

# OVERSEAS PRIVATE INVESTMENT CORPORATION

## OFFICE OF INVESTMENT POLICY QUESTIONNAIRE

Welcome to OPIC's Office of Investment Policy Questionnaire ("OIPQ"). If you wish to attach supporting documentation, you may do so at any time, but it is not required for an initial submission. Analysts from OPIC's Office of Investment Policy will review the OIPQ, including any supporting documentation provided.

OPIC's Office of Investment Policy reviews each potential OPIC-supported project for its: 1) expected development impact in the host country; 2) anticipated impact on the U.S. economy and U.S. employment; 3) environmental, health, and safety elements; and 4) labor-related considerations. For a description of OPIC's Office of Investment Policy, please click here: <http://www.opic.gov/doing-business/investment>.

# OFFICE OF INVESTMENT POLICY QUESTIONNAIRE

OPIC Form 248

OMB 3420-0032

Expiration Date: 8/31/2015

## Overseas Private Investment Corporation

1100 New York Avenue, NW Washington, DC 20527-0001

An Agency of the United States Government

This form requests information from potential OPIC clients that is required by OPIC's governing legislation - the Foreign Assistance Act (FAA) of 1961, Title IV, as amended - to assist OPIC in determining whether a project and its sponsor(s) meet eligibility criteria for OPIC financing, specifically with regard to the soundness of the project, the qualifications of the sponsor(s), creditworthiness, effects, and legislative and regulatory compliance. Complete responses to the questions are required on this form to apply for OPIC support per the FAA.

Responses to questions which call for estimates or projections should take the form of good faith statements made to the best of the applicant's knowledge and belief. Statements of fact provided to OPIC in this document must be accurate as of the date of execution of this document. In addition to other rights and remedies available to OPIC, misrepresentations or failure to disclose relevant information may result in criminal prosecution pursuant to 22 USC 2197(n), as well as a default or termination if a commitment is issued. Neither submission nor acceptance of this application implies that the project is eligible for financing or that financing will be provided.

Client information contained in this form will be deemed designated as confidential commercial information in accordance with OPIC's Freedom of Information Act (FOIA) regulations (22 CFR 706), and will be treated as confidential commercial information to the extent permitted by applicable law. As a federal agency, OPIC may not collect, or sponsor the collection of, information unless it displays a valid OMB Control Number with an expiration date that has not expired.

Paperwork Reduction Act Notice: This information is required to obtain benefits. The public reporting burden for this collection of information is estimated to average 2.4 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden, to [Essie Bryant](#), Agency Clearance Officer, 1100 New York Ave., NW, Washington, DC, and [Wendy Liberante](#), Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503.

I have read and agree to the terms and conditions listed above.

# GETTING STARTED

OFFICE OF INVESTMENT POLICY QUESTIONNAIRE

In order to initiate the process, please click on the “Office of Investment Policy Questionnaire” button above. As the U.S. Government’s development finance institution, OPIC takes its developmental mission seriously. An integral part of the OPIC application process, the OIPQ enables OPIC to estimate the potential long-term developmental impacts of each OPIC-supported project (or subproject) and to identify any potential environmental and social considerations. Additionally, data collected in the OIPQ is aggregated and used to satisfy OPIC’s U.S. Congressional reporting requirements.

The terms “Applicant”, “Financial Intermediary”, “Project”, and “Subproject” are based on definitions given to them in Appendix D of [OPIC’s Environmental and Social Policy Statement](#), as referenced below:

**Applicants** – Investors, lenders, insurers, reinsurers, or project sponsors seeking OPIC support.

**Project** – All facilities owned or controlled within a physical project boundary that constitute a commercially viable business unit eligible for OPIC support.

**Financial Intermediary** – Investment funds, banks or other financial institutions including insurance companies, or other entities or vehicles that receive financing, guaranties, insurance, or reinsurance from OPIC and provide debt or equity investment or insurance directly to projects or enterprises (“Subprojects”).

**Subproject** – A project or enterprise that receives financing, investment, or insurance from an OPIC-supported Financial Intermediary.

All projects that OPIC supports are subject to [OPIC’s Environmental and Social Policy Statement](#) and applicable [International Finance Corporation Environmental, Health and Safety Guidelines](#).

