

# ENVIRONMENTAL & SOCIAL RISK ANALYSIS (ESRA)

## ONLINE COURSE

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### IMPACT SURVEY RESULTS

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“THE ESRA TRAINING PROGRAMME IS MOST PROBABLY ONE OF THE MOST INFLUENTIAL OUTCOMES OF UNEP FI IN TERMS OF TRANSFORMATIONAL THINKING, IDEAS AND ACTIONS ACROSS AN INDUSTRY. A METRIC IMPOSSIBLE TO CALCULATE BUT, AS PER THE WINGS OF A BUTTERFLY, HOW MANY PROJECTS BACKED BY BANKS, INSURERS AND INVESTORS GLOBALLY BEAR THE HIDDEN WATERMARK OF ESRA AND AS A RESULT HOW MANY LIVES CHANGES, JOBS CREATED, COMMUNITIES STRONGER, WATER KEPT PURE, AIR CLEANER AND TREES STILL GROWING.”

Paul Clements-Hunt, Former UNEP FI Head and CEO of the  
The Blended Capital Group, May 2016.

1. BACKGROUND
2. SURVEY RESULTS
3. PARTICIPANTS REVIEWS

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## 1. BACKGROUND

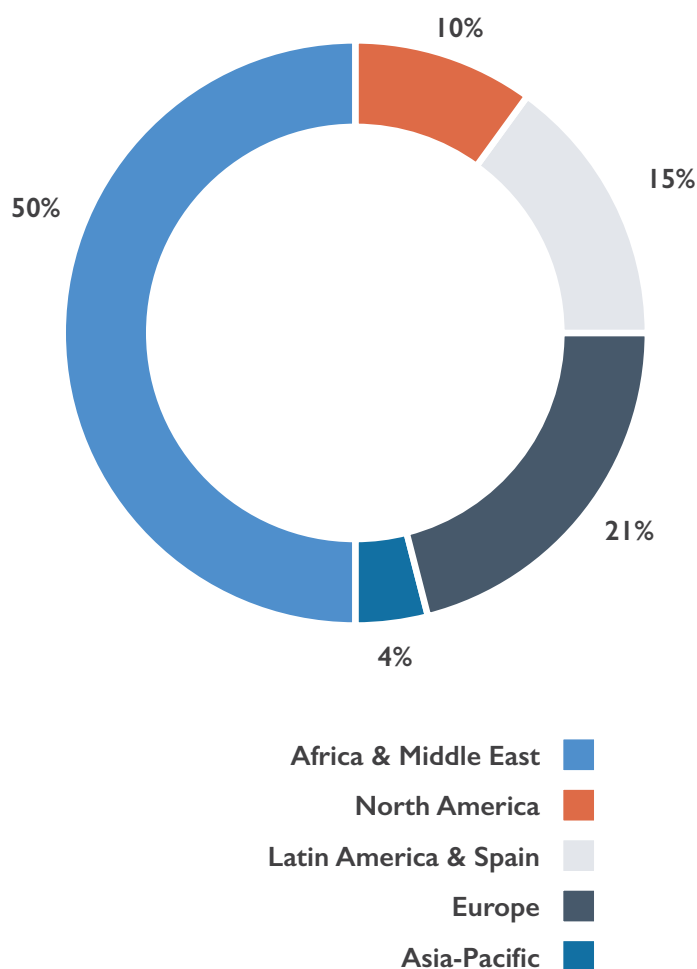
The ESRA Online Course has been held in English, French and Spanish since its inception in 2006.

UNEP FI and its programme partners INCAE Business School, Ecobanking Project and GIZ wished to evaluate the impact and influence of the ESRA Online Courses in the financial activities of the former participating institutions who had taken the course six months or more since they participated in the ESRA Course. To measure this impact and influence, the partners created a survey that could be completed online. Several emails were sent to former participants from mid-2015 to mid-2016. The UNEP FI Secretariat also made phone calls to collect responses through interviews.

## 2. SURVEY MAIN RESULTS

Up until mid-2016, 7.4% out of 2,013 of former participants have submitted the Survey.

