

CARIBBEAN CLIMATE INNOVATION CENTER (CCIC) PROJECT
ENVIRONMENTAL AND SOCIAL MANAGEMENT FRAMEWORK (ESMF)

A. Introduction

This Environmental Management Framework (ESMF) was developed related to the potential World Bank financing of the Project in relation to World Bank safeguard policies. The ESMF consists of the following sections:

- Project Background (Section B)
- Environmental Conditions and Potential Impacts (Section C)
- National and World Bank Environmental Requirements (Section D)
- Project Environment Management (Section E)
- Monitoring (Section F)
- Capacity Building (Section G)
- Budget (Section H)
- Annexes (Scoping and Screening Tools, Contract Language, Consultation)

The final ESMF shall be referenced as part of the Project Operation Manual.

This ESMF is prepared to serve as a safeguard framework to examine the environmental and social impacts of Small to Medium Enterprises (SMEs) and technologies to be supported by the CCIC program. The objectives of the ESMF are:

- To establish clear procedures and methodologies for the environmental and social review, approval and implementation of small and medium business investments to be financed under the program;
- To specify appropriate roles and responsibilities, and outline the necessary reporting procedures, for managing and monitoring environmental and social concerns related to program investments;
- To determine the training and capacity building needs; and
- To establish the budget required to implement the ESMF.

B. Project Background

The Caribbean Climate Innovation Center (CCIC) is one of the three pillars of *infoDev*'s Entrepreneurship Program for Innovation in the Caribbean (EPIC), a seven year CAD 20million program funded by the Government of Canada through the World Bank to build an enabling ecosystem to foster high-growth and sustainable enterprises throughout the Caribbean. The CCIC is also one of the 8 Climate Innovation Centers (CICs), being set up around the world by *infoDev*'s Climate Technology Program (CTP) in Kenya, Ethiopia, India, South Africa, Ghana, Morocco and Vietnam. These CICs will help build regional capacity and linkages among institutions and stakeholders through a number of programs aimed at facilitating knowledge exchange, investing

in networking facilities and software and identifying deal flow. The CCIC will benefit from the knowledge sharing and exchange of lessons learned with the other centers. *infoDev*'s work in the Caribbean is designed to serve 14 of the 15 CARICOM countries. These countries include 11 island states (Antigua and Barbuda, Bahamas, Barbados, Dominica, Grenada, Jamaica, Montserrat, Saint Kitts & Nevis, Saint Lucia, Saint Vincent & the Grenadines, and Trinidad & Tobago) and 3 continental countries (Belize, Guyana, and Suriname). Haiti is the only CARICOM country that does not fall within the scope of this program.

The objective of this project is to strengthen the capacity of the Caribbean Climate Innovation Center (CCIC), that was established by *infoDev* in 2013 with a \$1.5 million grant from a World Bank's Development Grant facility (DGF). The CCIC's goal is to establish regional institutional capacity that will support Caribbean entrepreneurs and new ventures involved in developing locally-appropriate solutions to climate change mitigation and adaptation. Through its programmes and activities the CCIC and its network of partners and stakeholders will provide a regionally-driven approach to solve climate, energy and resource challenges and support economic development through job creation. The programme is providing targeted support, mentoring, training among a range of services to up to 80 companies in the region over 6 years.

The CCIC's business plan supports World Bank's regional priorities and themes (including private sector-led growth, competitiveness and climate change) and complements a number of other on-going initiatives within the Caribbean. Of particular relevance are programs that assist aspiring entrepreneurs to further develop their concepts. The CCIC offers targeted programs and services in three main areas; 1) Technology Commercialization, 2) Market Development and 3) Venture Acceleration. The services and products of the CCIC aim to build a pipeline of high-impact new ventures through the provision of Proof of Concept funding; support iterative testing, and prototyping; provide access to entrepreneurs to facilities, information and networks, including online platforms; facilitate access to early growth-stage capital through the provision of targeted pre-investment advisory services, investment facilitation and syndication; support entrepreneurial capacity through technology-enabled business development services, networking, mentoring and training; and, identify and develop local, regional and international markets. The CCIC's focus areas are the following ones:

1. **Resource use efficiency:** Waste-to-energy, materials recovery, reuse and recycling.
2. **Water management:** Potable water, rainwater harvesting, efficient irrigation, waste water treatment and recycling, water use efficiency, desalination.
3. **Sustainable agribusiness:** Water/energy efficient irrigation systems; waste management; high-value agribusiness; sustainable land use practices; waste-to-energy; and wind and solar energy for farms.
4. **Solar energy:** Residential and commercial self-generation, residential and commercial water heating, solar-powered air-conditioning.

5. **Energy efficiency:** Lighting, household appliances, air-conditioning, commercial cooling and ventilation systems, consumer behavior, building energy management systems, building design and materials.

The Project to be funded by World Bank is for a follow on grant of US\$1.5 million to be given to a consortium consisting of Jamaica's Scientific Research Council (SRC) and Trinidad and Tobago's Caribbean Industrial Research Institute (CARIRI) to continue implementing the Caribbean Climate Innovation Center (CCIC). The DGF grant was utilized towards the establishment of the CCIC, and implemented activities have included establishment of office space, recruitment of key staff, identification of key partners in various CARICOM countries, and establishment of the CCIC IT infrastructure and website. The official launch of the CCIC occurred at the CARIRI CED's facility in Freeport (Trinidad) on January 27, 2014. The launch marked the official opening of the CCIC, and served as opportunity for marketing the CCIC services and the PoC grant competition. Grant competition is aimed at providing grants of up to US\$50,000 for proposals that demonstrate exceptional potential impact in the 5 areas supported by the CCIC, with award expected to 10 entrepreneurs from across the region. (The competition will close on April 20, 2014). Based on the progress made so far by the CCIC towards meeting the DGF's grant objectives, *infoDev*'s team would like to award the consortium a follow on grant to continue implementing and scaling up its core services and programs. Among the activities to be carried out under this grant:

- **Continue to build a pipeline of high impact ventures through PoC grant competitions:** One PoC competition will be conducted per year with the aim to identify and provide seed funding to high potential projects. We expect that each competition will award approximately **10-12 projects per year**. Each competition will be designed to ensure a fair regional representation and efforts will be made to target women entrepreneurs.
- **Support entrepreneurial capacity through technology-enabled business development services, networking, mentoring and training:** The CCIC will continue to refine and customize its business services based on clients feedback so that the services are most responsive to the needs of local entrepreneurs. In addition, CCIC facilities will continue to be available for product testing and prototyping. As of 2015, the CCIC will start offering some of these services for a fee to ensure the CCIC longer term sustainability.
- **Facilitate access to markets (both internationally and within CARICOM region), for CCIC clients to export their products and technology commercialization.**
- **Accelerate access to early growth-stage capital through the provision of targeted pre-investment advisory services and investment facilitation:** Services will include facilitate connections with angel investors, donors, etc
- **Engage in public private partnerships with the aim to secure additional funding for the longer term sustainability of the CCIC.**

- **Capture and disseminate the knowledge emerged:** through a series of market analysis and case studies profiling the various entrepreneurs and projects funded, highlight lessons learned and produce relevant market studies in the area of climate change in the Caribbean.