# PART I – PROJECT (OR SUBPROJECT) SUMMARY

Please click on the appropriate OPIC product line: FINANCE INSURANCE REINSURANCE INVESTMENT FUNDS

1. PROJECT (OR SUBPROJECT) INFORMATION			
A	Applicant (or Financial Intermediary) Name:		
B	Project (or Subproject) Name:		
C	Target percentage ownership of Applicant (or Financial Intermediary) in the Project (or Subproject).		____%
D	Please provide the estimated percentage of local ownership of the project, if any.		____%
E	Is any of the local ownership comprised of <span style="background-color: #f0f0f0;">Small &amp; Medium Enterprises (SME)</span> ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please provide what percentage of local ownership is accounted for by Small & Medium Enterprises. If none, please skip this question.		____%
F	Do women-owned businesses account for any local ownership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please provide the percentage of local ownership that is comprised of women-owned and/or managed businesses.		____%
G	Do any of the U.S. investors in the Project (or one of its subsidiaries or affiliates) currently produce the same product(s) as the one to be produced by this Project?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", will the number of employees engaged in the U.S. production of this product be reduced as a result of this OPIC-supported investment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	How many employees are currently employed by such U.S. company or its subsidiaries or affiliates that produce this product?	_____	

**Comment [O1]:**  
**POP-UP BUBBLE:**  
 OPIC uses the IFC definition for SMEs, which are defined as firms with two out of the following three characteristics: total employees of up to 300, total assets of up to \$15 million, and total annual sales of up to \$15 million.

2. PROJECT (OR SUBPROJECT) DESCRIPTION					
A	Project (or Subproject) Industry	<input type="checkbox"/>	Financial Services	<input type="checkbox"/>	Non-Financial Services
B	Project (or Subproject) Classification	<input type="checkbox"/>	New Enterprise (no existing facilities and/or operations)	<input type="checkbox"/>	Existing Enterprise
C	Does (or will) the Project (or Subproject) involve construction?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
D	Does (or will) the Project (or Subproject) involve seasonal labor?			<input type="checkbox"/> Yes	<input type="checkbox"/> No
E	Describe the use of proceeds of this OPIC-supported investment:				
F	Description of the Project (or Subproject) and its operations:				
G	What is the Project's (or Subproject's) target client or customer?				
	Please provide the number of clients or customers currently served by the Project (or Subproject).			_____	
	Please provide the expected number of clients served by the Project (or Subproject) as a result of this OPIC-supported investment.			_____	

**Comment [02]:**

**POP-UP BUBBLE**

Including but not limited to commercial banks, non-bank banks, insurance companies, re-insurance companies, investment funds (e.g. microfinance, SME, venture capital, private equity), lending facilities, and financial intermediaries engaged in specialized financial transactions.

**Comment [03]:**

**POP-UP BUBBLE**

Examples include: Off-takers of a electricity generation unit, patients of a hospital, bank clients, number of residents at a housing development, etc...

<b>3. PROJECT (OR SUBPROJECT) SITING</b>			
A	Project (or Subproject) City and Country:		
B	Project (or Subproject) Site Location (please include GPS coordinates and, if available, a map of site location):		
C	Please indicate whether the Project (or Subproject) will be located in or near any of the following:		
	Natural forest areas, including primary forests, old growth forests, forests that serve as critical carbon sinks or forests with high levels of biodiversity.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Areas on the United Nations List of Natural Parks, World Heritage Areas, or other internationally recognized protected areas (such as wilderness areas, national monuments, or nature preserves).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Sensitive locations of national or regional importance including wetlands, floodplains, coral reefs, mangrove swamps or areas prone to erosion, desertification or seismic activity.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

4. PROJECT (OR SUBPROJECT) ENVIRONMENTAL AND SOCIAL CHARACTERISTICS			
A	Please indicate if the Project (or Subproject) involves any of the following:		
	Construction of a dam.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreement or subject to international phase-outs or bans.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Resettlement of people or disruption of businesses.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Use of previously contaminated sites.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Production or trade in radioactive materials.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Production or trade in or use of unbounded asbestos fibers.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Marine or coastal fishing practices harmful to vulnerable and protected species or damaging to biodiversity or habitats.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

# PART IIA – PROJECT (OR SUBPROJECT) COUNTRY EFFECTS

(For Non-Financial Services Projects (or Subproject))

<b>1. PROJECT (OR SUBPROJECT) EMPLOYMENT</b>											
A	Please provide the current number of Project (or Subproject) employees and how many employees will be hired by the Project (or Subproject) as a result of the OPIC-supported investment.										
		Current Number of Permanent Employees				Number of Permanent Employees Directly Hired by the Project (or Subproject) by Year Five of Operations as a result of this OPIC-Supported Investment		Temporary Employees			
		Local		Expatriate				Construction Employees		Seasonal Employees	
		Male	Female	Male	Female	Local	Expatriate	Local	Expatriate	Local	Expatriate
Managerial											
Professional/ Technical											
Unskilled Labor											
<b>TOTAL</b>											
B	Will the Project (or Subproject) utilize workers employed by third parties (i.e., through contractors/subcontractors) once the Project (or Subproject) is operational?										
<input type="checkbox"/>	For physical construction	<input type="checkbox"/>	For administrative needs			<input type="checkbox"/>	For other operational needs				

**Comment [04]:**  
POP-UP BUBBLE  
 If the Project includes construction, the Project Employment figure should represent the number of permanent employees by year five of operations after the completion of construction.

