**SECTION I: NON-CONFIDENTIAL PROJECT INFORMATION**

<table>
<thead>
<tr>
<th>Host Country:</th>
<th>Lebanon.</th>
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<tbody>
<tr>
<td>Recipient of OPIC Guaranty:</td>
<td>CHF International (“CHF”).</td>
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<td>U.S. Sponsor:</td>
<td>CHF.</td>
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<tr>
<td>Foreign Sponsor:</td>
<td>Not Applicable.</td>
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**Project Description:**
- AMEEN S.A.L. (“AMEEN”), a for-profit service entity incorporated in Lebanon, 99.99% of whose shares are owned by CHF, will evaluate the creditworthiness of applicants and service loans (“Loans”) that will be made by OPIC-approved private sector banks in Lebanon (“Local Banks”) to downstream borrowers in Lebanon (“Borrowers”) (the “Project”).
  - The Loans may be made in US dollars or Lebanese Pounds.
  - Loans will be up to $15,000
  - Loans will have a tenor up to 5 years.
  - CHF will provide the Local Banks with a comprehensive guaranty (the “CHF Guaranty”) covering up to 80% of the amount of defaulted principal and accrued interest payable by Borrowers on the Loans.
  - OPIC will provide CHF with a counter guaranty (the “OPIC Guaranty”) covering (i) 85% of the amount CHF paid out under the CHF Guaranty with respect to defaulted principal and accrued interest on the Loans due to commercial loss and (ii) 100% of the amount CHF paid out under the CHF Guaranty with respect to defaulted principal and accrued interest on the Loans due to a political risk event.
  - The OPIC Guaranty will terminate 7 years from the date of execution of the guaranty agreement between OPIC and CHF.
  - Local Banks may fund Loans for up to six years.
  - USAID is providing OPIC $1.2 million which OPIC will grant to AMEEN for administrative purposes related to the Project.

**Proposed OPIC Guaranty:**
- The OPIC Guaranty will be denominated in US dollars.
- The total amount of the OPIC Guaranty is $23 million.

**Developmental Effects**
The Project anticipates supporting substantial capital mobilization over five years, due in part to USAID participation, and will provide significant downstream benefits to an underserved sector of the Lebanese economy by targeting the small and medium sectors. Lebanese suppliers will benefit indirectly through the reconstruction expenditures for both businesses affected by the war and homes damaged during the conflict.
| **Environment:** | OPIC guaranties related to commercial bank lending are considered financial transactions and are screened as Category C projects having no material environmental impacts. Therefore, no further environmental assessment is warranted for the Project. |