

<b>Host Country:</b>	Moldova
<b>Name of Borrower:</b>	Banca de Finante si Comert S.A.
<b>U.S. Sponsor:</b>	Western NIS Enterprise Fund
<b>Foreign Sponsors:</b>	Oleg Voronin, Ivan Antoci, Dumitru Tatar, Biotex-Com SRL, Moldcomasigurare SRL, Victor Hvorostovschii
<b>Project Description:</b>	The loan will support the expansion of the bank's small and medium enterprises lending activities.
<b>Total Project Costs:</b>	\$7,500,000
<b>Proposed OPIC Loan:</b>	\$6,000,000
<b>Developmental Effects</b>	This project will have a highly developmental impact on the host country. Moldova is a low-income country with an underdeveloped financial sector. The project provides financial services to small and medium sized businesses that are currently un-served by traditional lending institutions.
<b>Environment:</b>	Projects that involve loans to commercial banks are considered financial transactions and are screened as Category C projects but subject to conditions related to the use of proceeds of the OPIC loan. Excluded activities include lending to entities engaged in categorically prohibited activities and 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, timely payment of all wages, and minimum wages. Loans to SME borrowers will be restricted with respect to the SME borrowers' 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.
<b>Human Rights</b>	In consultation with the Department of State, the project received a Human Rights Clearance on June 27, 2008.