

Environmental Monitoring Report

Semi-annual Report
December 2018

KAZ: Small and Medium Enterprise Investment Program - Tranche 2

Prepared by JSC Entrepreneurship Development Fund “Damu” for the Asian Development Bank.

This environmental monitoring report is a document of the borrower. The views expressed herein do not necessarily represent those of ADB's Board of Directors, Management, or staff, and may be preliminary in nature.

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Asian Development Bank

Semi – annual Safeguards Monitoring Report

Loan Number

3093 - KAZ

Kazakhstan: Small and Medium Enterprise Investment Program – Tranche 2

Produced by JSC "Entrepreneurship Development Fund "Damu" for the Asian
Development Bank

The Framework Agreement on financing (hereinafter – the Agreement) was concluded on May 12th, 2011 between the Government of the Republic of Kazakhstan, Asian Development Bank (hereinafter – ADB) and JSC Entrepreneurship Development Fund “Damu” (hereinafter - the Fund), under which ADB has opened a credit line to the Fund in the form of multi-tranche financing mechanism in the amount of 500 mln. US dollars in order to implement the Small and Medium Enterprise Investment Program.

The agreement was signed for the development of SMEs in the framework of Business Road Map 2020 program through the supporting programs of the Fund, the diversification of economy, creating new jobs and the possibility of obtaining the resources from the third party.

During the attraction of the 2nd tranche the international consultants hired by ADB together with the employees of the Fund’s carried out preliminary verification of financial condition of Participating Financial Institutes (hereinafter – PFI) and examined environmental and social management systems of PFIs (Due Diligence), as a result of which ADB determined the following PFIs:

1. JSC “Bank CenterCredit” – 11.1 billion tenge;
2. JSC “Tsesnabank” – 11.1 billion tenge.

In regards with early principal repayment of Tsesnabank JSC (USD 61 mln), the Fund has made an early repayment of this amount to ADB on 21 December 2018.

From July 1 to December 31, 2018 the PFIs financed **420 subprojects** in the various economic sectors in the amount of **KZT 7 004 204 991** under Loan 3093-KAZ.

1. **JSC “Bank CenterCredit” funded 125 SME subprojects** in the amount of **KZT 2 437 334 654**, including the following environmental categories of the projects:

Category «C» - 113 subprojects in the amount of 2 181 938 617 tenge.

Category «B» - 12 subprojects in the amount of 255 396 037 tenge.

2. **JSC “Tsesnabank” funded 295 SME subprojects** in the amount of **KZT 4 566 870 337,16**, including the following environmental categories of the projects:

Category «C» - 260 subprojects in the amount of 3 497 505 337,16 tenge.

Category «B» - 35 subprojects in the amount of 1 069 365 000,00 tenge.

Selected subprojects under the process of screening and evaluation were classified in accordance with the ADB’s Safeguard Policy Statement and the laws of the Republic of Kazakhstan for the environment. Financing was allowed to the subprojects that do not have or have a minimum, or site-specific environmental impacts (categories B or C). The subprojects involving involuntary resettlement were excluded from financing. The above-mentioned projects satisfy all national laws and regulations of Kazakhstan and do not involve activities prohibited by ADB. In order to identify and categorize a subproject and check its suitability for financing the check-list was applied.

Annex:

1. Outline of semi-annual safeguards monitoring report by JSC "Bank CenterCredit" for the period from 01.07.2018 to 31.12.2018;
2. Outline of semi-annual safeguards monitoring report by JSC "Tsesnabank" for the period from 01.07.2018 to 31.12.2018.

Deputy Chairman of the Board

Daulet Abilkairov

**SAFEGUARD MEASURES MONITORING REPORT
AS PART OF THE ADB PROGRAM, TRANCHE II**

Name	Tsesnabank JSC		
Prepared by:	Sharipova A.F., Yessimkhanova A.V.		
Position:	Head of DSME, Chief Manager of DSME	Date:	14.01.2019
Reporting period	from: 01.07.2018	to: 01.01.2019	

