

Public Information Summary

Host Country	Rwanda
Name of Insured Parties	Heaven Holdings LTD and Goodlife Inventors LTD
Private Insurer Participation	N/A
Project Description	Goodlife Rwanda is a project encompassing a separate private pharmacy chain and a healthcare clinic chain targeting populations throughout the 30 major districts in Rwanda underserved by existing public healthcare providers and private sector pharmacies (the “ Project ”).
Investment Amount	Up to \$15,000,000
Investment Type	Equity
Proposed Insurance Amount	Up to \$15,000,000
Total Project Costs	Up to \$20,000,000
U.S. Involvement	The owners of Heaven Holdings LTD and Goodlife Inventors LTD are U.S. citizens.
Foreign Enterprises	<p>Goodlife Rwanda consists of three separately owned, incorporated, and operated Rwandan entities due to Rwandan corporate regulations:</p> <ul style="list-style-type: none"> • Goodlife Wholesale LTD is a wholesale importer of non-medical consumer goods that will be sold at the pharmacies and healthcare clinics. • Goodlife Health & Beauty LTD will operate the chain of pharmacies and convenience stores across the country. • Top Health Clinic LTD will run the medical clinics adjacent to the pharmacies.
Policy Review	
U.S. Economic Impact	This Project is expected to have a positive impact on the U.S. economy through the procurement of goods and services from U.S. suppliers. The total expected procurement of \$1 million associated with the Project is expected to support an estimated 0.7 U.S. jobs, based on an estimated 3.51 person-years of employment. There is no potential for a negative impact on U.S. employment, as this Project involves the sales of goods in local markets.

<p>Developmental Objectives</p>	<p>This Project is expected to have a positive development impact in Rwanda by increasing access to pharmaceuticals and health products in underserved communities. Though it is estimated that 91% of Rwandans are covered by government health insurance, more than 80% of the population lives in rural areas where access to healthcare is often limited. Availability of generic medicines is 55.2% in Rwanda’s public sector pharmacies, and private pharmacies to fill this gap at a higher cost to customers. DFC is expected to support the expansion of pharmacies, clinics, and convenience stores in Rwanda with an emphasis on serving rural clients. Goodlife’s supply chain interventions and private label branding are expected to generate cost savings that will be passed on to customers.</p>
<p>Environment and Social Assessment</p>	<p>SCREENING: The Project has been reviewed against DFC’s 2020 Environmental and Social Policy and Procedures (“ESPP”) and has been determined to be categorically eligible. The Project was screened as a Category B under DFC’S ESPP because impacts are site specific and readily mitigated.</p> <p>The primary environmental and social issues associated with the Project include the need to ensure robust implementation of Goodlife Rwanda’s Environmental, Health, Safety and Social Policy and Procedures (“EHSSPP”) in a manner that is commensurate with the risks as the Company expands to new locations. Other issues include Goodlife’s waste management, product and patient safety, occupational health and safety, emergency response, and ensuring that labor practices comply with IFC and DFC labor requirements.</p> <p>APPLICABLE STANDARDS: DFC’s environmental and social due diligence indicates that the Project will have impacts that must be managed in a manner consistent with the following 2012 International Finance Corporation’s (“IFC”) Performance Standards (“PS”):</p> <ul style="list-style-type: none"> • PS1: Assessment and Management of Environmental and Social Risks and Impacts; • PS2: Labor and Working Conditions; • PS3: Resource Efficiency and Pollution Prevention; and • PS4: Community Health, Safety, and Security; <p>In addition to the Performance Standards, the IFC 2007 Environmental, Health, and Safety (“EHS”) Health Care and General Guidelines are applicable to the Project.</p> <p>The Project does not involve physical or economic displacement and no land will be purchased for the Project. Additionally, operations are in</p>

existing commercial areas and there will be no impacts to indigenous peoples, biodiversity, or cultural heritage. Therefore, Performance Standards 5, 6, 7, and 8 are not triggered by this Project at this time.

Environmental and Social Risks and Mitigation:

Goodlife Rwanda has developed policies and procedures in line with PS1 for overarching environmental, health and safety management, specifically the EHSSPP. The Company will be required to take additional actions to ensure that the EHSSPP is fully implemented with respect to identification and monitoring of risks and comprehensive oversight through the Health and Safety Committee.

The Borrower will also be required to take certain actions to align its human resource policies and procedures with the requirements of PS2, including strengthening the worker grievance mechanism and the Company's commitment to collective bargaining rights.

The Company's Health and Safety Plan is comprehensive and aligns with the PS2 requirements. The Company has an acceptable management system for its pharmaceuticals including clear handling, storage, disposal, and transport processes in line with good industry practice as well as training for workers and occupational health and safety measures to protect workers while handling these materials. In addition, it ensures that its health care services are consistent with the industry practices and in compliance with the local regulations. The Company has developed site-specific emergency preparedness and response, spill prevention and control measures, and product management policies and procedures.