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OPIC



OVERSEAS PRIVATE INVESTMENT CORPORATION

**OFFICE OF INVESTMENT POLICY QUESTIONNAIRE (OIPQ)
(Configuration that will be seen by projects in the Financial Services sector)**

OPIC Form 248
OMB 3420-0032
Expiration: 12/31/18

Disclosure:

This form requests information from potential OPIC clients that is required by OPIC's governing legislation - the Foreign Assistance Act (FAA) of 1961, Title IV, as amended - to assist OPIC in determining whether a project and its sponsor(s) meet eligibility criteria for OPIC financing, specifically with regard to the soundness of the project, the qualifications of the sponsor(s), creditworthiness, effects, and legislative and regulatory compliance. Complete responses to the questions are required on this form to apply for OPIC support per the FAA.

Responses to questions which call for estimates or projections should take the form of good faith statements made to the best of the applicant's knowledge and belief. Statements of fact provided to OPIC in this document must be accurate as of the date of execution of this document. In addition to other rights and remedies available to OPIC, misrepresentations or failure to disclose relevant information may result in criminal prosecution pursuant to 22 USC 2197(n), as well as a default or termination if a commitment is issued. Neither submission nor acceptance of this application implies that the project is eligible for OPIC support or that support will be provided.

Client information contained in this form will be deemed designated as confidential commercial information in accordance with OPIC's Freedom of Information Act (FOIA) regulations (22 CFR 706), and will be treated as confidential commercial information to the extent permitted by applicable law. As a federal agency, OPIC may not collect, or sponsor the collection of, information unless it displays a valid OMB Control Number with an expiration date that has not expired.

Paperwork Reduction Act Notice: This information is required to obtain benefits. The public reporting burden for this collection of information is estimated to average 2.8 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate to Records Manager, Overseas Private Investment Corporation 1100 New York Ave., NW, Washington, DC 20527 and to the OPIC Desk Officer at the Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503.

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As the U.S. Government's development finance institution, OPIC takes its developmental mission seriously. An integral part of the OPIC application process, the OIPQ enables OPIC to estimate the potential long-term developmental impacts of each OPIC-supported project and to identify any potential environmental and social considerations. Additionally, data collected in the OIPQ is aggregated and used to satisfy OPIC's U.S. Congressional reporting requirements.

The terms "Applicant", "Project", "Project Company", and "Financial Intermediary" are defined below:

Applicants – Investors, lenders, insurers, reinsurers, or project sponsors seeking OPIC support.

Project -- A long-term investment in one or more OPIC eligible countries, including investments made by an OPIC-supported Financial Intermediary.

Project Company -- The entity that directly undertakes the Project, which may or may not be the direct beneficiary of OPIC's support (depending on the proposed structure of the transaction).

Financial Intermediary – Investment funds, banks, insurance companies, or other financial institutions, entities, or vehicles that receive OPIC support and provides debt, equity, and/or insurance directly to Projects.

All projects that OPIC supports are subject to [OPIC's Environmental and Social Policy Statement](#) and applicable [International Finance Corporation Performance Standards and Environmental, Health and Safety Guidelines](#).

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PART I – PROJECT SUMMARY

Please click on the appropriate OPIC product line(s):

- Finance
- Insurance
- Re-Insurance
- Investment Funds

1. PROJECT INFORMATION			
A	Applicant (or Financial Intermediary) ¹ Name:		
B	Project ² Name:		
C	Target percentage ownership of Applicant (or Financial Intermediary) in the Project.		____%
D	Please provide the estimated percentage of local ownership of the Project, if any.		____%
E	Is any of the local ownership comprised of Small & Medium Enterprises (SMEs)? ³	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please provide what percentage of local ownership is accounted for by Small & Medium Enterprises. If none, please skip this question.		____%
F	Do women-owned businesses account for any local ownership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please provide the percentage of local ownership that is comprised of women-owned and/or managed businesses.		____%
G	Do any of the U.S. investors in the Project (or one of its subsidiaries or affiliates) currently produce the same product(s) as the one to be produced by this Project?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", will the number of employees engaged in the U.S. production of this product be reduced as a result of this OPIC-supported investment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	How many employees are currently employed by such U.S. company or its subsidiaries or affiliates that produce this product?		_____

¹ **Applicant:** Investors, lenders, insurers, reinsurers, or project sponsors seeking OPIC support.

Financial Intermediary: Investment funds, banks, insurance companies, or other financial institutions, entities, or vehicles that receive OPIC support and provides debt, equity, and/or insurance directly to Projects.

² **Project:** A long-term investment in one or more OPIC eligible countries, including investments made by an OPIC-supported Financial Intermediary.

³ For local SMEs, OPIC uses the IFC definition for SMEs, which are defined as firms with two out of the following three characteristics: total employees of up to 300, total assets of up to \$15 million, and total annual sales of up to \$15 million. This should not be confused with OPIC's definition of a U.S.-based small business, which is provided in the Form 115.