<b>2. PROJECT (OR SUBPROJECT) EMPLOYEE TRAINING</b>			
A	Will the Project (or Project Company) provide training above and beyond standard on-the-job training to both current and new permanent employees identified above in Question 1A of Part III?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please describe what type of training opportunities will be provided to the managerial, professional/technical, and/or unskilled personnel.		
B	Please provide what percentage of new permanent employees will receive training.	____%	

<b>3. PROJECT (OR SUBPROJECT) CONSTRUCTION LABOR</b>			
A	If physical construction is involved, has construction already begun?		<input type="checkbox"/> Yes <input type="checkbox"/> No
	If "Yes", approximately how much has been completed (estimate in % completed terms)?		
	Estimated start-up/construction period (if applicable): MM/YYYY – MM/YYYY	Estimated operational start date (if applicable): MM/YYYY	
B	Will the Project (or Subproject) utilize workers employed by third parties (i.e., through contractors/subcontractors) during Project (or Subproject) start-up or construction phase?		<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> For physical construction <input type="checkbox"/> For administrative needs <input type="checkbox"/> For other operational needs		
C	Will the Project (or Subproject) require the establishment of temporary worker housing facilities?		<input type="checkbox"/> Yes <input type="checkbox"/> No
	If "Yes", how many workers are expected to be housed at these facilities?		

4. PROJECT (OR SUBPROJECT) ENVIRONMENTAL AND SOCIAL IMPACTS			
A	As a result of this OPIC-supported investment, will the Project (or Subproject) implement initiatives (either corporate or transactional) which are directed at restoring and/or preserving the environment?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes", please explain (e.g. paperless banking, favorable financing terms for Project (or Subproject) clients engaging in activities which preserve the environment, etc...).			
B	Does (or will) the Project (or Subproject) provide ancillary services or benefits to the local community (i.e. philanthropic and/or charitable initiatives not directly related to the business operations of the Project Company)?  If "Yes", please select the benefits that apply and describe the specifics of each program.		<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/>	Recreational facilities	<input type="checkbox"/> Scholarship programs
	<input type="checkbox"/>	Schools	<input type="checkbox"/> Charitable donations/activities
	<input type="checkbox"/>	Medical clinics	<input type="checkbox"/> Other:

<b>5. PROJECT (OR SUBPROJECT) HUMAN RESOURCE MANAGEMENT</b>			
A	Does (or will) the Project (or Subproject) have written human resources policies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
B	If "Yes", please indicate the areas covered by the human resources policies:		
	Benefits (e.g. healthcare, life insurance, pension plan, vacation, maternity/paternity leave, childcare, etc).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please list which Project (or Subproject) benefits are above and beyond what is required by Project (or Subproject) Country law:		
	Mechanism(s) for workers' to express grievances (e.g., direct access to supervisors and/or the human resources department, workers' committees, and/or trade union reps, anonymous hotline, etc).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	General conditions of work that, at the minimum, comply with local applicable labor laws (e.g., limits on hours of work, wages (including premium or overtime pay), sick leave, collective bargaining agreements, etc).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Disciplinary procedures.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
C	Does (or will) the Project (or Subproject) have a Human Resources Department and/or Manager?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
D	Does (or will) the Project (or Subproject) have management experience in applying international labor standards, such as those in the IFC Performance Standards or as part of certifications (e.g., Fair Trade Certified, SA8000, or Rainforest Alliance)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

<b>6. PROJECT (OR SUBPROJECT) LABOR-RELATED ISSUES</b>			
Does (or will) the Project (or Subproject) involve the following?			
A	Migrant or foreign workers (excludes expatriate management or highly-skilled non-manual workers).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
B	Workers under the age of 18 (directly or indirectly employed by the Project (or Subproject)).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
C	Known use of harmful child labor at the Project (or Subproject) or (if applicable) in the Project's (or Subproject's) primary supply chain.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
D	Known use of forced labor at the Project (or Subproject) or (if applicable) in the Project's (or Subproject's) primary supply chain.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
E	Retention of foreign workers' (directly or indirectly employed) passports	<input type="checkbox"/> Yes	<input type="checkbox"/> No
F	Restructuring which results in a major retrenchment (i.e. lays off significant numbers of workers).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
G	Known non-compliance with local laws or other applicable labor standards (self-diagnosed, or as a result of official inspections or other audits).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
H	Labor-related lawsuits against the Project (or Subproject).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
I	Labor unrest in the last three years in the form of strikes or other general industrial disputes.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
J	Ongoing or unresolved issues/disputes with a Project (or Subproject) trade union.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

