**Environmental and Social Monitoring Report**

*This questionnaire is an important tool to help us ascertain the environmental and social performance of your institution during the reporting period. Please complete it as per the reporting intervals agreed in the Term Facility Agreement, but at least annually, and forward it to your Investment Officer.*

*Please note that this is a general questionnaire and we kindly ask you to fill out only those sections applicable to your institution, depending on the ESMS*[[1]](#footnote-2) *requirements that have been agreed. The Lenders also accepts other reporting formats such as the formats of IFC, EBRD, AfDB. You can also send the information in your own reporting format provided that it covers the content below and is satisfactory to The Lenders.*

*Please provide us with copies of the documents listed in Appendix 1 if these have changed during the reporting period. Please also refer to the glossary in Appendix 1 for definitions of the most relevant terms and abbreviations.*

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| **LENDER NAME** |
| Transaction Manager |       (Name) |       (Phone)  |

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| **Contact details and Signature** |
| Institution: |       (Name) |       (Address) |       (Website) |
| Country of incorporation: |       (Name) |
| Completed by: |       (Name and Title) |       (Date)  | (Signature) |
| Reporting period |       (Financial year) |
| Approved by senior management representative: |       (Name and Title) |       (Date)  | (Signature) |
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| **General Information** |
| Total loan portfolio EUR / USD: |       |
| Reporting currency in the financial statement: |       |
| Exchange rate at time of reporting: | Click to choose currency = reporting currency       |
| Other Development Finance Institutions (DFIs) providing finance | [ ]  DEG | ☐ EBRD |
| [ ]  FMO | ☐ IFC |
| [ ]  Proparco | ☐ Other, please specify       |

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| **Section 1: Environmental and Social Management System (ESMS) and CSR – General information** |
| * 1. Does your institution have an **E&S policy** approved by Management Board?

