

### Information Summary for the Public

Host Country:	Mongolia
Name of Borrower:	Schulze Global Mongolia Debt Facility, a yet-to-be formed entity (the “SMDF”, the “Facility” or the “Borrower”)
Project Description:	OPIC will co-finance loans to small and medium sized businesses in Mongolia pursuant to a non-delegated framework agreement with the Borrower. An affiliate of the Borrower will provide up to \$1,111,111 in subordinated loans to the Borrower.
Proposed OPIC Loan:	\$9,999,999
Total Project Costs:	\$11,111,110
U.S. Sponsor:	Gabriel Schulze, U.S. citizen and owner of a majority interest of Schulze Global Investments Limited, a British Virgin Islands limited liability company.
Foreign Sponsor:	Schulze Global Investments Limited, a British Virgin Islands limited liability company
Facility Manager	Schulze Global Credit Management Limited, a yet-to-be-formed entity
<b>Policy Review</b>	
U.S. Economic Impact:	As this project involves the provision of financial services exclusively within Mongolia, it is not expected to have a negative impact on the U.S. economy or U.S. employment. There will be no U.S. procurement associated with this project. As such, this project will have a neutral impact on U.S. employment. This project is expected to have a net negative five year impact on the U.S. balance of payments.
Developmental Effects:	This project will have a positive developmental impact in Mongolia through the provision of loans to SME borrowers operating in the host country. Recent increases in credit have mostly targeted Mongolia’s mining boom, which has fueled significant economic growth. However, in this environment, small businesses, especially those outside of the extractive industries, have limited access to capital. This project will provide loans to such businesses with tenors much longer than would be available from the local debt markets.
Environment:	Projects involving loans to SMEs 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 Facility’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.

Workers Rights:	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the rights of association, organization and collective bargaining. Loans to SME borrowers will be restricted with respect to the SME borrowers' operations, including the employment of minors and other applicable labor law requirements. 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 of the Project.
Human Rights:	OPIC issued a human rights clearance for this Project on May 30, 2012.