SELF-MONITORING QUESTIONNAIRE for Finance, Insurance, Reinsurance, and Investment Funds Projects

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Overseas Private Investment Corporation

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An Agency of the United States Government

Please read the following information carefully. This form requests information from OPIC clients, which is required annually by OPIC's governing legislation. The information provided in this questionnaire will allow OPIC to better assess the impact of OPIC-assisted projects on the U.S. economy and employment, as well as the impact on host country economic development and the effects on the environment and workers' rights abroad.

Complete responses to the collection of information in this form are mandatory, per the Foreign Assistance Act of 1961, as amended, Section 231(k)(2). Client information contained in this questionnaire will be deemed designated as confidential commercial information in accordance with OPIC's Freedom of Information Act (FOIA) regulations (22 CFR part 706) and will be treated as confidential commercial information to the extent permitted by applicable law. As a federal agency, OPIC may not collect, or sponsor the collection of, information unless it displays a valid OMB Control Number with an expiration date that has not expired.

Paperwork Reduction Act Notice: This information is required to retain benefits. Public reporting burden for this collecting of information is estimated to average four hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to Agency Forms Officer, Overseas Private Investment Corporation, 1100 New York Avenue, NW, Washington, DC 20527; and to the Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, DC 20503.

☐ I have read and agree to the terms and conditions listed above.

GETTING STARTED

Welcome to OPIC's Self-Monitoring Questionnaire ("SMQ"). As the U.S. Government's development finance institution, OPIC takes its developmental mission seriously. As an integral part of the OPIC monitoring and oversight function, the SMQ enables OPIC to collect data that captures the actual environmental and social impacts as well as long-term developmental impacts of each OPIC-supported project (or subproject). Additionally, data collected in the SMQ is aggregated with other OPIC-supported projects (or subprojects) and used to satisfy OPIC's U.S. Congressional reporting requirements on a U.S. Government fiscal year-basis.

OPIC's Office of Investment Policy reviews each OPIC-supported project for its: 1) environmental, health, and safety risks; 2) labor-related risks; 3) impact on the U.S. economy and U.S. employment; and 4) development impact in the host country. For a description of OPIC's Office of Investment Policy, please click here: http://www.opic.gov.

The Self Monitoring Questionnaire (SMQ) may be completed on-line (click button below) or in pdf format. For the on-line process, you will be asked to enter the project type, contract number, and password. The OPIC contract number and passwords are provided annually on the reminder letters sent to you by OPIC staff. If you do not know your contract number and password, please email SMQ@opic.gov and you will be sent the correct contract number and password related to the project. Alternatively, a pdf-formatted version of the Self Monitoring Questionnaire may be emailed or faxed to OIP [link to pdf document]. In this case, please email the Questionnaire to SMQ@opic.gov or fax the SMQ to the following number: 202-408-3198.

Please answer all questions as completely as possible. If space is inadequate, please supply additional information on separate sheets of paper and attach them to this form or include them with your electronic submission. For all questions, the terms "Project" and "Financial Intermediary" refer to the investment supported by the OPIC insurance or reinsurance contract and/or finance agreement identified by contract number herein.

Some questions and bolded terms found in the SMQ may not be familiar to users of the questionnaire. As such, please consult the document entitled, "Guidelines for completing the OPIC Self-Monitoring Questionnaire" as complete instructions and definitions of terms are provided. If you do not have a copy of this document, please email SMQ@opic.gov.

In order to initiate the on-line process, please click on the "Self-Monitoring Questionnaire" button below.

SELF MONITORING QUESTIONNAIRE START BUTTON

The Self Monitoring Questionnaire (SMQ) is divided into two sections. Please note that users are required to only complete one section, not both sections. The electronic Form will automatically direct you to the relevant questions, depending on your response to question 2A in Part I, as to whether or not the industry of the OPIC-supported project for which you are completing this Form is in Financial Services or Non-Financial Services.

Section A is to be completed by all OPIC Finance, Insurance and Reinsurance projects and by all OPIC Investment Fund portfolio companies and framework agreement/onlending facility subprojects ***unless this is a Financial Intermediary transaction (see below)***.

