

TEMPLATE EFFECTIVE DATE: April 1, 2011

Information Summary for the Public

Host Country(ies):	Moldova
Name of Borrower:	IM OMF Microinvest S.R.L.
U.S. Sponsor:	Soros Economic Development Fund Richard Driehaus
Foreign Sponsor:	Balkan Financial Sector Equity Fund Soros Foundation-Moldova Oikocredit
Project Description:	The project is an expansion of Microinvest's SME and entrepreneur lending in Moldova
Total Project Cost:	\$4,120,000
Loan Provided Under OPIC-WorldBusiness Capital Framework Agreement:	\$3,900,000
Developmental Effects:	This project will have a positive developmental impact on Moldova. The project will enable Microinvest to expand its portfolio of microenterprises and SME loans, an underserved sector in Moldova. Approximately half of the loans will include financing to support these businesses' adoption of renewable technology.
Environment:	Projects involving loans to small and medium enterprises are screened as Category C projects under OPIC's environmental and social guidelines. Environmental, health, safety and social impact concerns 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 use of proceeds.
U.S. Economic Impact:	The bank will use this new financing to support loans to microenterprises, SMEs

	<p>and consumers in Moldova. Assuming the conditions precedent are set out in the loan agreement, this investment is not expected to have a negative impact on the U.S. economy. This project is expected to have a positive impact on U.S. employment and net negative impact on the U.S. balance of payments over the first five years.</p>
<p>Workers Rights:</p>	<p>OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the rights of association, organization and collective bargaining. Loans to micro-and SME borrowers will be restricted with respect to the borrowers' operations, including the employment of minors. Standard and supplemental contract language will be applied to all workers of the Project. 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.</p>
<p>Human Rights:</p>	<p>Project received a human rights clearance on June 20, 2012.</p>