

## Public Information Summary

<b>Host Countries</b>	Kenya, Rwanda and Uganda
<b>Name of Borrower</b>	Copia Global, Inc.
<b>Project Description</b>	A loan to Copia Global, Inc. a leading mobile commerce company that delivers essential goods to low- and middle-income consumers in Kenya with near term plans to expand into Rwanda and Uganda.
<b>Proposed DFC Commitment</b>	Up to \$5.0 million
<b>Policy Review</b>	
<b>Developmental Objectives</b>	This Project is expected to have a highly developmental impact in Kenya, a lower middle-income country and Uganda and Rwanda, both classified as low-income countries. In addition to its long-term developmental impact, the essential goods that Copia provides and their reliable supply-chain offer a much-needed buffer to the shortages and supply disruptions caused by the COVID-19 pandemic. Copia's innovative m-commerce based model strategically aggregates local orders to make the goods of the global marketplace available to middle and lower-income customers across Kenya and through the expected expansion of those services to Uganda and Rwanda. As the new network additions expect to follow the pattern of Copia's organization and customer base in Kenya, it will continue to be a highly inclusive business, benefitting women in particular. This expansion is part of a broader strategic growth program that connects Africa's underserved middle-class with the global marketplace.
<b>Environment and Social Assessment</b>	<p><b>SCREENING:</b> This Project has been reviewed against DFC's categorical prohibitions and determined to be categorically eligible. Expansion and operations of a mobile commerce company that involves new construction of depots and fulfillment centers are screened as Category B under DFC's environmental and social guidelines because impacts are site specific and readily mitigated. The major environmental and social concerns are those typically associated with construction and the need for oversight and monitoring of environmental, health and safety, and human resources aspects during operation. In particular, occupational health and safety and waste management.</p> <p><b>APPLICABLE STANDARDS:</b> DFC's environmental and social due diligence indicates that the Project will have impacts that must</p>

be managed in a manner consistent with the following Performance Standards:

PS 1: Assessment and Management of Environmental and Social Risks and Impacts;

PS 2: Labor and Working Conditions;

PS 3: Resource Efficiency and Pollution Prevention;

PS 4: Community Health, Safety and Security;

In addition to the Performance Standards listed above, the IFC's April 30, 2007 General Environmental, Health, and Safety Guidelines are applicable to this project.

Given the nature of the Project, the Project is unlikely to construct any infrastructure in or near protected areas, sensitive eco-systems, indigenous populations, or cultural heritage, although this requires confirmation from the Project. Therefore, significant impacts to biodiversity, indigenous peoples, or cultural heritage are not anticipated and PS 6, 7, or 8 are not triggered by the Project at this time.

**Environmental and Social Risk and Mitigation:** The scope of the Project includes expanding Copia's operations and establishing a Corporate Center in Kenya, and launching operations in Uganda and Rwanda, which will involve establishment of depots and fulfillment centers. The Project will be required to provide to DFC construction-related environmental, health and safety plans that will be used to guide new construction related to the Project. In addition, the Project will be required to provide to DFC human resources policies and programs that will guide workforce management, including policies and procedures that guide the management of delivery agents.

With respect to the Project's operations, Copia has an Environmental, Health and Safety (EHS) Policy and Human Resources (HR) Policy for its existing operations in Kenya. The EHS Policy covers roles and responsibilities and describes the function of Copia's EHS Committee, emergency preparedness and response, workplace health and safety, occupational health and hygiene, environmental aspects, and monitoring of implementation of the EHS Policy. The HR policy addresses employee grievances, non-discrimination, and employment benefits. The Project will be required to develop and submit to DFC EHS and HR Policies that will cover its operations in Uganda and Rwanda.