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2. PROJECT DESCRIPTION					
A	Please check the appropriate box:	<input checked="" type="checkbox"/>	Financial Services ⁴	<input type="checkbox"/>	Non-Financial Services
B	Please check the appropriate box:	<input type="checkbox"/>	New Enterprise (no existing facilities and/or operations)	<input type="checkbox"/>	Existing Enterprise
C	Project City and Country:				
D	Describe the use of proceeds of this OPIC-supported investment:				
E	Description of the Project and its operations:				

PART IIB – PROJECT COUNTRY EFFECTS
(For Financial Services Projects)

1. FINANCIAL INTERMEDIARY– CURRENT TOTAL PORTFOLIO	
Please provide the following portfolio information on the Financial Intermediary's current total portfolio.	Current Total Portfolio
Number of transactions	#
Number of clients	#
Value of outstanding portfolio (\$US)	\$
Average transaction amount per client (\$US)	\$
Maximum transaction amount to a single client (\$US)	\$
Minimum transaction amount to a single client (\$US)	\$
Average tenor (in months) ⁵	(months)
% of the portfolio that are rural clients (based on number of clients)	%
% of the portfolio that are women or women-owned businesses (based on number of clients)	%

⁴ Including, but not limited to, commercial banks, non-bank financial institutions, insurance companies, re-insurance companies, investment funds (e.g. microfinance, SME, venture capital, private equity), lending facilities, and financial intermediaries engaged in specialized financial transactions.

⁵ Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

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2. PROJECT PORTFOLIO – TRANSACTION TYPE & PORTFOLIO INFORMATION			
Please identify the type of Project transactions supported by the OPIC-supported investment. Check all that apply.			
Microfinance⁶ loans		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, please provide the following portfolio information and projections <i>on the OPIC-supported Microfinance portfolio</i> :			
A	Current portfolio information and projections for OPIC-supported Microfinance portfolio:	Current Portfolio	Projected OPIC-supported portfolio
	Number of Project transactions	#	# (total over next 5 years)
	Number of Project clients	#	# (total over next 5 years)
	Value of Project outstanding portfolio (\$US)	\$	\$
	Average transaction amount per client (\$US)	\$	\$ ⁷
	Maximum transaction amount to a single client (\$US)	\$	\$
	Minimum transaction amount to a single client (\$US)	\$	\$
	Average tenor (in months) ⁸	# months	# months
B ⁹	Purpose of the transactions as a percentage of the outstanding value of the Microfinance portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Start-Up Capital	%	%
	Working Capital	%	%
	Expansion Capital	%	%
	Equipment Purchase	%	%
	Other (please specify):	%	%
C	Business activities/sectors of clients as a percentage of the outstanding value of the applicable portfolio in A above	Current Portfolio	Projected OPIC-supported portfolio
	Manufacturing	%	%
	Agriculture	%	%
	Construction	%	%
	Transportation	%	%
	Communication	%	%
	Tourism	%	%
	Trade/Retail	%	%
	Energy	%	%
	Services (please specify):	%	%
	Other (please specify):	%	%

⁶ OPIC uses the IFC definition for microenterprises, which are defined as enterprises with two of the following three characteristics: total employees of up to 10, total assets of up to \$100,000, and total annual sales of up to \$100,000.

⁷ If the average transaction value exceeds \$10,000: Please note that the average transaction amount exceeds the typical average value for microfinance transactions. Please verify that the estimate reflects the average transaction size for the OPIC-supported portfolio.

⁸ Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

⁹ Column totals in sections B and C should be either 0% (if there is no current portfolio) or 100%.

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Microfinance continued

D	Demographic distribution of clients as a percentage of the number of clients in the applicable portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Women (or women-managed businesses)	%	%
	Rural	%	%
	Other ¹⁰ (please specify):	%	%

SME¹¹ Loans		<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please provide the following portfolio information and projections <i>on the OPIC-supported SME portfolio</i> :		
A	Current portfolio information and projections for OPIC-supported SME portfolio:	Current Portfolio	Projected OPIC-supported portfolio
	Number of Project transactions	# (per year)	# (total over next 5 years)
	Number of Project clients	#	# (total over next 5 years)
	Value of Project outstanding portfolio (\$US)	\$	\$
	Average transaction amount per client (\$US)	\$	\$ ¹²
	Maximum transaction amount to a single client (\$US)	\$	\$
	Minimum transaction amount to a single client (\$US)	\$	\$
	Average tenor (in months) ¹³	# months	# months
	Purpose of the transactions as a percentage of the outstanding value of the SME portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
B ¹⁴	Start-Up Capital	%	%
	Working Capital	%	%
	Expansion Capital	%	%
	Equipment Purchase	%	%
	Other (please specify):	%	%

¹⁰ Examples include but are not limited to: ethnic minorities, youth, handicapped individuals.

¹¹ OPIC uses the IFC definition for SMEs which are defined as firms with two out of the following three characteristics: total employees of up to 300 employees, total assets of up to \$15 million, and total annual sales of up to \$15 million.