Access to financing includes provisions of risk capital through highly flexible Proof of Concept (PoC) and seed funds. The PoC grant facility is designed to assist small high growth entrepreneurs and SMEs with innovative climate technologies to bridge the gap between their research and the earliest stages of a marketable innovation, including product design, demonstration and field-testing.

Additional project information is available on the CCIC website¹ and on the *infoDev* website².

C. Environmental Conditions and Potential Impacts

The PoC grant facility is designed to assist small high growth entrepreneurs and SMEs with innovative climate technologies and so will involve grants to SMEs for implementation of PoC activities. These activities may generate negative environmental impacts if ignored.

The specific location of all Project related activities (technical assistance, SME sub-projects, etc.) is not known at this time but they could be located in any CARICOM country. There will be no new office building constructed in Jamaica for the CCIC, although a local office may be established using existing space to complement the existing facility in Trinidad.

The specific Project components with potential negative environmental impacts are described in this section of the ESMF. The applicable legal and safeguards framework is described in Section D. Measures to mitigate/manage these potential environmental impacts and risks are presented in Section E.

Notwithstanding the positive effects, site specific and less sensitive localized environmental and social negative impacts may happen in relation to investment of small and medium private enterprises and technology ventures. These impacts may include air pollution due to dusts and fumes, soil and water pollution and waste from electrical, electronic, and metallic equipment, byproduct or, that would be produced as a result of construction and installation, manufacture and operation of SMEs. These wastes pose a potential threat to human health and the environment when improperly disposed. In addition generation of particulate matter (dust) and emission of exhaust combustion of gas products into the atmosphere during construction and operation of facilities will affect ambient air quality. SME owners should be responsible for controlling air, land and water pollution. Due to the fact that the CCIC would support a wide range of SME business ventures, there are also possibilities of a few adverse social impacts due to particular activities such as unsafe health and environment for workers, unsafe working place conditions, which among others may cause adverse impacts on people and society. With regards to unsafe health and environmental working conditions, health problems may result due to a lack of safe facility arrangements, as well as waste and noise pollution in the working area. There

¹ For more information, please see: <http://caribbeancic.org/>

² For more information, please see: <http://www.infodev.org/articles/caribbean-cic-ccicpage>

should be proper arrangement for a healthy, safe and secure environment for workers. SMEs should have in place waste management plans and the control of noise pollution in the working area. When dealing with unsafe work place conditions, the owner should provide a clean and tidy workplace to workers and safeguards against fire. The worker should not be engaged at work without adequate direction and training.

Potential dangers likely to originate from technological or industrial accidents, dangerous procedures, infrastructure failures or certain human activities, which may cause the loss of life or injury, property damage, social and economic disruption or environmental degradation, should also be considered during screening of business ventures for funding. In order to cope with these potential adverse impacts, the environmental and social screening process proposed under the ESMF will be applied in such a way as to ensure that potential negative impacts are prevented and/or mitigated appropriately, and positive impacts are enhanced.

D. Environmental Requirements

Requirements applicable to the Project include environmental, health and safety laws and regulations in CARICOM countries, and World Bank Environmental Safeguards.

A regional environmental policy is under development by CARICOM with assistance from the Jamaica-CARICOM Friendship and Cooperation Fund (JCFCF)³. Actions funded by CCIC will be subject to national environmental, health and safety regulatory requirements in each host country.

Most Caribbean countries utilize environmental laws stemming from their Physical Planning Departments, in concert with a permit and license system. This mechanism is intended to ensure that all facilities and development projects meet the relevant standards and procedures to minimize adverse environmental impacts during construction and operation of a facility. Permits are required by persons undertaking new development which fall within a prescribed category.

Relative to World Bank Environmental Safeguards, under OP4.01 the Bank undertakes environmental screening and proposed projects are classified into one of four categories, depending on the type, location, sensitivity, and scale of the project and the nature and magnitude of its potential environmental impacts:

- Category A projects are likely to have significant adverse environmental impacts that are sensitive, diverse, or unprecedented. These impacts may affect an area broader than the sites or facilities subject to physical works.
- Category B projects may have potential adverse environmental impacts on human populations or environmentally important areas, but are less significant than those of Category A projects. These impacts are site specific; few if any of them are irreversible; and in most cases mitigation measures can be designed readily with standard methods.
- Category C project is likely to have minimal or no adverse environmental impacts, and there are no further environmental requirements.

³ Please see http://www.caricom.org/jsp/pressreleases/press_releases_2013/pres76_13.jsp

- Category F or FI project involves investment of Bank funds through a financial intermediary, in subprojects that may result in adverse environmental impacts.

The Project is classified as Category B (per OP/BP4.01) given potential impacts associated with SME financing. No Category A sub-projects will be financed by the Project. The SME projects are anticipated to have limited short term environmental adverse impacts, which are not significant and can be adequately mitigated with standard measures. Projects and activities have yet to be fully defined. In accordance with OP/BP4.01, an Environmental Management Framework (ESMF) (this document) has been developed to manage the potential environmental impacts and risks associated.

