

**SSJD BioEnergy Ltd.
Information Summary for the Public**

Host Country:	Pakistan
Name of Borrower(s):	SSJD BioEnergy Limited (“SSJD”), a limited liability company organized and existing under the laws of the Islamic Republic of Pakistan.
Project Description:	Construction and operation of a 12 megawatt (MW) biomass power plant that will sell power under a 30 year Energy Purchase Agreement with NTDC, the Pakistani national government agency responsible for managing power purchase agreements (the “Project”).
Proposed OPIC Loan:	A loan facility in a principal amount not to exceed \$16,700,000.
Total Project Costs:	\$24,013,000, of which \$6,381,000 shall be contributed in equity (\$6,181,000 in cash and \$200,000 in-kind as land); and \$932,000 as subordinated debt.
U.S. Sponsors:	SSJD Energy, LLC (60%), a Delaware limited liability company owned by Ashraf Qazi and Junaid Qurashi, both U.S. citizens, and Acumen Capital Markets I LP (19%), a Delaware limited partnership.
Foreign Sponsors:	Shunaid Qureshi (16%); Duraid Qureshi (5%)
Policy Review	
U.S. Economic Impact:	The Project is not expected to have a negative impact on the U.S. economy or employment. Initial U.S. procurement is expected to have a positive impact on U.S. employment. This Project will have a positive five-year U.S. balance of payments impact.
Developmental Effects:	This Project will have a positive developmental impact on the host country, Pakistan. It will provide a renewable source of electricity to host country residents who currently rely on fossil fuel-based generators. By supplying biomass-generated energy, the Project will help to decrease the host country’s fossil-fuel generated power and greenhouse gas emissions. The Project will have strong technology and knowledge transfer impacts by introducing the first renewable energy biomass power plant using agricultural waste burning technology in Pakistan. Over 50 new host country jobs will be created by this project, all of which shall receive benefits. The Project will also generate seasonal employment for about 300 unskilled laborers who will help in biomass collection. Finally, the Project will benefit the local agricultural sector since all biomass will be procured locally.
Environment:	Construction and operation of small biomass-based power plants are screened as Category B projects under OPIC’s environmental and social guidelines because impacts are site specific and readily mitigated. The primary environmental and social concerns related to this project are air emissions, ash disposal, wastewater discharges, fire safety, occupational health and safety, and community safety. Applicable Standards: OPIC’s environmental and social due

	<p>diligence indicates that the Project will have impacts that must be managed in a manner consistent with the following Performance Standards:</p> <p>PS1: Social and Environmental Assessment and Management Systems. PS2: Labor and Working Conditions. PS3: Pollution Prevention and Abatement. PS4: Community Health, Safety and Security.</p> <p>The Project will acquire land from an existing sugar mill at prevailing market price. Therefore, IFC's Performance Standard 5: Land Acquisition and Involuntary Resettlement has not been triggered. The Project is located in a developed rural area where issues associated with PS 6: Biodiversity Conservation and Sustainable Natural Resource Management are not significant. There are no Indigenous Peoples in the project area and there are no Cultural Heritage issues recorded to date. Thus, Performance Standards 6, 7, and 8 have also not been triggered.</p> <p>Consistent with the requirements of PS 3 (Pollution Prevention and Abatement), in addition to the Performance Standards listed above, International Finance Corporation (IFC) April 30, 2007 Environmental, Health, and Safety General Guidelines is applicable to this project.</p> <p>The combustion of biomass is considered to be carbon neutral because the fuel is biological in origin. Hence, the Project does not have significant greenhouse gas emissions.</p> <p>Key Environmental and Social Risks and Mitigation: The Project will be designed and operated in compliance with IFC's Guidelines, National Fire Protection Association's (NFPA) codes (or their international equivalent), and in accordance with the Pakistani regulations. The Project will adopt detailed procedures relating to fire safety for the facilities' operations. Air emissions will comply with the IFC's General EHS Guidelines and wastewaters will be treated to comply with IFC's Guidelines prior to their discharge to surface water. Ash will be properly disposed or re-used as a building material. Employees will also be trained on safety and environmental and social management. Communities will continue to be engaged to ensure that impacts on them are minimized and their grievances properly addressed. In addition, the Project will be required to develop and implement a detailed: (i) Fire Safety Plan; (ii) Ash Management Plan; and (iii) Monitoring Plan. The Project will also be required to conduct a performance test to verify compliance with air emission limits in IFC's General EHS Guidelines.</p>
Workers Rights:	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of

	association, organization and collective bargaining, minimum age, hours of work, the timely payment of wages and hazardous work situations. Standard and supplemental contract language will be applied to all workers of the Project. The Project will 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.
Human Rights:	In consultation with the Department of State, the Project received a human rights clearance on April 1, 2011.