¹² If over \$2 million: Please note that the average transaction amount exceeds the typical average value for SME transactions. Please verify that the estimate reflects the average transaction size for the OPIC-supported portfolio.

¹³ Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

¹⁴ Column totals in sections B and C should be either 0% (if there is no current portfolio) or 100%.

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SME Loans continued

C	Business activities/sectors of clients as a percentage of the outstanding value of the SME portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Manufacturing	%	%
	Agriculture	%	%
	Construction	%	%
	Transportation	%	%
	Communication	%	%
	Tourism	%	%
	Trade/Retail	%	%
	Energy	%	%
	Services (please specify):	%	%
	Other (please specify):	%	%
D	Demographic distribution of clients as a percentage of the number of clients in the SME portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Women (or women-managed businesses)	%	%
	Rural	%	%
	Other ¹⁵ (please specify):	%	%

Consumer Loans¹⁶		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, please provide the following portfolio information and projections <i>on the OPIC-supported Consumer lending portfolio</i> :			
A	Current portfolio information and projections for OPIC-supported Consumer loan portfolio:	Current Portfolio	Projected OPIC-supported portfolio
	Number of Project transactions	# (per year)	# (total over next 5 years)
	Number of Project clients	#	# (total over next 5 years)
	Value of Project outstanding portfolio (\$US)	\$	\$
	Average transaction amount per client (\$US)	\$	\$
	Maximum transaction amount to a single client (\$US)	\$	\$
	Minimum transaction amount to a single client (\$US)	\$	\$
	Average tenor (in months) ¹⁷	# months	# months

¹⁵ Examples include but are not limited to: ethnic minorities, youth, handicapped individuals.

¹⁶ Defined as a borrower of consumer, non-mortgage loan product, such as a car loan, credit card, signature loan, signature line of credit, or Certificate of Deposit loan.

¹⁷ Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

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Consumer Loans continued

B	Demographic distribution of clients as a percentage of the number of clients in the Consumer Lending portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Women (or women-managed businesses)	%	%
	Rural	%	%
	Other ¹⁸ (please specify):	%	%

Mortgages		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, please provide the following portfolio information and projections <i>on the OPIC-supported Mortgage portfolio</i> :			
A	Current portfolio information and projections for OPIC-supported Mortgage portfolio:	Current Portfolio	Projected OPIC-supported portfolio
	Number of Project transactions	# (per year)	# (total over next 5 years)
	Number of Project clients	#	# (total over next 5 years)
	Value of Project outstanding portfolio (\$US)	\$	\$
	Average transaction amount per client (\$US)	\$	\$
	Maximum transaction amount to a single client (\$US)	\$	\$
	Minimum transaction amount to a single client (\$US)	\$	\$
	Average tenor (in months) ¹⁹	# months	# months
B ²⁰	Please provide the purpose of the mortgages as a percentage of the outstanding value of the Mortgage portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Mortgages for new homeowners	%	%
	Home Improvement loans	%	%
	Productive loan (e.g. home equity loan or line of credit)	%	%
	Other (please specify):	%	%
C	Please provide the target market of mortgages as a percentage of the outstanding value of the Mortgage portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Low-income homes	%	%
	Middle-income homes	%	%
	High-income homes	%	%
	Residential rental properties	%	%
	Commercial properties	%	%
	Other (please specify):	%	%

¹⁸ Examples include but are not limited to: ethnic minorities, youth, handicapped individuals.

¹⁹ Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

²⁰ Column totals in sections B and C should be either 0% (if there is no current portfolio) or 100%.

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Mortgages continued

D	Please provide the demographic distribution of clients as a percentage of the number of clients in the Mortgage portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Women (or women-managed businesses)	%	%
	Rural	%	%
	Other ²¹ (please specify):	%	%

Equity Investments	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If Yes, please provide the following portfolio information and projections *on the OPIC-supported Equity portfolio*:

A	Current portfolio information and projections for OPIC-supported Equity portfolio:	Current Portfolio	Projected OPIC-supported portfolio
	Number of Project transactions	# (per year)	# (total over next 5 years)
	Number of Project clients	#	# (total over next 5 years)
	Value of Project outstanding portfolio (\$US)	\$	\$
	Average transaction amount per client (\$US)	\$	\$
	Maximum transaction amount to a single client (\$US)	\$	\$
	Minimum transaction amount to a single client (\$US)	\$	\$
	Average tenor (in months) ²²	# months	# months
B ²³	Economic segments of clients as a percentage of the outstanding value of the Equity portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Microenterprises ²⁴	%	%
	Small & Medium Enterprises ²⁵	%	%
	Large Corporations	%	%
	Other (please specify):	%	%

²¹ Examples include but are not limited to: ethnic minorities, youth, handicapped individuals.

²² Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

²³ Column totals in sections B, C and D should be either 0% (if there is no current portfolio) or 100%.

²⁴ OPIC uses the IFC definition for microenterprises, which are defined as enterprises with two of the following three characteristics: total employees of up to 10, total assets of up to \$100,000, and total annual sales of up to \$100,000.