There are a number of other World Bank Environmental and Social Safeguards policies⁴ which will not be triggered by the Project, as screening and exclusion criteria have been developed for the policies listed below:

- Natural Habitats (OP/BP 4.04) strictly limits the circumstances under which any Bank-supported project can damage natural habitats (land and water areas where most of the native plant and animal species are still present).
- Physical Cultural Resources (OP/BP 4.11) seeks to avoid, or mitigate, adverse impacts on cultural resources (movable or immovable objects, sites, structures, groups of structures, and natural features and landscapes that have archaeological, paleontological, historical, architectural, religious, aesthetic, or other cultural significance) from development projects that the World Bank finances.
- Pest Management (OP 4.09) seeks to ensure that rural development and health sector projects avoid using harmful pesticides. The Bank requires that any pesticide it finances be manufactured, packaged, labeled, handled, stored, disposed of, and applied according to standards acceptable to the Bank, and excludes certain formulated products, as well as requiring training, equipment, and facilities to handle, store, and apply these products properly.
- Involuntary Resettlement (OP/BP 4.12) relates to activities that cause involuntary resettlement or require land acquisition. All social analysis conducted related to studies to support subsequent private investment activities will consider the potential need for land acquisition associated with the investments, as well as the situation of land ownership and occupation.
- The Indigenous Peoples (OP/BP 4.10) Policy contributes to the Bank's mission of poverty reduction and sustainable development by ensuring that the development process fully respects the dignity, human rights, economies, and cultures of Indigenous Peoples. For all projects that are proposed for Bank financing and affect Indigenous Peoples, the Bank requires the borrower to engage in a process of free, prior, and informed consultation.

⁴Source:

<http://web.worldbank.org/WBSITE/EXTERNAL/PROJECTS/EXTPOLICIES/EXTSAFEPOL/0,,menuPK:584441~pagePK:64168427~piPK:64168435~theSitePK:584435,00.html>

The Bank provides project financing only where free, prior, and informed consultation results in broad community support to the project by the affected Indigenous Peoples. Such Bank-financed projects include measures to (a) avoid potentially adverse effects on the Indigenous Peoples' communities; or (b) when avoidance is not feasible, minimize, mitigate, or compensate for such effects. Bank-financed projects are also designed to ensure that the Indigenous Peoples receive social and economic benefits that are culturally appropriate and gender and intergenerationally inclusive

- Forests (OP/BP 4.36) deals with the management, conservation, and sustainable development of forest ecosystems and their associated resources are essential for lasting poverty reduction and sustainable development, whether located in countries with abundant forests or in those with depleted or naturally limited forest resources.
- Safety of Dams (OP 4.37) requires that experienced and competent professionals design and supervise construction, and that the borrower adopts and implements dam safety measures through the project cycle. The policy also applies to existing dams where they influence the performance of a project. In this case, a dam safety assessment should be carried out and necessary additional dam safety measures implemented. The policy applies to large dams (those greater than 15 meters in height) or high hazard dams.
- Projects on International Waterways (OP/BP 7.50) may affect the relations between the World Bank and its borrowers, and between riparian states. Therefore, the Bank attaches great importance to the riparians making appropriate agreements or arrangements for the entire waterway, or parts thereof, and stands ready to assist in this regard. In the absence of such agreements or arrangements, the Bank requires, as a general rule, that the prospective borrower notifies the other riparians of the project. The Policy lays down detailed procedures for the notification requirement, including the role of the Bank in affecting the notification, period of reply and the procedures in case there is an objection by one of the riparians to the project.
- Projects in Disputed Areas (OP/BP 7.60) may affect the relations between the Bank and its borrowers, and between the claimants to the disputed area. Therefore, the Bank will only finance projects in disputed areas when either there is no objection from the other claimant to the disputed area, or when the special circumstances of the case support Bank financing, notwithstanding the objection. The policy details those special circumstances. In such cases, the project documents should include a statement emphasizing that by supporting the project, the Bank does not intend to make any judgment on the legal or other status of the territories concerned or to prejudice the final determination of the parties' claims.

Screening and exclusion criteria, consistent with OP/BP 4.01, have been developed to ensure that these other World Bank Safeguard Policies would not be triggered in lending to the SMEs, as detailed below.

E. Project Environmental Management

The recipient of this grant will be a consortium comprising of the of Jamaica's Scientific Research Council (SRC) and Trinidad and Tobago's Caribbean Industrial Research Institute (CARIRI) to continue implementing the Caribbean Climate Innovation Center (CCIC). This is the same construct of the DGF grant.

CCIC business advisers will work with clients, who are eligible to apply for the seed capital fund scheme, to create a business plan that exhibits route to market and forward cash flow once the venture is likely to earn revenue and turn profit positive. CCIC will also advise on more complex issues such as registration for tax, setting up a legal entity, environmental, health and safety procedures, staffing requirements and gaining office space.

The CCIC program triggers the World Bank safeguards policy OP 4.01 and is classified as Category B based on the initial screening carried out by the Bank's safeguards specialists. Since site specific and localized environmental and social negative impacts may happen in relation to investment of small and medium private enterprises and technology ventures, the project is classified as EA category B. Category A sub-projects are therefore excluded from financing under this project.

At this stage the actual locations and activities of SMEs that will benefit from financing under this grant are unknown and thus potential adverse environmental and social impacts of future investments could not be clearly determined prior to the appraisal of this Project. An Environmental and Social Management Framework (ESMF) has been prepared to guide the screening of sub-projects and the preparation of the relevant safeguards instruments which may be needed once sub-project activities and locations are known. It is expected that after the nature and scope of business enterprises as well as sites are known during the implementation phase of the Project, the Implementing Agency will ensure that sub-projects are screened for any positive and potential adverse environmental and social impacts. Should the screening indicate that significant negative impacts are likely to occur safeguard tools such as environmental and social impact assessments (ESIA) or environmental and social management plans (ESMP) may have to be prepared and implemented based on guidance from the ESMF. Among the many functions of the CCIC, including (i) reviewing SMEs' applications, (ii) appraising the SMEs, and (iii) providing training and awareness to SMEs staff and concerned government agencies from Cities, it will also screen and vet SMEs for compliance with World Bank safeguards requirements before approving funding. It will also monitor environmental compliance based on management/mitigation plans prepared by the SMEs and maintain records of safeguard documents for all SMEs. The owner of the SME will conduct in-house screening for any adverse impacts, prepare a proposal and application and then submit to CCIC for funding. After it receives funding, it will implement the SME activities in line with agreed mitigation measures, and will be expected to report to the CCIC any mitigation measures taken or non-compliance. The municipalities and Environmental Protection Offices under the host country's Administrations or any other concerned agency will regularly monitor the implementation of social and environmental management/mitigation measures and will take corrective measures if there is any non-compliance.

