

Environmental Review: Environmental and Labor Issues: This is a category FI-3 project according to the IIC's Environmental and Social Sustainability Policy because the subprojects in the financial intermediary's current or future portfolio are considered low-risk. In order to improve the evaluation of the labor and environmental aspects of its operations, Factotal attended the IIC's environmental training workshop for financial intermediaries and is in the process of developing a sustainable management system that includes a policy and procedures for assessing its clients from an environmental standpoint. Eligible Enterprises financed with IIC funds shall be subject to an environmental review and must comply with national environmental and labor laws, regulations, and standards, as well as IIC environmental guidelines. In addition, Factotal must submit annual environmental reports to the IIC detailing the progress made and problems encountered in developing its sustainable management system and implementing these practices.