²⁵ OPIC uses the IFC definition for SMEs which are defined as firms with two out of the following three characteristics: total employees of up to 300 employees, total assets of up to \$15 million, and total annual sales of up to \$15 million.

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Equity Investments continued

C	Purpose of the transactions as a percentage of the outstanding value of the Equity portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Start-Up Capital	%	%
	Working Capital	%	%
	Expansion Capital	%	%
	Equipment Purchase	%	%
	Other (please specify):	%	%
D	Business activities/sectors of clients as a percentage of the outstanding value of the Equity portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Manufacturing	%	%
	Agriculture	%	%
	Construction	%	%
	Transportation	%	%
	Communication	%	%
	Tourism	%	%
	Trade/Retail	%	%
	Energy	%	%
	Services (please specify):	%	%
	Other (please specify):	%	%
	E	Demographic distribution of clients as a percentage of the number of clients in the Equity portfolio in A above.	Current Portfolio
Women (or women-managed businesses)		%	%
Rural		%	%
Other ²⁶ (please specify):		%	%

²⁶ Examples include but are not limited to: ethnic minorities, youth, handicapped individuals.

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Leasing contracts		<input type="checkbox"/> Yes	<input type="checkbox"/> No
If Yes, please provide the following portfolio information and projections <i>on the OPIC-supported Leasing portfolio</i> :			
A	Current portfolio information and projections for the OPIC-supported Leasing portfolio:	Current Portfolio	Projected OPIC-supported portfolio
	Number of Project transactions	# (per year)	# (total over next 5 years)
	Number of Project clients	#	# (total over next 5 years)
	Value of Project outstanding portfolio (\$US)	\$	\$
	Average transaction amount per client (\$US)	\$	\$
	Maximum transaction amount to a single client (\$US)	\$	\$
	Minimum transaction amount to a single client (\$US)	\$	\$
	Average tenor (in months) ²⁷	# months	# months
B ²⁸	Please provide the economic segments of clients as a percentage of the outstanding value of the Leasing portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Microenterprises ²⁹	%	%
	Small & Medium Enterprises ³⁰	%	%
	Large Corporations	%	%
	Other (please specify):	%	%
C	Please provide the business activities/sectors of clients as a percentage of the outstanding value of the Leasing portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Manufacturing	%	%
	Agriculture	%	%
	Construction	%	%
	Transportation	%	%
	Communication	%	%
	Tourism	%	%
	Trade/Retail	%	%
	Energy	%	%
	Services (please specify):	%	%
Other (please specify):	%	%	

²⁷ Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

²⁸ Column totals in sections B and C should be either 0% (if there is no current portfolio) or 100%.

²⁹ OPIC uses the IFC definition for microenterprises, which are defined as enterprises with two of the following three characteristics: total employees of up to 10, total assets of up to \$100,000, and total annual sales of up to \$100,000.

³⁰ OPIC uses the IFC definition for SMEs which are defined as firms with two out of the following three characteristics: total employees of up to 300 employees, total assets of up to \$15 million, and total annual sales of up to \$15 million.

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Leasing Contracts continued

D	Please provide the demographic distribution of clients as a percentage of the number of clients in the Leasing portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Women (or women-managed businesses)	%	%
	Rural	%	%
	Other ³¹ (please specify):	%	%

Insurance contracts	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If Yes, please provide the following portfolio information and projections *on the OPIC-supported Insurance portfolio*:

A	Current portfolio information and projections for the OPIC-supported Insurance portfolio:	Current Portfolio	Projected OPIC-supported portfolio
	Number of Project transactions	# (per year)	# (total over next 5 years)
	Number of Project clients	#	# (total over next 5 years)
	Value of Project outstanding portfolio (\$US)	\$	\$
	Average transaction amount per client (\$US)	\$	\$
	Maximum transaction amount to a single client (\$US)	\$	\$
	Minimum transaction amount to a single client (\$US)	\$	\$
	Average tenor (in months) ³²	# months	# months

B ³³	Please provide the economic segments of clients as a percentage of the outstanding value of the Insurance portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Microenterprises ³⁴	%	%
	Small & Medium Enterprises ³⁵	%	%
	Large Corporations	%	%
	Other (please specify):	%	%

³¹ Examples include but are not limited to: ethnic minorities, youth, handicapped individuals.

³² Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

³³ Column totals in sections B and C should be either 0% (if there is no current portfolio) or 100%.

³⁴ OPIC uses the IFC definition for microenterprises, which are defined as enterprises with two of the following three characteristics: total employees of up to 10, total assets of up to \$100,000, and total annual sales of up to \$100,000.

³⁵ OPIC uses the IFC definition for SMEs which are defined as firms with two out of the following three characteristics: total employees of up to 300 employees, total assets of up to \$15 million, and total annual sales of up to \$15 million.

