

**Public Information Summary**  
**I-Finance Leasing Plc**

Host Country:	Cambodia
Name of Borrower:	I-Finance Leasing Plc, a public limited company incorporated in Cambodia.
Project Description:	Financing to support the expansion of microfinance and consumer leases in Cambodia. The Borrower provides leasing solutions for motorcycles, automobiles and appliances.
Proposed DFC Loan:	US \$5,000,000 loan with a tenor of five years
Total Project Costs:	US \$15,400,000
U.S. Sponsor:	Athena I Feeder LLC, a Delaware limited liability company
Foreign Sponsor:	Lav Pokeat (Cambodian Citizen)
<b>Policy Review</b>	
Developmental Effects:	The Project is expected to have a developmental impact on Cambodia through the expansion of leasing products for micro-entrepreneurs and consumers. The Borrower provides leases to clients for automobiles, motorbikes, and electronic appliances for personal use as well as in support of micro-business operations. For example, standard products include leases for trucks to support delivery of goods by micro-businesses or motorbikes for individuals to be used in accessing employment and income security. The focus on leases, rather than loans, enables the Borrower to serve lessors who might otherwise be unable to obtain credit. Though there is only a minor financial inclusion gender gap in Cambodia, over 70% of the population is estimated to operate outside the formal banking sector.
Environment:	The Project has been reviewed against DFC's categorical prohibitions and has been determined to be categorically eligible. Projects involving financing to individuals and microenterprises for consumer product purchases are screened as Category C projects under DFC's environmental and social guidelines. Environmental, health, safety and social impact concerns are minimal. However, to ensure that loans are consistent with DFC's statutory and policy requirements, the DFC loan will be subject to conditions regarding use of proceeds. The Project's activities, providing financing to individuals, are not vulnerable to climate change and therefore a climate change resilience assessment is not needed.
Social Assessment:	The Project will be required to operate in a manner consistent with the International Finance Corporation's Performance Standards, DFC's Environmental and Social Policy and Procedures and applicable local laws. DFC's statutorily required language regarding the rights of association, organization and collective bargaining, minimum age of

	<p>employment, and prohibition against the use of forced labor, will be supplemented with provisions concerning non-discrimination, hours of work, the timely payment of wages, and hazardous working conditions. Standard and supplemental contract language will be applied to all workers of the Project, including any contracted workers.</p> <p>The Project has in place a labor management system, including human resources policies, internal grievance mechanism, and employment contracts, commensurate to the risks of the Project. It also has in place an external grievance mechanism for customer or other stakeholder complaints; however, it will be required to finalize and implement an Environmental and Social Policy that includes how it assesses and monitors the social performance of its lessees. This review covers the commensurate human rights risks associated with lease financing in Cambodia.</p>
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