

INFORMATION SUMMARY FOR THE PUBLIC

Host Country:	Ecuador, Tajikistan
Name of Insured Investor:	MicroVest + Plus, LP (“MV Plus” or the “Insured”)
Foreign Enterprise:	various
Project Description	Loans to microfinance and other financial institutions for on-lending to and providing financial services for micro and SME borrowers
Total Project Cost:	\$1,500,000 in new issuance reflecting 2 new loans.
Proposed OPIC Insurance Amount:	\$1,500,000 in new issuance reflecting 2 new loans.
Developmental Effects:	<p>This project will have a significant developmental impact on the countries where the MV Plus invests. The facility will have a strong impact by providing liquidity and offering numerous financial instruments to MFIs and financial institutions with SME lending activities. The Insured’s portfolio will include investments in newer, less proven tier II and tier III LIFIs or through investment instruments that receive a lower coupon but receive incentive compatible upside returns when the financial institutions show strong performance through convertible or participating features. The project will allow the Insured to expand its global portfolio of loans to financial institutions that cater to disadvantaged lower and middle income segments of the population, leading to multiplier effects throughout these countries’ economies.</p>
Environment:	<p>Projects involving loans to microfinance institutions 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 Insured’s loans are consistent with OPIC’s statutory and policy requirements those loans under OPIC’s political risk insurance coverage will be subject to conditions regarding use of proceeds.</p>
Workers Rights:	<p>OPIC’s statutorily required standard worker rights language will be supplemented with provisions concerning the rights of association, organization and collective bargaining, timely payment of wages and hours of work. The Insured and Foreign Enterprise 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. Loans to 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 engaged by the Foreign Enterprise.</p>

Human Rights:

OPIC issued human rights clearances for these projects on April 25, 2014.

INFORMATION SUMMARY FOR THE PUBLIC

Host Country:	Ecuador Nicaragua Russia Tajikistan
Name of Insured Investor:	MicroVest Short Duration Fund, LP (“MVSDF” or the “Insured”)
Foreign Enterprise:	various
Project Description	Loans to microfinance and other financial institutions for on-lending to and providing financial services for micro and SME borrowers
Total Project Cost:	\$8,529,740 (including principal plus interest)
Proposed OPIC Insurance Amount:	\$8,143,340 (including principal plus interest)
Developmental Effects:	<p>This project will have a significant developmental impact on the host countries where MVSDF invests. The OPIC insurance will cover loans by MVSDF, an investment platform that provides loans to low income financial intermediaries in poor countries that provide credit to MSMEs and disadvantaged lower and middle income savers. The facility will have a strong impact by providing liquidity and offering different types of financial instruments to MFIs and SME financial institutions. The project will benefit underserved segments of the population by allowing the Insured to expand its MSME lending worldwide, leading to multiplier effects throughout target country economies.</p>
Environment:	<p>Projects involving loans to microfinance institutions 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 Insured’s loans are consistent with OPIC’s statutory and policy requirements those loans under OPIC’s political risk insurance coverage will be subject to conditions regarding use of proceeds.</p>
Worker Rights:	<p>OPIC’s statutorily required standard worker rights language will be supplemented with provisions concerning the rights of association, organization and collective bargaining, timely payment of</p>

	<p>wages and hours of work. The Insured and Foreign Enterprise 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. Loans to 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 engaged by the Foreign Enterprise.</p>
Human Rights:	<p>OPIC issued human rights clearances for these Projects on April 25, 2014.</p>

INFORMATION SUMMARY FOR THE PUBLIC

Host Country:	Zambia
Name of Insured Investor:	Access Africa Fund, LLC (“Access Africa” or the “Insured”)
Foreign Enterprise:	various
Project Description	Loans to microfinance institutions for microfinance on-lending
Total Project Cost:	\$1,000,000
Proposed OPIC Insurance Amount:	\$1,000,000
Developmental Effects:	<p>This project will have a significant developmental impact on sub Saharan Africa by providing liquidity and offering numerous financial instruments to MFIs and financial institutions with SME lending activities. Access Africa’s portfolio will include investments in newer, less proven tier II and tier III LIFIs and will include local currency loans. The project will allow the Insured to expand its African portfolio of loans to financial institutions that cater to disadvantaged lower and middle income segments of the population, leading to multiplier effects throughout these countries’ economies.</p>
Environment:	<p>Projects involving loans to microfinance institutions 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 Insured’s loans are consistent with OPIC’s statutory and policy requirements those loans under OPIC’s political risk insurance coverage will be subject to conditions regarding use of proceeds.</p>
Workers Rights	<p>OPIC’s statutorily required standard worker rights language will be supplemented with provisions concerning the rights of association, organization and collective bargaining, timely payment of wages and hours of work. The Insured and Foreign Enterprise 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. Loans to 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 engaged by the Foreign Enterprise.</p>
Human Rights	<p>OPIC issued human rights clearances for these projects on April 24, 2014.</p>

