

INFORMATION SUMMARY FOR THE PUBLIC

Host Countries	Asia Regional: Cambodia, Indonesia, Mongolia, Myanmar, Philippines, Thailand, and Vietnam
Name of Borrower	ADM Capital Somei Lending Platform Limited
Project Description	The projects will provide loans to middle market companies in Asia
Proposed OPIC Loan	\$50,000,000, 7 year OPIC loan
Total Project Costs	\$178,000,000
U.S. Sponsors	Arch Reinsurance Limited and Calvert Impact Capital Inc.
Foreign Sponsor	N/A
Policy Review	
U.S. Economic Impact	There will be no U.S. economic impacts as a result of the capitalization of the Fund. The Fund's OPIC-supported investments will be analyzed separately for their potential impacts on the U.S. economy.
Developmental Effects	This Fund is expected to have a positive developmental impact on SMEs and mid-market firms in a variety of sectors in Asia. The underdeveloped credit markets in these countries often restrict lending to these growing companies. Bank lending in the region is limited compared to other parts of the world. According to World Bank Enterprise Survey data, only 10% of business investments in the East Asia and Pacific region are financed by banks. By comparison, in Latin America, 22% of business investments are financed by banks. Portfolio investments of the Fund will be analyzed separately for their potential developmental impacts.
Environment	The Project has been reviewed against OPIC's categorical prohibitions and has been determined to be categorically eligible. Projects involving direct loan for the capitalization of equity funds are screened as Category D for the purposes of environmental and social assessment. For the purposes of this Project, the Borrower's downstream investments in SMEs are pre-screened as Category C and are expected to result in minimal adverse environmental impacts. The Borrower's downstream investments in non-SME companies will be subject to the full scope of OPIC's environmental assessment process prior to use of OPIC proceeds. The Borrower will operate the Project in accordance with its Environmental and Social Policy

	<p>and Procedures including policy for the provision of healthy and safe work environment for its workers and investments.</p>
<p>Social Assessment</p>	<p>The Project will be required to operate in a manner consistent with the International Finance Corporation’s Performance Standards, OPIC’s Environmental and Social Policy Statement and applicable local laws.</p> <p>OPIC’s statutorily required language will be supplemented with provisions concerning non-discrimination and the use of loan proceeds, which will be restricted with respect to the borrower’s operations, including the employment of minors and other applicable labor law requirements. Standard and supplemental contract language will be applied to all workers engaged by the Project.</p> <p>The Fund has developed an Environmental and Social Management System that addresses the social and labor risk of potential investments. The Fund will submit relevant information regarding the identification of social risks and impacts relating to each non-SME investment to OPIC for review.</p> <p>This review covers the commensurate human rights risks associated Fund-level operations and SME on-lending in Asia.</p>