Any changes to be noted during the reporting period?  | [ ]  Yes |
| [ ]  No☐ Yes 🡪 please provide details:      ☐ No  |
| * 1. Has your institution developed, upgraded or implemented an ESMS during the reporting period?
 | ☐ Yes 🡪 please provide details:      ☐ No, in progress 🡪 please provide details:      ☐ No, we already have an ESMS ☐ Other, please specify:       |
| **A. Environmental and Social Governance** |
| * 1. Please provide the name of the person with overall responsibility for E&S matters within your institution (senior management/board management).
 |       (name, function and contact details) |
| Any changes to be noted during the reporting period?  | ☐ Yes 🡪 please provide details:      ☐ No  |
| * 1. Please provide the name of the person with overall responsibility for coordinating the day-to-day E&S matters within your institution (operational coordinator).
 |       (name, function and contact details) |
| Any changes to be noted during the reporting period?  | ☐ Yes 🡪 please provide details:      ☐ No  |
| * 1. Please provide details of general E&S responsibilities in the credit process within your institution. (
 | [ ]  All credit/front office staff, supported by E&S Coordinator, are expected to address any E&S risk as part of their standard processing of transactions [ ]  We have designated credit/front office staff to deal with any E&S issues arising in the context of transactions[ ]  Other, please specify:       |
| Any changes to be noted during the reporting period? | ☐ Yes 🡪 please provide details:      ☐ No  |
| **B. Environmental and Social Training** |
| * 1. Did your institution provide E&S training to credit/front office staff during the reporting period?
 | [ ]  Yes, all relevant credit/front office staff received E&S training. Please provide number of staff trained:      [ ]  Only applicable staff members, including the E&S Coordinator. Please provide number of staff trained:      [ ]  No training was provided |
| * 1. Please provide details of who provided the E&S training.
 | [ ]  Independent Consultant [ ]  Another DFI or training organization. Please provide name of organization:      [ ]  In-house training provided by the organization’s own E&S Coordinator[ ]  Other, please specify:      [ ]  Not applicable |
| * 1. Does your institution have an E&S training program integrated into the bank-wide capacity building program?
 | [ ]  Yes |
| [ ]  No |
| **C. Environmental and Social Procedures *(refer to Appendix 1)*** |
| * 1. Has your institution made any changes during the reporting period with regards to E&S procedures?
 | ☐ Yes, please specify:      ☐ No |
| * 1. Does your institution have an Exclusion List compatible to the EDFI List of Excluded Activities?
 | [ ]  Yes 🡪 please provide details: |       |
| [ ]  Not fully compatible 🡪 please provide details: |
| [ ]  No |
| * 1. Does your institution categorize its transactions based on exposure to E&S risks sectors?
 | [ ]  Yes, 🡪 please specify method used: | ☐ Questionnaire |
| ☐ Checklist |
| ☐ Other, please specify:       |
| [ ]  No |
| * 1. Does your institution perform E&S analysis for relevant transactions to assess the identified risks?
 | [ ]  Yes, 🡪 please specify method used:  | ☐ Questionnaire  |
| ☐ Desk review of client documentation (i.e. permits etc.) |
| ☐ Site visits performed by       |
| ☐ Impact assessment commissioned to a third party |
| ☐ Other, please specify:       |
| [ ]  No |
| * 1. Does your institution mitigate and manage the E&S risks associated with transactions?
 | [ ]  Yes, 🡪 please specify method used | [ ]  ESMP or ESAP |
| [ ]  E&S contract clauses |
| [ ]  Other, please specify:       |
| [ ]  No |
| * 1. When identifying, assessing, mitigating and managing the E&S risks associated with transactions, what standards does your institution apply?
 | **Standards:** | **Type of transactions:** |
| National standards |       |
| IFC Performance Standards |       |
| ILO Conventions |       |
| Other, please specify:       |       |
| * 1. Does your institution monitor the E&S performance of your clients/financed transactions?
 | [ ]  Yes, 🡪 please specify measures taken: | [ ]  Site visit by your institution’s staff |
| [ ]  Inspection by environmental/health authorities |
| [ ]  Copies of updated or renewed permits |
| [ ]  Reports from the client |
| [ ]  Other, please specify       |
| [ ]  No |
| * 1. How often had your IFC PS Triggered Transactions and high-risk clients received monitoring visits by the E&S Coordinator during the reporting period?
 | [ ]  Once a year |
| [ ]  No visits |
| [ ]  Other, please specify:       |
| * 1. Has your institution integrated the E&S procedures (i.e. categorization, assessment, monitoring etc.) into the credit approval process?
 | [ ]  Yes, E&S fully integrated 🡪 please provide short description       |
| [ ]  No, E&S process is a parallel process 🡪 please provide short description       |
| [ ]  No |
| * 1. Does your institution include an E&S paragraph/evaluation in the credit appraisal notes?
 | [ ]  Yes[ ]  No 🡪 please specify where the E&S review output is formalised:       |
| * 1. Are E&S procedures integrated into the information system of your institution?
 | [ ]  Yes[ ]  No 🡪 please specify if it is planned to integrate them:       |
| * 1. Please describe how the Bank assess, monitors and manages climate change risks in its portfolio.

