

### Information Summary for the Public

<b>Host Country:</b>	Kosovo
<b>Name of Insured Investor:</b>	MicroVest I, LP
<b>Foreign Enterprise:</b>	World Relief (known as Beselidhja Micro Finance)
<b>Project Description</b>	MicroVest is extending a €500,000 loan to World Relief (known as Beselidhja Micro Finance), a Microfinance Institution in Kosovo, for onlending to microfinance entrepreneurs.
<b>Total Project Cost:</b>	\$784,344 (Dollar equivalent of outstanding principal and interest equivalent using 1.4 exchange rate)
<b>Proposed OPIC Insurance Amount:</b>	\$784,344
<b>Developmental Effects:</b>	This project will have a positive developmental impact in Kosovo. The project will enable World Relief (known as Beselidhja Micro Finance) (“BZMF”) to expand its operations in order to target microfinance borrowers. The increased access to funds will enable capital mobilization in this underserved sector. BZMF operates in both the Serbian and Albanian areas of Kosovo, and is one of the few MFIs to service the Serbian region. BZMF has implemented a number of new operational policies, along with a new management team, in order to streamline operations and increase market share.
<b>Environment:</b>	Microfinance and small business lending facilities are screened as Category C projects, but subject to conditions related to the use of proceeds. Excluded activities include lending to entities engaged in categorically prohibited activities or activities likely to have a significant adverse impact on the environment or neighboring communities.
<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, the timely payment of wages, minimum wages, working hours, and minimum age. Loans to micro-finance borrowers will be restricted with respect to the micro-finance borrowers’ operations, including the employment of minors. Standard and supplemental contract language will be applied to all workers of the Foreign Enterprise and its borrowers.
<b>Human Rights</b>	In consultation with the Department of State, the project received a Human Rights Clearance on June 10, 2010.