A. Environmental and Social Management Systems (ESMS)

Policy and processes	Yes/No	Bank's comments
Have there been any updates to the ESMS or policies and procedures adopted by your organization during the reporting period?	No	
Has the management approved the updated policy/procedure?	No	
Has your organization assigned a person responsible for the ESMS implementing?	Yes	<p>I. As per the decision of the Chairman of the Management Board, the following persons have been assigned as supervisors of Bank's ESMS and will be responsible for implementing Tsesnabank's Environmental and Social Responsibility Policy and overseeing the ESMS:</p> <p>1) Director of the Department of SME Sales Coordination;</p> <p>2) Director of the Credit Risk Department for Business Projects;</p> <p>3) Head of the Transactions Structuring Division.</p> <p>II. As per the decision of the Chairman of the Management Board, employees and heads of risk management subdivisions and employees and heads of credit subdivisions of the Bank's Head Office branches have been assigned responsible for environmental and social issues.</p>
Please provide detailed information on any transactions that have been rejected due to environmental and / or social issues.	No	
Please specify the difficulties and / or restrictions associated with ESMS implementing.	No	
Please, describe how you ensure that your subproject companies and their sub-projects are managed in accordance with the national laws and regulations, and the applicable ADB requirements.	See the Bank's comments	<p>I. The Bank requests copies of the permits from the customer for implementing the activity (if applicable, as per the regulatory and legal requirements of the Republic of Kazakhstan).</p> <p>II. The potential borrower shall fill in the verification list for the selection of the above subprojects (criteria for assessing the environmental and social impact) as per the Annex to the Loan Agreement entered into between the Bank and Damu Entrepreneurship Development Fund JSC, and also complete an additional form on Category B projects, with further conclusions from the Bank on:</p> <p>- eligibility for financing;</p>

		<ul style="list-style-type: none"> - necessity to refuse financing; - need for additional information / project documentation; - inconsistencies detected; - any necessary actions to eliminate inconsistencies; - recommendations on environmental and social issues mandatory for inclusion in the Environmental Management Plan (EMP). <p>III. The Bank monitors compliance with environmental and social requirements for all funded category-B projects at least once every six months, including monitoring the Corrective Actions Plan.</p>
Please provide detailed information on any important social and environmental issues related to customers during the reporting period, in particular.	No	
In the event that the existing ESMS does not function fully, what will be the Action plan of your organization?	See the Bank's comments	In the event that the existing ESMS does not function fully, the Bank will make the necessary amendments.
Efficiency	Yes/No	Bank's comments
Please indicate the name and contact information of the Employee or Coordinator for environmental / social issues, who has overall responsibility for the ESMS implementation.	See the Bank's comments	<p>As per the decision of the Chairman of the Management Board, the following persons have been assigned as the Bank's ESMS supervisors and will be responsible for implementing and overseeing Tsesnabank's Environmental and Social Responsibility Policy and the ESMS:</p> <p>1) Director of Sales Coordination Department for SMEs - Akhat Mukhametkhanovich Kakimzhanov, e-mail a.kakimzhanov2@TSB.KZ;</p> <p>2) Director of the Business Projects Credit Risk Department - Rustem Maratovich Rakishev, (Rakishev_PM@TSB.KZ);</p> <p>3) Head of Transactions Structuring Division DGPI - Arman Fyzullovna Sharipova, e-mail: A.Sharipova@TSB.KZ</p>
Please, describe the training or study activities that the Employee or the Coordinator for environmental / social issues has completed during the year.	Yes	<p>I. The Asian Development Bank (ADB) conducts a training course on ADB environmental standards for employees of the Bank's branches;</p> <p>II. DGPI's employees participated in the ADB's Training course on Complaints Mechanism, improving of skills and knowledge in proper complaints management arising during projects implementing financed by ADB".</p>
Please provide information on current personnel or other key ESMS members in the organization related to the ESMS implementation.	Yes	<p>I. As per the decision of the Chairman of the Management Board, the following persons have been assigned as the ESMS supervisors in the Bank and will be responsible for implementing and overseeing Tsesnabank's Environmental and Social Responsibility Policy and the ESMS:</p> <p>1) Director of SME Sales Department;</p> <p>2) Director of the Business Projects Credit Risk</p>