Section B is to be completed by Financial Intermediary transactions. As such, the term "financial intermediary" refers to, but is not limited to, general lending banks, specialized lending institutions, mortgage facilities, microfinance institutions, private equity funds, and other capital market transactions.

The terms "Project", "Financial Intermediary", and "Subproject" are based on definitions given to them in Appendix D of OPIC's Environmental and Social Policy Statement, as referenced below:

> ***Project –*** All facilities owned or controlled within a physical project boundary that constitute a commercially viable business unit eligible for OPIC support.
>
> ***Financial Intermediary –*** Investment funds, banks or other financial institutions including insurance companies, or other entities or vehicles that receive financing, guaranties or insurance from OPIC and provide debt or equity investment directly to projects or enterprises ("Subprojects").
>
> ***Subproject –*** A project or enterprise that receives financing, investment, or insurance from an OPIC-supported Financial Intermediary.

PART I – PROJECT (OR SUBPROJECT) SUMMARY

1. PROJECT (OR SUBPROJECT) INFORMATION			
A	Project (or Subproject) Name:		
B	Contract/loan #:		
C	What percentage of the Project (or Subproject) ownership is locally-owned (i.e. in the Project (or Subproject) country)?		____%
D	Is any of the local ownership comprised of Small & Medium Enterprises (SME)?	☐ Yes	☐ No
	If "Yes", please provide what percentage of local ownership is comprised of Small & Medium Enterprises.		____%
E	Is any of the local ownership comprised of women-owned and/or managed businesses?	☐ Yes	☐ No
	If "Yes", please provide what percentage of local ownership is comprised of women-owned and/or managed businesses.		____%
F	Does the Project (or Subproject) involve other Development Finance Institutions (DFIs)?	☐Yes	☐No
	If "Yes," please indicate which DFIs below		
☐	Multilateral (e.g. World Bank, International Finance Corporation)	☐	Regional (e.g. InterAmerican Development Bank, Asian Development Bank, European Bank for Reconstruction and Development)
☐	Bilateral (e.g. FMO, CDC)	☐	Other (please specify below)

Comment [O1]:

DEFINITION OF A LOCAL "SMALL & MEDIUM ENTERPRISE":

OPIC uses the IFC definition for local SMEs, which are defined as a firm with two out of the following three characteristics: total employees of up to 300, total assets of up to $15 million, and total annual sales of up to $15 million.

G	Do any of the U.S. investors in the Project (or one of its subsidiaries or affiliates) currently produce the same product(s) as that produced by this Project?	☐Yes	☐No
	If "Yes", has the number of U.S. employees engaged in the U.S. production of this product been reduced as a result of this OPIC-supported investment?	☐Yes	☐No
H	How many employees are currently employed by such U.S. company or its subsidiaries or affiliates that produce this product?	_____	
I	What is the total value of remittances (dividends, profits, loans/interest, royalties, etc.) from the project?		
	To the United States	$	
	To other countries, excluding the U.S. and the Host Country?	$	
J	What was the value of the Project's final destination sales to the following: *(If multiple product lines, please provide information on each product on a separate sheet.)*	☐ N/A	
	The Host Country	$	
	The U.S.	$	
	Other countries *in descending order of value)*:		
		$	
		$	
		$	

2. PROJECT (OR SUBPROJECT) DESCRIPTION					
A	Project (or Subproject) Industry	☐	Financial Services	☐	Non-Financial Services
B	Description of the Project (or Subproject) and its operations:				
C	Has the Project (or Subproject) description changed since it was originally approved by OPIC?			☐ Yes	☐ No
	If "Yes", please indicate the changes below:				
☐	New business lines	☐	Exited markets		
☐	New products or services	☐	Exited product lines or services		
☐	New international markets	☐	Other:		
D	Has the Project (or Subproject) become operational?			☐ Yes	☐ No
	If "Yes," please provide the date the Project (or Subproject) became operational.			___/___/___ Day / Month / Year	
E	Please specify the Project's (or Subproject's) most recently completed fiscal year and use data from this year to complete the rest of this form.	Starting Date MM/YYYY		Ending Date MM/YYYY	
F	What is the Project's (or Subproject's) target client or customer? Please specify.				
	Please provide the number of clients or customers currently served by the Project (or Subproject).			_____	

Comment [O2]:

DEFINITION OF "FINANCIAL SERVICES"

Including, but not limited to, commercial banks, non-bank banks, insurance companies, re-insurance companies, investment funds (e.g. microfinance, SME, venture capital, private equity), lending facilities, and financial intermediaries engaged in specialized financial transactions (e.g. ABS).