<b>7. TECHNOLOGY AND KNOWLEDGE TRANSFER</b>				
Please indicate if the Project (or Subproject) will include any of the following technology and knowledge transfer factors in the Project (or Subproject) Country. Where applicable, please indicate whether any of these factors are new or uncommon in the Project (or Subproject) Country and provide details.				
A	Management practices (if "New" or "Uncommon", please describe).	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon	<input type="checkbox"/> No
B	Marketing and/or distribution techniques (if "New" or "Uncommon", please describe).	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon	<input type="checkbox"/> No
C	Production and/or processing technologies (if "New" or "Uncommon", please describe).	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon	<input type="checkbox"/> No
D	Products and/or services (if "New" or "Uncommon", please describe).	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon	<input type="checkbox"/> No
E	Will the Project (or Subproject) provide technical assistance (e.g. training of customers, industry counterparts, suppliers, etc...)? If "Yes", please explain.	<input type="checkbox"/> Yes		<input type="checkbox"/> No
F	Will the Project (or Subproject) seek any industry standards (e.g. ISO 140000, 18001, 22000, EMAS, SA 8000, HACCP, OHSAS 18001) and/or voluntary certifications (e.g. Fairtrade International, U.N. Global Compact)? If "Yes", please identify and explain.	<input type="checkbox"/> Yes		<input type="checkbox"/> No

**Comment [05]:**  
**POP-UP BUBBLE**  
 Examples may include, but are not limited to: improving inventory accounting methodology, provision of employee stock-option plans, increasing company transparency, etc...

**Comment [06]:**  
**POP-UP BUBBLE**  
 Examples may include, but are not limited to: television advertising, location-based online advertising, partnerships/alliances with other local businesses, enhancements in product delivery mechanisms, vertical integration, etc...

**Comment [07]:**  
**POP-UP BUBBLE**  
 Examples may include, but are not limited to: equipment upgrades, creation of manufacturing technology efficiencies, IT enhancements, etc...

# PART IIB – PROJECT (OR SUBPROJECT) COUNTRY EFFECTS

(For Financial Services Projects (or Subprojects))

<b>1. PROJECT (OR SUBPROJECT) [FINANCIAL INTERMEDIARY] COUNTRY EMPLOYMENT</b>						
<b>A</b>	Please provide the current number of Project (or Subproject) employees, and how many employees will be hired as a result of the OPIC-supported investment.					
	Current Number of Permanent Employees				Number of Permanent Employees Hired by the Project (or Subproject) by Year Five of Operation as a Result of this OPIC-Supported Investment	
	Local		Expatriate			
	Male	Female	Male	Female		
Managerial						
Professional/ Technical						
Unskilled Labor						
<b>TOTAL</b>						

2. PROJECT (OR SUBPROJECT) ENVIRONMENTAL SOCIAL IMPACTS				
A	As a result of this OPIC-supported investment, will the Project (or Subproject) implement initiatives (either corporate or transactional) which are directed at restoring and/or preserving the environment?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain (e.g. paperless banking, favorable financing terms for Project (or Subproject) clients engaging in activities which preserve the environment, etc...).			
B	Does (or will) the Project (or Subproject) provide ancillary benefits or services to the local community (i.e. philanthropic and/or charitable initiatives not directly related to the business operations of the Project Company)?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please select the benefits that apply and describe the specifics of each program.			
	<input type="checkbox"/>	Recreational facilities	<input type="checkbox"/>	Scholarship programs
	<input type="checkbox"/>	Schools	<input type="checkbox"/>	Charitable donations/activities
<input type="checkbox"/>	Medical clinics	<input type="checkbox"/>	Other (please specify):	

<b>3. PROJECT (OR SUBPROJECT) HUMAN RESOURCE MANAGEMENT</b>			
A	Does (or will) the Project (or Subproject) have written human resources policies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
B	If "Yes", please indicate the areas covered by the human resources policies:		
	Benefits (e.g. healthcare, life insurance, pension plan, vacation, maternity/paternity leave, childcare, etc...).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please list which Project (or Subproject) benefits are above and beyond what is required by Project (or Subproject) Country law:		
	Mechanism(s) for workers' to express grievances (e.g., direct access to supervisors and/or the human resources department, workers' committees, and/or trade unions reps, or an anonymous hotline).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	General conditions of work that, in the minimum, comply with local applicable labor laws ((e.g., limits on hours of work, wages (including premium or overtime pay), sick leave, collective bargaining agreements, etc...)).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Disciplinary procedures.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
C	Does (or will) the Project (or Subproject) have a Human Resources Department and/or Manager?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
D	Does (or will) the Project (or Subproject) have management experience in applying international labor standards, such as those in the IFC Performance Standards or as part of certifications (e.g., Fair Trade Certified, SA8000, or Rainforest Alliance)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