		<p>Department.</p> <p>3) Head of Transactions Structuring Division DGPI.</p> <p>II. As per the decision of the Chairman of the Management Board, the employees and heads of risk management subdivisions and employees and heads of credit subdivisions of the Bank's Head Office / branches, which completed corporate training, have been assigned responsible for environmental and social issues as part of the ESMS.</p>
Specify budget amount allocated to the ESMS and its implementation during the year.	See the Bank's comments	No travel expenses were allocated for of Tsesnabank's branches or head office employees as they had taken the remote corporate training.
Monitoring	Yes/No	Bank's comments
Do you receive the environmental and social monitoring reports from the subproject companies funded by your organization?	Yes	The Bank monitors the implementation of environmental and social requirements for all financed category-B projects at least once every six months, including overseeing the Corrective Measures Plan.
Do you check the compliance of your subproject companies with the national regulations and any other requirements on an ongoing basis?	See the Bank's comments	The Bank reviews semi-annual monitoring reports on the implementation of environmental and social requirements for all funded category-B projects as part of monitoring the sub-project's social and environmental efficiency, taking into account monitoring or inspections conducted by supervising authorities, and for category B and C projects based on the borrower notifications in accordance with the obligations in the Agreements concluded between the bank and the borrower:
Please, describe how do you control a subproject company and its subproject social and environmental effectiveness?	See the Bank's comments	<p>1) The Borrower shall notify the Bank within 3 (three) business days of any environmental violations, emergencies and accidents that significantly affect or may affect environmental and social performance, as well as health and occupational safety performance;</p> <p>2) In the event of any unforeseen environmental and / or social risks and consequences in implementing a project, the Borrower shall notify the Bank within 3 (three) business days of the occurrence of these risks or consequences, with a detailed description of the event and the proposed corrective action plan.</p>
<p>Please, provide detailed information on any incidents / lawsuits / claims / regulatory notices and penalties:</p> <ul style="list-style-type: none"> - Any non-compliance incidents with applicable environmental and social requirements - Specific obligations / conditionality imposed by the Bank in respect of a subproject company as a result of any non-compliance. 	No	No incidents of this kind have been observed.
Reporting	Yes/No	Bank's comments
Is there an internal process for reporting on the social and environmental issues for the management?	See the Bank's comments	An employee from the Transactions Structuring Division, the Department for Government Programs Implementation is responsible for requesting for information based on the environmental and

		social assessment forms for projects as part of ADB's Program, developed by the borrower and credit subdivisions, for analyzing and submitting the report to the management and ADB.
Do you prepare any social and environmental reports: - For other multilateral agencies - Other stakeholders - Report on the environmental and social aspects in the Annual Report - Sustainability Reports	No	

Investment Activities under ADB Sanction List	
If any, please, indicate the dollar percentage of loans or investments from your total outstanding debt that were provided to customers and that are significantly involved in the List of Investment Activities under ADB Sanction List (See Appendix 1).	0%
If the percentage is not zero, please, explain the occurrence of debt and the steps taken to reduce such amounts of debt.	

B. Subprojects using the ADB funds

Funded projects economy sector	Number of project	Total loans amount, KZT	Categories (C/B)
01111- Growing of cereals and leguminous crops, including seed farming	15	69 053 168,12	C
01410- Cultivation of dairy breeds of cattle	1	300 000 000,00	C
43298- Other construction and installation works	9	119 952 319,00	C
45200-Maintenance and repair of motor vehicles	6	78 155 474,00	C
45310-Wholesale auto parts and accessories	32	279 190 112,04	C
46120- Agents involved in the sale of fuels, ores, metals and chemicals	2	26 000 000,00	C
46140- Agents' activity in trade of machinery, equipment, industrial equipment, sea and airborne crafts	3	77 000 000,00	C
46211- Wholesale of grain, seeds and animal feed	2	20 000 000,00	C
46330- Wholesale of dairy products, eggs and edible oils and fats	7	77 198 578,00	C
46431-Wholesale of household appliances	6	594 900 000,00	C
46460-Wholesale of pharmaceutical goods	1	3 400 000,00	C
46499-Wholesale of other consumer non-food items	4	150 000 000,00	C

