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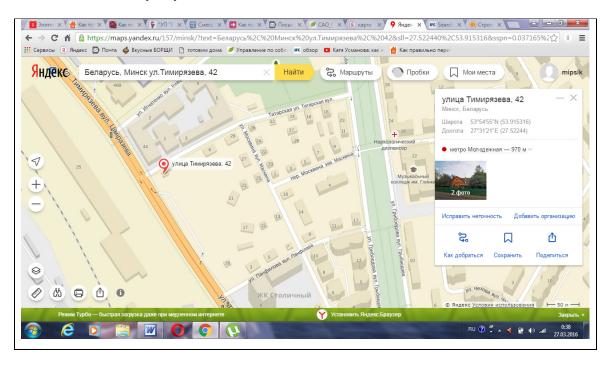
Telefax: +1 202-522-7400 E-mail: cao-compliance@ifc.org

I, Ruslan Viktorovich Skripchenko, and the people I represent are forwarding to you a complaint in connection with the Project involving the provision of a EUR17 million corporate loan to JV Strominvest LLC for the development of affordable housing projects in the Republic of Belarus.

This complaint is being lodged by Ruslan Viktorovich Skripchenko on behalf of the community of people he represents (if necessary, I can submit a list of these people with their names and addresses).

I reside at ;

The people whose interests I represent reside in Minsk (Belarus) in the neighborhood of Timiriazeva, Gvardeyskaya, and Panfilova Streets.



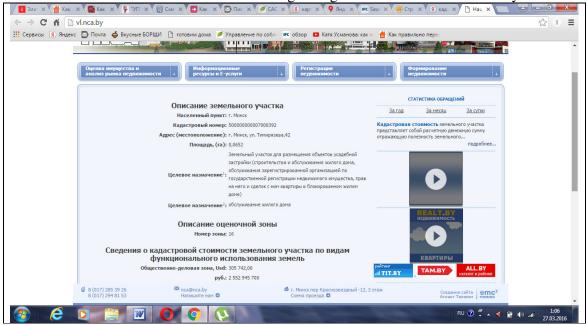
I don't have any objection to the disclosure of my name and the contents of this complaint.

I and the people I represent may by affected by the environmental and social impacts resulting from implementation of the Project involving the provision of a EUR17 million corporate loan to JV Strominvest LLC for the development of affordable housing projects in the Republic of Belarus. More specifically:

The houses where I and the people I represent reside are located within the boundaries of Timiriazeva, Griboyedova, Tatarskaya, and Panfilova Streets, which is a neighborhood in the central part of Minsk with well-developed infrastructure and utility lines. Due to their

location, both the land plots and the houses are of high value and prestige, which attracts investment and results in a steady further increase in housing prices.

During 4 years (from 2011 to 2015), corrupt governmental authorities were trying to deprive me and my elderly and disabled mom (Nina Viktorovna Migacheva) of our home in order to resell it to JV Strominvest LLC that planned to construct a shopping mall in its place. The initial cost (a starting bid for an auction) of the land plot where my house is located is estimated at USD300 thousand and continues growing as well as the value of nearby land.



With the assistance of corrupt governmental authorities, JV Strominvest LLC designed a scheme to deprive me and other people residing within the boundaries of Timiriazeva, Griboyedova, Tatarskaya, and Panfilova Streets in Minsk of our homes in order to construct elite (expensive) housing and a shopping mall in their place using the aforementioned IFC loan and to eventually gain huge profits. To this end, JV Strominvest LLC registered an affiliated company, Strominvest-Ratomka Private Unitary Construction Enterprise, and is going to use it to take housing away from people. The latter will be forcefully (against their will) evicted from their homes with the assistance of corrupt governmental authorities and courts and moved into the residential house property constructed by JV Strominvest LLC on IFC loan and then transferred to Strominvest-Ratomka.

This scheme boils down to depriving people of well-furnished private houses with adjacent land plots located in the city center and moving them into apartments in a multi-story building that will be located on the outskirts and designed as cheap housing.

The problem also lies in the fact that it's forbidden by law to construct elite high-rise buildings where our houses are located as it might have adverse effects on people's health and destroy most of the vegetation in the vicinity (gardens, squares, etc.).

Considering the aforementioned, I and the people I represent have no choice but to request help from you as we cannot expect any justice in Belarus due to a high level of corruption in our governmental authorities.

I and the people I represent are not against the provision of a corporate loan to JV Strominvest LLC, but we request your assistance in making sure that the loan is not used to violate our rights. In particular we demand:

1. That the funds provided to JV Strominvest LLC in the amount of EUR17 million under no circumstances be used to construct an elite 17-storied residential building with supporting

infrastructure within the boundaries of Timiriazeva, Griboyedova, and Panfilova Streets in Minsk, to compensate people for the housing taken away from them, and forcefully move them to a different place.

2. That JV Strominvest LLC under no circumstances use the affordable housing constructed on IFC loan to forcefully move people there, including through its transfer to other business entities.

This issue is covered in the Belarusian mass media from time to time. Please watch the video recording of a conflict between the people I represent and representatives of Strominvest-Ratomka and JV Strominvest LLC posted by the Belarusian mass media on the Internet (<a href="https://www.youtube.com/watch?v=CfJfC1hPBU8">https://www.youtube.com/watch?v=CfJfC1hPBU8</a>). This video documents how the director of JV Strominvest LLC admits that Strominvest-Ratomka and JV Strominvest LLC are going to invest in forcing people out of their homes and moving them to a different place.