<b>4. PROJECT (OR SUBPROJECT) LABOR-RELATED ISSUES</b>			
Does (or will) the Project (or Subproject) involve the following?			
A	Migrant or foreign workers (excludes expatriate management or highly-skilled non-manual workers).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
B	Workers under the age of 18 ((directly or indirectly employed by the Project (or Subproject)).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
C	Known use of harmful child labor at the Project (or Subproject) or (if applicable) in the Project's (or Subproject's) primary supply chain.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
D	Known use of forced labor at the Project (or Subproject) or (if applicable) in the Project's (or Subproject's) primary supply chain.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
E	Retention of foreign workers' (directly or indirectly employed) passports	<input type="checkbox"/> Yes	<input type="checkbox"/> No
F	Restructuring which results in a major retrenchment (i.e. lays off significant numbers of workers).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
G	Known non-compliance with local laws or other applicable labor standards (self-diagnosed, or as a result of official inspections or other audits).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
H	Labor-related lawsuits against the Project (or Subproject).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
I	Labor unrest in the last three years in the form of strikes or other general industrial disputes.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
J	Ongoing or unresolved issues/disputes with a Project (or Subproject) trade union.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

5. PROJECT (OR SUBPROJECT) TECHNOLOGY AND KNOWLEDGE TRANSFER				
Please indicate if the Project (or Subproject) will include any of the following technology and knowledge transfer factors in the Project (or Subproject) Country. Where applicable, please indicate whether any of these factors are new or uncommon in the Project (or Subproject) Country and provide details.				
A	Management practices (if “New” or “Uncommon”, please describe).	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon	<input type="checkbox"/> No
B	Marketing and distribution techniques (if “New” or “Uncommon”, please describe).	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon	<input type="checkbox"/> No
C	Production or processing technologies (if “New” or “Uncommon”, please describe).	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon	<input type="checkbox"/> No
D	Financial product and/or services (if “New” or “Uncommon”, please describe).	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon	<input type="checkbox"/> No
E	Will the Project (or Subproject) provide technical assistance (e.g. training of customers, industry counterparts, suppliers, etc...)? If “Yes”, please explain.			<input type="checkbox"/> Yes <input type="checkbox"/> No
F	Will the Project (or Subproject) seek any industry standards and/or voluntary certifications (e.g. Equator Principles, U.N. Global Compact)? If “Yes”, please identify and explain.			<input type="checkbox"/> Yes <input type="checkbox"/> No

**Comment [O8]:**  
**POP-UP BUBBLE**  
 Examples may include, but are not limited to, improving portfolio management methodology, provision of employee stock-option plans, increasing company transparency, enhancing internal controls, etc.

**Comment [O9]:**  
**POP-UP BUBBLE**  
 Examples may include, but are not limited to, television advertising, online location-based advertising, partnerships/alliances with other local businesses, utilization of ATMs, mobile banking, etc.

**Comment [O10]:**  
**POP-UP BUBBLE**  
 Examples may include, but are not limited to, origination/back-office upgrades, enhancements in IT portfolio/risk management system, etc.

**Comment [O11]:**  
**POP-UP BUBBLE**  
 Examples include, but are not limited to, longer loan tenor, flexible repayment, local currency lending, securitization, mezzanine/subordinated debt, leasing, non-securitized loans, etc.

6. PROJECT (OR SUBPROJECT) PORTFOLIO – TRANSACTION TYPE AND AMOUNTS				
A	Please identify the type of Project (or Subproject) transactions supported by the OPIC-supported investment.			
	%	Loans (non-mortgages)	%	Leasing contracts
	%	Mortgages	%	Equity investments
	%	Insurance contracts	%	Other (please specify):
B	Please provide the following portfolio information and projections.		Current Portfolio	Projected OPIC-supported portfolio
	Number of Project (or Subproject) transactions per year			
	Value of Project (or Subproject) outstanding portfolio		\$	\$
	Average transaction amount per client		\$	\$
	Maximum transaction amount to a single client		\$	\$
	Minimum transaction amount to a single client		\$	\$
	Median transaction amount to a single client		\$	\$

