

Environmental Monitoring Report

Semi-annual Report
June 2015

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.

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 the ADB has opened a credit line to the Fund in the form of multi-tranche funding 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 program of the Fund, the diversification of economy and creating new jobs.

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 commercial banks and check for environmental and social systems in banks (Due Diligence), as a result of which was the determination of a list of participating banks.

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

During the period from January 2015 to August 2015 from the funds of 2nd tranche of ADB had funded 221 projects in the various economic sectors in the amount of 13 607 297 996,41 tenge.

1. JSC “Bank CenterCredit” funded 163 SME projects in the amount of 10 067 897 996,41 tenge, including the projects

Category «C» - 119 projects, total sum of which are 8 127 356 714.35 tenge

Category «B» - 44 projects, total sum of which are 1 940 541 282.06 tenge.

2. JSC “Tsesnabank” funded 32 SME projects in the amount of 3 539 400 000 tenge, including the projects

Category «C» - 26 projects, total sum of which are 2 878 476 250 tenge

Category «B» - 6 projects, total sum of which are 660 923 750 tenge.

The project with environmental and social benefits as reducing the degree of pollution, the amount of financing equal to 127 million tenge.

The selected projects were under the process of screening and evaluation, have been attributed to a specific category in accordance with the Regulations of the policy of protective measures ADB (2009) and the laws of the Republic of Kazakhstan for the environment. Projects allowed financing upon condition it did not have, had a minimum or specific to the particular site environmental effects (categories B or C). The projects involving involuntary resettlement excluded. Abovementioned projects satisfy all national laws and regulations of Kazakhstan and do not apply to prohibited activities of ADB. In order to define and relate a project to the environmental category and suitability to finance was applied a checking list.

Annex:

1. Outline of semi-annual environmental and social performance report for participating financial intermediaries (PFI) by JSC “Bank CenterCredit”;
2. Protective measures monitoring report by JSC “Tsesnabank”

Chairperson of the Board



Ibragimova Lyazzat

OUTLINE OF A SEMI-ANNUAL ENVIRONMENTAL AND SOCIAL PERFORMANCE REPORT FOR PARTICIPATING FINANCIAL INTERMEDIARIES (PFIs)

Name of Organization	JSC Bank CenterCredit		
Completed by (name):	Sh.Zh. Zhurkubayeva		
Position in organization:	Senior Specialist	Date:	14.08.2015
Reporting period	From: 01.01.2015	To: 30.06.2015	

A. Environmental and Social Management System (ESMS)

Policies & Processes	Yes/No	
If there is an ESMS already in place, have there been any updates to the ESMS or policy and procedures adopted by your organization during the reporting period?	No	<i>Procedure of compliance with the Environmental and Social Management System (ESMS) by employees JSC Bank CenterCredit was approved by Decision of Management Board No. 210 dd. 27.05.2013.</i>
Has your organization developed and implemented an ESMS?	No	<i>Changes were not made.</i>
Has your organization appointed staff tasked to implement the ESMS?	Yes	<i>Dauren A. Ashimov – Head of Corporate Business Division of Corporate Finance Department</i>
Please give details of any transactions rejected due to environmental and/or social concerns.	No	<i>Applications being received were not rejected due to environmental and/or social aspects.</i>
Please state any difficulties and/or constraints related to the implementation of the ESMS.	Yes	<i>Environmental and Social Management System operates in the Bank but there is need for advanced training of employees of State Programmes Unit on the issues of ESMS.</i>
Please describe how you ensure that your subproject companies and their subprojects are operated in compliance with the national laws and regulations and applicable ADB's requirements.	Yes	<i>The work is conducted with customers, consultation by request of ADB, all necessary documents are requested.</i>
Please give details of any material social and environmental issues associated with clients during the reporting period in particular.	No	<i>Customers and projects are standard, important environmental and social issues have not been received.</i>
In case the existing ESMS is not fully functional, what is the action plan being implemented by your organization?	Yes	<i>The analysis will be conducted for detecting weaknesses of the existing ESMS, then changes will be made to it taking into account the current legislation of Kazakhstan.</i>
Capacity	Yes/No	
Please provide the name and contact information of the Environmental/Social Officer or Coordinator who has the overall responsibility for the implementation of ESMS.	Yes	<i>Dauren A. Ashimov – Head of Corporate Business Division of Corporate Finance Department</i>
Please provide current staffing of other core ESMS persons in the organization involved with ESMS implementation.	Yes	<i>On 16.06.2014 for RM and Credit Analysts of Atyrau city branch the training was conducted for assessment of environmental and social risks of enterprises – the Bank's borrowers (Trainer is</i>

