

FMO

Finance for Development



welkom



bienvenue

Paris

8 juin, 2007

Table Ronde Francophone des Signataires de l'UNEP FI

- 1. Le risque de crédit et le développement durable*
- 2. Guide des risques sociaux et environnementaux liés à la micro finance – l'approche de la FMO*

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8 juin, 2007

1. Le risque de crédit et le développement durable

Question:

Pourquoi la durabilité est-elle importante pour les Institutions Financières?

Les aspects environnementaux et sociaux peuvent avoir une influence sur le niveau de risque d'une institution financière

- *Risques de crédit*
 - non remboursement
 - rééchelonnement
- *Risques de système*
 - Vulnérabilité sur tout un secteur
 - Dévaluation du marché
- *Risque de sécurité*
 - Perte de valeur de sécurité/caution
- *Risques légaux*
 - Transfert des biens de l'emprunteur au prêteur
- *Risques financement du passif de la IF*
 - accès au capital (ex: FMO)
 - Coût des fonds
- *Risque de réputation*
 - national
 - international

Quels sont les avantages pour le client

- Standard en accord avec les critères internationaux
- Renforcement de réputation pour marchés internationaux
- Meilleur accès aux marchés financiers
- Amélioration de la gestion/augmentation de la productivité
- Réduction des frais et des risques
- Confiance du consommateur et opportunités du business

... et, ce qui est bon pour le client est bon pour la IF aussi!

Opportunités liés à la durabilité pour les Institutions Financières:

- Nouveaux produits
- Nouveaux marchés

L'approche de la FMO

Investissements Directs dans les Entreprises / Projets

- Politique & Système de Gestion E&S
- Capacité de Gestion E&S
- Être en accord avec les standards internationaux – IFC Performance Standards (Critères de Performance de la SFI)

Investissements Indirects, dans les Institutions Financières Clients

- Politique
- Système de Gestion E&S du portfolio de l' IF
- Approches différentes pour IF, Fonds et IF de Micro finance
- Formation + suivi

2. Guide des risques sociaux et environnementaux liés à la micro finance – l'approche de la FMO

Question:

Comment organiser l'approche E&S pour IF de la FMO dans le Micro Finance?

Nous ne parlons pas de ceci... mais de cela ...



Peut-être pas des impacts importants, mais il y a des millions de micro entreprises: impacts cumulatifs

Et pas ceci ...



mais cela ...



Ainsi notre mission était: développer un guide de gestion des risques E&S pour des agents de micro crédit

Tableau sectoriel avec les risques principaux par secteur

<p>'♦' indicates when a risk is possible, but not probable, 'X' indicates when in a sector there is a relevant risk possibility ...</p>		Environment	Health and Safety	Labour	Crop growing	Animal husbandry	Fishery	Shop / Retail / Market S	Restaurant / Tea Stall	Tourism	Healthcare	Transportation	Wholesale Trade	Handicrafts	Leather tanning	Brick/tile manufacturing	Metalworking & Electro	Painting & Printing	Auto / Motor repair	Wood/metal Processing	Charcoal Production	Garments production	Textile dyeing	Ceramics, Pottery, Glaz	Glass Manufacturing	Mining	Forestry	Food Processing	
					A1	A2	A3	S1	S2	S3	S4	S5	S6	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	
	.. when the Client is ... ↓																												
	... using (a) machine(s)	[E]	[H&S]		X							X		♦	♦	♦	X	♦	X	X		X	♦	♦	♦	X	X	X	
	... using chemicals/paint/solvents/lubricants/pesticides/fertilizers		[H&S]		X		X	♦		X			♦	♦	X		X	X	X	X			X	♦	♦	♦		♦	
	... employing children			[L]	X	X	X	X	X	X	♦	♦	♦	X	♦	X	♦	♦	♦	♦	♦	X	♦	X	♦	♦	♦	X	
	... working in bad conditions		[H&S]	[L]	♦	♦	♦	♦	♦	X	♦	♦	X	X	X	X	X	X	♦	X	X	X	X	X	X	♦	♦	♦	
	... disposing of organic / production / chemical waste	[E]	[H&S]		♦	♦	♦	X	X	♦	X	♦	X	♦	X	♦	X	X	X	♦	♦	♦	♦	♦	X	♦	♦		
	... causing emissions to air	[E]	[H&S]						♦						♦	X	X	X	♦	♦	X			♦	♦	X	♦	♦	
	... polluting water	[E]	[H&S]		♦	♦	♦		♦	♦	♦			♦	X	X	X	X	X	♦				X	X	♦	X		♦
	... processing food		[H&S]						X	X	♦																	X	
	... clearing forest for land cultivation	[E]			X	X			X	X						♦						X					X		
	... extracting clay or minerals	[E]												♦		X								X		X			
	... catching fish	[E]					X																						
	... keeping animals		[H&S]			X						♦		♦		♦										♦	♦		

