



Safeguard Policy Filter Report

Operation Information

Operation		
BH-L1046 Credit Enhancement Program for Micro, Small and Medium Enterprises (MSMEs)		
Environmental and Social Impact Category	High Risk Rating	
B13		
Country	Executing Agency	
BAHAMAS	BH-SBDC - Small Business Development Center	
Organizational Unit	IDB Sector/Subsector	
Connectivity Markets and Finance Division	SMALL AND MEDIUM ENTERPRISE	
Team Leader	ESG Primary Team Member	
FERNANDO DE OLLOQUI		
Type of Operation	Original IDB Amount	% Disbursed
Loan Operation	\$25,000,000	0.000 %
Assessment Date	Author	
17 Jan 2019	isabelleb	
Operation Cycle Stage	Completion Date	
ERM (Estimated)		
QRR (Estimated)	29 Apr 2019	
Board Approval (Estimated)	31 Jul 2019	
Safeguard Performance Rating		
Rationale		



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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.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.

B.17. Procurement

Suitable safeguard provisions for the procurement of goods and services in Bank financed operations may be incorporated into project-specific loan agreements, operating regulations and bidding documents, as appropriate, to ensure environmentally responsible procurement.

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



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According to Directive B.13 of the Environment and Safeguards Compliance Policy (OP-703), this program does not require classification ex ante. Resources from the program will be used for replenishing an existing guarantee fund to back sub-loans granted by the AFIs to eligible beneficiaries. Due to the sub-projects small size and the profile of the economy of the Bahamas with a strong predominance of services, we expect this operation to be low risk (FI-3). Such classification will be confirmed during the due diligence process along with the necessary ESMS to be put in place.