

Information Summary for the Public

Host Country(ies):	Mexico
Name of Borrower:	Financiera Educativa de Mexico S.A. de C.V. SOFOL
U.S. Sponsor:	DWM Holdings LLC
Foreign Sponsor:	GEG Controladora S.A. P.I. de C.V.
Project Description:	Expansion of non-bank financial institution's portfolio of loans to private schools in Mexico.
Total Project Cost:	\$10,000,000
OPIC Loan:	\$8,000,000
Developmental Effects:	This project will have a significant developmental impact in Mexico, as the project will support the building or refurbishment of elementary and middle schools. The project company lends to institutions that provide education to lower-income students. In addition, FINEM implements technical assistance for schools by providing consulting in finance, accounting, tax and human resources. FINEM will also participate in community outreach to schools and create scholarships for low-income students.
Environment:	Projects involving loans to educational institutions are screened as Category C projects under OPIC's environmental and social guidelines. Environmental, health, safety and social impacts are minimal. However, in order to insure that the Borrower's loans are consistent with OPIC's statutory and policy requirements, proceeds of the OPIC loan will be subject to conditions regarding the use of proceeds.
U.S. Economic Impact:	The project is not expected to have a negative impact on the U.S. economy or employment. There is no U.S.

	procurement associated with this project, and the project is expected to have a neutral impact on U.S. employment. The project will have a negative five-year U.S. balance of payments impact.
Workers Rights:	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the rights of association, organization and collective bargaining. The Project will also 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. Standard and supplemental contract language will be applied to all workers of the Project.
Human Rights:	Project received a human rights clearance on December 4, 2012.