7. PROJECT (OR SUBPROJECT) PORTFOLIO – CLIENT PROFILE			
Please respond the following questions with figures that represent the Project's (or Subproject's) portfolio supported by this OPIC-supported investment.			
A	Economic segments of clients as a percentage of the portfolio.	Current Portfolio	Projected OPIC-supported portfolio
	Consumers (not including mortgages)	%	%
	Microenterprises	%	%
	Small & Medium Enterprises	%	%
	Large Corporations	%	%
	Other (please specify):	%	%
B	Purpose of the transactions as a percentage of the portfolio.	Current Portfolio	Projected OPIC-supported portfolio
	Start-Up Capital	%	%
	Working Capital	%	%
	Expansion Capital	%	%
	Equipment Purchase	%	%
	Other (please specify):	%	%
C	Business activities/sectors of clients as a percentage of the portfolio.	Current Portfolio	Projected OPIC-supported portfolio
	Manufacturing	%	%
	Agriculture	%	%
	Construction	%	%
	Transportation and Communication	%	%
	Consumer	%	%
	Tourism	%	%
	Trade/Retail	%	%
	Energy	%	%

**Comment [O12]:**  
**POP-UP BUBBLE**  
 Defined as a borrower of consumer, non-mortgage loan product, such as a car loan, credit card, signature loan, signature line of credit, or Certificate of Deposit loan.

**Comment [O13]:**  
**POP-UP BUBBLE**  
 OPIC uses the IFC definition for microenterprises, which are defined as enterprises with two of the following three characteristics: total employees of up to 10, total assets of up to \$100,000, and total annual sales of up to \$100,000.

**Comment [O14]:**  
**POP-UP BUBBLE**  
 OPIC uses the IFC definition for SMEs which are defined as firms with two out of the following three characteristics: total employees of up to 300 employees, total assets of up to \$15 million, and total annual sales of up to \$15 million.

	Services (please specify):	%	%
	Other (please specify):	%	%
D	Duration of transactions as a percentage of the portfolio.	Current Portfolio	Projected OPIC-supported portfolio
	< 6 months	%	%
	6 – 12 months	%	%
	13 – 24 months	%	%
	25 – 36 months	%	%
	37 – 60 months	%	%
	> 60 months	%	%
E	Demographic distribution of clients as a percentage of the portfolio.	Current Portfolio	Projected OPIC-supported portfolio
	Percentage of clients that are women (or women-managed businesses).	%	%
	Rural	%	%
	Urban	%	%
	Other (please specify):	%	%

<b>8. PROJECT (OR SUBPROJECT) MORTGAGE PORTFOLIO – CLIENT PROFILE</b>			
Please provide the following figures:			
A	Mortgage maturity period as a percentage of the mortgage portfolio.	Current Portfolio	Projected OPIC-supported portfolio
	< 5 years	%	%
	5-10 years	%	%
	11 - 15 years	%	%
	16 – 20 years	%	%
	> 20 years	%	%
B	Purpose of the mortgages as a percentage of the mortgage portfolio.	Current Portfolio	Projected OPIC-supported portfolio
	Mortgages for new homeowners	%	%
	Productive loan (e.g. home equity loan/line of credit)	%	%
	Other (please specify):	%	%
C	Target market of mortgages as a percentage of the mortgage portfolio.	Current Portfolio	Projected OPIC-supported portfolio
	Low-income homes	%	%
	Middle-income homes	%	%
	High-income homes	%	%
	Residential rental properties	%	%
	Commercial properties	%	%
	Other (please specify):	%	%
D	Demographic distribution of clients as a percentage of the mortgage portfolio.		
	Percentage of clients that are women (or women-managed businesses).	Current Portfolio	Projected OPIC-supported portfolio
	Urban	%	%
	Rural	%	%

## PART III – EFFECTS OF PROJECT (OR SUBPROJECT) ON THE U.S. ECONOMY

<b>1. PROJECT (OR SUBPROJECT) COUNTRY REGULATORY ENVIRONMENT</b>			
A	Does (or will) the Project (or Subproject) occupy a monopoly position in any of its markets?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain.		
B	Does (or will) the Project (or Subproject) Country government have majority ownership or effective management control of the Project (or Subproject)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain.		
C	Are there any Project (or Subproject) Country performance requirements (e.g., local content requirements, minimum export requirements, maximum import requirements, or local hiring requirements) that might affect Project (or Subproject) imports, exports, or employment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain.		
D	Does (or will) the Project (or Subproject) result from or cause any Project (or Subproject) Country reforms, new legislation, or new regulations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain.		

