

**Information Summary for the Public  
Shared Interest, Inc.**

<b>Host Country:</b>	South Africa
<b>Name of Borrower:</b>	Shared Interest, Inc.
<b>U.S. Sponsor:</b>	Shared Interest, Inc.
<b>Foreign Sponsor:</b>	N/A
<b>Project Description:</b>	A loan guaranty of \$3 million to support senior financing used to provide guaranties to financial institutions in South Africa and Mozambique that make low-income loans.
<b>Total Project Cost:</b>	\$14,500,000
<b>Proposed OPIC Loan:</b>	\$3,000,000
<b>Developmental Effects:</b>	The project is expected to have a positive developmental impact by providing access to capital to SMEs and MFIs in South Africa. This project will augment the level of private capital available in the financial sector of the host country to these borrowers, and will have a strong multiplier impact by targeting lower income demographics. The project targets an underserved sector of the community by focusing on borrowers in rural areas and townships and by targeting female entrepreneurs. The project also provides technical assistance to banks and financial institutions in the host country and to the borrowers in order to increase the probability of success for these businesses.
<b>Environment:</b>	Investment activities and similar financial services are screened as Category C projects because they are likely to have minimal or no environmental impacts. Projects in this category are exempt from environmental assessment and no further analysis is required.
<b>Workers Rights</b>	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, minimum age requirements and the timely payment of wages. Loans to micro-borrowers will be restricted with respect to the micro-borrowers' 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.
<b>Human Rights</b>	This project received a Human Rights Clearance on May 20 <sup>th</sup> , 2009