Comment [O3]:

INSTRUCTIONS FOR USER:

Examples include: Off-takers of a electricity generation unit, patients of a hospital, bank clients, number of residents at a housing development, etc.

3. PROJECT (OR SUBPROJECT) SITING	
A	Project (or Subproject) City and Country:
B	Project (or Subproject) Site Location (please include GPS coordinates):

PART II A – PROJECT (OR SUBPROJECT) COUNTRY EFFECTS

(For Non-Financial Services Projects (or Subprojects))

1. PROJECT (OR SUBPROJECT) EMPLOYMENT								
A	Please provide the current number of Project (or Subproject) employees.							
	Current Number of Permanent Employees				Temporary Employees			
	Local		Expatriate		Construction Employees		Seasonal Employees	
	Male	Female	Male	Female	Local	Expatriate	Local	Expatriate
Managerial								
Professional/ Technical								
Unskilled Labor								
TOTAL								

B	Has the Project (or Subproject) utilized workers employed by third parties (i.e., through contractors/subcontractors) since the Project (or Subproject) became operational?				
☐	For physical construction	☐	For administrative needs	☐	For other operational needs

2. PROJECT (OR SUBPROJECT) EMPLOYEE TRAINING			
A	Has the Project (or Project Company) provided training above and beyond standard on-the-job training to both current and new permanent employees identified above in Question 1A of Part III?	☐ Yes	☐ No
	If "Yes", please describe what type of training opportunities have been provided to the managerial, professional/technical, and/or unskilled personnel.		
B	How many permanent employees received training described in item 2A above this reporting year?		_____

3. PROJECT (OR SUBPROJECT) CONSTRUCTION LABOR			
A	If physical construction is involved, has construction already begun?	☐ Yes	☐ No
	If "Yes", approximately how much has been completed (estimate in % completed terms)?		_____%
	Estimated start-up/construction period (if applicable): MM/YYYY – MM/YYYY	Estimated operational start date (if applicable): MM/YYYY	
B	Has the Project (or Subproject) required the establishment of temporary worker housing facilities?	☐ Yes	☐ No
	If "Yes", how many workers are housed at these facilities?		_____

4. ENVIRONMENTAL AND SOCIAL BENEFITS			
A	As a result of this OPIC-supported investment, has the Project (or Subproject) implemented initiatives (either corporate or project-related) that are directed at restoring and/or preserving the environment?	☐ Yes	☐ No
	If "Yes", please describe.		
B	Does the Project (or Subproject) provide ancillary services or benefits to the local community (i.e. philanthropic and/or charitable initiatives not directly related to the business operations of the Project Company)?	☐ Yes	☐ No
	If "Yes", please select the benefits that apply:		

☐	Recreational facilities	☐	Scholarship programs
☐	Schools	☐	Charitable donations/activities
☐	Medical clinics	☐	Other:

	Describe the specifics of each program indicated above.

5. HUMAN RESOURCE MANAGEMENT			
A	Does the Project (or Subproject) have written human resources policies?	☐ Yes	☐ No
B	Please indicate the areas covered by the human resources policies:		
	Benefits (e.g. healthcare, life insurance, pension plan, vacation, maternity/paternity leave, childcare, etc).	☐ Yes	☐ No
	If "Yes", please list which of these benefits, if any, are above and beyond what is required by Project (or Subproject) Country law:		
	Mechanism(s) for workers' to express grievances (e.g., direct access to supervisors and/or the human resources department, workers' committees, and/or trade unions reps, or an anonymous hotline).	☐ Yes	☐ No
	General conditions of work that, at the minimum, comply with local applicable labor laws (e.g., limits on hours of work, wages (including premium or overtime pay), sick leave, collective bargaining agreements, etc).	☐ Yes	☐ No
	Disciplinary procedures.	☐ Yes	☐ No
C	Does the Project (or Subproject) have a Human Resources Department and/or Manager?	☐ Yes	☐ No
D	Does the Project (or Subproject) have management experience in applying international labor standards, such as those in the IFC Performance Standards or as part of certifications (e.g., Fair Trade Certified, SA8000, or Rainforest Alliance)?	☐ Yes	☐ No

