

OPIC Loan to Financiera TFC, S.A.

**Information Summary for the Public**

Host Countries:	Peru
Name of Borrower:	Financiera TFC, S.A., a Peruvian non-bank financial institution (“TFC” or the “Borrower”)
U.S. Sponsors:	LFLP Holdings, LLC, a Florida company (“LFLP”)
Foreign Sponsors:	None
Project Description:	The proceeds of the loan to TFC will finance the expansion of its SME, micro, and consumer lending portfolios, as well as its financing of the conversion of vehicles from gasoline into natural gas.
Total Project Costs:	\$14 million
OPIC Loan:	\$10 million
Developmental Effects:	The Fund will provide much needed credit to an under-served population.
Environment:	Loans to non-bank financial institutions are considered financial transactions and 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.
Workers Rights:	OPIC’s statutorily required worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, and minimum age. Loans to SME borrowers will be restricted with respect to the SME Borrowers operations, including the employment of minors. Standard and supplemental contract language will be applied to all workers of the Project.
Human Rights:	In consultation with the Department of State, the project received a Human Rights Clearance on July 13, 2009.