Please include any support/guidance that you provide to your clients (if applicable). |  |
| * 1. Please describe if the institution has a strategy that the institution will follow to contribute to achieve the Paris Agreement objectives.
 |  |
| **D. Stakeholder Engagement** |
| * 1. Has your institution publicly endorsed or signed any national or international agreements or declarations concerning environmental and social issues?
 | [ ]  Yes, 🡪 please specify: | [ ]  Equator Principles |
| [ ]  United Nations Global Compact |
| [ ]  United Nations Environment Programme for Financial Institutions (UNEP-FI) |
| [ ]  Global Reporting Initiative |
| [ ]  Carbon Disclosure Project[ ]  UN Women Empowerment Principles |
| [ ]  Other, please specify       |
| [ ]  No |
| * 1. Does your institution report publically (e.g. in its Annual Report or in a separate E&S or CSR report etc.) on its E&S performance and client/portfolio compliance with applicable E&S legislation and standards?
 | [ ]  Yes, 🡪 please specify reporting mechanism:       |
| [ ]  No |
| * 1. Does your company have an official mechanism in place to address grievances/complaints of local communities and project affected people?
 | [ ]  Yes, 🡪 please provide a web link or contact details for grievances/complaints:      🡪 please specify number of complaints received per year and provide details of how they were handled:       |
| [ ]  No |
| * 1. Does your company have an official mechanism in place to address grievances/complaints of local communities and project affected people?
 | [ ]  Yes, 🡪 please provide a web link or contact details for grievances/complaints:      🡪 please specify number of complaints received per year and provide details of how they were handled:       |
| * 1. External grievances related to E&S matters (only E&S)[[2]](#footnote-3)
 | * Number of external E&S grievances received during the reporting period (including grievances form contractors, as applicable):
* Number of external E&S grievances resolved during the reporting period:
* Key areas raised in the external grievances received
 |
| **E. Institution’s environmental footprint.** |
| * 1. Has your institution taken any measures to reduce its environmental footprint during the reporting period (e.g. use or production of paper, waste, energy etc.)?
 | [ ]  Yes 🡪 please provide details, including the tonnes of CO2-eq emissions for the reporting period:      [ ]  No |
| * 1. Does the Bank monitor its direct greenhouse gas emissions?
 | [ ]  Yes 🡪 please provide details:      [ ]  No |
| **F**. Corporate Social Responsibility |
| * 1. How much did your institution spend on activities that benefit local communities (Corporate Social Responsibility) in the last financial year?
 | Click to choose the currency       |
| * 1. Which type of community development did you engage in?
 | [ ]  Health[ ]  Transportation[ ]  Water[ ]  Education[ ]  Energy[ ]  Recruitment from local community[ ]  Other, please specify:       |

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| **Section 2: Transaction/Portfolio-related information**  |
| **2.1.** Loan Book Summary ***(please specify reporting currency)*** |
| Total Loan Book | Average Loan Size (non retail portfolio) | Short Term Finance %<1 year | Long Term Finance %>3 years |
| Click to choose the currency       | Click to choose the currency       | Click to choose the currency       | Click to choose the currency       |
| In case you finance SME, please provide the average loan size for this specific client segment and share of women-owned/led SMEs | Click to choose the currency       |
| Share of IFC PS Triggered Transactions of the loan book |       % |
| No. of customers | Number of unique clients who are active clients (e.g. transact at least once in a 90-day period) of the organisation as of the end of the reporting period |

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| **2.2.** Loan Portfolio Breakdown Analysis [[3]](#footnote-4) |
| Sector / Activity | Total Loans Outstanding per Industry SectorClick to choose the currency | of which Corporate% | of which SME% | of which Micro% | of which Mortgages% | Of which Women-led/owned | of which Other Retail% |
|       |       |       % |       |       |       |       |       |       |
|       |       |       % |       |       |       |       |       |       |
|       |       |       % |       |       |       |       |       |       |
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|       |       |       % |       |       |       |       |       |       |
|       |       |       % |       |       |       |       |       |       |
|       |       |       % |       |       |       |       |       |       |
|       |       |       % |       |       |       |       |       |       |
| **Total** |       | **100 %** |       |       |       |       |       |       |

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| **2.3.** Top 10 Clients Overview |
| # | FI’s client name: | Industry Sector: | High E&S risk sector? *Please specify with Y/N* |
| 1 |       |       |  |
| 2 |       |       |  |
| 3 |       |       |  |
| 4 |       |       |  |
| 5 |       |       |  |
| 6 |       |       |  |
| 7 |       |       |  |
| 8 |       |       |  |
| 9 |       |       |  |
| 10 |       |       |  |

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| **2.4.** Overview of IFC Performance Standards Triggered Transactions  (loan size > USD 5mln or total project costs > USD 10mln; Tenor > 3 years) |
| Client Name | Sector / Industry | Total project size (USD) | Loan size(USD) | Tenor(month) | Exit Date | Purpose of Loan | Relationship Officer |
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| **2.5.** E&S categorization of total loan book  | High-risk(Cat. A) | Medium-risk(Cat. B) | Low-risk(Cat. C) |
| No |       |       |       |
| % |       |       |       |