2. INITIAL SOURCES OF PROJECT (OR SUBPROJECT) FUNDING					
		Debt	Equity	Other	TOTAL
A	OPIC:	\$	\$ N/A	\$	\$
B	Applicant (or Financial Intermediary):	\$	\$	\$	\$
	What amount, if any, is from an offshore non-U.S. source?	\$	\$	\$	
C	U.S. sources other than Applicant (or Financial Intermediary) (please specify source and amounts per source):	\$	\$	\$	\$
	What amount, if any, is from an offshore non-U.S. source?	\$	\$	\$	
D	Project (or Subproject) Country sources (please specify source and amounts per source)	\$	\$	\$	\$
E	Non-U.S. and non-Project (or Subproject) Country sources (please specify sources, countries, and amounts per country):	\$	\$	\$	\$
F	Development Finance Institutions (e.g. International Finance Corporation, Inter-American Development Bank, etc.)	\$	\$	\$	\$
G	Other sources (please specify):	\$	\$	\$	\$
H	<b>INITIAL PROJECT (OR SUBPROJECT) FUNDING TOTAL :</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**Comment [O15]:**

**POP-UP BUBBLE**

OPIC's Office of Investment Policy uses this information to analyze the projected U.S. Balance of Payments effects.

**Comment [O16]:**

**POP-UP BUBBLE**

Please specify type of funding (e.g. technical assistance or management service agreements, leases, consigned equipment, etc...).

**Comment [O17]:**

**POP-UP BUBBLE**

Includes: 1) Unguaranteed framework partner contribution for OPIC-supported framework facilities and 2) Fund equity for OPIC-supported investment funds.

**Comment [O18]:**

**POP-UP BUBBLE**

What amount of U.S. funds will not flow from the U.S. to the Project (or Subproject) Country, but rather from another country? For example, a foreign bank account owned by a U.S. entity?

**Comment [O19]:**

**POP-UP BUBBLE**

What amount of U.S. funds will not flow from the U.S. to the Project (or Subproject) Country, but rather from another country? For example, a foreign bank account owned by a U.S. entity?

**Comment [O20]:**

**POP-UP BUBBLE**

This total should equal the total project funding from the Finance application.

<b>3. INITIAL USES OF PROJECT (OR SUBPROJECT) FUNDING</b>		
Refers to expenditures financed by the Project (or Subproject) Funding Total included in Question 2G above.		
A	Purchased or spent in the Project (or Subproject) Country	\$
B	Purchased from the U.S.	\$
C	Purchased from countries other than the Project (or Subproject) Country or the U.S. (please specify countries and amounts per country)	\$
D	Miscellaneous Project (or Subproject) costs included not related to the procurement of assets/services (please specify what these costs represent, the countries in which these costs are incurred, and amount per country).	\$
E	<b>TOTAL INITIAL PROJECT (OR SUBPROJECT) FUNDING USES:</b>	<b>\$</b>

**Comment [O21]:**

**POP-UP BUBBLE**

OPIC considers U.S. procurement to be equipment manufactured by, or services provided by, workers in the U.S. Equipment or services sourced from U.S. subsidiaries overseas should be listed in Question 3C below.

**Comment [O22]:**

**POP-UP BUBBLE**

Includes interest during construction, debt service reserve account, etc...

Consulting and legal fees/expenses are paid services which should be included in Questions 3A – 3C, above.

**Comment [O23]:**

**POP-UP BUBBLE**

This total should equal the total provided in Question 2H from Part II, above.

4. INITIAL PROJECT (OR SUBPROJECT) U.S. PROCUREMENT								
Please list items to be procured from the U.S. from Question 3B, <u>above</u> . Also, please ensure that the total below is equal to the total in Question 3B above.								
Supplier	City, State	ZIP Code	Enterprise Characteristics			Product	Product Description	Procurement Amount (\$)
			Small Enterprise?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Know	<input type="checkbox"/> New	
			Minority Owned?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Know	<input type="checkbox"/> Used	
			Women Owned?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Know	<input type="checkbox"/> Don't Know	
<b>TOTAL</b>								

**Comment [024]:**

**POP-UP BUBBLE**

OPIC considers U.S. procurement to be equipment manufactured by, or services provided by, workers in the U.S. Equipment or services sourced from U.S. subsidiaries overseas should be listed in Question 3C above.

**Comment [025]:**

**POP-UP BUBBLE**

A U.S. small business is defined as an enterprise with:

1) An enterprise with revenues of < \$400 million or ≤ 500 employees.

OR

2. An individual with net worth < \$100 million.

<b>5. OPERATIONAL PROJECT (OR SUBPROJECT) FUNDING</b>			
A	Will the Project (or Subproject) procure goods and services from the U.S on an on-going basis after the Project (or Subproject) is fully operational?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
B	Will the Project (or Subproject) procure goods and services from Project (or Subproject) Country sources on an on-going basis after the Project (or Subproject) is fully operational?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please provide the average annual amount of operational procurement from Project (or Subproject) Country sources as a result of this OPIC-supported investment.	\$	
	Please also briefly describe the goods and/or services that will be procured by these funds.		