		<i>Galina Artyukhina, environmental expert of ADB).</i>
Please provide current staffing of other core ESMS persons in the organization involved with ESMS implementation.	Yes	<i>In Head Office – employees of Credit Analysis Division, Corporate Business Division, State Programmes Unit. In branches – RM and Credit Analysts.</i>
What was the budget allocated to the ESMS and its implementation during the year?	No	<i>ESMS budget is not provided.</i>
Monitoring	Yes/No	
Do you receive environmental and social monitoring reports from subproject companies that you finance?	No	<i>Under the application submission customers fill in check-lists, according to the data of which we work with customers in respect of financing. During the whole period of the financing instrument validity the branch employees will monitor the customer's activity, which includes monitoring of financial statement, intended use of the loan proceeds, compliance of the project with the current legislation of Kazakhstan and requirements of ADB. The project environmental assessment is controlled according to the Plan of Environmental Management (by projects of category B). There is no need to request reports.</i>
Do you check for ongoing compliance of your subproject companies with national regulation and any other requirements?	Yes	<i>During the whole period of the financing instrument validity the branch employees monitor the customer's activity. Documentary monitoring and on-site monitoring of the activity under the project is performed. During the above actions compliance with the current legislation of Kazakhstan and requirements of ADB is checked.</i>
Please describe how you monitor the subproject company and their subproject's social and environmental performance.	Yes	<i>Visit to the place of the project realization is performed by RM and Credit Analysts of the branch according to all the applications. The visit results are reflected in the Expert conclusion of the project.</i>
Please provide details of any accidents/litigation/complaints/regulatory notices and fines: Any incidents of non-compliance with the applicable Environmental and Social Requirements Covenants/conditionalities imposed by the Bank to the subproject company as a result of any non-compliance	No	<i>Precedents have not been allowed.</i>
Reporting	Yes/No	
Is there an internal process to report on social and environmental issues to senior management?	No	
Do you prepare any social and environmental reports: For other multilateral agencies Other stakeholders E&S reporting in the Annual Report	Yes	<i>The bank is preparing reports of environmental and social management for IFC. Reports of environmental management for FMO.</i>

Sustainability reports		
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Activities on ADB's Prohibited Investment Activities List

If any, please indicate the dollar percentage of loans or investments out of your total outstanding exposure provided to clients who are substantially involved in ADB's Prohibited Investment Activities List.	0%
If the percentage is not zero, please explain these exposures and any steps having been taken to reduce such exposure.	

B. Subprojects Using ADB Funds

Financed projects economy sector	Projects number	Total amount of loans	Categories (C/B)
86-Public health activity	5	399 752 589,94	C
23-Production of other non-metallic mineral products	3	74 910 797,06	B
46-Wholesale trade except for cars and motorcycles	33	3 066 610 000,00	C
45-Wholesale and retail trade of cars and motorcycles, their repair	4	534 652 000,00	C
64-Financial services, except for the services of insurance and pension funds	5	551 316 732,41	C
47-Retail trade except for the trade of cars and motorcycles	27	945 030 720,00	C
77-Lease, hire and leasing	3	875 000 000,00	C
82-Activity in sphere of administrative, management, utility and other auxiliary services	1	15 000 000,00	C
96-Provision of other individual services	17	595 700 000,00	C
62-Computer programming, advices and other related services	2	30 000 000,00	C
25-Production of ready metallic articles except for the machines and equipment	2	16 000 000,00	B
68-Operations with real estate	5	161 494 672,00	C
49-Overland transport and pipelines transportation	8	447 409 125,00	B

