Information Summary for the Public

Host Country(ies):	The project involves a global agricultural debt facility that will start operations in Latin America and the Caribbean and subsequently will expand to sub-Saharan Africa and Asia.
Name of Borrower:	Fairtrade Access Fund, S.A. SICAV-SIF (the "Borrower"), a Luxembourg société anonyme.
Project Description:	The Borrower will use the OPIC loan proceeds to provide loans to producer organizations and agricultural cooperatives that are Fairtrade certified or in the process of receiving Fairtrade certification in order to improve the livelihoods of smallholder farmers.
Proposed OPIC Loan:	Up to $10 million.
Total Project Costs:	Approximately $25 million.
U.S. Sponsor:	Grameen Foundation USA, a not-for-profit corporation incorporated in the State of Oklahoma.
Foreign Sponsor:	Incofin Investment Management, a partnership limited by shares organized and existing in Belgium, and Fairtrade Labelling Organization International, a not-for-profit company organized and existing in Germany.
Policy Review	
U.S. Economic Impact:	This project involves the provision of loans to agricultural cooperatives located in 42 different countries for the production and likely export of several commodities, including açai, bananas, cocoa, coffee, mangoes, marula, passionfruit, pineapple and tea. While some of these commodities are grown on a limited scale in the U.S., overall these crops are either tropical in nature, or at least limited to warm weather climates. The current supply of the above items that can be grown in the U.S., largely in Hawaii and Florida, is insufficient to meet current demand. Thus, this project is not expected to have a negative impact on the U.S. economy or U.S. employment. With no U.S. procurement the project is expected to have a neutral impact on U.S. employment. The project is expected to have a net negative impact on the U.S. balance of payments over the first five years of the project.
Developmental Effects:	This project will have a positive developmental impact by assisting the world's poorest in their climb out of poverty through the provision of financing and management strategies to the local organizations that serve them. The Borrower will provide financing to Fairtrade certified groups located in various countries. The countries in the projected

	portfolio have, collectively, a below average amount of private credit available and the downstream borrowers, consisting of agricultural cooperatives, microfinance institutions, processing facilities and plantations, are often unable to secure financing to support their business operations. All of these downstream borrowers will be located in rural areas of these host countries, and the Borrower will target businesses that support small scale farmers.
Environment:	Projects involving provision of loans and technical assistance to agricultural producer organizations are screened as Category C projects under OPIC's environmental and social guidelines. Environmental, health, safety and social impact concerns are minimal. However, in order to ensure that the Borrower's loans are consistent with OPIC's statutory and policy requirements, the loan will be subject to conditions regarding use of proceeds.
Workers Rights:	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining. Loans to producer organizations will be restricted with respect to the producer organizations' operations, including the employment of minors and other applicable labor law requirements. Standard and supplemental contract language will be applied to all workers of the project. The project will be required to operate in a manner consistent with the requirements of the International Finance Corporation's Performance Standard 2 on Labor and Working Conditions.
Human Rights:	OPIC issued a human rights clearance amendment for this project on September 7, 2012.