

**Template for Environmental and Social Management Plan (ESMP) as annexed to the
Financing Agreement**



**[CRDB BANK USD 50 MILLION TRADE FINANCE TRANSACTION GUARANTEE: P-
TZ-HAB-024]**

Environmental & Social Management Plan (ESMP)

General considerations

1. *CRDB Bank Plc* has applied for a USD 50 million Trade Finance Transaction Guarantee (TG) Facility to support the confirmation of its trade finance transaction (the **Project**). The Bank has agreed to provide financing, implementation support and monitoring for the Project.
2. *CRDB Bank Plc* will implement measures and actions of this Environmental and Social Management Plan¹ (**ESMP**) so that the Project meets all the requirements of the Bank Environmental and Social Operational Safeguards (**OS**) and the Tanzania policy and legal requirements.
3. Where the ESMP refers to specific plans, whether they have already been prepared or are to be developed, the ESMP requires compliance with all mandatory provisions of such plans.
4. The table below summarizes the material measures and actions that are required, the basis of the requirement, the timing of the measure or action, and the criteria to be used for determining whether the required measure or action has been successfully achieved. *CRDB Bank Plc* is responsible for compliance with all requirements of the ESMP even when implementation of specific measures and actions is conducted by an entity different from the Sustainable Finance Unit (SFU).
5. Implementation of the material measures and actions set out in this ESMP will be monitored and reported to the Bank by *CRDB Bank Plc* as required by the ESMP and the conditions of the legal agreement, and the Bank will monitor and assess progress and completion of the measures and actions throughout implementation of the Project.
6. As agreed by the Bank and *CRDB Bank Plc*, this ESMP may be revised from time to time during Project implementation, to reflect adaptive risk management of project changes and unforeseen circumstances or in response to assessment of project performance conducted under the ESMP itself. In such circumstances, *CRDB Bank Plc* will propose and agree changes with the Bank, and then update the ESMP to reflect such changes.

¹ The ESMP refers to all the E&S risks/impacts and measures, as approved in all the disclosed E&S documents and agreed between the Bank and Borrower. For projects involving multiple subprojects, that are identified, prepared and implemented during the course of the project, the Borrower will need to demonstrate to the Bank, before the project appraisal, through the preparation of E&S documentation of a sample of subprojects, that it has the capacity to carry out appropriate environmental and social assessment of subprojects, and prepare and implement such subprojects in accordance with the national laws and the OSs. (*Section III.2.3 of Bank's ESP and section D of OSI*)

Material Actions² to Manage the Project's E&S Risks and Impacts		Basis for Requirement	Key Performance Indicator	Indicative Timing/Deadline
1	Submission of E&S Reports to the Bank <ul style="list-style-type: none"> • Submit quarterly E&S implementation report to the Bank as per the standard template 	Bank's ESP, OS1 and OS 9	4 Quarterly reports every year submitted on time, in good standard satisfactory to the Bank	Two weeks after the due period
	<ul style="list-style-type: none"> • Submit Annual Environmental & Social Report to the Bank as per the standard template 	Bank's ESP, OS1 and OS 9	1 Annual report each year submitted timely and, in a manner, satisfactory to the Bank	Within 90 days the end of each Financial Year
2	Establish and maintain E&S technical staff to ensure effective implementation of the ESMS	Disclosed ESIA, OS1 and OS 9	Evidence of E&S unit and staff in the organogram	By Project effectiveness date and throughout the project cycle
3	Establishment of the Corporate Grievance Redress Mechanism (GRM) and disclosure to Public	OS1, OS9, OS10 and National requirements	CRDB Bank Plc has a GRM, and it has been disclosed to the Public in the weblinks below in both Swahili (Local language) and English. Mawasiliano CRDB Bank PLC contact CRDB Bank PLC	To continue during implementation.
4	Payment of compensation and reinstallation of affected people	SO10	NA	NA
5	Incorporation of site-specific E&S measures in the request for proposals	SO1 & national requirements	NA	NA
6	Submission of high-risk activity's Contractor ESMP (C-ESMP) to Bank clearance	Bank's ESP and OS1	NA	NA
7	Establishment of the Contractor's Grievance Mechanism (GM) and information of workers	OS1, OS2, SO10 and Bank's Disclosure and Access to Information Policy	NA	NA
8	Obtaining nationally required licenses prior commencement of subjected activities (excavations, tree-cutting, working at height, working in confined spaces, etc.)	OS1, OS2 and national labor laws	NA	NA
9	Preparation, approval, and disclosure of specific E&S documents during Project implementation, including prior review of Category 1 terms of reference by the Bank	Bank's ESP, OS1 and national requirements	NA	NA
10	Engagement with concerned stakeholders and clients	OS1, OS10, Bank's Disclosure and Access to Information Policy	Evidence of engagements with stakeholders and clients	Before project commencement and throughout project implementation
11	Establishment of Emergency Preparedness and Response mechanism	OS1 & OS4, national legislation on contingencies	NA	NA

² Please add any relevant key actions and/or indicate "Not applicable" in the third column ("Basis for requirement") for actions that are not applicable to the project.

12	Appropriate and timely handling of complaints/grievances	Bank's ESP and OS1	Procedure for Handling Customer Complaints.	During project implementation
13	Notification to riparian or alert to downstream exposed peoples	Bank's ESP and OS1, applicable International Treaty/Convention ratified	NA	NA
14	Capacity building & awareness creation on E&S to clients benefiting from the investment facility.	OS1, OS9,	Evidence of capacity building or awareness to clients of the TFG	Project implementation
15	Implementation of ESMS/ESAP ³	OS1 and OS9, national requirements	Progress update on the pending Actions	Semi Annual progress update on the ESAP
15.1	<i>Approval of any required E&S management procedure</i>	Ditto	Approved E&S Policy & Management Procedure	During Implementation
15.2	<i>Establishment of the E&S unit</i>	Ditto	Experienced E&S officers under the Sustainable Finance Unit	By effectiveness and throughout the project implementation.
15.3	<i>Capacity Building of the E&S Unit</i>	Ditto	Evidence of capacity building and trainings attended or organized, certificates of completion; Training plan; Number of CRDB staff or clients trained on E&S risk management	During Project implementation
15.4	<i>Processing the Value Chain E&S due diligence</i>	Ditto	ESDD reports, quarterly E&S reports and annual E&S reports	During Implementation
16	Promptly and immediately notify the Bank of any E&S incidents, accidents, including measures to control/manage such incidents and subsequently share the Root Cause Analysis (RCA) and Corrective Action Plan (CAP) report in a timely manner.	Bank's ESP & OS 1	Incident notification & Investigation Report (that will include RCA and CAP).	Incident Notification to be reported immediately. The Investigation report is dependent of the investigation timeline.
17	Disclosure of Project's E&S reports to the public	OS1, OS10, Bank's Disclosure and Access to Information Policy	Disclosure of Project Specific E&S reports in line with the national requirements	During Implementation

³ Applies to non-sovereign operations and public sector projects implemented by permanent autonomous Agencies/Institutions.