

## INFORMATION SUMMARY FOR THE PUBLIC

<b>Host Countries</b>	Côte d'Ivoire, Ethiopia, Ghana, Kenya, Nigeria, and Uganda
<b>Name of Borrower(s)</b>	CapPlus Impact LLC, a Delaware company
<b>Project Description</b>	The proceeds of the Loan (defined below) will be used by CapPlus Impact LLC to make term loans to local financial institutions for the purpose of on-lending to SMES, with a particular emphasis on supporting education and supporting women.
<b>Proposed OPIC Loan</b>	\$10,000,000 over 8 years
<b>Total Project Costs</b>	\$15,000,000
<b>U.S. Sponsor</b>	CapitalPlus Exchange Corporation is a 501(c)(3) registered nonprofit corporation organized in Delaware
<b>Policy Review</b>	
<b>U.S. Economic Impact</b>	The Project is not expected to have a negative impact on the U.S. economy. There is no U.S. procurement associated with this Project, and, therefore the Project is expected to have a neutral impact on U.S. employment. The Project is expected to have a neutral U.S. trade balance impact.
<b>Developmental Effects</b>	This Project is expected to have a high developmental impact by providing loans to financial institutions that will support growth capital for SMEs in six countries in Africa. The Sponsor is focused on both building capacity at its borrowing financial institutions and encouraging the issuance of loans to SMEs that are focused on women-led enterprises and the education sector. There is a significant gap in MSME financing in the region, which the World Bank estimates to be \$331 billion. This is especially the case for education businesses, an issue that the Sponsor is focused on through technical assistance to train borrowing lenders on the benefits and challenges of supporting the education sector. Support for education in Africa is critical for countries on the continent to benefit from their coming demographic dividend.
<b>Environment</b>	<b>SCREENING:</b> The Project has been reviewed against DFC's categorical prohibitions and has been determined to be categorically eligible. Loans to financial institutions for on-lending to educational institutions and small and medium enterprises (SMEs) with a focus on women entrepreneurs are screened as Category C projects under DFC's environmental guidelines because projects financed under the limited loan

	<p>proceeds are small in scope and are unlikely to result in significant adverse impact on the environment.</p> <p><b>APPLICABLE STANDARDS:</b> Under DFC’s Environmental and Social Policies, the Borrower is required to comply with applicable national laws and regulations related to environmental and social performance. DFC’s environmental due diligence indicates that the Project will have impacts which must be managed in a manner consistent with the following International Finance Corporation’s (IFC) 2012 Performance Standards (PS):</p> <ul style="list-style-type: none"> <li>• P.S. 1: Assessment and Management of Environmental and Social Risks and Impacts</li> <li>• P.S. 2: Labor and Working Conditions</li> </ul> <p>Additionally, the Project will be required to meet applicable provisions of the IFC’s April 30, 2007 Environmental Health and Safety (EHS) General Guidelines.</p> <p><b>KEY ENVIRONMENTAL &amp; SOCIAL ISSUES AND MITIGATION:</b></p> <p>The Borrower has an Environmental and Social governance (ESG) Policy including procedures, roles and responsibilities to assess and manage the environmental risks related to its operations. The ESG Policy provides an approach for screening and evaluating borrowers for conformance with environmental and social requirements including prohibited activities list. The ESG Policy adequately incorporates a requirement for borrowers to comply with national, state and local labor laws including the provision of safe and healthy workplaces.</p>
<p><b>Social Assessment</b></p>	<p>Based on representations made by the Borrower, the Project should not result in significant adverse social impacts. The social impacts resulting from the Project can be mitigated to acceptable levels through the adoption of recommended standards and guidelines.</p> <p>Ongoing Obligations:</p> <ul style="list-style-type: none"> <li>• The Borrower shall operate the Project in accordance with The International Finance Corporation’s (IFC) 2012 Performance Standards and DFC’s Environmental and Social Policy Statement;</li> <li>• not take any actions to prevent Workers from lawfully exercising their right of association and their right to organize and bargain collectively, or take any actions, or otherwise interfere with, coerce, or penalize, on the basis of the right of association or on the basis of organization and collective</li> </ul>

bargaining activities or membership, that may result in any form of retaliation, including, but not limited to, the termination, suspension, demotion, blacklisting, or transfer of any Worker by the Borrower, or by an officer, agent, or representative thereof;

- observe Applicable Laws relating to a minimum age for employment of children, acceptable conditions of work with respect to minimum wages, hours of work, and occupational health and safety;

- not use forced or compulsory labor, including, but not limited to any form of slavery or bonded labor;

- not make employment decisions or discriminate with respect to aspects of the employment relationship on the basis of personal characteristics unrelated to inherent job requirements, including gender, race, religion, nationality, political opinion, or social or ethnic origin;

- not employ persons, formally or informally, (1) under the age of eighteen (18) for any work that is economically exploitative, is likely to be hazardous or to interfere with the person's education, or is likely to be harmful to the person's health or development; or (2) under the age of 15 for general work. Where applicable laws diverge from this specified age standard, the higher standard shall apply;

- pay all wages, including all legally mandated bonus pay and premium pay for overtime work, in full, in legal tender, and in a timely fashion, to Workers except when Workers have agreed otherwise.