

## INFORMATION SUMMARY FOR THE PUBLIC

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| Host Country:          | Georgia  |
| Name of Borrower:      | JSC D&B Georgia, a limited liability company organized under the laws of Georgia (the “Borrower” or “Project Company”).  |
| Project Description:   | Establishment of up to thirty five (35) Dunkin’ Donuts-branded restaurants located in Georgia, in accordance with the terms of the Franchise Agreement between Dunkin’ Donuts Franchising LLC, a subsidiary of Dunkin Brands Group Inc. (“Dunkin’ Brands”), and the Borrower.  |
| Proposed OPIC Loan:    | \$10,600,000, up to 9 years including a 24 month grace period  |
| Total Project Costs:   | \$14,140,000   |
| U.S. Sponsor:          | None. Significant U.S. business involvement in Project by Dunkin’ Brands.  |
| Foreign Sponsors:      | Samson Pkhakadze and Levan Pkhakadze, both Georgian citizens.  |
| <b>Policy Review</b>   |  |
| U.S. Economic Impact:  | <p>Initial U.S. procurement associated with this Project is expected to be an estimated \$5.347 million for the purchase capital equipment, food product inputs, and service industry paper goods. This initial procurement will create 20 person-years of direct and 14 person-years of indirect employment. Operational U.S. procurement associated with this Project for the purchase of food product inputs is expected to total \$31.5 million over the first five years of the Project. Operational procurement is expected to create an estimated 129 person-years of direct and 74 person-years of indirect employment. The Project is not expected to result in the displacement of U.S. production. Thus, the Project is expected to generate a total of 238 person-years over the first five years of operations, equivalent to approximately 47 U.S. jobs.</p> <p>U.S. capital outflows for the Project is expected to be \$10 million. Total reflows to the U.S. in the form of loan principal, interest, and licensing fees are expected to total \$15.622 million over the Project’s first five years. Initial U.S. procurement is expected to be \$5.347 million, and ongoing operational procurement is expected to total \$31.5 million over the first five years of the Project. This Project will not export to the United States. As a result of these flows, the net impact on the U.S. balance of payments is expected to be positive \$42.5 million.</p> |
| Developmental Effects: | The Project is considered to be “Highly Developmental.” It will have a positive developmental impact on Georgia’s economy. The Project is expected to help provide much needed economic stimulus in Georgia, at a time when the economy and foreign direct investment are declining due to the Russian-Ukrainian   |

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|                     | <p>crisis. The Project will have strong human capacity building impacts by creating hundreds of new jobs through the development and operation of up to 35 quick serve restaurants in both rural and urban locations of Georgia, a country with high unemployment, especially amongst the youth. The majority of quick service restaurant jobs, like those expected to be created by the Project, are typically held by young people.</p>   |
| <p>Environment:</p> | <p>The Project has been reviewed against OPIC’s categorical prohibitions and has been determined to be categorically eligible. Construction and operation of retail food chains are screened as Category B projects under OPIC’s environmental and social guidelines because impacts are site-specific and readily mitigated. Environmental and social issues associated with the Project include the need for a robust Social and Environmental Management System to manage potential environmental and social risks from construction and operation of the restaurants, appropriate hygiene and food preparation measures, proper disposal of effluents and wastes and occupational health and safety measures.</p> <p><b>APPLICABLE STANDARDS:</b> Under OPIC’s Environmental and Social Policies, the Borrower will be required to comply with applicable national laws and regulations related to environmental and social performance and applicable provisions of the International Finance Corporation’s Performance Standards (PS):</p> <ul style="list-style-type: none"> <li>• PS 1: <i>Assessment and Management of Environmental and Social Risks and Impacts;</i></li> <li>• PS 2: <i>Labor and Working Conditions;</i></li> <li>• PS 3: <i>Resource Efficiency and Pollution Prevention;</i></li> <li>• PS 4: <i>Community Health, Safety and Security</i></li> </ul> <p>In addition to the Performance Standards listed above, the IFC’s April 2007 Environmental, Health, and Safety General Guidelines are applicable to this project.</p> <p><b>Environmental and Social Risks and Mitigation:</b> The Borrower’s general managers will be responsible for supervising environmental, health and safety aspects and ensuring that the construction and renovation works are carried out in accordance with IFC’s Environmental, Health and Safety Guidelines. However, the Borrower does not have a formalized Social and Environmental Management System (SEMS) in place to manage potential environmental and social risks while restaurants are</p> |

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|                 | <p>undergoing construction and renovation. OPIC will require that a SEMS be developed and implemented.</p> <p>Once operational, restaurants will be connected to municipal services for electricity, potable water, wastewater and solid waste disposal. The restaurants will have natural gas-fired boilers and backup diesel generators on-site. The exact specifications on the size and number of boilers and generators for the Project are currently unknown; OPIC will require that the Borrower submit to OPIC annual fuel consumption for the Project’s boilers and generators. The Borrower represents that a specialist will be hired to prepare Life and Fire Safety Plans in accordance with international standards for all of its restaurant facilities. OPIC will require that the Borrower submit the plans for its review.</p> <p>The Borrower will have at least one trained manager on duty at all times on site at each restaurant who will be responsible for ensuring day-to-day compliance with local, national and international safety and hygiene laws and standards. The Project will follow Dunkin’ Brands’ guidelines on food handling and sanitation procedures which covers meat handling, vegetable preparation, ware washing and food handling. Dunkin’ Brands also has a Quality Assurance Program which is designed to verify that the food products supplied to its franchisees are processed in a safe, sanitary environment and in compliance with Dunkin’ Brands food safety and quality standards. The Borrower will become part of Dunkin’ Brand’s global Guest Satisfaction Survey (GSS) Program that serves as a grievance mechanism for customers, which requires that all grievances be promptly and effectively addressed.</p> |
| Workers Rights: | <p>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. 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 used.</p>   |
| Human Rights:   | <p>OPIC issued a human rights clearance for this Project on June 3, 2015.</p>   |