

### Information Summary for the Public

<b>Host Country(ies):</b>	Cambodia
<b>Name of Borrower(s):</b>	Thaneakea Phum (Cambodia) Ltd
<b>Project Description:</b>	Thaneakea Phum (Cambodia) Ltd. is a microfinance institution organized and existing under the laws of Kingdom of Cambodia. The OPIC Loan will support the expansion of TPC's loan portfolio, including the home improvement loan ("HIL") product.
<b>Proposed OPIC Loan:</b>	Up to \$7 million
<b>Total Project Costs:</b>	Approximately \$17 million
<b>U.S. Sponsor:</b>	DWM Asset Management, LLC, a limited liability and existing under the laws of the state of Connecticut, manages a fund, DWM Microfinance Equity Fund, which directly owns 89.82% of the Borrower.
<b>Policy Review</b>	
<b>U.S. Economic Impact:</b>	As this project involves an investment in a microfinance institution, which provides loans to micro-borrowers in the host country, it is unlikely to have a significant negative impact on the U.S. economy. Since there is no U.S. procurement associated with this project, the investment is expected to have a neutral impact on U.S. employment. The project is expected to have a positive impact on the U.S. balance of payments impact over the first five years.
<b>Developmental Effects:</b>	This project involves an investment in a financial institution that provides loans to microfinance borrowers in Cambodia. The country has a below average level of private credit, which particularly impacts microenterprises and the lower income segment of the population. This project will increase the availability of credit to these underserved segments, including home improvement loans to low-income borrowers, a new financial product in Cambodia. The Borrower lends to the

	poor, many of whom are based in rural areas.
<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 Borrower's loans are consistent with OPIC's statutory and policy requirements, 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. Loans to microfinance borrowers will be restricted with respect to the microfinance borrowers' operations, including the employment of minors. 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 provisions will apply to all workers on the project.