43-Specialized construction works	4	122 600 000,00	B
85-Equipment	3	144 000 000,00	C
56-Services of provision of food and drinks	5	103 600 000,00	C
10-Production of food products	4	59 794 000,00	B
41-Construction of buildings and constructions	9	532 000 000,00	B
74-Other professional, scientific and technical activity	1	8 000 000,00	C
31-Furniture production	1	45 000 000,00	C
1-Plant growing and animal breeding, hunting and services in these spheres	8	555 500 000,00	B
38-Collection, processing and removal of waste; waste utilization	1	11 504 000,00	B
73-Advertisement activity and study of market conditions	1	23 000 000,00	C
75-Veterinary activity	1	5 800 000,00	C
30-Production of other vehicles	1	55 500 000,00	B
9-Technical services in sphere of mining industry	1	2 523 360,00	B
55-Dwelling arrangement services	2	561 000 000,00	C
58-Publishing activities	1	15 000 000,00	C
42-Civil construction	2	47 800 000,00	B
24-Metallurgy industry	1	15 000 000,00	B
18-Printing and reproduction of the recorded materials	1	18 000 000,00	C
52-Warehousing and auxiliary transportation	1	29 400 000,00	C
Total on Category C:	119	8 127 356 714,35	C
Total on Category B:	44	1 940 541 282,06	B
Total	163	10 067 897 996,41	

ISSUES	Yes	No	NOTE
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	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

the Republic of Kazakhstan?			
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 JSC Damu 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; 2. Constant locality; 3. Ordinary activity; 4. Communal infrastructure.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
• 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; 2. Deterioration of situation of the ethnic minorities groups in the area of the project (connected with their personalities, status, subsistence, cultural uniqueness);	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

3. Human trafficking.			
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C. Sustainable Finance (subprojects with environmental and social benefits) by fund of ADB Programme

Sustainable finance		
Have you made any investments in subprojects that have social and environmental benefits such as investing in management systems, energy efficiency, renewable energy, cleaner production, carbon finance, pollution abatement and control, sustainable supply chain, corporate social responsibility, community development, etc.? Please list these in the format provided below:		
Subproject Name	Value financed by the Financial Institution (KZT million)	Type of social and environmental benefit
-	-	-

Head of Corporate business division
Deputy director



D.A. Ashimov

Executed by:
Zhurkubayeva Shynar
Tel: 8-727-2-598-598
Ext. 10885

PROTECTIVE MEASURES MONITORING REPORT

Name of Organization	Tsesnabank JSC		
Completed by (name):	Shynar Bissaliyeva		
Position in organization:	Chief Specialist of the Administration for work with state programs of the Department of small and medium entrepreneurship (AWSP DSME)	Date:	7 August 2015
Reporting period	From: 1 January 2015	To: 30 June 2015	

A. Environmental and Social Management System (ESMS)

Policies & Processes	Yes/No	The Banks' Comments
Have there been any updates to the ESMS or policy and procedures adopted by your organization during the reporting period?	No	
Has senior management signed off on the updated policy/procedure?	No	
Has your organization appointed staff tasked to implement the ESMS?	Yes	<p>I. As ESMS Supervisors in the Bank – responsible for implementation of the Environmental and Social Responsibility Policy of Tsesnabank JSC and ESMS coordination by the Order of the Management Board Chairman:</p> <p>1) the Director of the Department of small and medium entrepreneurship;</p> <p>2) the Director of the Department of credit risks of business projects are appointed.</p> <p>II. As Responsible Employees for environmental and social issues by the Order of the Management Board Chairman employees and heads of risk management subdivisions and employees and heads of credit subdivisions of the Head Office/the Bank's Affiliates (70 people) are appointed.</p>
Please give details of any transactions rejected due to environmental and/or social concerns.	No	
Please state any difficulties and/or constraints related to the implementation of the ESMS.	No	
Please describe how you ensure that your subproject companies and their subprojects are operated in compliance with the national laws and regulations and applicable ADB's requirements.	See the Bank's comment	<p>I. The Bank requests from the client – the initiator – copies of activity authorization documents (if applicable in accordance with normative and legal requirements of RK).</p> <p>II. The potential borrower completes the</p>