ESRA Responses per Region

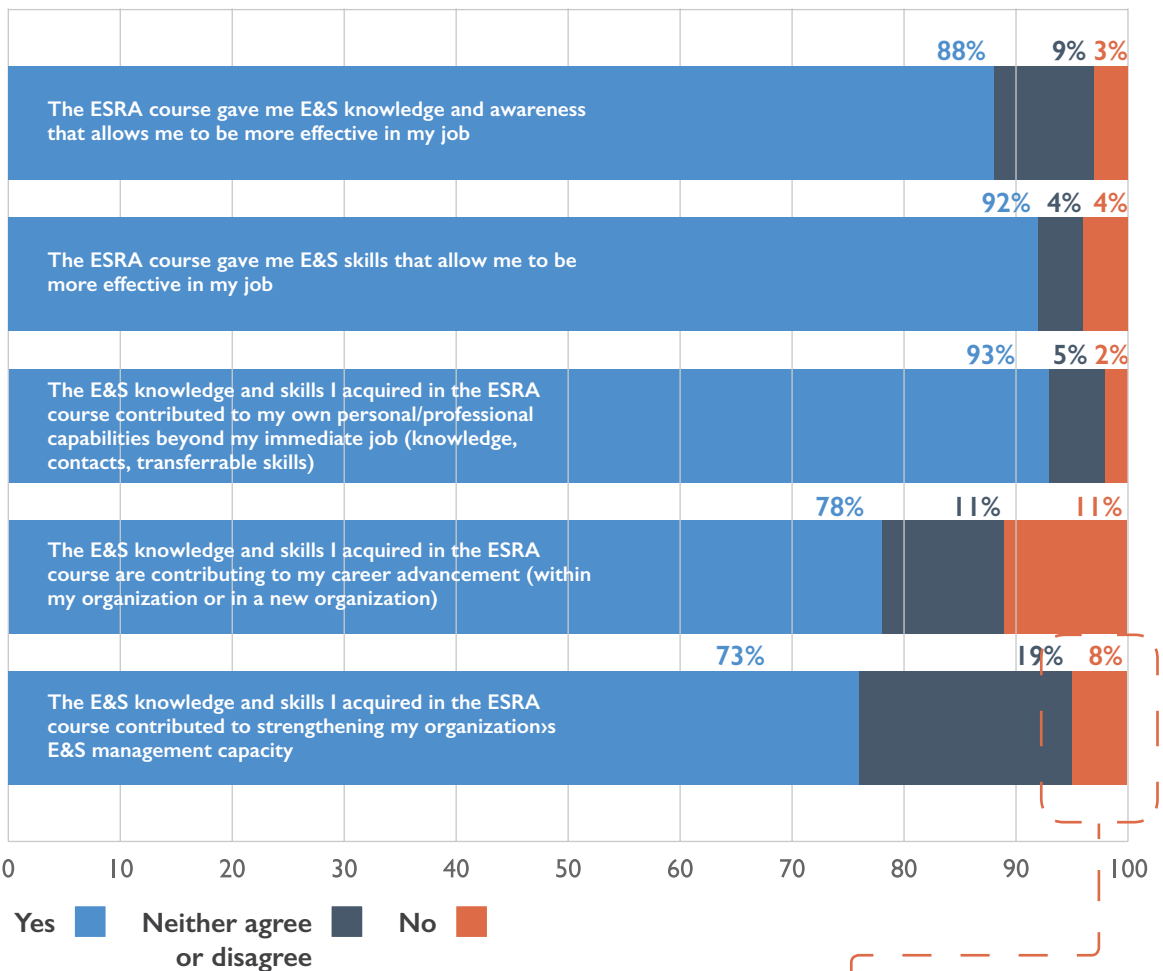


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## 2. SOME PARTICIPANTS' STATEMENTS ON HOW AND WHY THE ESRA COURSE CONTRIBUTED TO STRENGTHENING THEIR ORGANIZATIONS' E&S MANAGEMENT CAPACTIY

“I have shared my knowledge with others who are responsible for completing the internal checklist.”

Mose Mugo, Senior Credit Analyst, Kenya Commercial Bank LTD, Kenya

“ESRA at least developed our skills and knowledge on how to calculate and mitigate E & S Risk around financial sector.”

Leonard Panjaitan, Manager, PT Bank Negara Indonesia (Persero) Tbk a.k.a BNI, Indonesia

“More knowhow on the inherent indirect risk and put in measures to identify such risks so as to ensure compliance to E&S. More training have been conducted to several of my colleagues on E&S, thus ESRA has been a great contribution in our Financing activities as pertains improved E&S awareness.”

Disclaimer: “This was my personal opinion and not necessarily the opinion of my employer”.

CPA Nyagaka Keago Atunda, Head of Credit -KCB Bank, Burundi, Burundi

“My contribution to a better understanding of ESG risks, opportunities and their management has been more profitable.”

Juliajn Labrador San Romualdo, Director, MAPFRE, Spain

“In my case it was a refreshing of the previous knowledge I had. From the organizational point of view I think it is important to continue training people because this topic is not necessarily of general knowledge (happens that since I am in project finance, equator principles are something that needs to be evaluated and that's why I am familiar with it), and also because there are several areas in the bank that can be benefited if their personnel have a better understanding of ESRA, which goes from Commercial areas and Staff areas as the ESRA course explains in more details.”

Gilberto Gonzalez, Credit Risk, BBVA-Compass Bank, USA

“By sharing and using the knowledge gained to effectively evaluate environmental and social risk of various transactions.”

Mark Ofori Kwafo, Environmental and Social Risk Cordinator WAMZ, Ecobank Ghana Limited, Ghana

“Helped initiate the process for the design and implementation of the system for evaluation of environmental and social risks.”

Domingo René Palacios Feltes, Encargado de Gestión Ambiental, Visión Banco S.A.E.C.A., Paraguay

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“Con la implementación del sistema de gestión medioambiental, se capacitaron a oficiales de negocio para comprender la importancia de la sostenibilidad y poder observar, preguntar y aconsejar sobre los aspectos ambientales y sociales a sus clientes.”

Indira Muñoz, Gerente Senior de Administración de Crédito, Global Bank Corporation, Panama.

“Environmental risk management is an integrated part of risk assessment in lending. Risk assessment without environmental issues is unconceivable today.”

Sultana Gruber, Environmental Desk (responsible for environmental risk management in lending), Unicredit Bank Austria, Austria

“By applying some suggestions taken from the course to my daily activities.”

Antonella Bernasconi, CSR Officer, Intesa Sanpaolo, Italy

“The Course gave me a broad outline for implementing Ecobank’s Sustainability framework. It enabled me to have meaningful discussions with Environmental consultants, as well as push for Board and Management commitment and support in setting up a Sustainability Committee chaired by the Managing Director. It gave me an enhanced capacity for implementation of the Nigerian sustainable Banking principles (NSBP) and for responding to our environmental sensitive international partners and clients.”

Kelechukwu Njoku, E&S Risk Officer, Ecobank Nigeria Limited, Nigeria

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