

Information Summary for the Public

Host Country(ies):	Mexico
Name of Borrower:	WBC- KapitalMujer, S.A. de C.V., SOFOM ENR (“KapitalMujer”, “Kapital”, or the “Borrower”)
U.S. Nexus:	WorldBusiness Capital, Inc (WBC)
Foreign Sponsors:	Gladis Carrasquedo Cruz; David Ojeda Yañez
Project Description:	Expansion of KapitalMujer’s microlending business to support low-income groups of women in southern and central Mexico.
Total Project Cost:	\$5,150,000
Loan Provided Under OPIC-WorldBusiness Capital Framework Agreement:	\$5,000,000
Developmental Effects:	This Project is expected to have a highly developmental impact by expanding the availability of credit to microenterprises owned by women in low-income communities throughout central and southern Mexico. With a target of serving low-income women, this Project aligns with the Mexican government’s 2016 National Policy for Financial Inclusion. Further, the Project addresses Mexico’s \$163.9 billion MSME credit gap and expands financing options to the MSME sector which customarily receives just 11% of commercial loans.
Environment & Social:	The Project has been reviewed against OPIC’s 2017 Environmental and Social Policy Statement (“ESPS”) and has been determined to be categorically eligible. Loans to financial institutions for the purposes of microfinance are screened as a Category C for 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.

To ensure that the Borrower's investments in microfinance is consistent with OPIC's statutory and policy requirements, the OPIC-guaranteed loans made to the Borrower will be subject to conditions regarding the use of proceeds. The primary environmental and social issues identified in this transaction relate to the need for an Environmental and Social Management System ("ESMS") that meets the 2012 IFC Performance Standards.

Under OPIC's ESPS, the Borrower is required to comply with applicable local and national laws and regulations related to environmental and social performance and applicable provisions of the 2012 International Finance Corporation's Performance Standard ("PS") 1 and 2. A desk-review based due diligence assessment indicates that because the Project involves microfinance, significant adverse impacts concerning community health and safety, biodiversity, land acquisition and resettlement, indigenous peoples, and cultural heritage are not anticipated, and therefore, PS 3, 4, 5, 6, 7, and 8 are not triggered at this time.

The Borrower has an Operations Policy Manual ("OPS Manual") that contains its foundational principles, organizational philosophy, risk procedures, organizational characteristics, and legal frameworks. The Code of Ethics commits the Borrower to abide by local and federal laws while striving toward a "climate of transparency," promoting sustainability, and fostering a work environment with an

	<p>atmosphere of trust, respect, and integrity. The Borrower has a process to review applications for financial and basic environmental and social risks, restricted activity list, human resources policies and procedures, internal and external grievance mechanisms, and a code of conduct that is applicable to all employees.</p>
U.S. Economic Impact:	<p>The Project is not expected to have a negative impact on the U.S. economy. There is 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 expected to have a neutral five-year U.S. trade balance impact.</p>