This is a Category III project according to IIC environmental and labor review procedures since specific impacts can be avoided or mitigated by adhering to generally recognized standards, performance guidelines, or design criteria. The activities of Compartamos will be required to comply with national, environmental, and labor laws, regulations and standards as well as IIC policies. To enable the Borrower to better understand the IIC's requirements, Compartamos shall be required to attend IIC's financial intermediary environmental training seminar or another seminar organized by a multilateral institution and including training on how to prepare an environmental management manual.