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| **2.6.** Transaction with agreed ESMP/ESAP | High-risk(Cat. A) | Medium-risk(Cat. B) | Low-risk(Cat. C) |
| No |       |       |       |

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| **2.7.** Transactions approved during the reporting period that finance activities specified in the E&S Exclusion List?  |
|  | Name (Client / Project) | Excluded activity and reason for approval  | Amount |
| 1 |       |       |       |
| 2 |       |       |       |
| 3 |       |       |       |

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| **2.8.** Transactions rejected due to E&S reasons during the reporting period: |
|  | Name (Client / Project) | Reason |
| 1 |       |       |
| 2 |       |       |
| 3 |       |       |

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| **2.9.** Projects/Clients with significant environmental and/or social issues and/or incidents during the reporting period (e.g. casualties, spilling, NGO campaigns, fines, strikes, safeguarding issues, non-compliance with local E&S law and/or permits, penalties). Also indicate any incidents in the Bank. |
|  | Project/Client AND/OR the Bank | Environmental and/or social issue(s) and/or incident(s) during the reporting period  | Measure(s) taken to manage the issue and/or incident |
| 1 |       |       |       |
| 2 |       |       |       |
| 3 |       |       |       |

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| **Section 3: Human Resources and labour and working conditions** |
| 1. Please specify the number of employees according to:
 | Please fill out the attached |
| 1. Voluntary staff turnover (%)
 |       |
| 1. Lowest wage paid
 | (CURRENCY)        |
| 1. Percentage of workforce receiving lowest wage
 |       |
| 1. Please provide a rough forecast of how many jobs will be created by your company in the next 5 years.
 |  | Total: ()  |  |
| 1. Please specify (in % of workforce) any staff reductions or additions during the reporting period:
 |  | [ ]  Lay-offs of workforce       |  |
|  | [ ]  Additions to workforce       |  |
|  | [ ]  None |  |
| 1. Has responsibility for human resources management in your institution changed during the reporting period?
 | [ ]  Yes🡪 please provide details |  |       (name, function and contact details) |  |
| [ ]  No |  |  |
| 1. Has your institution made changes to the human resources policies/procedures during the reporting period? *(refer to Appendix 1)*
 |  | [ ]  Yes, 🡪 please provide details:       |  |
|  | [ ]  No |  |
|  | HR Policy/procedures changes (*e.g. addition of social benefits, working hours, gender diversity and inclusion initiatives etc.)* |
| 1 |       |  |       |  |
| 2 |       |  |       |  |
| 3 |       |  |       |  |
| 1. Has your institution made changes to the occupational health and safety (OHS) and/or emergency preparedness and response plans (EPRP) during the reporting period? *(refer to Appendix 1)*
 |  | [ ]  Yes, 🡪 please provide details:       |  |
|  | [ ]  No |  |
|  | OHS and/or EPRP changes  |
| 1 |       |  |       |  |
| 2 |       |  |       |  |
| 3 |       |  |       |  |
| 1. Please confirm that the monthly minimum wage paid by your institution is not lower than the amount defined by law, applicable in the sector and geographical location. (\*Please report for key contractors, sale agents and permanent staff separately)
 | [ ]  Confirmed 🡪 please provide details:      [ ]  Cannot confirm 🡪 please provide details:       |
| 1. Please confirm that the regular working time are in accordance with applicable laws (\*Please report for key contractors, sale agents and permanent staff separately)
 | [ ]  Confirmed 🡪 please provide details:      [ ]  Cannot confirm 🡪 please provide details:       |
| 1. Please confirm that and describe how your institution respects and informs workers of their right to organize, even if the law does not require so.
 | [ ]  Confirmed 🡪 please provide details:      [ ]  Cannot confirm 🡪 please provide details:       |
| 1. Please confirm that the institution does not make use of child labour or forced labour/modern slavery.
 |  |
| 1. Has your institution implemented an HIV/AIDS Program during the reporting period? *(refer to Appendix 1)*
 | [ ]  Yes 🡪 please provide details and budget      [ ]  No |
| 1. Has your institution experienced labor related issues during the reporting period (grievances, strikes, court cases etc.)?
 | [x]  Yes 🡪 please provide details:      [ ]  No |
| 1. Grievances from workers, contractors and sales agents
 | * Number of grievances received during the reporting period (including grievances form contractors, as applicable):
* Number of grievances resolved during the reporting period (including grievances form contractors, as applicable):
* Key areas raised in the grievances received
 |
| 1. Has your institution provided non-E&S related staff training during the reporting period (e.g. corporate governance, credit risk)?
 | [ ]  Yes, 🡪 please provide details and specify % of workforce trained      [ ]  No |
| 1. How much did your institution spend on staff training in the last financial year?
 | Click to choose the currency       |
| 1. Do you have specific anti-discrimination procedures, notably regarding gender equality? If yes, do you also active promote women’s recruitment, equal pay, career development, promotion and/or progression (please specify initiatives)?