The rationale for developing the ESMF is that the exact locations of CCIC supported interventions could not be identified prior to the appraisal of the climate innovation technologies and therefore could not be assessed and actual mitigation measures could not be proposed. To ensure that future investments are environmentally and socially sustainable, the ESMF has been prepared to enable future implementers to identify, assess, mitigate and monitor the potential localized adverse environmental and social impacts of future investments. To address such issues, the approach to the environmental performance and sustainability of the program should be based on the process of selection and screening of climate innovation technologies for possible negative environmental impacts, and ensuring that appropriate mitigating measures are incorporated in the design as appropriate, in accordance with host country environmental policy and World Bank safeguards policies.

The CCIC will support SMEs in various sites. The exact sites are not yet known, but will be chosen based on impacts on the economic viability, social and natural environment (air, water and land); human health and safety; and physical resources. Investments are likely to have potential (adverse) environmental risks and social impacts on its area of influence. Therefore, before providing support CCIC should first screen and vet proposal with the aim, among others, to identify positive impacts and also adverse environmental and social impacts of the proposed business ventures submitted for funding. The selection and design process for business enterprises and income generating climate innovation technology will incorporate provisions, if any, to minimize social tensions and ensure social sustainability. The procedures in the ESMF applicable to SMEs and climate technologies will identify any adverse impacts and put proper mitigation measures in place. In order to ensure mainstreaming of gender and HIV/AIDs, the training of trainers in gender and HIV/AIDS will be incorporated into the training package related to implementation of climate technology innovations and SMEs.

The ESMF includes training program, responsibilities for its implementation and monitoring. The necessary procedures and budgets for ensuring enhancement of the environmental performance of the interventions will be incorporated in the proposal for funding. The ESMF reflects clarified roles and responsibilities vis-à-vis the implementation of the ESMF.

It will be ensured that the SME proposal and implementation of the SME activities are socially responsive and environmentally sound. The potential impacts are identified during various stages of the activities depending on location, design, construction and operation as their potential nature, extent, duration and severity differs because of the difference in locations & nature of SMEs. Once the need/justification of SME is finalized, the process of environmental and social screening starts and precise identification of their locations/areas will be finalized before the start of project implementation.

The SME application procedures will follow a set of steps which are designed to ensure that environmental considerations are taken into account. The steps are summarized in the checklist below, which must be completed and certified as part of the application process.

- ✓ Has the project activity been compared to the Exclusion Checklist (Step 1)?
- ✓ Has the project been screened for environmental impact (Step 2)?
- ✓ If a site visit is required, have the evaluations been completed (Step 3)?

- ✓ Are local and national environmental permits in process or in place (Step 4)?
- ✓ Has the Grant been reviewed and cleared by CCIC (Step 5)?
- ✓ Have environmental and social conditions been included in grant language (Step 6)?

CCIC may develop additional formats, templates and guidance as desired throughout the course of the project implementation to assist in its environmental management activities.

Step 1: Compare to Exclusion List

Certain projects are not eligible for financing in World Bank Projects because they are listed under IFC Exclusion List or because they would trigger Safeguards Policies that would require restructuring. Those project activities are listed in Annex I of this ESMF.

Step 2: Initial Evaluation of Environmental and Social Risk

The adverse environmental and social impacts are not known prior to appraisal. Due to the limited size of investment by the CCIC supported SMEs, there are likely to be minimal or no adverse environmental impacts. Hence, beyond screening, no further environmental assessment is required. In cases where the screening results indicate that no or insignificant adverse environmental and social impacts are likely, no additional environmental work will be required and it is possible to fund. In cases where the safeguard tools such as environmental and social impact assessments (ESIA) or environmental and social management plans (ESMP) may have to be prepared and implemented based on guidance from the ESMF.

Each SME will go through environmental and social screening in order to identify relevant environmental and social concerns. Annex II contains the list of screening criteria which will be used for the initial evaluation of environmental and social risk. Completion of the ESSF at the actual project sites will be the responsibility of grantee applicants. Based on the ESSF, the Applicant / Grantee will assess any potential safeguard issues early in the preparation process, and describe safeguard issues in the SME fund proposal.

The SMEs that are not economically viable and whose proposal does not incorporate environmental and social adverse mitigation measures will be ineligible for support under the CCIC program. However, SME interventions which are likely to have no or minimal adverse environmental and social impacts will not need to go for Environmental and Social Impact Assessment beyond the initial environmental and social screening.

Step 3: On-Site Detailed Evaluation of Environmental & Social Risk

If an SME application should involve any factors which may represent environmental or social risks, a site visit should be done by the CCIC. A site visit will allow the CCIC to get a good impression of the state of the company, in particular housekeeping, worker health and safety, and environmental, health and safety, and human resources

management issues. Site visits must be made to all companies where high environmental and social risk activities take place.

The checklist in Annex III will assist the CCIC specialist conducting the site visit. The checklist should be used in conjunction with the relevant sub-sectoral guideline from this ESMF or from the national or local regulatory agency, to ask relevant question of the company management during the site visit. If the CCIC specialist, after conducting the site visit, feels that there are significant unresolved issues of concern, then an environmental or social consultant or specialist can be retained to conduct an audit of the site. The advice and guidance provided by the environmental and social experts should aid the decision-making process of the responsible CCIC specialist.

Step 4: National and Local Permitting

Many project types require environmental permits under the national or local regulations if they fall under prescribed categories. Local or Parish authorities may also require building and/or zoning permits for projects which change land use, emissions, or require construction. CCIC shall require that applicants provide evidence that all applicable permits have been acquired.

Step 5: Review and Clearance

The applicant's proposal will be reviewed by CCIC staff to validate proper consideration of environmental and social issues as per the ESMF. The proposal will be approved for funding on the condition that its adverse environmental and social impacts are minimal, negligible, reversible, and insignificant and can easily and cost-effectively be mitigated.

Step 6: Grant Conditions

The outcome of the environmental and social risk evaluation should be summarized and included in the documentation submitted in the loan application. Following the evaluation and documentation of environmental and social risk, CCIC is in a position to accept the loan, subject to measures being taken to control the risk, or to reject the loan due to unacceptably high risk. A transaction has an acceptable level of environmental and social risk where liabilities do not present a significant threat to company viability, ability to repay loans or value of security, and where the bank would not be unduly exposed to risk arising from direct liability or reputational damage. If staff have identified any particular environmental and social risks associated with a particular transaction, they may wish to attach specific environmental and social conditions to the transaction to reduce the risk to the CCIC. Standard language for the grants relative to environmental and social matters is included in Annex IV.

