



OPIC Loan Originator



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Program Goal/Purpose

The Overseas Private Investment Corporation (OPIC) is an independent US government agency that provides direct financing to companies making investments in developing countries that have a certain level of US ownership.

OPIC has established the Enterprise Development Network (EDN) – An alliance between OPIC and the private sector to help source and process deals for small and medium size companies – the birth of *LOAN ORIGINATORS*. The Loan Originators program was launched in June 2007 and IESC became an official Loan Originator of OPIC in September 2007.

Services and Assistance

OPIC provides long term loans at a competitive interest rate. The general qualifications for financing under this program the US sponsor:

- Must own a minimum of 25% equity in the foreign entity.
- Proof of annual sales between \$20m & \$250m.
- Proof of profitability for last 3 years, which would normally be audited financial statements.
- Request a loan of \$2m to \$15m with loan terms of up to 7 years.

As an OPIC Loan Originator, IESC helps SMEs seeking financing complete OPIC loan applications, including business plans and financial projections, and guide them through the loan approval process. IESC will also screen potential deals for:-

- Quality of sponsors
- Adherence to OPIC policies
- Good business prospects

In addition, IESC can provide additional services to small and medium size companies before, during and after the loan origination process through targeted technical assistance using IESC volunteers, consultants, and certain Business Support Organizations.

Contact

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