6. LABOR-RELATED ISSUES			
Does the Project (or Subproject) currently involve the following?			
A	Migrant or foreign workers (excludes expatriate management or highly-skilled non-manual workers).	☐ Yes	☐ No
B	Workers under the age of 18 (directly or indirectly employed by the Project (or Subproject).	☐ Yes	☐ No
	If "Yes," please briefly describe the general duties of these workers and include the age of the youngest worker.		
C	Known use of harmful child labor at the Project (or Subproject) or (if applicable) in the Project's (or Subproject's) primary supply chain.	☐ Yes	☐ No
D	Known use of forced labor at the Project (or Subproject) or (if applicable) in the Project's (or Subproject's) primary supply chain.	☐ Yes	☐ No
E	Retention of foreign workers' (directly or indirectly employed) passports.	☐ Yes	☐ No
F	A major retrenchment (i.e. lay-offs of significant numbers of workers).	☐ Yes	☐ No
G	Known non-compliance with local laws, OPIC labor-related requirements, or other applicable labor standards (self-diagnosed, or as a result of official inspections or other audits).	☐ Yes	☐ No
H	Labor-related lawsuits against the Project (or Subproject).	☐ Yes	☐ No
I	Labor unrest in the last year in the form of strikes or other general industrial disputes.	☐ Yes	☐ No
	If "Yes," please briefly describe the nature of the strike and list the start and end dates of the strike.		
J	Ongoing or unresolved issues/disputes with a Project (or Subproject) trade union.	☐ Yes	☐ No

7. TECHNOLOGY AND KNOWLEDGE TRANSFER

Please indicate if the Project (or Subproject) has included any of the following technology and/or knowledge transfer factors in the Project (or Subproject) Country. Where applicable, please indicate whether any of these factors were new or uncommon in the Project (or Subproject) Country and provide details.

A	Management practices	☐ New	☐ Uncommon	☐ No
	If "New" or "Uncommon", please describe.			
B	Marketing and/or distribution techniques	☐ New	☐ Uncommon	☐ No
	If "New" or "Uncommon", please describe.			
C	Production and/or processing technologies	☐ New	☐ Uncommon	☐ No
	If "New" or "Uncommon", please describe.			
D	Products and/or services	☐ New	☐ Uncommon	☐ No
	If "New" or "Uncommon", please describe.			
E	Has the Project (or Subproject) provided technical assistance (e.g. training of customers, industry counterparts, suppliers, etc…)?		☐ Yes	☐ No
	If "Yes", please describe:			
F	Has the Project (or Subproject) received any industry standard certifications (e.g. ISO 140000, 18001, 22000, EMAS, SA 8000, HACCP, OHSAS 18001) and/or voluntary certifications (e.g. Fairtrade International, U.N. Global Compact)?		☐ Yes	☐ No
	If "Yes", please identify and describe:			

Comment [O4]:

INSTRUCTIONS FOR USER

Examples may include, but are not limited to, improving inventory accounting methodology, provision of employee stock-option plans, increasing company transparency, etc.

Comment [O5]:

INSTRUCTIONS FOR USER

Examples may include, but are not limited to, television advertising, location-based online advertising, partnerships/alliances with other local businesses, enhancements in product delivery mechanisms, vertical integration, etc.

Comment [O6]:

INSTRUCTIONS FOR USER

Examples may include, but are not limited to, equipment upgrades, creation of manufacturing technology efficiencies, IT enhancements, etc.