CCIC shall include a covenant in the grant that the investment shall comply with all applicable national environmental health and safety regulatory requirements and shall not directly result in any significant negative environmental impacts.

F. Environmental Monitoring

Environmental monitoring generally involves the evaluation of funded SMEs or innovative climate technology implementations in terms of following up on recommendations made in the ESMF. This will be made by CCIC staff and other relevant experts from government offices like municipalities, the environmental protection office or from other concerned offices.

Environmental and social monitoring needs to be carried out during implementation of business ventures, in order to measure the success of the mitigation measures implemented. Monitoring will be conducted to check implementers and to provide timely information about the success, or otherwise of the changes to be made, if required. The requirements of ESMF will be implemented by private entrepreneurs who received grants and concerned government offices in town where SMEs are located are responsible to monitor and ensure proper operation of SMEs due respect to environment and social aspects. The CCIC also monitors and documents the implementation of safeguard measures. The CCIC will coordinate the overall ESMF implementation of mitigation plans in cooperation with local environmental authorities where SMEs are found. The CCIC will facilitate all the processes to complete the screening, implementation, monitoring & compliance, coordinate with the beneficiaries in information sharing and managing the environmental and social issues; collaborate with line agencies of government and non-government working in social and environmental management and coordinate/collaborate with the key agencies, such as Municipality and City environmental protection offices and others for necessary screening and assessment about adverse the social & environmental issues and ; carry out environmental compliance review; manage environmental and social awareness and orientation activities; provide orientation and training to the business entrepreneurs and concerned government agencies like municipal and national environmental protection offices on the management of social and environmental impacts.

The results monitoring plan has two components: (i) monitoring of the compliance and effectiveness of the ESMF and application of the recommended standards; (ii) impact monitoring, i.e., measuring the socio-economic impacts of the business venture. The M&E system will provide the required information for results monitoring. Moreover, to make a final evaluation in order to determine whether the mitigation measures designed into the business ventures have been successful in such a way that the mitigation measures are properly in place and environmental and social conditions are positively maintained. Thus, the implementation of environmental and social negative impacts mitigation measures will be monitored.

As part of grant administration, CCIC will maintain information on SME performance in its portfolio. Follow-ups on individual SMEs will be performed if deemed necessary. The CCIC will require the following information of SMEs annually and will utilize and evaluate this information to continually improve and adapt its environmental and social policies and management.

The CCIC will provide a summary report annually with the following information for the SME portfolio:

1. Breakdown of portfolio by type of transaction, industry sector and environmental risk classification (low, medium and high environmental risk clients).

2. Describe how environmental procedures have been integrated into the transaction approval process.
3. Give details of any transaction rejected on environmental grounds, in particular, for actual or perceived non-compliance.
4. Give details of any other transaction rejected on environmental or health and safety grounds
5. Give details of any material environmental issues associated with Recipients during the reporting period, in particular:
 - (a) Any accidents / litigation / complaints.
 - (b) Any incidents of non-compliance with applicable environmental and health and safety regulations and standards, such as fines, penalties or excess fees for non-compliance.
 - (c) Any incidents of non-compliance by Recipients with environmental covenants/conditionality imposed by the Bank.
6. Give details of any loans/investments/guarantees etc. used to finance environmental improvements, such as; energy efficiency, waste minimization, switch to cleaner technology, reduction of permit fees or fines due to environmental improvements.
7. Give details of any bad loans due to environmental problems.
8. Describe how the Recipients' environmental performance is monitored (e.g. site visit by Bank staff; inspection by environmental/health authorities; copies of updated permits, reports from the Recipient).
9. Specify name and position of the individual(s) formally responsible for the implementation of the environmental procedures.
10. State any difficulties and/or constraints related to the implementation of the environmental procedures.

G. Capacity Building Plan

CCIC will have a qualified specialist to assist the SMEs relative to screening and mitigation of environmental and social impacts. The CCIC program supported private business ventures will be implemented by private SME owners. Private entrepreneurs need training to strengthen social and environmental impact screening and implementation of mitigation measures. Moreover, relevant public sector staff in targeted sectors working on environmental and social protection issues in regional cities from where SMEs will be selected for funding will get training on the application of ESMF. The capacity building training will be given in the following areas namely:

➤ Environmental and social impact screening process and using ESMF checklists

- Screening process
- Assignment of environmental categories
- Rationale for using Environmental and Social Checklists
- The importance of public consultations and participation of households in the screening and planning process
- How to monitor ESMF implementation

➤ Safeguard policies, procedures and sectorial guidelines

- Review and discussion of national environmental policies, procedures, and legislation
- Review and discussion of the Bank's safeguard policies

➤ Selected topics on environmental protection and social safeguards

- Air, water and soil pollution
- Health and Safety

- Waste management and disposal
- HIV/AIDS etc.
- Natural resource utilization
- Selection of viable small & medium scale enterprise

CCIC should identify potential guidelines or good practice documents on environmental management for the key sectors to be financed. The objective is to help SMEs move beyond just compliance to cleaner production and improved environmental sustainability that would help reduce costs (e.g., due to use of less water and energy, generation of less wastes, etc.) and potential environmental problems.

World Bank environmental safeguard specialists will provide periodic supervision and training relative to the identification and management of environmental risk in project evaluation and implementation. The World Bank will assist DBJ to identify appropriate external training opportunities for environmental screening and environmental management for AFI project officers, field supervision staff, small and medium enterprise development officers and selected community representatives to familiarize them with the principles and procedures.

H. Estimated Costs of Implementing the ESMF

The proposed budget shown below for capacity building, training and implementation of the ESMF and mitigation measures is prepared taking into account expert estimates for proposed activities. The budget stands open for revision and improvement as and when needed by the CCIC.