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Insurance Contracts continued

C	Please provide the business activities/sectors of clients as a percentage of the outstanding value of the Insurance portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Manufacturing	%	%
	Agriculture	%	%
	Construction	%	%
	Transportation	%	%
	Communication	%	%
	Tourism	%	%
	Trade/Retail	%	%
	Energy	%	%
	Services (please specify):	%	%
	Other (please specify):	%	%
D	Please provide the demographic distribution of clients as a percentage of the number of clients in the Insurance portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Women (or women-managed businesses)	%	%
	Rural	%	%
	Other ³⁶ (please specify):	%	%

Other (please specify):	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If Yes, please provide the following portfolio information and projections *on the OPIC-supported portfolio*:

A	Current portfolio information and projections for OPIC-supported portfolio:	Current Portfolio	Projected OPIC-supported portfolio
	Number of Project transactions	# (per year)	# (total over first 5 years)
	Number of Project clients	#	# (total over first 5 years)
	Value of Project outstanding portfolio (\$US)	\$	\$
	Average transaction amount per client (\$US)	\$	\$
	Maximum transaction amount to a single client (\$US)	\$	\$
	Minimum transaction amount to a single client (\$US)	\$	\$
	Average tenor (in months) ³⁷	# months	# months

³⁶ Examples include but are not limited to: ethnic minorities, youth, handicapped individuals.

³⁷ Average (simple mean) initial tenor (in months) of all outstanding loans in the current portfolio.

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Other continued

B ³⁸	Economic segments of clients as a percentage of the outstanding value of the portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Microenterprises ³⁹	%	%
	Small & Medium Enterprises ⁴⁰	%	%
	Large Corporations	%	%
	Other (please specify):	%	%
C	Purpose of the transactions as a percentage of the outstanding value of the portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Start-Up Capital	%	%
	Working Capital	%	%
	Expansion Capital	%	%
	Equipment Purchase	%	%
	Other (please specify):	%	%
D	Business activities/sectors of clients as a percentage of the outstanding value of the portfolio in A above.	Current Portfolio	Projected OPIC-supported portfolio
	Manufacturing	%	%
	Agriculture	%	%
	Construction	%	%
	Transportation	%	%
	Communication	%	%
	Tourism	%	%
	Trade/Retail	%	%
	Energy	%	%
	Services (please specify):	%	%
	Other (please specify):	%	%
	E	Demographic distribution of clients as a percentage of the number of clients in the portfolio in A above.	Current Portfolio
Women (or women-managed businesses)		%	%
Rural		%	%
Other ⁴¹ (please specify):		%	%

³⁸ Column totals in sections B, C and D should be either 0% (if there is no current portfolio) or 100%.

³⁹ OPIC uses the IFC definition for microenterprises, which are defined as enterprises with two of the following three characteristics: total employees of up to 10, total assets of up to \$100,000, and total annual sales of up to \$100,000.

⁴⁰ OPIC uses the IFC definition for SMEs which are defined as firms with two out of the following three characteristics: total employees of up to 300 employees, total assets of up to \$15 million, and total annual sales of up to \$15 million.

⁴¹ Examples include but are not limited to: ethnic minorities, youth, handicapped individuals.

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3. PROJECT FINANCIAL INTERMEDIARY EMPLOYMENT							
A	Please provide the current and projected number of Project employees for operations & management ⁴² of the Financial Intermediary.						
	Current Employment (Operations and Management)			Projected Employment (Operations & Management) by 5 th year of operations <i>as a result of this OPIC-Supported Investment</i>		Total Projected Employment (Operations & Management) by the 5th year of operations	
	Local		Foreign Nationals	Local	Foreign Nationals	Local	Foreign Nationals
	Male	Female					
Managerial							
Professional/ Technical							
Unskilled Labor							
TOTAL							
B	Will the Project utilize workers employed by third parties (i.e., through contractors/subcontractors) once the Project is operational?						
	For physical construction <input type="checkbox"/>		For administrative needs <input type="checkbox"/>		For other operational needs <input type="checkbox"/>		
4. JOB QUALITY							
A	Does or will the Financial Intermediary offer employee development programs, such as tuition reimbursement or formal mentorships to both current and new <u>non-management</u> employees identified above in Question 3A above?					<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please describe what type of employee development programs will be available to professional/technical and/or unskilled personnel.						
B	Does or will the Financial Intermediary offer other employee benefits that exceed local legal requirements to both current and new <u>non-management</u> employees identified above in Question 3A above?					<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please provide a list of employee benefits ⁴³ that exceed local law that are or will be available to non-management personnel:						
C	Please provide the average monthly wage (in local currency) that is or will be paid to full-time equivalent unskilled employees identified in Question 3A above.					___ local currency/month	
D	Please provide the average monthly wage (in local currency) that is or will be paid to full-time equivalent professional/technical employees identified in Question 3A above.					___ local currency/month	

⁴² Number of full-time equivalent employees as per local definition working for the Project. This includes directly hired individuals and individuals hired through third party agencies as long as those individuals provide on-site services related to the operations of the Project. Also, this includes full-time equivalent worked by seasonal, contractual and part time employees. Part-time jobs are converted to full-time equivalent jobs on a pro rata basis, based on local definition (e.g., if working week equals 40 hours, a 24 hr/week job would be equal to 0.6 FTE job). Seasonal or short-term jobs are prorated on the basis of the portion of the year that was worked (e.g., a full-time position for three months would be equal to a 0.25 FTE job). If the information is not available, the rule-of-thumb is two part-time jobs equal one full-time job.

