

### Information Summary for the Public

<b>Host Country:</b>	Poland
<b>Name of Borrower:</b>	SEAF SME Debt Facility L.L.C.
<b>Name of Sub-Borrower:</b>	Matras S.A.
<b>Foreign Sponsor:</b>	None
<b>Project Description:</b>	<p>This project involves a \$3.0 million OPIC loan made through the SEAF SME Debt Facility to Matras S.A. to finance the expansion of their line of retail bookseller stores and book wholesale distribution. The total project cost is \$4.0 million, consisting of \$1.0 million U.S. investor equity and a \$3.0 million OPIC direct loan. Proceeds from the loan will be used to expand Matras's stores into new locations, purchase IT equipment, expand inventory and working capital, and make aesthetic improvements to new and existing stores.</p>
<b>Total Project Cost:</b>	\$4,000,000
<b>Proposed OPIC Loan:</b>	\$3,000,000
<b>Developmental Effects:</b>	<p>This project will have a positive developmental impact on the host country, expanding the availability of full-service booksellers to communities across Poland. The project will have a significant job creation impact, hiring staff for nearly 50 new retail operations. All of these workers will receive training. In addition, all project funds will be used to procure goods and services in the host country, which will support local businesses. Lastly, the company will provide benefits to employees and is involved in community outreach activities, such as literacy programs in local school and community centers.</p>
<b>Environment:</b>	Small-scale construction projects are screened as Category B under OPIC's environmental guidelines because impacts

	<p>are site specific and readily mitigated. The major concerns related to small refurbishing projects are assuring safe practices are in place for workers performing the renovations.</p> <p><u>Applicable Standards.</u> The project and its contractors will be required to construct and operate the facility in accordance with (i) Applicable provisions of the International Finance Corporation’s April 30, 2007 Environmental, Health, and Safety General Guidelines; and (ii) All applicable environmental, health, and safety requirements of Poland.</p> <p><u>Impacts and Mitigation Measures.</u> The Project involves small scale renovating and remodeling of existing buildings. Typical activities will include installing new furniture, refitting windows, replacing flooring, and replacing lights. No new buildings will be constructed. The project will not involve physical or economic displacement. The Project is also not a major source of greenhouse gas emissions as there are no on-site emissions sources. Environmental impacts of this type of work are minimal and will be mitigated by adhering to the appropriate IFC guidelines.</p>
<b>Workers Rights</b>	<p>OPIC’s statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, hours of work, the timely payment of wages, minimum wage and hazardous working situations. Standard and supplemental contract language will be applied to all workers of the Project.</p>
<b>Human Rights</b>	<p>In consultation with the Department of State, the project received a Human Rights Clearance on October 7, 2009.</p>