8.	ENVIRONMENTAL IMPACT		
A	Is the Project currently in compliance with all conditions in the OPIC contract or consent with respect to environment, health and safety?	☐ Yes	☐ No
	If "No", please describe the areas of non-compliance.		
B	Has the Project been cited or fined for any violation of local or host country environmental, health or safety laws?	☐ Yes	☐ No
	If "Yes", please explain briefly below.		
C	Has the Project submitted all OPIC-required reports on environment, health and safety?	☐ Yes	☐ No
	If "Yes", please list reports and dates of transmission of the reports.		
		____/_____/____ Day / Month / Year	
		____/_____/____ Day / Month / Year	
		____/_____/____ Day / Month / Year	
		____/_____/____ Day / Month / Year	
D	Have there been any changes in the design or capacity of the Project that result in increased hazards to workers, area residents, or the environment?	☐ Yes	☐ No

	If yes, please describe briefly below.		
E	Have any accidents occurred that resulted in loss of human life or material impacts on the environment?	☐ Yes	☐ No
	If so, describe briefly below.		

9. PROJECT (OR SUBPROJECT) COUNTRY REGULATORY ENVIRONMENT			
A	Has the Project (or Subproject) resulted from or caused any Project Country reforms, new legislation, or new regulations? If "Yes", please explain.	☐ Yes	☐ No
B	Does the Project (or Subproject) involve a public-private partnership? If "Yes", please indicate below the type of party involved, the name of each party, and describe how each party indicated is involved in the Project (or Subproject).	☐ Yes	☐ No

☐	Project Country government entity:	☐	International non-governmental organization:
☐	Local non-governmental organization:	☐	Other:

10. OPERATIONAL PROJECT (OR SUBPROJECT) FUNDING			
A	Has the Project (or Subproject) procured goods and services from Project country sources on an on-going basis since the Project (or Subproject) became fully operational?	☐ Yes	☐ No
	If "Yes", please provide the average annual amount of operational procurement from Project country sources as a result of this OPIC-supported investment.	$	
	Please also briefly describe the goods and/or services that have been procured by these funds.		

11. PROJECT (OR SUBPROJECT) PAYMENTS		
A	How much did the Project (or Subproject) pay to the host country government in duties, taxes, and other payments in the last fiscal year?	$_____
B	If the Project (or Subproject) is eligible for a tax holiday, indicate the duration of the tax holiday.	___ year(s)
C	If duties and/or tax payments to Project country government have been reduced as a result of the Project (or Subproject), please estimate the amount lost.	$____

Comment [O7]:

INSTRUCTIONS FOR USER:

For example, project (or Subproject) production will substitute for imports subject to tariffs.

PART II B – PROJECT (OR SUBPROJECT) COUNTRY EFFECTS

(For Financial Services Projects (or Subprojects))

1. PROJECT (OR SUBPROJECT) COUNTRY EMPLOYMENT				
A	Please provide the current number of Financial Intermediary employees.			
	Current Number of Permanent Employees			
	Local		Expatriate	
	Male	Female	Male	Female
Managerial				
Professional/ Technical				
Unskilled Labor				
TOTAL				

B	Has the Financial Intermediary utilized workers employed by third parties (i.e., through contractors/subcontractors) since the Project (or Subproject) became operational?				
☐	For physical construction	☐	For administrative needs	☐	For other operational needs

2. ENVIRONMENTAL AND SOCIAL BENEFITS			
A	As a result of this OPIC-supported investment, has the Financial Intermediary implemented initiatives (either corporate or transactional) which are directed at restoring and/or preserving the environment?	☐ Yes	☐ No
	If "Yes", please describe (e.g. paperless banking, favorable financing terms for Project (or Subproject) clients engaging in activities which preserve the environment, etc).		
B	Does the Financial Intermediary provide ancillary benefits or services to the local community (i.e. philanthropic and/or charitable initiatives not directly related to the business operations of the Project Company)?	☐ Yes	☐ No
	If "Yes", please select the benefits that apply:		
	☐ Recreational facilities	☐ Scholarship programs	
	☐ Schools	☐ Charitable donations/activities	
	☐ Medical clinics	☐ Other (please specify):	
	Describe the specifics of each program indicated above.		