Table 2: Estimated budget for capacity building & for implementation of the ESMF

No.	List of activities	No. of	Budget for five years (USD)					
			people	Year 1	Year 2	Year 3	Year 4	Total
1	Training & Awareness Creation on ESMF							
1.1	Private small & medium scale entrepreneurs	30		6,000	10,000	11,000	12,000	39,000
1.2	Awareness creation to experts from concerned Cities Environmental protection office and Municipalities	10		2,000	3,000	3,500	4,000	12,500
1.3	Follow up and implementation of ESMF			10,000	1,200	1,500	2,000	14,700
	Total			18,000	14,200	16,000	18,000	66,200

Annex I. Exclusion List

Certain projects are not eligible for financing in World Bank Projects because they are listed under IFC Exclusion List or because they would trigger Safeguards Policies that would require restructuring. Those project activities are listed below:

- Those that are illegal under country laws, regulations or ratified international conventions and agreements
- Projects that would be classified as Category A under the World Bank OP/BP 4.01
- Projects that would involve significant conversion or degradation of natural habitats
- Projects that would involve any affect upon critical natural habitats
- Projects that would involve significant impacts on physical cultural resources
- Projects that would involve the purchase, use or management of significant quantities of pesticides
- Forest commercial harvesting that includes areas of critical forest or related critical habitat or industrial-scale projects, including plantations, that do not have independent forest certification
- Community or small-scale harvesting forest projects by small-scale landholders or local communities that do not adhere to forest management standards consistent with requirements for a forest certification system (World Bank OP 4.36, Para. 10) or have an acceptable time-bound action plan to achieve such standards.
- Projects that would directly or indirectly involve the construction of a dam greater than 10 meters in height or the use of water from a dam greater than 10 meters in height
- Weapons and munitions
- Alcoholic beverages (excluding wine and beer)⁵
- Tobacco⁶
- Gambling, casinos and equivalent enterprises⁷
- Wildlife or wildlife products regulated under Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)⁸
- Radioactive materials⁹
- Unbounded asbestos fibers¹⁰
- Commercial logging operations or the purchase of logging equipment for use in primary tropical moist forest¹¹
- Polychlorinated biphenyl compounds (PCBs)

⁵This does not apply to companies for which the operations/activities related to these criteria comprise less than 10 percent of companies total annual revenue

⁶ This does not apply to companies for which the operations/activities related to these criteria comprise less than 10 percent of companies total annual revenue

⁷ This does not apply to companies for which the operations/activities related to these criteria comprise less than 10 percent of companies total annual revenue

⁸www.cites.org

⁹ This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where it can be demonstrated that the radioactive source is to be trivial and/or adequately shielded

¹⁰ This does not apply to the purchase and use of bonded asbestos cement sheeting where the asbestos content is <20%.

¹¹ Primary forest is defined as relatively intact forest that has been essentially unmodified by human activity for the previous 60 to 80 years; and Tropical moist forest is generally defined as forest in areas that receive not less than 100 mm of rain in any month for two out of three years and have an annual mean temperature of 24⁰ C or higher.

- Pharmaceuticals subject to international phase outs or bans¹²
- Pesticides/herbicides subject to international phase outs or bans¹³
- Ozone depleting substances subject to international phase out¹⁴
- Drift net fishing in the marine environment using nets in excess of 2.5 km. in length
- Transboundary trade in waste or waste products¹⁵, except for non-hazardous waste destined for recycling
- Persistent Organic Pollutants (POPs)¹⁶
- Non-compliance with workers fundamental principles and rights at work¹⁷
- Significant degradation of a National Park or similar protected area¹⁸
- Real estate speculation
- Land acquisition that would involve involuntary resettlement or land acquisition in which there is not a willing seller
- Projects affecting or involving indigenous groups

Annex II. Initial Evaluation of Environmental and Social Risk

Some site-specific issues may present relatively high environmental risks and/or impacts. The following screening mechanism will be used to identify sites that may present these concerns, and which would therefore require additional investigation by the DBJ person assigned to evaluate and appraise the SME loan under consideration.

The Table below will be used as a reference to make a preliminary decision whether a particular proposed activity or project may exhibit compliance problems, excess environmental or social

¹² Pharmaceutical products subject to phase outs or bans in United Nations, *Banned Products: Consolidated List of Products Whose Consumption and/or Sale Have Been Banned, Withdrawn, Severely Restricted or not Approved by Governments*. (Last version 2001, www.who.int/medicines/library/qsm/edm-qsm-2001-3/edm-qsm-2001_3.pdf)

¹³ Pesticides and herbicides subject to phase outs or bans included in both the Rotterdam Convention (www.pic.int) and the Stockholm Convention (www.pops.int).

¹⁴ Ozone Depleting Substances (ODSs) are chemical compounds which react with and deplete stratospheric ozone, resulting in the widely publicized 'ozone holes'. The Montreal Protocol lists ODSs and their target reduction and phase out dates. The chemical compounds regulated by the Montreal Protocol includes aerosols, refrigerants, foam blowing agents, solvents, and fire protection agents. (www.unep.org/ozone/montreal.shtml).

¹⁵ Define by the Basel Convention (www.basel.int).

¹⁶ Defined by the International Convention on the reduction and elimination of persistent organic pollutants (POPs)(September 1999) and presently include the pesticides aldrin, chlordane, dieldrin, endrin, heptachlor, mirex, and toxaphene, as well as the industrial chemical chlorobenzene (www.pops.int)

¹⁷ Fundamental Principles and Rights at Work means (i) freedom of association and the effective recognition of the right to collective bargaining; (ii) prohibition of all forms of forced or compulsory labor; (iii) prohibition of child labor, including without limitation the prohibition of persons under 18 from working in hazardous conditions (which includes construction activities), persons under 18 from working at night, and that persons under 18 be found fit to work via medical examinations; (iv) elimination of discrimination in respect of employment and occupation, where discrimination is defined as any distinction, exclusion or preference based on race, color, sex, religion, political opinion, national extraction, or social origin. (International Labor Organization: www.ilo.org)

¹⁸ In addition to in-country designated areas, other areas include: natural World Heritage Sites (defined by World Heritage Convention, <http://whc.unesco.org/nwhc/pages/doc/main.htm>), United Nations List of National Parks and Protected Areas, designated wetlands of international importance (defined by RAMSAR Convention, www.ramsar.org), or selected areas (e.g., strict nature reserves/wilderness areas, natural parks, natural monuments or habitat/species management areas) defined by IUCN (International Conservation Union, www.iucn.org).

risk, or complex or sensitive environmental conditions. Projects that trigger any of the conditions in the checklist would be considered as potentially having significant environmental or social risk, and would bear further investigation in a site visit by DBJ and/or participating AFIs.

