement of growth targets for its portfolio of women-owned or women-led Small and Medium-Sized Enterprises ("SMEs") and a corporate incentive to improve the non-financial value proposition for Women-Owned SMEs.

The project aims to support Banco de America Central Honduras S.A ("BAC Honduras" or the "Bank") in growing its Micro, Small and Medium-Sized Enterprise ("MSME") portfolio, including women entrepreneurs as well as projects with an environmental focus. IDB Invest will provide Technical Assistance ("TA") to strengthen BAC Honduras's non-financial value proposition for MSMEs and women-led MSMEs through the development of business and financial support modules with an environmental focus. The TA will include capacity building for the Board of Directors in this area. Additionally, the financing will incorporate an Environmental and Social Action Plan ("ESAP") and Corporate Governance ("CG") recommendations, aimed at further strengthening the Bank's alignment with international standards.

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.

- Banco de America Central, 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

- BAC HN CATALYZING INVESTMENTS 15972-01 HO - ENVIRONMENTAL AND SOCIAL REVIEW ESRS [Original Source]