46510- Wholesale of computers, peripheral computer equipment and software	6	114 364 094,59	C
46713-Wholesale coal	7	126 789 200,00	C
46717-Wholesale diesel fuel	1	14 332 500,00	C
46734-Wholesale of paints and varnishes, wallpapers and floor coverings	3	26 000 000,00	C
46751-Wholesale of chemicals and chemical products	1	22 000 000,00	C
46771-Wholesale trade of scrap and waste of ferrous and non-ferrous metals	2	28 242 000,00	C
46909-Wholesale trade in a wide range of products without any specification	79	382 770 181,00	C
47111-Retail trade mainly in food products, including drinks and tobacco products in non-specialized stores	2	10 500 000,00	C
47191-Other retail sale in non-specialized stores	3	74 000 000,00	C
47291-Other retail sale of food in specialized stores	2	6 630 000,00	C
47300-Retail sale of fuel in specialized stores	2	20 000 000,00	C
47751-Retail sale of cosmetic and hygiene products in specialized stores	1	9 000 000,00	C
47789-Other retail sale in specialized stores	2	14 900 000,00	C
47999-Other retail sale not in stores	3	6 724 825,35	C
49390-Other types of land passenger transportation, not elsewhere classified	13	28 700 000,00	C
49410-Freight transport by road	18	179 200 000,00	C
56100-Restaurants and food delivery services	13	370 241 966,72	C
62090-Other activities in the field of information technology and computer systems	1	375 680,00	C
68200-Rent and operation of own or leased real estate	3	39 000 000,00	C
71209-Activities of other institutions that carry out technical tests and analyzes	4	120 000 000,00	C
85100-Pre-primary education	1	53 500 000,00	C
88990-Other social services without accommodation, not elsewhere classified	1	35 000 000,00	C
93130-Activity fitness clubs	4	20 385 238,34	C
Total of C category:	260	3 497 505 337	
10110-Processing and preserving of meat	1	48 800 000,00	B

10850-Manufacture of cooked food and semi-finished products	2	6 715 000,00	B
22210-Production of plastic sheets, tubes for tires and profiles	9	73 500 000,00	B
22220-Production of plastic packaging for goods	1	50 000 000,00	B
22231-Production of building plastic products	3	33 500 000,00	B
25940-Manufacture of fasteners	2	37 000 000,00	B
41201-Construction of residential buildings	3	440 000 000,00	B
41202-Construction of non-residential buildings	9	105 520 000,00	B
42110-Construction of roads and highways	5	274 330 000,00	B
Total of B category:	35	1 069 365 000,00	
Total of B and C categories	295	4 566 870 337,16	

The selection list of the above subprojects
Criteria for assessing environmental and social impact

QUESTIONS	Yes	No	NOTES
A. Compliance with the requirements of laws and / or by-laws (for existing SMEs) Have the projects violated any of the applicable laws and by-laws of the Republic of Kazakhstan on environmental protection, safety, health and social laws		✓	
B. Investment Activities under ADB Sanction List Are the activities of the above-mentioned subprojects under ADB Sanction List of Investment Activities specified in Annex 1-2 of the Loan Agreement concluded with Damu Entrepreneur Development Fund JSC?		✓	
C. Projects with high level adverse environmental and social impacts (Category A) Did the projects proposed for financing have potentially significant environmental and / or social impact or represent a high degree environmental and / or social risk?		✓	
D. Potential Social Impacts			
Project:			
- Has the land purchased for the state needs been used for the project?		✓	
- Was the project the reason of resettlement / tenants' resettlement / lessors or unofficial users of the land (people without legal rights to use the land / those who illegally seized the land)?		✓	
- Was the project the reason that people would lose or would have limited access to natural resources, permanent habitats or communal infrastructure?		✓	
- Did the project directly or indirectly affect ethnic minorities in the project area that (i) maintain a collective structure to clearly identify their habitat or hereditary territories, (ii) speak their own language or dialect, and (iii) historically, socially and economically repressed or discriminated?		✓	
Have the loans been used for:			
• Purchase of land, facilities (commercial or residential real estate)	✓		

- Acquisition of assets / or expansion of business which will result in the eviction / resettlement of tenants, leasers or formal and informal asset users.		✓	
<ul style="list-style-type: none"> Acquisition of assets which will cause people or certain communities / ethnic minority groups or the poor to lose access to: <ol style="list-style-type: none"> 1. natural resources; 2. permanent habitats; 3. habitual activity; 4. communal infrastructure 		✓	
<ul style="list-style-type: none"> Acquisition of assets / or expansion of business which will contribute to and increase the risk of: <ol style="list-style-type: none"> 1. Violations of the labor code standards, including the use of child labor; 2. Lack of ethnic minority groups in the project area (related to their personality, title, food system, unique cultural character); 3. Human trafficking. 		✓	

C. Sustainable financing (subprojects with environmental and social benefits) from the resources of the ADB Program

Sustainable financing		
Have you ever invested in subprojects that have social and environmental benefits, such as investing in management systems, energy efficiency, renewable energy, environmentally friendly production, carbon financing, pollution reduction and control, sustainable supply chain, corporate social responsibility, development of local infrastructure, etc. from the resources of the ADB Program? Please, list them in the format provided below:		
Subproject name	The amount of financing provided by a financial institution (tenge)	Type of social and environmental benefits

Director of Small & Medium Businesses



A. Kakimzhanov

SAFEGUARDS MONITORING REPORT

Organization's Name	JSC Bank CenterCredit
Prepared by (full name):	B. Abildayeva
Title in organization:	Principal specialist
Reporting period	from: 01.07.2018 until: 01.01.2019

A.

