

### Information Summary for the Public

<b>Host Country:</b>	Georgia, Tajikistan
<b>Name of Insured Investor:</b>	MicroVest + Plus, LP (“MV Plus” or the “Insured”)
<b>Foreign Enterprise:</b>	various
<b>Project Description</b>	Loans to microfinance and other financial Institutions for on-lending to and providing financial services for micro and SME borrowers
<b>Total Project Cost:</b>	\$1,166,438in new issuance (including principal and interest), reflecting 2 new loans.
<b>Proposed OPIC Insurance Amount:</b>	\$1,166,438in new issuance (including principal and interest), reflecting 2 new loans.
<b>Developmental Effects:</b>	
<b>Georgia (TBC)</b>	This project provides insurance coverage to Certificates of Deposit for a Microenterprise and SME lender in Georgia. Funding of such banks strengthens the bank’s ability to attract retail deposits and has the additional benefit of encouraging domestic savings. Investments in the form of CDs help diversify bank funding sources and are both cheaper and more flexible than traditional medium or long-term loans. Thus, these investments lower the costs of funds, allowing these banks to reduce the interest rates on loan products offered to their consumers.
<b>Tajikistan (OXUS)</b>	This project is expected to have a positive developmental impact in Tajikistan. The project will provide credit to microenterprises, many of which are located in poor or rural areas that are currently underserved by the traditional banking sector. The project will create some employment opportunities with various benefits in Tajikistan.
<b>Environment:</b>	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, proceeds of the OPIC loan will be subject to conditions regarding use of proceeds.
<b>Workers Rights:</b>	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 projects will also be required to operate in a

	<p>manner consistent with the requirements of the International Finance Corporation's Performance Standard 2 on Labor and Working Conditions. Loans to micro-finance borrowers will be restricted with respect to the micro-finance borrowers' operations, including the employment of minors. Standard and supplemental contract language will be applied to all workers engaged by the projects.</p>
<p><b>Human Rights:</b></p> <p><b>Georgia (TBC):</b></p> <p><b>Tajikistan (OXUS):</b></p>	<p>OPIC issued a human rights clearance for this Project on November 5, 2012.</p> <p>OPIC issued a human rights clearance for this Project on November 5, 2012.</p>