Environmental Screening Checklist

1. Does the existing enterprise lack a valid operating permit, licences, approvals etc.? *If not, will the investment be used to correct this condition?*
2. Does the existing enterprise fail to meet all Jamaican environmental regulations regarding air, water and solid waste management? *If not, will the investment be used to correct this condition?*
3. Does the existing enterprise have any significant outstanding environmental fees, fines or penalties or any other environmental liabilities? *If so, will the investment be used to correct this condition?* Examples include:
 - lack of permit from NEPA or Parish
 - legal claims against the company due to environmental or social issues
 - contaminated soil or areas stained with chemical releases
 - drums, waste pits, stockpiled chemicals
 - dead or stressed vegetation
 - contaminated waterways, canals or ditches
4. Have there been any complaints raised by local affected groups or NGOs regarding conditions at the facility? *If so, will the investment be used to remedy these complaints?* Examples include:
 - material complaints from the public within the last three (3) years related to environmental, social, or health and safety aspects
 - legal claims against the company due to environmental or social issues
 - significant accidents or deaths of workers or public
 - environmental incidents or accidents (spills, dust clouds, releases, etc.)
5. Will the sub-project generate water effluents that:
 - are different than currently discharged and would therefore require a new permit
 - violate Jamaican effluent standards
 - result in a long term violation of Jamaican water quality standards
 - contaminate public drinking water supply
 - contaminate underground water resources
 - harm fish or aquatic ecosystems
 - contaminate a natural habitat or protected area
 - are difficult, expensive, or hard to control
 - are inconsistent with WB Environmental Health and Safety (EHS) Guidelines or recommendations
 - alter downstream river basin characteristics
6. Will the sub-project generate air emissions that:
 - are different than currently discharged and would therefore require a new permit
 - violate Jamaican air emission standards
 - result in a long term violation of Jamaican air quality standards
 - release pollutants that affect downwind sensitive receptors (hospitals, schools, population centers, sensitive crops etc.)
 - harm sensitive ecosystems (e.g. forests)
 - impact a natural habitat or protected area
 - are difficult, expensive, or hard to control
 - are inconsistent with EHS Guidelines or recommendations
7. Will the sub-project generate noise levels that:
 - violate Jamaican noise standards
 - impact particularly sensitive receptors (natural habitats, hospitals, schools, local population centers)
 - are inconsistent with EHS Guidelines or recommendations
8. Will the subproject consume, store, produce or utilize hazardous materials that:
 - require special permits or licences
 - require licenced or trained personnel

- are outlawed or banned in EU or Western countries
 - are difficult, expensive, or hard to manage
 - are inconsistent with EHS Guidelines or recommendations
 - have a high risk of explosion, fire, or danger to workers
 - are vulnerable to seismic, flood, terrorist attack, or other danger
9. Will the sub-project be located within or close to sensitive areas such as:
- protected areas or areas under consideration by the Government for official protection status?
 - forested areas
 - coastlines, wetlands, or other bodies of water
 - river valleys where well-preserved vegetation still exists
10. Will the sub-project potentially impact areas of known local, regional or national cultural heritage significance? These may include:
- historical structures
 - archeological sites
 - buildings or areas not officially protected but recognized by the local population as significant
11. Has the local population or any NGOs expressed concern about or opposition to the sub-projects' environmental aspects, such as:
- material complaints from the public within the last three (3) years related to environmental, social, or health and safety aspects
 - legal claims against the company due to environmental or social issues
 - significant accidents or deaths of workers or public
 - environmental incidents or accidents (spills, dust clouds, releases, etc.)
12. Has the local population or any NGOs expressed concern about or opposition to the sub-projects' environmental or social aspects, such as:
- material complaints from the public within the last three (3) years related to environmental, social, or health and safety aspects
 - proximity to sensitive social areas (schools, hospitals, elderly or young populations, vulnerable communities)
 - significant reduction in company's labor force
 - public opposition from labor unions, political activists, etc.
13. Additional social safeguards screening information:
- Will the sub project activities reduce other people's access to their economic resources, like land, pasture, water, public services or other resources that they depend on?
 - Will the project result in resettlement of individuals or families or require the acquisition of land (public or private, temporarily or permanently) for its development? Note: Sub-projects that lead to new land acquisition or loss of livelihood and assets are excluded from financing under CCIC.
 - Will the project result in the temporary or permanent loss of crops, fruit trees and household infra-structure (such as granaries, outside toilets and kitchens, etc.)?
 - Will the project require excavation near any historical, archaeological or cultural heritage site?
 - Might the project adversely affect vulnerable people and underserved groups (e.g., elderly poor pensioners, physically challenged, women, particularly head of households or widows, etc.) living in the area?
 - Are Indigenous Peoples present in the sub-project area?

Annex III. On-Site Detailed Evaluation of Environmental and Social Risk

If a loan application should involve any factors which may represent environmental or social risks, a site visit should be done by the DBJ and/or participating AFIs. A site visit by the credit officer will allow them to get a good impression of the state of the company, in particular housekeeping, worker health and safety, and environmental, health and safety, and human resources management issues. Site visits must be made to all companies where high environmental and social risk activities take place.

The checklist below will assist the credit officer in conducting the site visit. The checklist should be used in conjunction with the relevant sub-sectoral guideline from NEPA or other

application regulatory agency, to ask relevant question of the company management during the site visit. If the credit officer, after conducting the site visit, feels that there are significant unresolved issues of concern, then an environmental or social consultant or specialist can be retained to conduct an audit of the site. The advice and guidance provided by the environmental and social experts should aid the decision-making process of the responsible credit officer.

Site Visit Environmental Checklist

(1) Key Processes (List the key processes, using the appropriate sub-sectoral guideline)

(2) Environmental Risks (List the key issues from appropriate sub-sectoral guideline and discuss how management control these risks)

(3) Environmental Opportunities (List the key opportunities, from the appropriate sub-sectoral guideline, and discuss these with management if appropriate)

(4) Indicators of Management or Existence of Environmental Issues

Use this list as a check for indication of the existence or environmental issues of their good/poor management as you go around the site.

- Level of housekeeping in general (good or bad)
- Nature of air emission from chimney or stacks (clean or dirty), and adequacy of treatment of emissions.
- Odour of site (no odour or strong odour)
- Noise level (high or low)
- Eye irritation (clean or dusty)
- Past use of land (could indicate contamination of ground)
- Storage of hazardous or polluting materials, by-products or waste (check method of disposal for environmental impact)
- Underground storage of liquids (difficult to see leakage but ask about how management control possibility of leaks).
- Proximity to residential areas (close or distant).
- Proximity to polluting source e.g. neighbouring industry (could contaminate customer's property)
- Proximity to water courses (indicates likelihood of contamination by accident/leakage).
- Health and safety record (good or bad).