Environmental and Social Management System (ESMS)

Policies and processes	Yes/No	
Were there any updates of ESMS or policies and procedures adopted by your organization during the reporting period?	No	Procedure on compliance with "Environmental and Social Management System (ESMS)" by JSC Bank CenterCredit employees was approved by Resolution of the Management Board No. 210 dated 27.05.2013.
Did management approve updated policy/procedure?	No	No amendments were introduced.
Did your organization appoint a personnel responsible for implementation of ESMS?	Yes	Dastan Sabitovich Baisalyayev Head of Small Business Division, SME Department
Please, provide detailed information of any transactions rejected due to environmental and/or social aspects.	No	Applications received were not rejected due to environmental and/or social aspects.
Please, specify difficulties and/or restrictions related to implementation of ESMS.	No	Environmental and Social Management System is operating in the Bank.
Please, describe how you ensure that your sub-project companies and their subprojects are managed in accordance with national laws and regulations, and applicable requirements of ADB.	Yes	Customer service, consultation at the request of ADB is conducted, all necessary documents are required.
Please, provide detailed information of any important social and environmental issues related to customers during the reporting period.	No	Customers and projects are standard, no environmental and social issues were received.
If current ESMS does not operate to the full, what will be action plan of your organization?	Yes	Analysis for detection of weak spots of current ESMS will be conducted, then amendments will be introduced taking into account applicable laws of the Republic of Kazakhstan.
Productivity	Yes/No	
Please, inform name and contact information of Worker or Coordinator on environmental-social issues who bears general responsibility for implementation of ESMS.	Yes	Dastan Sabitovich Baisalyayev Head of Small Business Division, SME Department
Please, describe activities related to education and study, which Worker or Coordinator in charge of environmental social issues visited within the year.	Yes	In III 2018, the training in assessment of environmental and social risks of the Bank's borrowing entities was delivered to employees of lending divisions and Heads of business units of the Bank's branches.
Please, provide information of current personnel and other key persons of ESMS in organization related to implementation of ESMS.	Yes	In the Head Office - employees of Small Business Division, Mid-Sized Business Division, State Programs Division, in branches - RM and Credit Analysts.
What budget was given for ESMS and its implementation in the year?	No	Special budget for ESMS was not envisaged. Heads of Departments are liable for issues related to ESMS.
Monitoring	Yes/No	
Do you receive environmental and social reports on monitoring from subproject companies you are financing?	No	Customers fill in check lists when submit applications for financing, according to data of which we organize work with customers on financing. Branch employees carry out monitoring of customer's activity during the whole period of instrument of financing. There is no need to request reports.
Do you check the compliance with national regulations and any other requirements by your subproject companies on an ongoing basis?	Yes	Branch employees carry out monitoring of customer's activity during the whole period of instrument of financing. Documentary monitoring and monitoring with visit to the place of business of project is carried out. In the course of above activities, verification of compliance with applicable laws of RK and requirements of ADB are carried out.
Please, describe how you control subproject company and social and environmental efficiency of their subproject.	Yes	Visit to project implementation place is made by RM and credit analyst of a Branch for all applications. Visit results are reflected in Expert opinion on project.
Please, provide detailed information of any incidents, litigation, claims, normative notifications and	No	There were no penalties for non-compliance with applicable environmental and social requirements.

<p>penalties:</p> <ul style="list-style-type: none"> - Any incidents of non-compliance with applicable environmental and social requirements - Specific obligations/conditionality imposed by the Bank to subproject company as a result of any non-compliance 		
Reporting	<i>Yes/No</i>	
Is there an internal process of reporting on social and environmental issues to management?	<i>Yes/No</i>	
Do you prepare any social and environmental reports:	<i>Yes</i>	The Bank is preparing reports for the EBRD
<ul style="list-style-type: none"> - for other multilateral agencies - for other interested parties - report on environmental and social aspects in annual report - reports on sustainability 		

Activities according to ADB prohibited investment activities list	
If there are, please, specify USD percent of loans or investments out of your total amount of indebtedness payable that were granted to customers which are significantly involved into ADB prohibited investment Activities List. (Refer to Annex 1).	0%
If percent does not equal to zero, please, explain the occurrence of amounts of indebtedness and measures taken to decrease such amounts of indebtedness.	

