

<b>Host Country:</b>	Global (all OPIC-eligible countries except for Afghanistan)
<b>Name of Borrower:</b>	SEAF SME Debt Facility L.L.C.
<b>U.S. Sponsor:</b>	Small Enterprise Assistance Funds (SEAF )
<b>Foreign Sponsor:</b>	Not Applicable
<b>Project Description:</b>	<p>A \$30,000,000 direct loan Framework Agreement Facility (the “Facility”) to make emerging market loans underwritten and administered by SEAF in which OPIC will share credit risk with SEAF–managed funds and other third parties which are lending or providing equity investments along side the SEAF SME Debt Facility L.L.C. (Facility SPV).</p> <p>The Facility will enable SEAF to successfully expand the volume of its SME loan financing in OPIC-eligible countries.</p> <p>This will be a delegated credit underwriting facility. SEAF will underwrite each loan covered by the Facility in accordance with SEAF’s credit underwriting policies and procedures as well as OPIC statutory and policy requirements.</p>
<b>Total Project Cost Costs:</b>	OPIC expects the Facility to mobilize in aggregate \$40,000,000 of new debt and equity investments in SMEs in OPIC eligible countries.
<b>Proposed OPIC Loan:</b>	The Facility will be in an amount up to \$30 million.
<b>Developmental Effects:</b>	The Facility is expected to have a developmental impact through the provision of debt financing to SMEs across nearly a dozen OPIC-eligible countries worldwide. The Facility will enhance the availability of credit to SMEs in countries with limited access to private capital during a period of tight liquidity. In addition to directly supporting small and medium-sized businesses, the Facility will have significant multiplier impacts by indirectly supporting local providers of goods and services that work with these SMEs. The developmental impacts of each subproject under the Facility will be captured at the time of subproject clearance review.
<b>Environment:</b>	The capitalization of a Framework Agreement is screened as a Category D activity for the purposes of environmental assessment. Although no further assessment is warranted at this stage in the transaction, each and every down stream loan made under the Framework Agreement will be screened at and

	subject to the full scope of OPIC's environmental assessment process, including public disclosure within the host country of Environmental Impact Assessments for Category A projects, conditionality and monitoring, as is warranted by the nature and scope of the downstream loans. All loans are subject to OPIC's Climate Change Policy.
<b>Workers Rights:</b>	Each subproject under this Framework Agreement will be evaluated separately with regard to specifics of operation and compliance with OPIC worker rights and human rights approval criteria. In addition, SEAF offices worldwide will be subject to OPIC's standard and supplemental worker rights language.
<b>Human Rights:</b>	In consultation with the Department of State, the project received a Human Rights Clearance on February 23, 2009.