

**INFORMATION SUMMARY FOR THE PUBLIC**  
**Big Tree Farms Inc.**

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| Host Country:          | Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Name of Borrowers:     | Big Tree Farms Inc. and PT Bening                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Project Description:   | Big Tree Farms is a vertically integrated supply chain and food company that purchases, processes and sells organic and fair trade cacao and coconut products. Big Tree Farms maintains linkages with small holder farmers in Indonesia who benefit from working with the company by increasing crop yield and income. The proceeds of the OPIC loan will be used for the design, construction, commissioning and supply chain development for a coconut sugar and coconut by-product processing facility in each of Java and Sulawesi, and for funding working capital requirements. |
| Proposed OPIC Loan:    | \$3,700,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Total Project Cost:    | \$4,600,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| U.S. Sponsors:         | Ben Ripple, Frederick Schilling, Clif White Road Investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Foreign Sponsor:       | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Policy Review</b>   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| U.S. Economic Impact:  | The project is not expected to have a negative impact on the U.S. economy. While the Project will sell the majority of its coconut sweeteners to the United States, the United States does not produce coconut sweeteners. There is expected to be a small amount of U.S. procurement which will have a <i>de minimus</i> impact on U.S. jobs. The project is expected to have a negative five-year U.S. balance of payments impact.                                                                                                                                                  |
| Developmental Effects: | This Project will have a positive developmental impact on Indonesia by introducing new coconut sap processing methods that are expected to benefit smallholder farmers in the region. The Project will work directly with smallholder farmers to reduce product rejection rates thereby increasing incomes with increased saleable crop yields. The Project is also expected provide hundreds of new employment opportunities in Indonesia.                                                                                                                                           |
| Environment:           | The Project has been reviewed against OPIC's categorical prohibitions and has been determined to be categorically eligible. Development of sweetener processing facilities is screened as Category B projects under OPIC's environmental and social guidelines because impacts are site-specific and readily mitigated. The primary environmental and social issues associated with the sweetener processing include water and                                                                                                                                                        |

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|                        | <p>energy consumption, management of solid wastes and other by-products such as wastewater, the implementation of appropriate product quality control, and supply chain management. The primary environmental and social issues associated with plantation crop production include stress on water resources and aquatic environments, soil erosion and loss of productive capacity, assuring proper pesticide use, biodiversity impacts, and proper management of byproducts such as wastewater, crop residue and solid waste.</p>                             |
| <p>Workers Rights:</p> | <p>OPIC’s statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, minimum age, hours of work, the timely payment of wages, and hazardous work situations. Standard and supplemental contract language will be applied to all workers of the Project. The Project will be required to operate in a manner consistent with the requirements of the International Finance Corporation’s Performance Standard 2 on Labor and Working Conditions.</p> |
| <p>Human Rights:</p>   | <p>OPIC issued a human rights clearance for this Project on August 4, 2015.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |