

Information Summary for the Public

Host Country:	Mexico
Name of Borrower:	Apoyo Económico Familiar, S.A. de C.V. SOFOM. ENR - WBC
U.S. Sponsor:	Brysam II LLC
Foreign Sponsors:	N/A
Project Description:	Expansion of microfinance loan portfolio
Total Project Cost:	\$35,800,000
Proposed OPIC Loan:	\$9,750,000
Developmental Effects:	<p>This project will have a positive developmental impact on the host country, Mexico. This project will provide financial services to Mexico's working poor, a segment that is currently underserved by traditional financial institutions. The project will encourage private sector development and provide significant downstream benefits to consumers and suppliers by targeting micro-entrepreneurs. This project will also create employment opportunities that include professional training and other employee benefits. Furthermore, the project company engages in corporate social responsible initiatives such as financially supporting charities, schools and scholarship funds.</p>
Environment:	<p>Microfinance lending activities are screened as Category C projects under OPIC's environmental and social guidelines. Environmental, health, safety, and social impacts are minimal. However, in order to insure that Project activities are consistent with OPIC's statutory and policy requirements, OPIC's consent will include restrictions on the use of OPIC guaranteed proceeds. The Borrower will be required to implement the environmental and social policy that will</p>

	be used to guide the Project and achieve sound and sustainable environmental and social performance. The Borrower will also be required to implement the grievance mechanism.
Workers Rights	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, minimum wage, and timely payment of wages. Loans to microborrowers will be restricted with respect to the microborrowers' operations, including the employment of minors and a prohibition on the use of harmful child labor and forced labor. Standard and supplemental contract language will be applied to all workers of the Project. The project company will be required to operate in a manner consistent with the International Finance Corporation's Performance Standard 2 on Labor and Working Conditions.
Human Rights	In consultation with the State Department, the Project received a Human Rights clearance on December 7, 2010.