		<p>screening checklist for above subprojects (Environmental and Social Impact Evaluation Criteria) in accordance with the Annex to the Credit Agreement concluded between the Bank and “Damu” Entrepreneurship Development Fund” JSC, as well as completes an additional questionnaire for Category B Projects which results form for the employees of the Bank conclusions about:</p> <ul style="list-style-type: none"> - acceptability for financing; - necessity to refuse financing; - necessity to receive additional information/documentation for the project; - detected inconsistencies; - necessary actions for elimination of inconsistencies; - recommendations for environmental and social issues obligatory for inclusion into the Environmental Management Plan (EMP). <p>III. The Bank realizes the Monitoring for fulfillment of environmental and social requirements for all financed Category B Projects not less than once in half a year, including the monitoring of the Plan for elimination of violations.</p>
Please give details of any material social and environmental issues associated with clients during the reporting period in particular.	No	
In case the existing ESMS is not fully functional, what is the action plan being implemented by your organization?	See the Bank’s comment	In case if the existing ESMS does not operate to the full extent, the Bank will modify it.
Capacity	Yes/No	The Bank’s Comments
Please provide the name and contact information of the Environmental/Social Officer or Coordinator who has the overall responsibility for the implementation of ESMS.	See the Bank’s comment	<p>As ESMS Supervisors in the Bank – responsible for implementation of the Environmental and Social Responsibility Policy of Tsesnabank JSC and ESMS coordination by the Order of the Management Board Chairman:</p> <p>1) Director of the Department of small and medium entrepreneurship – Tursunkhanov Murat Nauryzbayevich, e-mail address: M.Tursunhanov@TSB.KZ;</p> <p>2) Director of the Department of credit risks of business projects – Rakishev Rustem Maratovich, e-mail address: Rakishev_PM@TSB.KZ. are appointed.</p>
Please describe the training or learning activities the Environmental/Social Officer	Yes	I. The realization of corporate training for Supervisors and Responsible Employees for Envi-

or Coordinator attended during the year.		<p>ronmental and Social Issues on the Subject “Training for implementation of Environmental and Social Management System within the Investment Program of the ADB for small and medium entrepreneurship” by ADB Consultant for environmental and social issues Galina Artyukhina (June 2014).</p> <p>II. Realization of consultations by ADB Consultant for environmental and social issues Galina Artyukhina (February 2015).</p>
Please provide current staffing of other core ESMS persons in the organization involved with ESMS implementation.	Yes	<p>I. As ESMS Supervisors in the Bank – responsible for implementation of the Environmental and Social Responsibility Policy of Tsesnabank JSC and ESMS coordination by the Order of the Management Board Chairman:</p> <p>1) the Director of the Department of small and medium entrepreneurship;</p> <p>2) the Director of the Department of credit risks of business projects are appointed.</p> <p>II. As Responsible Employees for environmental and social issues by the Order of the Management Board Chairman employees and heads of risk management subdivisions and employees and heads of credit subdivisions of the Head Office/the Bank’s Affiliates (70 people) are appointed.</p>
What was the budget allocated to the ESMS and its implementation during the year?	See the Bank’s comment	1,243,564 tenge were utilized by the Bank for corporate training of the Supervisors and Responsible Employees for environmental and social issues on the subject “Training for implementation of Environmental and Social Management System within the Investment program of the ADB for small and medium entrepreneurship” in June 2014.
Monitoring	Yes/No	The Bank’s Comments
Do you receive environmental and social monitoring reports from subproject companies that you finance?	Yes	The realization by the Bank of the Monitoring for environmental and social requirements for all financed Category B Projects not less than once in half a year, including the monitoring of the Plan for elimination of violations. In this reporting period the due period of the Monitoring has not occurred yet.
Do you check for ongoing compliance of your subproject companies with national regulation and any other requirements?	See the Bank’s comment	In accordance with internal documents of the Bank for all projects, not less than once a year, the advanced monitoring with visiting the business site for review of aspects including social and environmental issues is realized. By the
Please describe how you monitor the subproject company and their subproject’s	See the Bank’s	

