

## ANNEX C -- INFORMATION SUMMARY FOR THE PUBLIC

Host Countries:	Global
Name of Borrowers:	MicroBuild I, LLC, a Delaware limited liability company, and MicroBuild I, BV, a limited liability company registered in the Netherlands and a wholly owned subsidiary of the DE Borrower (together, the “Borrowers”).
Project Description:	The Borrowers provide loans to microfinance institutions in developing countries around the world to on-lend to local borrowers for housing microfinance projects and seek the OPIC loan to expand their lending capability.
Proposed OPIC Loan:	\$45 million with a ten year tenor
Total Project Costs:	\$120 million (of which \$60 million was previously committed, including a \$45 million OPIC loan that closed in 2012).
U.S. Shareholders:	Habitat for Humanity International, Inc., a Delaware not for profit corporation. Omidyar Network Foundation, Inc., a Delaware not-for-profit corporation.
Foreign Shareholders:	Triple Jump, B.V., a Netherlands private company with limited liability
<b>Policy Review</b>	
U.S. Economic Impact:	The Project is not expected to have a negative impact on the U.S. economy. There is no U.S. procurement associated with the Project, and therefore, the Project will have a neutral effect on U.S. employment. The Project is expected to have a negative five-year U.S. balance of payments impact.
Developmental Effects:	The OPIC loan will support the expansion of the Borrowers’ lending capacity. The Borrowers provide loans to microfinance institutions in various OPIC eligible countries, which in turn provide housing microfinance loans to low-income borrowers. The lack of available low-income housing is a major issue in most emerging markets. The Borrowers take the novel approach of focusing on incremental housing solutions. As low-income borrowers can rarely afford to construct a completed residence in one step, the Borrowers work with microfinance institutions to design housing loans that can be used to build out residences as a client’s family and needs grow. Further, the Project provides technical assistance to microfinance institutions receiving loans from the Borrowers in the areas of housing product development and refinement, long term product business planning, building institutional capacity to take a housing product to scale and housing support services for families.
Environment:	Projects involving loans to microfinance institutions are screened as Category C projects under OPIC’s environmental

	<p>and social guidelines. Environmental, health, safety and social impact concerns are minimal. The Borrowers have an appropriate environmental and social policy and grievance mechanism for the Project and require the microfinance institutions that they support to do the same. However, in order to insure that the Borrowers' loans are consistent with OPIC's statutory and policy requirements, the loans to microfinance institutions will be subject to conditions regarding use of proceeds.</p>
<p>Workers' Rights:</p>	<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, and the timely payment of wages. The microfinance institutions 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. Loans to downstream 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. A Workers' Rights clearance was issued for this Project on February 10, 2015.</p>
<p>Human Rights:</p>	<p>A Human Rights clearance was issued for this Project on March 25, 2015.</p>