

 Early Warning System

IFC-41734

Golden Grass



## Quick Facts

<b>Countries</b>	Brazil
<b>Financial Institutions</b>	International Finance Corporation (IFC)
<b>Status</b>	Proposed
<b>Bank Risk Rating</b>	FI
<b>Voting Date</b>	2018-11-19
<b>Borrower</b>	BANCO BRADESCO S.A.
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 150.00 million
<b>Loan Amount (USD)</b>	\$ 300.00 million
<b>Project Cost (USD)</b>	\$ 300.00 million



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## Project Description

According to IFC website, the project's main objective is to support SME lending through a key financial intermediary, Banco Bradesco S.A.. Addressing the lack of access to finance for SMEs is a strategic priority for IFC as it is a clearly identified constraint to shared prosperity and poverty reduction observed in many emerging economies. The Project will continue to support an existing relationship between IFC and Bradesco, one of the most solid financial groups in Latin America and that has deep footprint in the Brazilian economy.

Further, it aims to close the country's wide SME finance gap by enabling Bradesco to offer financing options to small and medium size enterprises organized under the APL (Arranjos Produtivos Locais). It will enhance financial connectivity within the SME financing market and thus strengthen the SME value chain by demonstrating to other lenders operational efficiency gained through the partnership with APLs.



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## People Affected By This Project

**Project Impact - Stakeholders:** The Project aims to close the country's wide SME finance gap by enabling Bradesco to offer financing options to small and medium size enterprises ("SMEs") organized under the APL (Arranjos Produtivos Locais). Bradesco has a strong track record of serving clients across the country, including regions such as the North and Northeast of Brazil.

**Market Impact - Integration:** The Project will enhance financial connectivity within the SME financing market and thus strengthen the SME value chain by demonstrating to other lenders operational efficiency gained through the partnership with APLs.



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## Investment Description

- International Finance Corporation (IFC)

## Private Actors

- [Banco Bradesco S.A](#) (Financial Intermediary)

Bradesco was founded in 1943, and currently the Bank is one of the largest banks in Brazil. Bradesco has one of the wider reach of branches across the country, and an important presence within the North and Northeast regions of Brazil. Bradesco has its shares traded in the B3, and the ownership structure is as follow: Bradesco Foundation (49.2%), the BBD Participações S.A. (management employees) (13.4%), the Aguiar family (11.2%), and the free float (26.2%).



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## Contact Information

Banco Bradesco S.A.

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Website: [www.bradesco.com.br](http://www.bradesco.com.br)

## ACCOUNTABILITY MECHANISM OF IFC

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/>



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**Campaign Documents**

- [Company Overview of Banco Bradesco S.A.](#)