

OPIC PUBLIC INFORMATION SUMMARY

Host Country:	Kingdom of Cambodia.
Name of Borrower:	RMA Financial Services (Cambodia) PLC, a public limited company incorporated in Cambodia.
Project Description:	<p>A growing number of Small and Medium Enterprises (“SMEs”) in Cambodia lack the financial resources to purchase vehicles and modern equipment that are critical to expand the country’s finance leasing service sector and to create new opportunities in the private sector. Pick-up trucks, for example, serve as a lifeline to transport agricultural commodities to markets, but are too costly for the majority of small farmers in Cambodia to purchase outright. Leasing options, which provide immediate access to such vehicles and other equipment in exchange for smaller payments spread out over time, are still not widely available in Cambodia.</p> <p>An OPIC loan will allow the Borrower to finance the expansion of an existing leasing business in Cambodia, including the origination and financing of captive sales and leases of automobiles and other vehicles, construction and heavy equipment and agricultural machinery as well as the acquisition of existing leases from a sister company (the “Project”). The Borrower will continue to maintain its predecessor’s focus on SMEs and local entrepreneurs which currently make up 80% of the latter’s existing lease customers. As a result, this Project will help to significantly improve leasing services in Cambodia and to stimulate private sector development for an underserved segment of the country’s economy.</p>
Proposed OPIC Loan:	An investment guaranty not to exceed \$10,000,000 for a term of 10 years with a one-year grace period on repayment of principal (the “OPIC Loan”).
Total Project Costs:	Total Project costs will be \$13,635,000.
U.S. Sponsors:	At least four U.S. citizens and possibly one or more trusts.
Foreign Sponsors:	At least four individuals who are citizens of countries other than the U.S. and possibly one or more trusts.
Policy Review	
U.S. Economic Impact:	This Project is not expected to have a negative impact on the U.S. economy or employment, as it involves the leasing of capital equipment and vehicles in the host country. Initial and operational U.S. procurement associated with this Project will have a positive impact on U.S. employment. The RMA group of

	<p>companies helps U.S. companies expand to post-conflict and frontier markets, thereby helping U.S. exports and associated brands to develop in emerging markets. The Project is expected to have a net positive U.S. balance of payments impact over the first five years.</p>
<p>Developmental Effects:</p>	<p>This Project will have a positive developmental impact on the host country, Cambodia. The Project will provide additional capital for the expansion of financial leasing of equipment and vehicles that will benefit approximately 150 SMEs in Cambodia. The Project will have a strong impact on the Cambodian economy through its downstream multiplier effects in the form of increased capital investment, business expansion, and job creation. The Project is expected to allow for the application of innovative financial products that will allow new SMEs that do not have a lengthy credit history to gain access to financing. Leasing also provides an alternative to traditional banking, increases a country’s capital base, and develops a secondary market for used equipment. The Project also will provide technical assistance, where customers will be trained in equipment usage and other key industry advancements and techniques.</p>
<p>Environment:</p>	<p>Screening: This Project has been reviewed against OPIC’s categorical prohibitions and determined to be categorically eligible. Non-bank financial leasing is screened as Category B under OPIC’s environmental and social guidelines as long as the majority of equipment leased does not have the potential to inflict material harm on the environment. The Project is expected to finance the leasing of properly manufactured and maintained equipment and thereby facilitate compliance with such guidelines.</p> <p>Applicable Standards: OPIC’s environmental and social due diligence indicates that the Lessor will have impacts that must be managed in a manner consistent with the following Performance Standards (“PS’s”):</p> <p>PS1: Assessment and Management of Environmental and Social Risks and Impacts; PS2: Labor and Working Conditions; PS3: Resource Efficiency and Pollution Prevention; PS4: Community Health, Safety, and Security.</p> <p>In addition to the Performance Standards listed above, the IFC’s April 30, 2007 Environmental, Health, and Safety General Guidelines are applicable to this Project.</p>

	<p>The Borrower’s activities do not involve any land disturbance, physical or economic displacement, land purchase or impacts on indigenous peoples or cultural sites. Therefore, PS’s 5, 6, 7 and 8 are not triggered by this Project.</p> <p>Environmental and Social Risks and Risk Mitigation: The Project has a social and environmental system in place that demonstrates a commitment to sustainability both among the RMA group of companies and those supplying equipment to them. The Borrower also is committed to improving internal systems for environmental sustainability, and mentoring its employees to use natural resources sustainably. The Borrower is ISO 14001:2004 certified. All equipment to be leased by the Borrower and leased by its predecessor is manufactured by internationally known companies.</p> <p>The Borrower has not yet prepared a grievance mechanism or included provisions in its leasing policies and forms that prohibit, with the use of OPIC Loan proceeds, the leasing of equipment to projects that are categorically prohibited by OPIC’s policies. Both will be completed before the initial disbursement of the OPIC Loan. The Borrower will also be required to provide OPIC with estimates of greenhouse gas emissions generated by power equipment leased and prohibited from leasing equipment that exceeds 100,000 tons of greenhouse gas equivalents.</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, hours of work and timely payment of wages. Standard and supplemental contract language will be applied to all workers of the Project. The Borrower will be required to operate in a manner consistent with the International Finance Corporation’s Performance Standard 2 on Labor and Working Conditions.</p>
Human Rights:	<p>OPIC issued a human rights clearance for the Project on December 11, 2012.</p>