(5) Financial Issues

- What are the annual costs for user fees, past fines/penalties?
- What is the required capital or operational investment costs for environmental improvements in the short/long term?
- Are environmental costs incorporated into the business plan and other financial projections?

(6) Legal Issues

- Have there been any environmental notices or orders served on the company which restrict business activities?
- Does the company have all the required environmental permits?
- Is the company compliant with environmental impact assessment requirements?

- Is the company aware of their legal obligations in the future through for example, changes in environmental legislation due to accession to the EU? Has the company made plans to comply with this legislation?

(7) Reputational Issues

- Is the company exposed to reputational risk through its activities or local impact on the environment (e.g. trading in a hazardous product, high local emissions disturbing the local community)?
- What steps has the company taken to control its reputation on environmental issues (for example, public information on environmental management, open days for local community groups)?

(8) Market Issues

- What are the environmental standards or expectations of the company's market; is the customer meeting these, and how might they change in the future?
- Is the company reliant on the environmental standard of any supplied product and, if so, can the customer rely on this supply in the future?

(9) Managerial Issues

- Is there someone with responsibility for environmental matters?
- Do they seem well informed and able to manage their environmental responsibilities?
- Do they produce documentation in a timely fashion (e.g. for yourselves)?

(10) Conclusions and Recommendations

Add any conclusion and recommendation, including:

- Any further environmental appraisal required of the environmental appraisal process);
- Any further information promised by the company.

Recommendations for environmental management by AFIs or reporting by the SMEs throughout the life of the loan may also be included in the site visit report and incorporated into the credit documentation.

Annex IV. Grant Conditions

The outcome of the environmental and social risk evaluation should be summarized and included in the grant conditions. Receipt of the grant should not allow the CCIC to be unduly exposed to risk arising from direct liability or reputational damage. If staff have identified any particular environmental and social risks associated with a particular transaction, they may wish to attach specific environmental and social conditions to the transaction to reduce the risk to the bank.

The following standard language relative to environmental and social matters will be included in all grant documentation:

General

(i) the Recipient's operations and activities are in compliance with all applicable environmental, health and safety regulatory requirements; (ii) the Recipient's operations and activities do not

involve any activity included in the List of Excluded Activities; and (iii) with respect to the Recipient's operations and activities, to the best of its knowledge and belief after due-inquiry, there are no substantial or material liabilities, claims or unmitigated risks to the Recipient's employees, buildings or offices, or assets due to environmental, occupational health and safety or labor related issues.

Covenant

(i) Recipient's shall maintain all operations and activities in compliance with all applicable environmental, health and safety regulatory requirements; (ii) the Recipient's operations and activities shall not involve any activity included in the List of Excluded Activities; (iii) with respect to the Recipient's employees, buildings and offices, and assets, take all reasonable and prudent actions to avoid substantial or material liabilities, claims or unmitigated risks due to environmental, occupational health and safety or labor related issues, and if such event does occur, take the appropriate and reasonable actions to adequately resolve and mitigate such liability, claim or risk; and (iv) Recipient shall promptly notify the CCIC of any significant worker health and safety accident or death, material environmental health and safety regulatory non-compliance, or any item related to (ii) above.

Environmental Permits, Laws and Regulations

- (i) The (...) shall conduct its business and operations in an environmentally and socially sound and acceptable manner;
- (a) in compliance with applicable environmental laws and permit requirements;
 - (b) in accordance with applicable sector guidelines and good industry practices;
 - (c) in compliance with environmental and health and safety laws and regulations applicable in the host country.
- (ii) Without limiting the generality of the foregoing, the Client shall;
- (a) ensure that potentially adverse environmental effects, from wastewater effluent, surface drainage and air emissions, and any other potential damage to the natural environmental, are adequately permitted and mitigated in the operation, and maintenance of project facilities;
 - (b) ensure that appropriate health and safety and environmental protection measures, are being used in connection with the implementation and operation of the (...) facilities.
- (iii) Additional recommendations from the site visit or by the environmental expert audit include;
- (a) as applicable, any project specific environment clause which should be added to the SME finance agreement; and
 - (b) as applicable, any project specific loan administration (i.e., if supervision by AFI or reporting by SME is required)

Administration, Evaluation and Reporting

To assist with reporting process, the CCIC will require that SMEs incorporate the following contractual language as applicable:

(...) shall submit to the Bank, as soon as available, but in any event within (...) days after the end of the (financial) year, an annual report on environmental and worker health and safety matters relating to the project and its operations, in a form satisfactory to the Bank, which shall include copies of any information on environment matters that the Company may have to make available to the authorities and, in any event:

- (a) The current status of environmental and worker health and safety permits, licences or other approvals required for (...) operations [including copies of renewals or modifications of any such approvals].
- (b) A summary of incidents of non-compliance with the application environmental law, [including legal or administrative action or proceedings involving the Client or fines, penalties or increased charges imposed on the Client].
- (c) Progress made on the implementation of the environmental management systems.
- (d) Worker health protection and safety initiatives [including training programmes] taken by the Client.
- (e) Public complaints/representation, if any.

The report shall state the steps taken or proposed by (...) to address any problems in the above areas, and shall identify the person at the company with overall responsibility for environmental health and safety matters.

(...) shall furnish to the Bank immediate notice of any incident or accident relating to its operations, and likely to have a highly adverse effect on the environment or worker health and safety. In particular, such adverse effect is deemed to have occurred;

- (a) Where the applicable law requires notification of the accident/incident to the authorities;
- (b) Where the accident/incident involves fatality of workers or multiple serious injury requiring hospitalisation;
- (c) Where it has become public knowledge inter alia through coverage in the media.

Annex V. List of Participants of Stakeholder Consultation

Stakeholder consultations have been carried out before and during the preparation of the ESMF and the consultation output has been incorporated into the ESMF. Additional consultations will be made with concerned people during identification of SMEs in the course of the environmental and social screening process, and the results will be incorporated into the proposal to be submitted for funding.

This draft ESMF will be disclosed publicly and comments received will be evaluated and taken into account in preparation of the final version. Details are provided below.

No.	Name	Organization	Phone Number	Email
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