

### Information Summary for the Public

<b>Host Country:</b>	Costa Rica
<b>Name of Project:</b>	Improsa
<b>Name of Borrower:</b>	Improsa Servicios Internacionales and Banco Improsa
<b>U.S. Sponsor:</b>	The Alta Group
<b>Foreign Sponsor:</b>	Grupo Financiero Improsa, S.A.
<b>Project Description:</b>	Expansion of SME Leasing business
<b>Total Project Cost:</b>	\$13,300,000
<b>Proposed OPIC Loan:</b>	\$10,000,000
<b>Developmental Effects:</b>	<p>This project will have a positive developmental impact on the host country. Financial leasing provides an alternative to traditional bank loans, which increases the accessibility of equipment financing. This type of financing particularly benefits SMEs, including those located in rural areas, which is an underdeveloped sector in the Costa Rican economy. The project will create business opportunities for local equipment manufacturers, customs agents, advisors, dealers and distributors, and sales and mechanical employees that are involved in the sale and importation of the equipment. The project will also have strong corporate governance and human capacity building impacts in the host country.</p>
<b>Environment:</b>	<p>Financial transactions, such as the lease financing of equipment, are screened as Category C projects by OPIC because environmental, health and safety concerns are minimal. No further environmental assessment is required.</p> <p>The Borrower will be prevented from making any lease finance agreement using</p>

	<p>OPIC guaranteed funds to an entity engaged in a categorically prohibited activity as defined in OPIC's Environmental Handbook. Further, the Borrower will be prohibited from making (directly or indirectly) any lease financing agreement using OPIC guaranteed funds to any entity engaged in an activity likely to have significant adverse impact on the environment (taking into account, among other factors, the sensitivity of the impacted ecosystem) or human health or safety, including without limitation the types of operations listed as Category A projects in OPIC's Environmental Handbook.</p>
<p><b>Workers Rights</b></p>	<p>OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, timely payment of all wages, minimum wage, and hours of work. Leases will be restricted with respect to the lessees' operations, including the employment of minors, and other applicable labor law requirements. Standard and supplemental language will be applied to all workers of the Project.</p>
<p><b>Human Rights</b></p>	<p>In consultation with the Department of State, the project received a human rights clearance on June 1, 2009.</p>