

### Information Summary for the Public

<b>Host Country(ies):</b>	Mexico
<b>Name of Borrower:</b>	Arrendadora y Comercializadora Lingo S.A. de C.V. SOFOM E.N.R. (“Lingo”)
<b>U.S. Sponsor:</b>	Amembal & Associates, Inc.
<b>Foreign Sponsor:</b>	Alvaro González González, Noemí González Sánchez, Rubén González Uyeda
<b>Project Description:</b>	Expansion of leasing of capital equipment and vehicles to SMEs in Mexico with emphasis on agribusiness.
<b>Total Project Cost:</b>	\$5,150,000
<b>Loan Guaranty Provided Under OPIC-WorldBusiness Capital Framework Agreement:</b>	\$4,875,000
<b>Developmental Effects:</b>	<p>This project will have a positive developmental impact on the host country Mexico. This project provides additional capital for the expansion of financial and operational leasing with an emphasis on agribusiness that will benefit approximately 100 SMEs in Mexico. The project will have a strong impact on the Mexican economy through its downstream multiplier effects in the form of increased capital investment, business expansion, and job creation. The project provides medium-term leasing products that target SMEs, which are uncommon in the Mexican market. These services allow SMEs that do not have a lengthy credit history or a significant asset base for collateral to gain access to financing. Leasing provides an alternative to traditional banking, increases a country’s capital base, and develops a secondary market for used equipment.</p>
<b>Environment:</b>	Screening: This Project has been reviewed against OPIC’s categorical prohibitions

and determined to be categorically eligible. Leasing of equipment and loans to purchase equipment to small and medium enterprises 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 major environmental and social issue associated with the predominant types of equipment leased by the Borrower would be the impacts that could be caused by the leasing of equipment not properly manufactured or maintained.

Applicable Standards: OPIC's environmental and social due diligence indicates that the Project will have impacts that must be managed in a manner consistent with the following Performance Standards:

PS1: Social and Environmental Assessment and Management Systems;  
PS2: Labor and Working Conditions;  
PS3: Pollution Prevention and Abatement;  
PS4: Community Health, Safety and Security

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.

The project does 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.

Environmental and Social Risks and Risk Mitigation: The Project has an environmental policy and grievance mechanism in place. The policy includes

	<p>restrictions for the Borrower to lease or make loans to any projects on OPIC’s categorical exclusion list or projects with potential for significant adverse environmental or social impacts. The Project leases only new or slightly used equipment which minimizes potential impacts. Maintenance of the equipment is the responsibility of the lessee, however, the Project team inspects equipment annually.</p> <p>The Project will have minimal greenhouse gas emissions which will be related to the operation of machinery or cars and CO2eq emissions are anticipated to be less than 1000 tons annually.</p>
<b>U.S. Economic Impact:</b>	<p>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 U.S. procurement associated with this project will have a positive impact on U.S. employment. The project is expected to have a net positive U.S. balance of payments impact over the first five years.</p>
<b>Workers Rights:</b>	<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 applied to all workers engaged by the Project.</p>
<b>Human Rights:</b>	<p>OPIC issued a human rights clearance for this Project on June 20, 2013.</p>