 | [ ]  Yes, 🡪 please specify      [ ]  No |
| 1. Please confirm that and describe how your institution respects and informs workers of their right to organize, even if the law does not require so.
 | [ ]  Confirmed 🡪 please provide details:      [ ]  Cannot confirm 🡪 please provide details:       |
| 1. Do you have elected staff representatives?
 | [ ]  Yes, 🡪 please specify      ☐ No |
| 1. Do you have unions’ representatives?
 | [ ]  Yes, 🡪 please specify      [ ]  NoNumber of meetings between the institutions’ management and trade unions:       |
| 1. Please describe how the company monitor's contractor's compliance with the appliable local and any applicable international standards (e.g. ILO Fundamental Conventions)
 |  |
| 1. Please describe any initiatives undertake or envisaged to improve worker relations during following reporting period.
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| 1. Safeguarding
 | In the Bank (incl. contractors) | Bank’s clients[[4]](#footnote-5)  |
| **Total number of safeguarding incidents recorded.** Please also outline what has been done to address these incidents. Safeguarding refers to (1) labour rights non-compliance also identifiable by possible or strong indicators of modern slavery (see definitions and guidance), (2) gender-based violence and harassment (GBVH) and (3) child exploitation and/or abuse. If a safeguarding incident is identified please specify the severity and/or type of safeguarding incidents it is from the 3 categories outlined. Please refer at the end of these questions for indicators used to identify strong indicators of modern slavery, as well the definition of GBVH**.** |  |  |
| **Total number of safeguarding incidents that are still open**. If safeguarding incidents have occured across more than one of the three safeguarding categories (indicator of modern slavery, GBVH, child explotation/abuse), please provide a breakdown across these three categories and outline reason for why cases are still open. |  |  |
| Total number of grievances raised in regards to safeguarding issues (indicators of modern slavery, GBVH and child exploitation and/or abuse). Please disaggregate grievances according to safeguarding categories outlined.  |  |  |
| Please explain/provide an update on the process in place to ensure that modern slavery, GBVH and child exploitation and/or abuse violations are prohibited and addressed in your operations (including contractors)? |  |
| **Definitions and further guidance** |  |  |
|  | ***Potential indicators of modern slavery*** *include abuse of vulnerability, deception, restriction of movement, isolation, intimidation and threats, retention of identity documents, withholding of wages, debt bondage, abusive working and living conditions, excessive overtime. See list of strong and medium indicator here p. 16: https://assets.cdcgroup.com/wp-content/uploads/2018/12/03105819/Managing-Risks-Associated-with-Modern-Slavery.pdf* |
|  | ***Type of GBVH incidents include:****(i) Sexual Exploitation (where someone abuses their position of relative power or trust to exploit someone through sexual relations)(ii) Sexual Abuse (where someone uses force or their position of relative power to sexually assault, rape, attempt to rape or force someone to perform oral sex) (iii) Sexual Harassment (where someone makes unwanted sexual advances, requests sexual favours, shows pornographic images or touches in an unwanted way. This includes behaviour which is not explicitly directed at one individual, but which creates a humiliating or offensive environment)(iv) Non-sexual forms of GBVH (this can include physical violence and bullying such as hitting, burning and kicking, financial abuse and the denial of resources, services, and opportunities, verbal harassment and bullying such as shouting and swearing and emotional abuse such as systematic humiliation, controlling behaviour, degrading treatment, insults, and threats)* |
|  | ***Child abuse*** *includes physical, emotional, or sexual mistreatment, neglect, in the context of a relationship of responsibility, trust or power, or resulting in actual or potential harm to the child’s physical and emotional health, survival and development.* ***Exploitation of a child is the*** *use of the child in work or other activities for the benefit of others and to the detriment of the child’s physical or mental health, development, and education. Exploitation of a child can include* ***child labour which is*** *work that is mentally, physically, socially or morally dangerous and harmful to children; and/or interferes with their schooling by depriving them of the opportunity to attend school, obliging them to leave school prematurely, or requiring them to attempt to combine school attendance with excessively long and heavy work.*  |
|  | ***NB:*** *Very often, the victim and/or workers who have shared information, or are even suspected of sharing information about labour rights related abuses or GBVH, can be subject to retribution e.g. harassment etc. It is important to put in place the necessary measures to ensure that the victim and any workers who have shared information are safe and confindentiality regarding sharing of information is maintained* |