Fiche par secteur

A1 Agriculture – Crop Growing

OBSERVE

The Client is ...

ANALYSE

There is a risk if ...

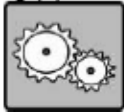
EXPLAIN

What is important ...

ACT

Suggest the client to ...

... using (a) machine(s)



[H&S] Machines look unsafe, ill maintained, have dangerous parts
 [H&S] No safeguards are available and/or used when necessary
 [E] Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil

- Well maintained machines are safe, not dangerous and cheaper in use
- Operating a machine with proper safeguards prevents accidents
- Machines can leak oil/lubricants and that will spoil drinking water
- Malfunctioning Electricity is dangerous and create fallout

- ① Take up maintenance routine, follow strict maintenance and lubrication practices for the moving parts of equipment
- ① Keep machines in good shape and clean
- ① Experience operators only
- ① Provide and use safeguards (goggles, gloves, mask)
- ① Re-use scrap / disposals
- ① Stop leakages
- ① Stop draining liquid waste
- ① Establish contingency plans for accidents
- ① Have fire fighting equipment available
- ① Provide and use safeguards when working with chemicals (mask, goggles, gloves, overall)
- ① A separate storage is created, locked away from children and living/eating rooms
- ① Establish contingency plans for accidents
- ① Have fire fighting equipment available

... using chemicals/
lubricants/pesticides/fertilizers



[H&S] No safeguards are used when necessary
 [H&S] No relevant Material Safety Data Sheets (or other safety leaflet) are available
 [H&S] Storage is unsafe, since unlocked, near sleeping/ eating

- Applying/handling toxic substances with proper safeguards prevents illness
- Safe storage prevents from chemical reactions, explosions, fire, leakages and intoxication

- ① Agree only on permitted and sustainable forms of use of pristine land

... clearing forest for land cultivation



[E] Forest is managed unsustainable (illegal and/or without reforestation plan)

- Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and eventually mud streams and water floods

... employing children



[L] Children are being employed

- Children should receive education, proper nutrition and health care. They should be protected from abuse and discrimination, able to play and enjoy their childhood

- ① Have no children working
- ① Have children help with light duties only
- ① Only outside school hours and pupils must have time and designated place to do homework
- ① Children do not operate hazardous machines

Background, relevant legislation, minimal requirements

- Waste(water)disposal without permit (e.g. Prevention and Control of Pollution Act, 1974)
- Don't install diesel generator sets without approval certificate
- Have MSDS available when working with chemicals

Solutions, tips, further information

- Farmers should use pesticides that are permitted.
- Farmers should consider to carry out integrated pest management (biological – physical – chemical)
- Fix leaks promptly Dripping joints can waste over 76 liters of water a day
- In case there is no waste disposal facility: Contact (alone or in collaboration with other entrepreneurs) local council and ask for improved public service

Guide d'application de la gestion E&S dans le cycle de prêt de l'Institution de Micro Finance

