

### Information Summary for the Public

<b>Host Country:</b>	Romania
<b>Name of Borrower:</b>	CAPA Finance IFN SA
<b>U.S. Sponsor:</b>	Romanian American Enterprise Fund
<b>Foreign Sponsor:</b>	None
<b>Project Description:</b>	Expansion of CAPA’s lending activities to micro-, small-, and medium-sized enterprises (“SME”) and households in both rural and urban areas throughout Romania (the “Project”). CAPA is the largest non-bank SME lender in Romania serving primarily underserved areas throughout the country.
<b>Total Project Cost:</b>	\$91,663,000
<b>Proposed OPIC Loan:</b>	\$25,000,000
<b>Development Effects:</b>	This project will have a positive developmental impact in Romania. The project will enable CAPA Finance to expand its operations in order to target microenterprises, SMEs, consumer borrowers, and low income mortgage borrowers. The project will augment the Romanian financial sector and mobilize additional capital. CAPA employs a significant amount of corporate governance measures and corporate social responsibility programs.
<b>Environmental Effects:</b>	Microfinance facilities are screened as Category C projects, but subject to conditions related to the use of proceeds. Excluded activities include lending to entities engaged in categorically prohibited activities or activities likely to have a significant adverse impact on the environment.
<b>Worker Rights:</b>	OPIC’s statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, minimum age requirements, and the timely payment of wages. Loans to SME and micro-borrowers will be restricted with respect to the borrowers’ 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.
<b>Human Rights:</b>	In consultation with the Department of State, the project received a Human Rights Clearance on August 28, 2008.