3. HUMAN RESOURCE MANAGEMENT			
A	Does the Financial Intermediary have written human resources policies?	☐ Yes	☐ No
B	Please indicate the areas covered by the human resources policies:		
	Benefits (e.g. healthcare, life insurance, pension plan, vacation, maternity/paternity leave, childcare, etc).	☐ Yes	☐ No
	If "Yes", please list which Project (or Subproject) benefits are above and beyond what is required by Project (or Subproject) Country law:		
	Mechanism(s) for workers' to express grievances (e.g., direct access to supervisors and/or the human resources department, workers' committees, and/or trade unions reps, or an anonymous hotline).	☐ Yes	☐ No
	General conditions of work that, in the minimum, comply with local applicable labor laws (e.g., limits on hours of work, wages (including premium or overtime pay), sick leave, collective bargaining agreements, etc).	☐ Yes	☐ No
	Disciplinary procedures.	☐ Yes	☐ No
C	Does the Financial Intermediary have a Human Resources Department and/or Manager?	☐ Yes	☐ No
D	Does the Financial Intermediary have management experience in applying international labor standards, such as those in the IFC Performance Standards or as part of certifications (e.g., Fair Trade Certified, SA8000, or Rainforest Alliance)?	☐ Yes	☐ No

4. LABOR-RELATED ISSUES			
Does the work of the Financial Intermediary currently involve the following?			
A	Migrant or foreign workers (excludes expatriate management or highly-skilled non-manual workers).	☐ Yes	☐ No
B	Workers under the age of 18 ((directly or indirectly employed by the Project (or Subproject)).	☐ Yes	☐ No
	If "Yes," please briefly describe the general duties of these workers and include the age of the youngest worker.		
C	Known use of harmful child labor at the Project (or Subproject) or (if applicable) in the Project's (or Subproject's) primary supply chain.	☐ Yes	☐ No
D	Known use of forced labor at the Project (or Subproject) or (if applicable) in the Project's (or Subproject's) primary supply chain.	☐ Yes	☐ No
E	Retention of foreign workers' (directly or indirectly employed) passports.	☐ Yes	☐ No
F	A major retrenchment (i.e. lay-offs of significant numbers of workers).	☐ Yes	☐ No
G	Known non-compliance with local laws, OPIC labor requirements, or other applicable labor standards (self-diagnosed, or as a result of official inspections or other audits).	☐ Yes	☐ No
H	Labor-related lawsuits against the Financial Intermediary.	☐ Yes	☐ No
I	Labor unrest in the last year in the form of strikes or other general industrial disputes.	☐ Yes	☐ No
	If "Yes," please briefly describe the nature of the strike and list the start and end dates of the strike.		
J	Ongoing or unresolved issues/disputes with a Financial Intermediary trade union.	☐ Yes	☐ No

5. TECHNOLOGY AND KNOWLEDGE TRANSFER

Please indicate if the Financial Intermediary has incorporated any of the following technology and knowledge transfer factors in the Project (or Subproject) Country. Where applicable, please indicate whether any of these factors are new or uncommon in the Project (or Subproject) Country and provide details.

A	Management practices	☐ New	☐ Uncommon	☐ No
	If "New" or "Uncommon", please describe.			
B	Marketing and distribution techniques	☐ New	☐ Uncommon	☐ No
	If "New" or "Uncommon", please describe.			
C	Production or processing technologies	☐ New	☐ Uncommon	☐ No
	If "New" or "Uncommon", please describe.			
D	Financial product and/or services	☐ New	☐ Uncommon	☐ No
	If "New" or "Uncommon", please describe.			
E	Has the Financial Intermediary provided technical assistance (e.g. training of customers, industry counterparts, suppliers, etc…)?		☐ Yes	☐ No
	If "Yes", please describe.			
F	Has the Financial Intermediary received any industry standard certifications and/or voluntary certifications (e.g. Equator Principles, U.N. Global Compact, SMART Campaign Client Protection Principles)?		☐ Yes	☐ No
	If "Yes", please identify and describe.			

Comment [O8]:

INSTRUCTIONS FOR USER

Examples may include, but are not limited to, improving portfolio management methodology, provision of employee stock-option plans, increasing company transparency, enhancing internal controls, etc.

Comment [O9]:

INSTRUCTIONS FOR USER

Examples may include, but are not limited to, television advertising, online location-based advertising, partnerships/alliances with other local businesses, utilization of ATMs, mobile banking, etc.

Comment [O10]:

INSTRUCTIONS FOR USER

Examples may include, but are not limited to, origination/back-office upgrades, enhancements in IT portfolio/risk management system, etc.

