

INFORMATION SUMMARY FOR THE PUBLIC

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| Host Country: | Mexico |
| Name of Borrower(s): | Bien Para Bien |
| Project Description: | Bien para Bien is non-bank lending platform which uses properties (houses/commercial buildings) as collateral to offer financing to underserved SMEs in Mexico. |
| Proposed OPIC Loan: | \$20,000,000, 6.75 years |
| Total Project Costs: | \$30,883,774 |
| U.S. Sponsor: | Alsis Mexico Opportunities Fund |
| Foreign Sponsor: | Mr. Víctor Manuel Borrás Setién, Mr. Isaac Hamui Mussali and various other individual Mexican investors. |
| Policy Review | |
| U.S. Economic Impact: | The Project is not expected to have a negative impact on the U.S. economy. There is no U.S. procurement associated with this Project, and, therefore the Project is expected to have a neutral impact on U.S. employment. The Project is expected to have a net negative five-year U.S. balance of payments impact. |
| Developmental Effects: | This Project is expected to have a developmental impact by expanding the availability of growth capital for small- and medium-sized enterprises (“SMEs”) in Mexico. McKinsey & Company estimate that Mexico suffers from a credit gap of approximately \$60 billion, three quarters of which is borne by businesses with fewer than 250 employees. This Project will expand the Project Company’s ability to offer loans to SMEs backed by residential mortgages. There will also be technical assistance that will focus on capacity building and utilization of best practices. Many of the Project Company’s clients are small businesses, including professionals such as dentists and doctors, looking to start or expand their practices. These clients utilize their residential mortgages as collateral to secure a loan for these often home-based businesses. |
| Environment: | Loans to financial intermediaries for the purpose of SME lending are screened as Category C projects, but are subject to conditions related to the use of proceeds. Proceeds from OPIC-supported loans will not be used for categorically prohibited activities or activities likely to have a significant adverse impact on the environment, health, safety, or local communities. |
| Workers’ Rights: | OPIC’s statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining. 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 |

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| | <p>International Finance Corporation's Performance Standard 2 on Labor and Working Conditions.</p> <p>Bien Para Bien's employees are governed by formalized human resources policies that cover non-discrimination, align with local law on issues such as hours of work and benefits, and explain policies on recruitment, privacy, leave, and payment of wages. The company has a formalized employee grievance mechanism in place that establishes a hierarchical structure for employees to communicate grievances to and receives response from supervisors, human resources and upper management under a defined timeline. In addition, the company has adopted a Credit Policy in its screening process that contains an exclusion list, explicitly prohibiting loans to projects involving forced or child labor.</p> |
| Human Rights: | OPIC issued a Human Rights Clearance for the Project on July 7, 2016. |