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| 1. Occupational Health and Safety
 |
| **Workers** |  |
| [Total person-hours of OHS training[[5]](#footnote-6)](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn2) |   |
| [Number of lost time injuries (LTIs)](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn3)[[6]](#footnote-7) |   |
| [Lost time Injury Frequency Rate (LTIFR)](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn4)[[7]](#footnote-8) |   |
| Total workdays lost due to lost time injuries |   |
| Number of Fatalities |   |
| ***Contract workers (including Sales Agents)*** |  |
| [Total person-hours of OHS training](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn2) |   |
| [Number of lost time injuries (LTIs)](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn3) |   |
| [Lost time Injury Frequency Rate (LTIFR)](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn4) |   |
| Total workdays lost due to lost time injuries |   |
| Number of Fatalities |   |
| ***Direct workers+ Contract workers*** |  |
| [Total person-hours of OHS training](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn2) |   |
| [Number of lost time injuries (LTIs)](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn3) |   |
| [Lost time Injury Frequency Rate (LTIFR)](file:///C%3A/Users/pmenendez/AppData/Local/Microsoft/Windows/INetCache/Content.MSO/EA3D54B2.xlsx#RANGE!_ftn4) |   |
| Provide outcome of root cause analysis and investigations of incidents had this year |   |
| Provide detail of any initiatives planned for next year period aimed at improving performance  |   |

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| **Section 4: Development of Financing Products and Service** |
| 1. How much of your financing is issued by local banks/institutions that are based in the country of your activities?
 | [ ]  0% |
| [ ]  < 20% |
| [ ]  < 40% |
| [ ]  < 60% |
| [ ]  < 80% |
| [ ]  <100% [ ]  100% |

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| **Section 5 Customer protection** |
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| **Section 6: Emergency situation / serious incidents**  |
| 1. Have there been any emergency situations and/or serious incidents which have impacted the institution operations and/or its workers or contractors over the reporting period? For example, major fires or explosions, significant security breaches/issues/attacks, significant adverse media attention, major breaches of E&S laws and regulations, strikes, etc.
 | [ ]  Yes, 🡪 please specify      ☐ No |

