Public Information Summary

Host Countries	Indonesia, Philippines, Vietnam
Name of Guaranteed Party	Patamar Beacon Pte. Ltd., Singapore
Project Description	A partial credit guaranty on a portfolio of loans to women owned or managed small- and medium-sized enterprises.
Proposed DFC Guaranty	\$50,000,000
All-Source Funding Total	\$100,000,000
Policy Review	
Developmental Objectives	The Project is expected to have a positive development impact in Southeast Asia by providing much needed growth financing to eligible 2X small and medium enterprises that otherwise would not be able to qualify for credit from the region's financing institutions. More specifically, the Project Company seeks to extend financing to enterprises with successful business models that are poised for growth over time but yet tend to not have credit histories or the collateral requirements to access long-term capital (> 12 months) from commercial banks and are too large to be served by microfinance institutions. The Project Company itself is a women-led and women-owned investment fund that integrates a gender lens approach into its underwriting policies and procedures and provides an uncommon but demonstrable framework for gender lens investing in the region.
Environment and Social Assessment	The Project has been reviewed against the DFC's 2020 Environmental and Social Policies and Procedures manual ("ESPP") and has been determined to be categorically eligible. DFC direct loans to investment funds for investments into small and medium enterprises ("SMEs") are screened as a Category D for environmental and social assessment. These direct investments are expected to result in minimal adverse environmental and social impacts. Therefore, all those investments have been pre-screened as Category C and further review and consent is not required for these investments. To ensure that Beacon Fund's investments are consistent with the DFC's statutory and policy requirements, the DFC loan will be subject to conditions regarding the use of proceeds. The primary environmental and social issues identified in this transaction relate to the need for an

Environmental and Social Management System ("ESMS") that meets the 2012 IFC Performance Standards.
Under the DFC's ESPP, the Borrower is required to comply with applicable local and national laws and regulations related to environmental and social performance and applicable provisions of the 2012 International Finance Corporation's Performance Standard ("PS") 1 and 2. A desktop based due diligence assessment indicates that because the Project will use DFC support to an investment fund for SME investments in Southeast Asia, significant adverse impacts concerning community health and safety, biodiversity, land acquisition and resettlement, indigenous peoples, and cultural heritage are not anticipated; therefore, PS 3, 4, 5, 6, 7, and 8 are not triggered at this time.
Beacon Fund has an Environmental and Social Responsibility Policy, Human Resources Policies, and Grievance Mechanisms that generally align with the requirements found in IFC PS 1 and 2. However, they will be required to adjust their ESMS related to child and forced labor screening to align with the expectations listed within the DFC's ESPP.