social and environmental performance.	comment	<p>decision of the Authorized body of the Bank the period of the Monitoring may be reduced.</p> <p>The social and environmental performance of the subproject is monitored by the Bank on the basis of semi-annual Monitoring reports for fulfillment of environmental and social requirements provided by borrowers and formed on the basis of the monitoring realized by borrowers independently or on the basis of reviews conducted by supervision authorities.</p> <p>As well as on the basis of the borrower's notifications in accordance with the obligations stipulated in the Contracts concluded between the Bank and the Borrower:</p> <p>1) To notify the Bank about any violations of environmental requirements, about emergencies and accidents which have significantly affected or may affect performance indices in the environmental and social areas, as well as in the area of health protection and labor safety within 3 (three) working days;</p> <p>2) In case of detection of any unforeseen environmental and/or social risks and consequences during realization of any project, within 3 (three) working days from the date of establishment of this fact, to notify the Bank about the occurrence of these risks or consequences, with detailed description of the event and with the proposed Plan of corrective actions.</p>
<p>Please provide details of any accidents/litigation/complaints/regulatory notices and fines:</p> <ul style="list-style-type: none"> - Any incidents of non-compliance with the applicable Environmental and Social Requirements - Covenants/conditionalities imposed by the Bank to the subproject company as a result of any non-compliance 	No	Such incidents were not observed.
Reporting	Yes/No	The Bank's Comments
Is there an internal process to report on social and environmental issues to senior management?	See the Bank's comment	The Responsible Employee of the Administration for work with public programs of the Department of small and medium entrepreneurship (AWSP DSME) maintains reporting on issued credits, concluded contracts and considered projects within the ADB Program with indication of the borrower's name, the project's economic sector and category which is provid-

		ed on a weekly basis to the ESMS Supervisor (Director of DSME). The Responsible Employee of AWSP DSME also tracks the availability of EMP for Category B Projects.
Do you prepare any social and environmental reports: - For other multilateral agencies - Other stakeholders - E&S reporting in the Annual Report - Sustainability reports	No	

Activities on ADB's Prohibited Investment Activities List	
If any, please indicate the dollar percentage of loans or investments out of your total outstanding exposure provided to clients who are substantially involved in ADB's Prohibited Investment Activities List (Refer to Attachment 1).	0%
If the percentage is not zero, please explain these exposures and any steps having been taken to reduce such exposure.	

B. Subprojects Using ADB Funds

Economy sectors of financed projects	Number of projects	Total amount of credits	Categories (C/B)
18.12 Other types of publishing activity	1	125 000 000	C
45.11 Sale of automobiles and light motor vehicles	1	150 000 000	C
45.31 Wholesale trade in spare parts and accessories to cars	1	427 820 000	C
45.32 Retail trade in spare parts and accessories to cars	1	200 000 000	C
46.32 Wholesale trade in meat and meat products	1	49 998 511,96	C
46.33 Wholesale trade in dairy products, eggs and food oils and fats	1	117 077 738,13	C
46.34 Wholesale trade in beverages	1	154 980 000	C
46.47 Wholesale trade in furniture, carpets and lighting equipment	1	100000000	C
46.49 Wholesale trade in other household goods	1	160 000 000	C
46.90 Non-specialized wholesale trade	3	161 600 000	C
47.11 Retail trade at non-specialized shops, mainly in food, including beverages and tobacco products	1	45 000 000	C
47.29 Other types of retail trade in food at specialized shops	2	50 000 000	C
47.4 Retail trade in information and communication	1	161 000 000	C