*Appendix 1*

*Please make sure to include copies of relevant documents with your monitoring report as applicable to your institution. A sample list is provided below:*

|  |  |  |
| --- | --- | --- |
| **Document** | **Explanation** | ***Please specify with Y/N*** |
| ESAP | Provide updated version of the ESAP providing details on the implementation status |  |
| E&S Policy |  |  |
| OHS management plans |  |  |
| Emergency preparedness and response plans |  |  |
| Exclusion List |  |  |
| E&S Procedures |  |  |
| E&S Tools | Provide questionnaire, checklist, client ESAP etc. |  |
| E&S covenants  | Incorporated in loan agreements |  |
| Flowchart | Showing how E&S is integrated into the overall credit approval process (i.e. credit risk, incl. E&S) |  |
| Organigram | Showing how E&S is organized within the institution |  |
| Training program | Provide content of the program |  |
| E&S Tracking MIS | Provide full list of IFC PS Triggered Transactions  |  |
| Human Resources policies | Provide policies related to workforce  |  |
| HIV/AIDS program |  |  |
| E&S Annual report  | Annual report of your institution |  |
| Definition of Corporate, SME and Micro, as applicable to your institution |  |  |

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| **Glossary** |
| ADB | Asian Development Bank |
| CDM | Clean Development Mechanism |
| E&S | Environmental and Social |
| EBRD  | European Bank for Reconstruction and Development  |
| EDFI | Association of European Development Finance Institutions |
| ESAP | Environmental and Social Action Plan of your institution describing steps for the development and the implementing of the ESMS |
| E&S Tracking MIS | Environmental and Social Tracking Management Information System |
| ESMP | Environmental and Social Management Plan : template developed for clients in order to ask them developing their own ESMS |
| ESMS | Environmental and Social Management System |
| FMO | Netherlands Dutch Development Finance Companybank |
| IFC | International Finance Corporation |
| IFC PS Triggered Transactions | **Scope 1:** Each Project Finance Loan, Project Related Corporate Loans of the borrower with an amount equal to or higher than USD 5,000,000 or transactions where the total projects costs of equal to or higher than USD 10,000,000 and which has a tenor of 36 months or more**Scope 2:** Each non-Project-related Corporate Loan with an amount equal to or higher than USD 5,000,000 and which has a tenor of 36 months or more (incl. revolving facilities). |
| KFW-DEG | Deutsche Investitions- und Entwicklungsgesellschaft mbH (KFW Banking Group) |
| PROPARCO | Société de Promotion et de Participation pour la Coopération Economique |

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| **Useful links** |
| [IFC Performance Standards](http://www.ifc.org/performancestandards) |
| [ILO Conventions](https://www.ilo.org/global/standards/introduction-to-international-labour-standards/conventions-and-recommendations/lang--en/index.htm) |

***[Note: to be inserted only if High Risk Client definition is inserted]***

**SCHEDULE [*XX*]**

**EXAMPLES OF HIGH RISK CLIENTS BY INDUSTRY SECTORS / HIGH RISK PROJECT TYPES**

The following sectors are considered usually to be high risk industry sectors.[[8]](#footnote-9) Certain activities within a sector, may present a different environmental and social risk profile as compared to the overall sector risks. For instance, not all the construction activities may have the same level of environmental and social risks or not all the activities within the oil and gas sector may be considered as a high risk.

Furthermore, depending on the specifics of a project or company operating in a high risk sector, the (environmental and social) risks and impacts associated with that specific company or project may be considered as medium rather than high. Such specifics may include, but are not limited to the company’s or project’s (i) nature (e.g. greenfield or brownfield), (ii) size, (iii) location and area of influence, (iv) workforce, and (v), more broadly, to the specific nature and extent of the impacts and risks generated by such company/project.

This list is to be considered as an indicative guideline. Final categorization shall always be the result of a screening process by a qualified expert.

**Infrastructure**

* Railways
* Ports, harbors and terminals
* Airports
* Toll roads
* Crude oil and petroleum product terminals
* Pipelines
* Long distance overhead transmission lines
* Large dams (hydro power plants / irrigation/water supply)[[9]](#footnote-10)
* River-run-off hydro power plants (> 50 MW)
* Waste management / Waste treatment facilities
* Thermal power: new plants (> 50 MW)
* Thermal power: existing plants (> 50 MW)
* Wind parks (> 50 MW installed capacity)

**Oil & Gas**

* Offshore oil and gas development
* Onshore oil and gas development
* Liquefied natural gas (LNG) facilities