Comment [O11]:

INSTRUCTIONS FOR USER

Examples include, but are not limited to, longer loan tenor, flexible repayment, local currency lending, securitization, mezzanine/subordinated debt, leasing, non-securitized loans, etc.

6. ENVIRONMENTAL IMPACT			
A	Is the Financial Intermediary currently in compliance with all conditions in the OPIC contract or consent with respect to environment, health and safety?	☐ Yes	☐ No
	If "No", please describe the areas of non-compliance.		
B	Has the Financial Intermediary been cited or fined for any violation of local or host country environmental, health or safety laws?	☐ Yes	☐ No
	If "Yes", please explain briefly below.		
C	Has the Financial Intermediary submitted all OPIC-required reports on environment, health and safety?	☐ Yes	☐ No
	If "Yes", please list reports and dates of transmission of the reports.		
		____/____/____ Day / Month / Year	
		____/____/____ Day / Month / Year	
		____/____/____ Day / Month / Year	
		____/____/____ Day / Month / Year	
D	Have there been any changes in the design or capacity of the Financial Intermediary that result in increased hazards to workers, area residents, or the environment?	☐ Yes	☐ No

	If yes, please describe briefly below.		
E	Have any accidents occurred that resulted in loss of human life or material impacts on the environment?	☐ Yes	☐ No
	If so, describe briefly below.		

7. PROJECT (OR SUBPROJECT) COUNTRY REGULATORY ENVIRONMENT					
A	Has the Project resulted from or caused any Project Country reforms, new legislation, or new regulations? If "Yes", please explain.			☐ Yes	☐ No
B	Does the Project involve a public-private partnership? If "Yes", please indicate below the type of party involved, the name of each party, and describe how each party indicated is involved in the Project.			☐ Yes	☐ No
	☐	Project Country government entity:	☐	International non-governmental organization:	
	☐	Local non-governmental organization:	☐	Other:	

8. PROJECT PAYMENTS		
A	How much did the Project pay to the host country government in duties, taxes, and other payments in the last fiscal year?	$_____
B	If the Project is eligible for a tax holiday, indicate the duration of the tax holiday.	___ year(s)
C	If duties and/or tax payments to Project country government have been reduced as a result of the Project, please estimate the amount lost.	$____

9. TOTAL LOAN PORTFOLIO – TRANSACTION TYPE AND AMOUNTS				
A	Please identify the type of transactions supported by the Financial Institution			
	%	Loans (non-mortgages)	%	Leasing contracts
	%	Mortgages	%	Equity investments
	%	Insurance contracts	%	Other (please specify):
B	Please provide the following information on your total loan portfolio.			Total Loan Portfolio
	Number of Project (or Subproject) transactions per year			
	Value of Project (or Subproject) outstanding portfolio			$
	Average transaction amount per client.			$
	Maximum transaction amount to a single client.			$
	Minimum transaction amount to a single client.			$
	Median transaction amount to a single client.			$

Comment [O12]:

INSTRUCTIONS FOR USER:

For example, project (or Subproject) production will substitute for imports subject to tariffs.

10. TOTAL PORTFOLIO – CLIENT PROFILE

A	Economic segments of clients as a percentage of the total loan portfolio.		B	Purpose of the transactions as a percentage of the total loan portfolio.
	%	Consumers (not including mortgages)	%	Start-Up Capital
	%	Microenterprises	%	Working Capital
	%	Small & Medium Enterprises	%	Expansion Capital
	%	Large Corporations	%	Equipment Purchase
	%	Other (please specify):	%	Other (please specify):
B	Business activities/sectors of clients as a percentage of the total loan portfolio.			
	%	Manufacturing	%	Tourism
	%	Agriculture	%	Trade/Retail
	%	Construction	%	Energy
	%	Transportation and Communication	%	Services (please specify):
	%	Consumer	%	Other (please specify):
	Duration of transactions as a percentage of the total loan portfolio.			
	%	< 6 months	%	25 – 36 months
	%	6 – 12 months	%	37 – 60 months
	%	13 – 24 months	%	> 60 months
C	Demographic distribution of clients as a percentage of the total loan portfolio.			
	%	Percentage of clients that are women (or women-managed businesses).		
	%	Urban	%	Rural	%	Other (please specify):

Comment [O13]:

DEFINITON OF "CONSUMER"

Defined as a borrower of consumer loan product such as a car, loan, credit card, signature loan, signature line of credit, or Certificate of Deposit loan.