**6. OPERATIONAL PROJECT (OR SUBPROJECT) U.S. PROCUREMENT**

Please list items to be procured from the U.S. once the Project (or Subproject) is fully operational. Figures provided below should be annual averages over a five year time horizon after the Project (or Subproject) becomes fully operational.

Supplier	City, State	ZIP Code	Enterprise Characteristics			Product	Product Description	Procurement Amount (\$)
			Small Enterprise?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Know	<input type="checkbox"/> New	
			Minority Owned?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Know	<input type="checkbox"/> Used	
			Women Owned?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Don't Know		
<b>TOTAL</b>								

**Comment [O26]:**

**POP-UP BUBBLE**

A U.S. small business is defined as an enterprise with:

1) An enterprise with revenues of < \$400 million or ≤ 500 employees.

OR

2. An individual with net worth < \$100 million.

**7. PROJECT (OR SUBPROJECT) SALES AND PRODUCTION**

A Please provide current total sales figures as well as additional sales figures expected or projected as a result of this OPIC-supported investment.

Product	Current Production Capacity		Increase in Production Capacity as a result of this OPIC-Supported Investment		Total Expected Production Capacity	
	Current Sales Value (\$)	Current Volume (Units)	Incremental Sales Value (\$)	Incremental Volume (Units)	Total Sales Value (\$)	Total Volume (Units)
<b>TOTAL</b>						

**Comment [027]:**  
**POP-UP BUBBLE**  
Incremental figures should be annual averages over a five year time horizon after the Project (or Subproject) is fully operational.

**Comment [028]:**  
**POP-UP BUBBLE**  
Please provide volume in applicable units (e.g. tons, etc...).

B Do you currently export or plan to export any of your production?  Yes  No

C Please provide sales to export markets expected as a result of this OPIC-supported investment:

Product	Country	% of Exports	Current Exports		Increase in Exports as a result of this OPIC-Supported Investment		Total Expected Exports	
			Current Sales Value (\$)	Current Volume (Units)	Incremental Sales Value (\$)	Incremental Volume (Units)	Total Sales Value (\$)	Total Volume (Units)
<b>TOTAL</b>								

**Comment [029]:**  
**POP-UP BUBBLE**  
Incremental figures should be annual averages over a five year time horizon after the Project (or Subproject) is fully operational.

**Comment [030]:**  
**POP-UP BUBBLE**  
Please provide volume in applicable units (e.g. tons, etc...).

8. PROJECT (OR SUBPROJECT) PAYMENTS			
A	Please provide total Project (or Subproject) Country tax, royalty, and fee payments.		
Country	Current Annual Payment Figure (\$)	Projected Increase in Annual Payment Figure as a Result of this OPIC-Supported Investment (\$)	Total Expected Annual Payments (\$)
Project (or Subproject) Country			
<b>TOTAL</b>			
B	If the Project (or Subproject) is eligible for a tax holiday, indicate the duration of the tax holiday.		___ year(s)
C	If duties and/or tax payments to Project (or Subproject) Country government will be reduced as a result of the Project (or Subproject), please estimate the amount lost. _____		\$_____

**Comment [031]:**  
POP-UP BUBBLE  
 Projected figures should be annual averages over a five year time horizon after the Project (or Subproject) is fully operational.

**Comment [032]:**  
POP-UP BUBBLE  
 For example, if project (or Subproject) production will substitute for imports subject to tariffs,

9. FINANCIAL OUTFLOW FROM PROJECT (OR SUBPROJECT) COUNTRY			
In each column, estimate the Project (or Subproject) average annual financial outflow from the Project (or Subproject) Country over a five year time horizon. Please only report those outflows related to this OPIC-supported investment.		Remittance to the U.S.	Remittance to Other Countries (please specify countries)
A	OPIC Payments	\$	\$
B	Other Loan Principal and Interest (from U.S. or other lenders)	\$	\$
C	Lease Payments	\$	\$
D	Return on Initial Capital Investment	\$	\$
E	Annual Fees (other than OPIC fees, please specify)	\$	\$

**Comment [033]:**  
**POP-UP BUBBLE**  
 Includes OPIC loan fees, principal, interest; OPIC guarantee fees, OPIC insurance premia, etc.

**Comment [034]:**  
**POP-UP BUBBLE**  
 Includes dividends and profits.

**Comment [035]:**  
**POP-UP BUBBLE**  
 For up-front fees, please pro-rate over the five year time horizon measured from the commencement of this OPIC-supported investment.