

1. **Environmental and Social Categorization and Rationale:** The sub-projects to be supported have a low risk potential, mainly due to their low average amount of US\$6,600. Therefore, per the IIC's Environmental and Social Sustainability Policy, the FI has been categorized as FI-3.
2. **Environmental and Social Risks and Impacts:** The main E&S risks of this projects are associated with the FI's capacity to identify and manage the E&S risks associated with its lending activities. The potential risks associated with its main lending activities are very diverse and may include soil, water and air pollution; waste; occupational, health and safety issues, etc. Instacredit Costa Rica does not yet have in place an Environmental and Social Management System ("ESMS") to identify and manage the E&S risks of its portfolio but plans to develop one and assign qualified personnel to manage E&S risks and impacts.
3. **Mitigation Measures:** Marevalley and Instacredit Costa Rica will be required to ensure that all loans supported comply with the IDB Invest's Exclusion List, applicable E&S local laws, and the IDB Invest's Environmental and Social Guidelines. To enable the Co-Borrowers to better understand the IIC's requirements, they will be required to take the IIC's online training course on Environmental and Social Risk Management.
4. **Contact Information:** For project inquiries, including environmental and social questions related to an IDB Invest transaction please contact the client (see **Investment Summary** tab), or IDB Invest using the email requestinformation@idbinvest.org. As a last resort, affected communities have access to the IDB Invest Independent Consultation and Investigation Mechanism by writing to mecanismo@iadb.org or MICI@iadb.org, or calling +1(202) 623-3952.