equipment at specialized shops			
47.52 Retail trade in iron-mongery, paintwork materials and glass at specialized shops	2	495 000 000	C
47.59 Retail trade in furniture, lighting equipment and other household accessories at specialized shops	1	10 000 000	C
47.71 Retail trade in clothes at specialized shops	1	10 000 000	C
49.39 Other types of land passenger traffic not related to other categories	1	127 000 000	C
68.20 Rent and management of own or rented immovable property	3	239 000 000	C
96.04 Fitness and health activity	1	20 000 000	C
46.71 Wholesale trade in solid, liquid and gaseous fuel and similar products	1	45 000 000	C
Total for Category C:	26	2 878 476 250	
10.13 Production of meat products and poultry products	1	30 000 000	B
10.85 Production of prepared foods and semi-finished foods	1	30 923 749,91	B
23.63 Production of concrete ready for use	1	35 000 000	B
33.12 Repair of machinery and equipment	1	165 000 000	B
41.20 Construction of residential and non-residential buildings	2	400 000 000	B
Total for Category B:	6	660 923 750	
Total	32	3 539 400 000	

Screening Checklist for Abovementioned Subprojects
Environmental and Social Impact Evaluation Criteria

QUESTIONS	Yes	No	NOTE
A. Observation of the requirements of laws and/or bylaws (for operating small and medium entrepreneurships) Did you violate any of applicable laws and bylaws of the Republic of Kazakhstan about environment protection, security, healthcare and social laws		✓	
B. The ADB's Prohibited Investment Activities List Were the types of activity of subprojects indicated above included into the ADB's Prohibited Investment Activities List specified in Annex 1-2 of the Credit Agreement concluded with "Damu" Entrepreneurship Development Fund" JSC?		✓	
C. Projects with unfavorable environmental and social impact of high level (Category A) Did the projects proposed for financing have a potentially significant environmental and/or social impact or impact presenting high degree environmental and/or social risk?		✓	
D. Potential social impacts			
Projects:			
- Was the land purchased for public needs used for projects?		✓	

- Were the projects the reason of moving / relocating the tenants / renters or non-formal land users (people without legal rights for land use / people who have seized the land illegally)?		✓	
- Were the projects the reason of the effect that people will lose or will have a limited access to natural resources, permanent place of residence or municipal infrastructure?		✓	
- Did the projects have impact on ethnic minorities in the project area which (i) support collective organization for precise determination of their place of residence or inherited territories, (ii) speak in their language or dialect, and (iii) were historically, socially and economically separated or discriminated.		✓	
Were credits used for:			
• Purchase of land, structures (commercial or residential real estate)		✓	
- Purchase of assets and/or expansion of business that will lead to departure / relocation of tenants, renters or formal and non-formal users of assets.		✓	
• Purchase of assets that will become a reason of the effect that people or certain communities / groups of ethnic minorities or poor people will lose access to: 1. natural resources; 2. permanent places of residence; 3. regular activity; 4. municipal infrastructure		✓	
• Purchase of assets and/or business expansion that will lead to promotion and increase of the risk of: 1. violation of standards of labor code, including child labor use; 2. lag of the groups of ethnic minorities in the area of project implementation (connected with their personality, title, nutrition system, cultural singularity); 3. trafficking in people.		✓	

C. Sustainable Finance (subprojects with environmental and social benefits) at the expenses of ADB Program funds

Sustainable finance		
Have you made any investments in subprojects that have social and environmental benefits such as investing in management systems, energy efficiency, renewable energy, cleaner production, carbon finance, pollution abatement and control, sustainable supply chain, corporate social responsibility, community development, etc.? Please list these in the format provided below:		
Subproject Name	Value financed by the Financial Institution (tenge)	Type of social and environmental benefit
Borrower 1	127 000 000	decrease of contamination degree

Deputy Chairman of the Management Board

 E. Tajiyakov