

## INFORMATION SUMMARY FOR THE PUBLIC

<b>Host Country</b>	Global
<b>Name of Borrower(s)</b>	SEAF Women’s Global Finance, LLC
<b>Project Description</b>	OPIC is extending a \$20,000,000 Direct Loan to SEAF Women’s Global Finance, LLC to enable deployment of expansion capital to entities meeting the 2X criteria. The SEAF team designated will utilize SEAF’s credit policies and procedures to make loans to entities which have received an equity investment from SEAF, an affiliated fund or a third party. This equity investment must remain until the debt is extinguished.
<b>Proposed OPIC Loan</b>	\$20,000,000, 10-year OPIC loan with a final maturity date of September 30, 2028.
<b>Total Project Costs</b>	\$20,000,000
<b>U.S. Sponsor</b>	Small Enterprise Assistance Funds (SEAF)
<b>Foreign Sponsor</b>	N/A
<b>Policy Review</b>	
<b>U.S. Economic Impact</b>	This Project is unlikely to have a negative impact on the U.S. economy. There will be no U.S. procurement associated with this Project, and therefore the Project is expected to have a neutral impact on U.S. employment. The Project is not expected to impact the U.S. balance of trade.
<b>Developmental Effects</b>	This Project is expected to have a highly development impact in OPIC-eligible countries by financing small- and medium-sized enterprises (SMEs) that are women owned, women led, or provide a product or service that intentionally empowers women. Women-owned SMEs face a disproportionately large credit gap in developing countries, estimated at \$1.5 billion by the International Finance Corporation. The Project Company will issue medium- and long-term loans to SMEs with at least 51 percent female ownership or at least 20 percent female ownership and female corporate officers and board representatives. The Project Company uses a gender equality scorecard to assess and improve investee performance on criteria such as pay equity, professional development, and workplace environment. Technical assistance is expected to support investee SMEs’ capacity building, business planning, inventory management, market analysis, and workplace policies for gender equality. The Project aligns with U.N. Sustainable Development Goals for Gender Equality (5) and Decent Work and Economic Growth (8).
<b>Environment and Social Assessment</b>	The Project has been reviewed against OPIC’s 2017 Environmental and Social Policy Statement (“ESPS”) and has been determined to be categorically eligible. Loans for the purposes of SME lending are screened as a Category C for the

	<p>purposes of environmental and social assessment. These downstream investments are expected to result in minimal adverse environmental and social impacts. Therefore, all of those downstream investments have been pre-screened as Category C and further review and consent are not required for these investments.</p> <p>To ensure that the Fund’s lending practices are consistent with OPIC’s statutory and policy requirements, the OPIC-guaranteed loans made to the Fund will be subject to conditions regarding the use of proceeds.</p> <p>The primary environmental and social issues associated with the Project include the need for improved stakeholder engagement policies and an Environmental and Social Management System (“ESMS”) commensurate to the risks posed by the Fund’s lending activities and aligned with the applicable 2012 IFC Performance Standards.</p> <p>The Fund has an Environmental and Social Management System comprised of various policies and procedures that are commensurate to the risks associated with its investment strategy and will guide the Fund to make sustainable environmental and sound social decisions. The ESMS includes procedures and policies for initial due diligence, screening, and monitoring and reporting of projects. However, the Fund will be required to strengthen its stakeholder engagement framework to encompass projects worldwide and to address potentially affected communities or other stakeholders.</p>
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