⁴³ Please include “family-friendly” benefits, such as flexible work schedules, extended paid maternity leave, child care.

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5. PROJECT ENVIRONMENTAL AND COMMUNITY IMPACTS				
A	As a result of this OPIC-supported investment, will the Project implement initiatives (either corporate or transactional) which are directed at restoring and/or preserving the environment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	If "Yes", please explain (e.g. paperless banking, favorable financing terms for Project clients engaging in activities which preserve the environment).			
B	Does (or will) the Project contribute money towards activities that benefit local communities (e.g., recreational facilities, schools, medical clinics, scholarship programs, other charitable activities ⁴⁴)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	If Yes, please provide the actual or expected annual budget for these activities and describe these activities. <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%; text-align: center;">\$ /year</td> </tr> </table>		\$ /year	
	\$ /year			
C	Does the Project have an Environmental and Social Management System (ESMS ⁴⁵)? If Yes, please attach a copy of the ESMS (in English).	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
6. PROJECT HUMAN RESOURCE MANAGEMENT				
A	Does (or will) the Project have written human resources policies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	If Yes, please attach a copy of the Project Company's human resource policies (in English).			
B	If Yes, please indicate the areas covered by the human resources policies:			
	Mechanism(s) for workers to express grievances (e.g., direct access to supervisors and/or the human resources department, workers' committees, and/or trade union reps, anonymous hotline).	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Disciplinary procedures.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
C	Are terms of employment clearly communicated to each worker?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If Yes, please describe how employment terms are (or will be) communicated to each worker and attach verifying documentation, such as a sample employment contract.				
If Yes, please indicate the person who is (or will be) responsible for implementing the Project Company's human resource policies.				
D	Does (or will) the Project have management experience in applying international labor standards, such as those in the IFC Performance Standards?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	If Yes, please specify.			

⁴⁴ Philanthropic and/or charitable initiatives not directly related to the business operations of the Project Company.

⁴⁵ An ESMS typically includes: 1) An Environmental and Social Policy that defines the environmental and social objectives of the Sponsor; 2) An organizational structure that defines the roles, responsibilities, and authority to implement a project's environmental and social requirements; 3) An Occupational Health and Safety Plan that describes potential worker hazards, provides preventative and protective measures and training for workers; 4) An Environmental and Social Management Plan which identifies actions and measures to minimize environmental and social risk during the construction and operation of a project; 5) An Emergency Preparedness and Response Plan that describes the response to accidental and emergency situations associated with a project so as to mitigate harm to people or the environment; 6) Stakeholder Engagement Plan that describes the process for keeping a project's affected communities informed about its activities and progress; 7) Grievance Mechanism to facilitate resolution of Affected Communities concerns about a project.

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7. PROJECT LABOR-RELATED ISSUES			
Does (or will) the Project involve the following?			
A	Workers under the age of 18 (directly or indirectly employed by the Project).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please describe.		
B	Restructuring which results in a major retrenchment (i.e., lays off significant numbers of workers).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, please describe.		
C	Known non-compliance with local laws or other applicable labor standards (self-diagnosed, or as a result of official inspections or other audits).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, please describe.		
	If Yes, please attach a copy of the collective bargaining agreement, if applicable.		
D	Labor-related lawsuits against the Project	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please describe.		
E	Labor unrest in the last three years in the form of strikes or other general industrial disputes.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please describe.		
F	Ongoing or unresolved issues/disputes with a Project trade union.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, please describe.		

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8. BUSINESS INNOVATION			
Please indicate if the Project will operationalize a product, process, and/or technology that is new or not widely used in the domestic sector as a result of the OPIC-supported investment. Where applicable, please indicate whether any of these factors are new or uncommon in the Project Country and provide details.			
A	Financial Products and/or services.	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon <input type="checkbox"/> No
	If New or Uncommon, please describe.		
B	Business Processes ⁴⁶	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon <input type="checkbox"/> No
	If New or Uncommon, please describe.		
C	Innovative Financing Structures ⁴⁷	<input type="checkbox"/> New	<input type="checkbox"/> Uncommon <input type="checkbox"/> No
	If New or Uncommon, please describe.		
D	Will there be any technical assistance provided by the Project? ⁴⁸	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please describe.		
E	Has (or will) the Project secure(d) voluntary sustainability certification from an internationally-recognized certifying authority ⁴⁹ ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please describe.		

⁴⁶ Examples may include, but are not limited to: methods used to deliver products or services; managerial practices to improve transparency or employee productivity. Includes expertise provided by investment fund managers.

⁴⁷ Examples may include investment funds that make debt investments; securitizations.

⁴⁸ Examples may include, but are not limited to: training of customers, industry counterparts, suppliers.

⁴⁹ Examples may include, but are not limited to: Smart Campaign, Fairtrade International, International Sustainability and Carbon Certification, International Standards Organization certificates.

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PART III – EFFECTS OF PROJECT ON THE U.S. ECONOMY

1. PROJECT COUNTRY REGULATORY ENVIRONMENT			
A	Does (or will) the Project occupy a monopoly position in any of its markets?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain.		
	If No, please estimate how many firms currently provide the same or similar products and/or services in the local market.	_____#	
B	Does (or will) the Project Country government have majority ownership or effective management control of the Project?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain.		
C	Are there any Project Country performance requirements (e.g., local content requirements or incentives, minimum export requirements, maximum import requirements, or local hiring requirements) that might affect Project imports, exports, or employment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain.		
D	Does (or will) the Project result from or cause any Project Country reforms, new legislation, or new regulations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If "Yes", please explain.		

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2. INITIAL SOURCES OF PROJECT FUNDING⁵⁰					
		Debt	Equity	Other ⁵¹	TOTAL
A	OPIC:	\$	\$ N/A	\$	\$
B	Applicant (or Financial Intermediary): ⁵²	\$	\$	\$	\$
	What amount, if any, is from an offshore non-U.S. source? ⁵³	\$	\$	\$	
C	U.S. sources other than Applicant (or Financial Intermediary) (please specify source and amounts per source):	\$	\$	\$	\$
	What amount, if any, is from an offshore non-U.S. source?	\$	\$	\$	\$
	What amount, if any, is from a U.S. public source (e.g., USAID grants, Export-Import Bank financing, U.S. Trade and Development Agency grants)? (please specify)	\$	\$	\$	\$
D	Project Country sources (please specify source and amounts per source)	\$	\$	\$	\$
E	Non-U.S. and non-Project Country sources (please specify sources, countries, and amounts per country):	\$	\$	\$	\$
F	Development Finance Institutions (e.g. International Finance Corporation, Inter-American Development Bank, etc.)	\$	\$	\$	\$
G	Other sources (please specify):	\$	\$	\$	\$
H	INITIAL PROJECT FUNDING TOTAL :	\$	\$	\$	\$⁵⁴

⁵⁰ OPIC's Office of Investment Policy uses this information to analyze the projected U.S. Balance of Payments effects.

⁵¹ Please specify type of funding (e.g. technical assistance or management service agreements, leases, consigned equipment).

⁵² Includes: 1) Unguaranteed framework partner contribution for OPIC-supported framework facilities and 2) Fund equity for OPIC-supported investment funds.

⁵³ Indicate the amount of U.S. funds that will not flow from the U.S. to the Project Country, but rather from another country. For example, a foreign bank account owned by a U.S. entity.

⁵⁴ This total should equal the total project funding from the Finance or Insurance application.

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3. INITIAL USES OF PROJECT FUNDING		
Refers to expenditures financed by the Project Funding Total included in Question 2H above.		
A	Purchased or spent in the Project Country	\$
	Of the amount in 3A above, how much will be spend on the procurement of goods and services from domestic suppliers? ⁵⁵	\$
B	Purchased from the U.S. ⁵⁶	\$
C	Purchased from countries other than the Project Country or the U.S. (please specify countries and amounts per country)	\$
D	Miscellaneous Project costs including costs not related to the procurement of assets/services (please specify what these costs represent, the countries in which these costs are incurred, and amount per country).	\$
E	TOTAL INITIAL PROJECT FUNDING USES:	\$⁵⁷

Note: The user will only see this section if they have entered an amount greater than \$0 into line 3B above.

4. INITIAL PROJECT U.S. PROCUREMENT								
Please list items to be procured from the U.S. from Question 3B, above. Also, please ensure that the total below is equal to the total in Question 3B above.								
Supplier	City, State	ZIP Code	Enterprise Characteristics			Product	Product Description	Procurement Amount (\$)
			Small Enterprise? ⁵⁸	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know		<input type="checkbox"/> New		
			Minority Owned?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know		<input type="checkbox"/> Used		
			Women Owned?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know		<input type="checkbox"/> Don't Know		
TOTAL								

⁵⁵ Excluding tax payments, utility costs, rent and internal labor costs.

⁵⁶ OPIC considers U.S. procurement to be equipment manufactured by, or services provided by, workers in the U.S. Equipment or services sourced from U.S. subsidiaries overseas should be listed in Question 3C.

⁵⁷ This total should equal the total provided in Question 2H immediately above.

⁵⁸ A U.S. small business is defined as: 1) An enterprise with revenues of < \$400 million or ≤ 500 employees OR 2) An individual with net worth ≤ \$100 million.