**Large Scale Primary Production (Plants / Animals)**

* Plantation crop production
* Forestry
* Aquaculture
* Animal production

**Heavy Industry**

* Cement and lime manufacturing
* Glass manufacturing
* Construction materials extraction
* Integrated steel mills
* Base metal smelting and Refining
* Pulp and paper mills
* Foundries
* Pharmaceuticals and biotechnology manufacturing
* Coal processing
* Natural gas processing
* Oleo chemicals manufacturing
* Nitrogenous fertilizer manufacturing
* Phosphate fertilizer manufacturing
* Pesticides manufacturing and packaging
* Petroleum-based polymers manufacturing
* Petroleum refining
* Large volume petroleum-based organic chemicals manufacturing
* Large volume inorganic compounds manufacturing and coal tar distillation

**Mining**

* Mining (open pit and underground)

**Socially Critical Projects**

* Projects with large groups of low-skilled labour
* Projects potentially affecting indigenous or tribal populations (e.g. due to land take, limitation of access to natural resources)
* Projects which may affect areas of archaeological or cultural significance (e.g. cultural heritage site, temple, place of worship, grave)
* Projects which cause or have caused (during last 5 years) physical or economic resettlement
* Projects which cause retrenchment of more than 10% of the present work force (or > 50 workers)
* Transboundary impacts on neighboring countries (e.g. access to water of downstream-users due to hydropower project impacts)

**Environmentally Critical Projects**

* Projects in or bordering ecological sensitive or protected areas (e.g. agriculture in Amazon area, large scale tourism projects)
* Large scale conversion of natural habitats
* Large scale land reclamation
* Projects that have potential to heavily impact ecosystem services (e.g. due to intensive use of ground water, timber, land)
* Projects that have negative long term impacts on the human environment (e.g. through air pollution, water pollution, noise generation, odour etc.)

1. Definition ESMS: The ESMS is the part of the overall management system of the Borrower that includes organizational structure, planning activities, responsibilities, practices, procedures and resources for developing, implementing, achieving, reviewing and maintaining compliance with the environmental and social requirements, dedicated to the systematic and structured improvement of environmental and social performance, specifically targeted to identify and manage environmental and social risks and opportunities in the loan and investment appraisal and management processes. [↑](#footnote-ref-2)
2. In addition to EDFi requirements [↑](#footnote-ref-3)
3. To be able to meaningfully interpret the information from this table, we kindly ask you to provide your definition of Corporates, SME’s and Micro enterprises in *Appendix 1* of this report. [↑](#footnote-ref-4)
4. In case the Bank becomes aware of these. [↑](#footnote-ref-5)
5. This includes any safety drills, safety tool box talks (whether daily or not), and other trainings, workshops or talks involving specific Occupational Health and Safety topics. Generic job / human resources inductions/training which do not include specific issues on OHS should not be considered. [↑](#footnote-ref-6)
6. A lost-time injury (or simply LTI) is one that results in inability to work for at least one full workday (or shift) beyond the day on which the accident or illness occurred. Include in this data all occupational (i.e. work-related) accidents and injuries that resulted in such affected worker(s) staying away from work for at least one work day. [↑](#footnote-ref-7)
7. The lost time injury frequency rate (LTIFR) refers to the number of LTIs recorded per million hours worked. It can be calculated as follows: (Total number of LTIs / Total number of person-hours worked) x 1,000,000 hours worked. Alternatively, this may be calculated using 200,000 hours worked instead of 1,000,000. Please indicate which figure (1,000,000 or 200,000 worked hours) has been used. [↑](#footnote-ref-8)
8. The sectors as listed below cover the activities as defined under the heading ‘Applicability’ of the corresponding IFC’s Environmental, Health, and Safety Guidelines as defined under IFC’s Performance Standards or directly trigger IFC Performance Standard 5-8. [↑](#footnote-ref-9)
9. As per the definition of the International Commission on Large Dams (ICOLD). ICOLD defines a large dam as a dam with a height of 15 m or more from the foundation. Dams that are between 5 and 15m high and have a reservoir volume of more than 3 million m3 are also classified as large dams. [↑](#footnote-ref-10)