Comment [O14]:

DEFINTION OF "MICROENTERPRISE"

OPIC uses the IFC definition for microenterprises, which are defined as enterprises having two out of the following three characteristics: total employees of up to 10, total assets of up to $100,000, and total annual sales of up to $100,000.

Comment [O15]:

DEFINITION OF A LOCAL "SMALL & MEDIUM ENTERPRISE":

OPIC uses the IFC definition for local SMEs, which are defined as a firm with two out of the following three characteristics: total employees of up to 300, total assets of up to $15 million, and total annual sales of up to $15 million.

11. TOTAL MORTGAGE PORTFOLIO – CLIENT PROFILE						
A	Mortgage maturity period as a percentage of the total mortgage portfolio.					
	%	< 5 years		%	16 – 20 years	
	%	5 -10 years		%	> 20 years	
	%	11 - 15 years				
B	Purpose of the mortgages as a percentage of the total mortgage portfolio.					
	%	Mortgages for new homeowners		%	Productive loan (e.g. home equity loan/line of credit)	
	%	Other (please specify):		%		
C	Target market of mortgages as a percentage of the total mortgage portfolio.					
	%	Low-income homes		%	Residential rental properties	
	%	Middle-income homes		%	Commercial properties	
	%	High-income homes		%	Other (please specify):	
D	Demographic distribution of clients as a percentage of the total mortgage portfolio.					
	%	Percentage of clients that are women (or women-managed businesses).				
	%	Urban	%	Rural	%	Other (please specify):

12. SUSTAINABILITY		
A	For your latest fiscal year, please provide one or more of the following repayment performance measures that are applicable to the Financial Intermediary:	
	%	**Portfolio At Risk (PAR) Ratio**
	%	**Write-off Ratio**
	%	Other:
B	For your latest fiscal year, please provide one of the following profitability measures that is applicable to the Financial Intermediary:	
	%	**Return on Investment**
	%	**Operational Self-Sufficiency Ratio**
	%	Other:

PART III – U.S. Supplier and Procurement Information

As indicated on the cover page, the client data you provide is privileged business information that OPIC treats as confidential to the extent permitted by law. However, it is important for OPIC to be able to demonstrate some of the effects of your project. The historical supplier and procurement information is useful for OPIC to illustrate the specific benefits of your project for the U.S. economy. Unless you provide an attached sheet with a compelling reason why this information should not be made public, OPIC intends to use the information in public statements and releases.

Name of U.S. Supplier	City	State	Zip Code	Please check all that apply below: Minority-owned business	Woman-owned business	U.S. small business	Type of Good or Service Please indicate if used (refurbished)	Amount Procured Most Recent Fiscal Year
Acme, Inc.	***Any town***	***NY***	***12345***	☒	☐	☒	***Widgets***	***$ 100,000***
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
				☐	☐	☐		$
Remaining Procurement								$
							Totals	**$**

Comment [O16]:

DEFINITION OF A "MINORITY-OWNED BUSINESS":

A minority-owned business is a for-profit enterprise, regardless of size, physically located in the United States or its trust territories, which is owned, operated and controlled by minority group members. "Minority group members" are United States citizens who are Asian, Black, Hispanic and Native American.

Comment [O17]:

DEFINITION OF A "US SMALL BUSINESS"

A U.S. small business is defined as:

1) An enterprise with revenues of < $400 million or ≤ 500 employees.

OR

2. An individual with net worth < $100 million.

PART IV – Investor / Representative Certification

Section A - Investor/Representative Certification (for Non-financial Services Projects or Subprojects)

I hereby represent the information provided in this document is complete and accurate to the best of my knowledge, and that I am an authorized representative of the Project (or Subproject).		
Signature:	Date:	Telephone:
Name and Title:		Email address:

Section B - Investor/Representative Certification (for Financial Services Projects or Subprojects)

I hereby represent the information provided in this document is complete and accurate to the best of my knowledge, and that I am an authorized representative of the Financial Intermediary.		
Signature:	Date:	Telephone:
Name and title:		Email address: