



Overseas Private Investment Corporation (OPIC)

OPIC is an independent U.S. government agency whose mission is to mobilize and facilitate the participation of United States private capital and skills in the economic and social development of less developed countries and areas, and countries in transition from nonmarket to market economies.

OPIC assists U.S. companies by providing financing (from large structured finance to small business loans), political risk insurance, and investment funds. OPIC complements the private sector in managing risks associated with foreign direct investment and supports U.S. foreign policy.

OPIC financing provides medium- to long-term funding through direct loans and loan guaranties to eligible investment projects in developing countries and emerging markets. By complementing the private sector, OPIC can provide financing in countries where conventional financial institutions often are reluctant or unable to lend on such a basis.

Political risk insurance is available to U.S. investors, contractors, exporters and financial institutions involved in international transactions. Political risk insurance can cover currency inconvertibility, expropriation and political violence, and is available for investments in new ventures, expansions of existing enterprises, privatizations and acquisitions with positive developmental benefits.

In response to the critical shortfall of private equity capital in developing countries, OPIC provides support for the creation of **privately owned and managed investment funds**. These funds make direct equity and equity-related investments in new, expanding or privatizing emerging market companies. OPIC- supported funds assist emerging market economies to secure long-term growth capital, access management skills, and secure the financial expertise, all of which are key factors in expanding economic development.

OPIC was established as an agency of the U.S. government in 1971 and currently does business in over 150 countries. OPIC does have certain policy requirements in the areas of environment, worker and human rights, and economic impact.

For more information about OPIC, visit www.opic.gov



Export – Import Bank (EX-IM)

The Export-Import Bank of the United States (Ex-Im Bank) is the official export credit agency of the United States. **Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets.** We assume credit and country risks that the private sector is unable or unwilling to accept.

Ex-Im Bank provides working capital guarantees (pre-export financing); export credit insurance; and loan guarantees and direct loans (buyer financing). No transaction is too large or too small. On average, 85% of our transactions directly benefit U.S. small businesses.

Ex-Im Bank's **working capital financing** enables U.S. exporters to obtain loans that facilitate the export of goods or services. These working capital loans are made by commercial lenders and backed by our guarantee.

Ex-Im Bank's **insurance** covers the risk of buyer nonpayment for commercial risks (e.g., bankruptcy) and certain political risks (e.g., war or the inconvertibility of currency). This product can replace cash-in-advance, letters of credit, and other documentary sales.

Ex-Im Bank assists exporters by **guaranteeing term financing** to creditworthy international buyers, both private and public sector, for purchases of U.S. goods and services. With Ex-Im Bank's loan guarantee, international buyers are able to obtain competitive term financing from lenders when financing is otherwise not available or there are no economically viable interest rates on terms over one-to-two years.

Ex-Im Bank supports competitive **medium-term financing structured as finance leases in addition to financing structured as installment loans.** Support of lease financing is important since some foreign buyers of U.S. capital goods prefer lease financing as an alternative to traditional installment loans. Ex-Im Bank will guarantee lease financing of U.S. goods and services to creditworthy international lessees, both private and public sector, when financing is otherwise not available or applicable interest rates are not economically viable.

Ex-Im Bank assists exporters by providing **fixed-rate loans** to creditworthy international buyers, both private and public sector, for purchases of U.S. goods and services.

For more information about EX-IM Bank, visit www.exim.gov