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5. OPERATIONAL PROJECT PROCUREMENT			
A	Will the Project procure goods and services from the U.S on an on-going basis after the Project is fully operational?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
B	Will the Project procure goods and services from Project Country sources on an on-going basis after the Project is fully operational?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, please provide the average annual value of the Project's purchases of goods and services (excluding internal labor and utility costs) from domestic suppliers as a result of this OPIC-supported investment. Projections should be annual averages over a five year time horizon after the Project is fully operational.	\$	
Please briefly describe the goods and/or services that will be procured by these funds.			

6. OPERATIONAL PROJECT U.S. PROCUREMENT								
Please list items to be procured from the U.S. once the Project is fully operational. Figures provided below should be annual averages over a five year time horizon after the Project becomes fully operational.								
Supplier	City, State	ZIP Code	Enterprise Characteristics			Product	Product Description	Procurement Amount (\$)
			Small Enterprise? ⁵⁹	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know	<input type="checkbox"/> New <input type="checkbox"/> Used		
			Minority Owned?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know			
			Women Owned?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know			
TOTAL								\$

⁵⁹ A U.S. small business is defined as: 1) An enterprise with revenues of < \$400 million or ≤ 500 employees OR 2) An individual with net worth ≤ \$100 million.

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7. PROJECT SALES/PRODUCTION or INTEREST/FEE REVENUE (FOR FINANCIAL INTERMEDIARIES)							
A Please provide current annual sales (or interest and fee revenue if a financial intermediary) and projected increases in annual sales (or interest and fee revenue) as a result of this OPIC-supported investment by the 5 th year of operations.							
Product	Current Annual Production Capacity		Projected Increase in Annual Production Capacity ⁶⁰ as a result of this OPIC-Supported Investment		Total Projected Annual Production Capacity		
	Current Annual Gross Sales Value/Revenue (\$US)	Current Annual Volume (Units) ⁶¹	Increase in Gross Annual Sales Value/Revenue (\$US)	Increase in Annual Volume (Units)	Total Annual Gross Sales Value/Revenue (\$US)	Total Annual Volume (Units)	
TOTAL							
B Does the Project currently export or plan to export any of its production?					<input type="checkbox"/> Yes	<input type="checkbox"/> No	
C If Yes, please provide current annual exports and the projected increase in annual exports expected as a result of this OPIC-supported investment by the 5 th year of full operations.							
Exported Product	Export Country	Current Annual Export Sales		Projected Increase in Annual Export Sales ⁶² as a result of this OPIC-Supported Investment		Total Projected Annual Exports by 5 th year of operations	
		\$US	Volume (Units) ⁶³	\$US	Volume (Units)	\$US	Volume (Units)
TOTAL		\$		\$		\$	
D Will the Project reduce dependency on imports?					<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If Yes, please explain.							

⁶⁰ Projections should be annual averages over a five year time horizon after the Project is fully operational.

⁶¹ Please provide volume in applicable units (e.g. tons).

⁶² Incremental figures should be annual averages over a five year time horizon after the Project is fully operational.

⁶³ Please provide volume in applicable units (e.g. tons).

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8. PROJECT PAYMENTS TO HOST GOVERNMENT			
A Please provide all transfers ⁶⁴ to the host government made by the Project.			
Project Country	Current Annual Payment Figure (\$US)	Projected Increase in Annual Payment Figure ⁶⁵ as a result of this OPIC-Supported Investment (\$US)	Total Projected Annual Payments (\$US)
TOTAL			
B	If the Project is eligible for a tax holiday, indicate the duration of the tax holiday.		___ year(s)
C	If duties and/or tax payments to Project Country government will be reduced as a result of the Project, please estimate the amount lost. ⁶⁶		\$___

9. FINANCIAL OUTFLOW FROM PROJECT COUNTRY			
In each column, estimate the Project average annual financial outflow from the Project Country over a five year time horizon. Please only report those outflows related to this OPIC-supported investment.		Remittance to the U.S.	Remittance to Other Countries (please specify countries)
A	OPIC Payments (\$US)	\$	\$
B	Other Loan Principal and Interest (from U.S. or other lenders) (\$US)	\$	\$
C	Lease Payments (\$US)	\$	\$
D	Return on Initial Capital Investment ⁶⁷ (\$US)	\$	\$
E	Annual Fees (other than OPIC fees, please specify) ⁶⁸ (\$US)	\$	\$

⁶⁴ Includes payments to the government in the form of corporate income or profit taxes. Additional forms of transfer to be reported as appropriate include (i) sales taxes, (ii) net VAT, (iii) royalties, (iv) dividends and related taxes, (v) management and/or concession fees, (vi) license fees, (vii) tax on payment of interest, and (viii) other material payments net of any direct subsidies received.

⁶⁵ Projected figures should be annual averages over a five year time horizon after the Project is fully operational.

⁶⁶ For example, if project production will substitute for imports subject to tariffs.

⁶⁷ Includes dividends and profits.

⁶⁸ For up-front fees, please pro-rate for an annual estimate over the five year time horizon measured from the commencement of this OPIC-supported investment.