B. Subprojects using ADB funds

Economy Sector of Financed Projects	Number of Projects	Total loans (KZT)	Category (C/B)
1- Crops and livestock, hunting and related services	8	143 896 037	B
10- Food production	1	8 000 000	B
32- Manufacturing of surgical and orthopedic appliances	1	14 000 000	B
45- Wholesale and retail trade in motor vehicles and motorcycles; their repair	1	15 000 000	C
46- Wholesale trade, other than motor vehicles and motorcycles	55	1 123 648 000	C
47- Retail trade, other than motor vehicles and motorcycles	1	5 000 000	C
49- Land transport and pipeline transport	4	89 500 000	B
64- Pawn-broking activities	40	595 200 000	C
68- Rental and maintenance of own or rented property	7	209 590 617	C
82- Other types of support services for economic activity not elsewhere classified	1	40 500 000	C
85-Pre-school (preprimary) education	2	103 000 000	C
93- Fitness Club activities	2	40 000 000	C
96- Other individual services	4	50 000 000	C
Total	125	2 437 334 654	

Summary reconciliation list of sub-projects

ISSUES	Yes	No	NOTE
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A. Compliance with the laws and/or by-laws (for current small and medium-sized enterprises)			
Have the projects breached any of the applicable environmental, security and health protection laws and by-laws and social laws of the Republic of Kazakhstan?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
B. ADB list of the activity types prohibited for financing			
Are types of activities within the project included into the ADB list of the activity types prohibited for financing specified in Annex 1-2 of the Loan Contract concluded with ISC Dana Entrepreneurship Development Fund?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
C. Projects with negative environmental and social affect of high level (Category A)			
Did the projects proposed for financing have potentially considerable environmental and/or social affect or did they have environmental and/or social risk of high level?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
D. Potential social influences			
Projects:			
- Did they use the land which was purchased for public needs?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
- Were they a reason of migration, transition of leaseholders, tenants or unofficial land users (persons without legal rights in land use) those who illegally occupied the land?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
- Were they a reason why people lost or would have restricted access to natural resources, constant locality or communal infrastructure?		<input type="checkbox"/>	<input checked="" type="checkbox"/>
- Did they directly or indirectly influence ethnic minorities in the project zone, who (i) live collectively in order to clearly determine the place of habitation or inherited territories, (ii) speak their own language or dialect, and (iii) were historically, socially and economically forced off or discriminated.		<input type="checkbox"/>	<input checked="" type="checkbox"/>
Were the loans used for:			
• Purchase of the lands, constructions (commercial or residential real estate)		<input checked="" type="checkbox"/>	<input type="checkbox"/>
• Purchase of assets / or business expansion, which will result in eviction / movement of leaseholders, tenants or formal and informal assets users.		<input type="checkbox"/>	<input checked="" type="checkbox"/>
• Purchase of assets which will become the reason why people or certain communities / groups of ethnic minorities or poor people would lose access to:			
1. Natural resources;		<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Constant locality;			
3. Ordinary activity;			
4. Communal infrastructure.			
• Purchase of assets / or business expansion, which will result in risk facilitation and increase:			
1. Breach of labour code standards, including use of child labor;		<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Deterioration of situation of the ethnic minorities groups in the area of the project (connected with their personalities, status, subsistence, cultural uniqueness);			
3. Human trafficking.			

C. Sustainable financing (subprojects with environmental and social advantages) using funds under ADB program

Sustainable financing

Have you ever invested in subprojects having social and environmental advantages such as investment in management systems, energy efficiency, renewable energy, environmentally-clean production, carbon finance, decrease and control of pollution rate, sustainable delivery system, corporate social responsibility, development of local infrastructure, etc. using funds of ADB program? Please, list them in the format given below:

Subproject name	Amount of financing given by financial organization (in million KZT)	Type of social and environmental advantages

Director of Small and Medium
Business Department



A. Donskarayev

Registra № 4404000000
10.07.2019 10:00:00
10.07.2019