

Information Summary for the Public
Operadora de Servicios Mega

Host Country(ies):	Mexico
Name of Borrower:	Operadora de Servicios Mega, S.A. de C.V. SOFOM, ENR
U.S. Sponsor:	The Alta Group, LLC
Foreign Sponsor:	Guillermo Romo de la Peña
Project Description:	Expansion SME Leasing portfolio
Total Project Cost:	\$13,530,000
Loan Provided Under OPIC-WorldBusiness Capital Framework Agreement:	\$10,000,000
Developmental Effects:	This project will have a positive developmental impact on the host country. The project will help augment the Mexican financial sector by providing Mexican companies, particularly SMEs, an alternative to traditional bank loans for acquiring the necessary equipment to expand their businesses. Furthermore, the project will have strong technology and knowledge transfer effects. The Alta Group, a U.S. consulting group and the U.S. sponsor for the project, will be providing technical assistance and training for Mega's managers and staff. Such assistance will include underwriting, lease administration, collections, and compliance with international anti-money laundering and know-your-customer procedures. The technical assistance agreement will enable Mega to implement best practices of U.S. leasing institutions for risk management.
Environment:	Loans to financial intermediaries for the purposes of lease financing 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 ensure that Mega's loans are consistent with OPIC's statutory and policy requirements, the loan will be subject to conditions regarding use of proceeds.
U.S. Economic Impact:	As long as the project is in compliance with the Conditions Precedent, the project is not expected to have a negative impact on the U.S. economy or employment. The project will procure some automotive parts and medical equipment from the United States, which will have a positive impact on U.S. employment. The project will have a positive five-year US balance of payments impact.
Workers Rights:	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining and timely payment of wages. Loans to SME borrowers will be restricted with respect to the SME

	borrowers' operations, including the employment of minors and other applicable labor law requirements. The project company will be required to operate in a manner consistent with the International Finance Corporation's Performance Standard 2 on Labor and Working Conditions.
Human Rights:	In consultation with the Department of State, the project received a Human Rights Clearance on Jun 21, 2011.