



Safeguard Policy Filter Report

Operation Information

Operation		
EC-L1269 Global Credit Program for Safeguarding the Productive Fabric and Employment		
Environmental and Social Impact Category	High Risk Rating	
B13	Moderate	
Country	Executing Agency	
ECUADOR	EC-CONAFIPS - Corporación Nacional de Finanzas Populares y Solidarias	
Organizational Unit	IDB Sector/Subsector	
Connectivity Markets and Finance Division	BANKING MARKET DEVELOPMENT	
Team Leader	ESG Primary Team Member	
JOAN ORIOL PRATS CABRERA	STEVEN CHARLES COLLINS	
Type of Operation	Original IDB Amount	% Disbursed
Loan Operation	\$93,800,000	0.000 %
Assessment Date	Author	
28 Apr 2020	ceciliabe Project Assistant	
Operation Cycle Stage	Completion Date	
ERM (Estimated)		
QRR (Estimated)		
Board Approval (Estimated)	27 May 2020	
Safeguard Performance Rating		
Rationale		



Safeguard Policy Filter Report

Potential Safeguard Policy Items

[No potential issues identified]

Safeguard Policy Items Identified

B.1 Bank Policies (Access to Information Policy– OP-102)

The Bank will make the relevant project documents available to the public.

B.2 Country Laws and Regulations

The operation is expected to be in compliance with laws and regulations of the country regarding specific women's rights, the environment, gender and indigenous peoples (including national obligations established under ratified multilateral environmental agreements).

B.3 Screening and Classification

The operation (including [associated facilities](#)) is screened and classified according to its potential environmental impacts.

B.7 Supervision and Compliance

The Bank is expected to monitor the executing agency/borrower's compliance with all safeguard requirements stipulated in the loan agreement and project operating or credit regulations.

B.10. Hazardous Materials

The operation has the potential to impact the environment and occupational health and safety due to the production, procurement, use, and/or disposal of hazardous material, including organic and inorganic toxic substances, pesticides and persistent organic pollutants (POPs).

B.11. Pollution Prevention and Abatement

The operation has the potential to pollute the environment (e.g. air, soil, water, greenhouse gases).

B.13. Noninvestment Lending and Flexible Lending Instruments

Ex-ante impact classification may not be feasible for this type of operation. This includes: policy-based loans, Financial Intermediaries (FIs) or loans that are based on performance criteria, sector-based approaches, and conditional credit lines for investment operations.

Recommended Actions

Operation has triggered 1 or more Policy Directives; please refer to appropriate Directive(s). Complete Project Classification Tool. Submit Safeguard Policy Filter Report, PP (or equivalent) and Safeguard Screening Form to ESR.

Additional Comments



Safeguard Policy Filter Report

Por ser una operación de intermediación financiera, de acuerdo con la Política de Medio Ambiente y Cumplimiento de Salvaguardias del Banco (OP-703), Directiva B.13, esta operación no puede ser clasificada ex ante. Se realizó la debida diligencia ambiental y social en cumplimiento con la B.13: analizando los riesgos socioambientales potenciales del programa y la capacidad del ejecutor a manejar dichos riesgos. Según los resultados de dicha debida diligencia, y dado el perfil de riesgo bajo de los financiamientos elegibles con recursos del programa, esta operación es considerada como riesgo bajo de Intermediación Financiera (FI-3). Por su tamaño (promedio estimado alrededor de US\$5,000 por financiamiento con un máximo de US\$50,000) y su naturaleza (apoyo de corto plazo a micro y pequeñas empresas), los financiamientos serán de categoría C. Los financiamientos de categoría A y B no serán elegibles para financiamiento. No se financiará con recursos de la operación: – ninguna de las actividades de la Lista de Exclusión del BID, – actividades/sectores de alto riesgo socioambiental (categoría A) – actividades (i) que impliquen reasentamiento involuntario físico o económico, (ii) que impliquen un impacto negativo para grupos indígenas; (iii) que puedan dañar sitios culturales o sitios culturales críticos; (iv) que impliquen un impacto negativo a áreas protegidas o a sitios RAMSAR; y (v) que impliquen el uso de especies invasivas. Los riesgos e impactos socioambientales potenciales que se identificaron para el Programa son de magnitud baja y se manejarán con la aplicación de un Sistema de Administración de Riesgos Ambientales y Sociales (SARAS) que se integrará al Reglamento de Crédito (RC) cuya aprobación por el BID es condición de primer desembolso.