

## MASSIF-CD

### **Vietnam** – Small Enterprise Assistance Funds

Small Enterprise Assistance Funds (SEAF) is a global fund management group that provides growth capital and tailored business assistance to small- and medium-sized enterprises (SMEs) in emerging and frontier markets that are underserved by traditional sources of capital. The CD grant is meant for post-investment technical assistance to investee companies and for the skill enhancement of SEAF investment professionals.

### **The Philippines** – mCompany

mBank Philippines will be the first branchless mobile enabled bank in the Philippines operating with a very high level of automation and offering a broad range of financial services including savings and credit facilities. CD will be used to build local capacity in the field of microfinance, finance, accounting, reporting, and corporate social responsibility. More concrete, field and management staff will be trained to deliver a new branchless banking model, and reach rural under-banked people at a low cost.

### **The Philippines** – Planters Development Bank

Planters Development Bank (PDB) is a mid-sized bank in the Philippines and a well-recognized player in the SME segment. The main objective of the CD project is to provide technical assistance on two main components, namely institutional building support and setting up and agri sector knowledge base and credit policies. While the Philippines is an agriculture-based economy, the sector has not been getting enough support and remains underdeveloped.

### **Indonesia** – MBK Ventura

MBK Ventura is a non-banking financing company that provides working capital to low-income women in Java, Indonesia, in order to provide them access to formal financial services (financial inclusion), reduce their vulnerability, and raise their living standards. Also, almost all of the MBK's field staff, branch managers, supervisors and half of its head-office staff (including CEO) are women. Certain steps will be taken to improve social and ethical risks with respect to client protection principles.

### **India** – IFMR Finance Foundation

IFMR Finance Foundation (IFF) is a not-for-profit company promoted by IFMR Trust. It is focused on the mission of ensuring that every individual and every enterprise has complete access to financial services. Their mission is motivated by a strong belief in the deeply transformative power of finance in unlocking the potential of low-income households and enterprises. The objective of this CD grant is on the one hand to develop insights into the design of a national regulatory framework for consumer financial protection, and on the other hand to develop specific guidelines for the assessment of consumer protection.

## **Laos – Acleda Bank Laos**

Acleda Bank Laos (ABL) started operations in 2008 and is the first commercial bank focusing on microfinance/SME finance in Laos. This CD project includes two focus areas. One is building on the previous CD project by continuing the support to the training program of ABL. The other is a new area of CD support focused on rural expansion of ABL.

## **India – LOK Foundation**

LOK Foundation is a non-profit entity and is created as the principle entity of the LOK Capital group to provide specialized funding for local and long-term technical assistance to LOK II portfolio companies. The support of the CD grant will help provide LOK II with insight into the operational nuances, challenges and social impact potential of specific industries such as livelihoods, healthcare, and education.

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## **FMO-CD**

### **India – SREI**

SREI is a leading Indian Non-Banking Financial Company, providing holistic solutions in infrastructure space for financing infrastructure equipment across sectors. ESMS Corporate Roll-Out program is a programme that initiates, creates awareness and spreads the sustainable finance practice culture among SREI's clients, and hence some of the key players in the infrastructure business. The objective of this program is to train the clients so as to minimize environmental and social risks associated with their and SREI's portfolio and spread a culture of sustainable finance practice across the country.