

INFORMATION SUMMARY FOR THE PUBLIC

Host Countries	Cambodia, Laos and Kenya.
Name of Borrower	Digital Divide Data (“DDD”).
Project Description	Financed under the Scaling Enterprise Loan Guaranty Facility, DDD trains and employs disadvantaged populations, including low-income young people in Cambodia, Laos and Kenya in order to provide them with valuable skills and job experience which can be used for advancing their careers.
Proposed OPIC Guaranty	\$900,000 for up to 5 years.
Total Project Costs	\$1,323,806
U.S. Sponsor	Citibank N.A.
Foreign Sponsor	N/A.
Policy Review	
U.S. Economic Impact	The Project is not expected to have a negative impact on the U.S. economy or employment. There will be no initial or operational procurement from the United States.
Developmental Effects	This Project has been cleared under a framework agreement which was subject to conditions related to the use of proceeds. The Project will provide capital to a qualified SME with operations in Kenya, Cambodia and Laos.
Environment	This Project has been cleared under a framework agreement which was subject to conditions related to the use of proceeds. Loans to SMEs must be consistent with OPIC statutory and policy requirements and exclude categorically prohibited activities or activities likely to have a significant adverse impact on the environment.
Social Assessment	OPIC’s statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, hours of work, and the timely payment of all wages. Loans to SMEs will be restricted with respect to the SMEs’ operations, including the employment of minors and other applicable labor law requirements. Standard and supplemental contract language will be applied to all workers of the Project.