

Environmental Policy

May 2011

Guidelines for Chamroeun Microfinance Limited,

By Levente VERGA, May 2011

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Objectives and Aims of Environmental Policy

As all economic activity takes place within the constraints of the natural environment, we believe that all businesses are responsible for achieving good environmental practice and operating in a sustainable manner. In particular, if the resource base upon which economic activity is dependent is damaged, it undermines not only the viability of current enterprises, but also development potential for future generations.

Chamroeun, in line with its vision of becoming a leading MFI in Cambodia guided by its social mission, aims to research, develop, promote and implement environmentally friendly products, services and practices to its operations and to its partners, to achieve improved environmental outcomes for the current generation, and hence future generations.

We are committed to reducing our environmental impact and continually improving our environmental performance as an integral and fundamental part of our strategy and operating methods. As part of this, it is our priority to encourage our partners and other relevant parties to do the same.

Methodology

To realise this, our policy is to:

- A. RESEARCH** - Research environmentally friendly providers in Cambodia, and the local region in particular, and best environmental practices across MFIs.
- B. EDUCATE**- Provide relevant information to staff members and partners, educate them, explain them the importance of sustainable living, and assist them to reduce their environmental impact. Organise training courses, where required, for staff and partners to actively promote better environmental practices
- C. IMPLEMENT** - Establish a framework to assess and mitigate partners' environmental impacts, develop closer associations with eco-friendly and green providers, and implement energy and resource saving strategies within the company's operations.
- D. REVIEW** - Review Chamroeun's environmental policy annually to achieve continued best environmental outcomes.

RESEARCH

1.1 Questionnaire to understand partners current behavior with regards to environmental factors, their aspirations and goals to reduce their environmental footprint, and any suggestions that they may have (OPTIONAL TASK)

1.1.1 Design Questionnaire

Very Important, Important, Quite important, Slightly Important, Not Important at All

1. How important are environmental issues to you?
2. How important do you think it is for individuals to change their behaviour to reduce their impact on the environment?

Very Important, Important, Quite important, Slightly Important, Not Important at All

3. How important are policies to address environmental issues?

Very Important, Important, Quite important, Slightly Important, Not Important at All

4. Would you be interested in attending a training course or finding out more information about what you can personally do to lower your environmental footprint?

Yes, Maybe, No, Don't know

5. What actions are you currently implementing to improve your environmental footprint?

Open question

6. How much have you changed your behaviour in the last few years to reduce your impact on the environment?

A lot, Quite a bit, Little bit, Hardly anything, Nothing

7. What actions are you taking towards recycling products? *Open question*

8. Are you prepared to pay extra for items you buy if they are kind to the environment?

Yes, Maybe, No, Don't know

9. If yes, how much extra are you prepared to pay for items that are kind to the environment?

10. Would you spend an extra 40,000 Riel on a new good/service today that is environmentally friendly if it would save you 80,000 Riel over the next few years?

Yes, Maybe, No, Don't know

11. Would you spend an extra 40,000 Riel on a new good/service today that is environmentally friendly if it would save you 40,000 Riel over the next few years?

Yes, Maybe, No, Don't know

12. What products or services can Chamroeun promote or fund that you feel may be useful to you and also kind to the environment?

13. Do you have any concerns or suggestions with regards to Chamroeun's environmental policy?

1.1.2 Run Questionnaire

1.1.3 Analyse Results

1.2 Research green and eco-friendly services and products, and in particular manufacturers in Cambodia and the local region, focusing on social enterprises that can deliver practical environmental solutions.

1.2.1 Develop Database listing providers

Environmentally Friendly Providers

<i>Brand</i>	<i>Address</i>	<i>Phone</i>
Biofuel		
Renewable Energy – solar, water and wind power		
Organic Products		
Recycling		
Organic Fertiliser		
Water Filter		
Drip Irrigation System		

Efficient Wood Stove		

1.2.2 Update list

1.3 Identify local and international NGOs that are active in Cambodia and focus on environmental issues

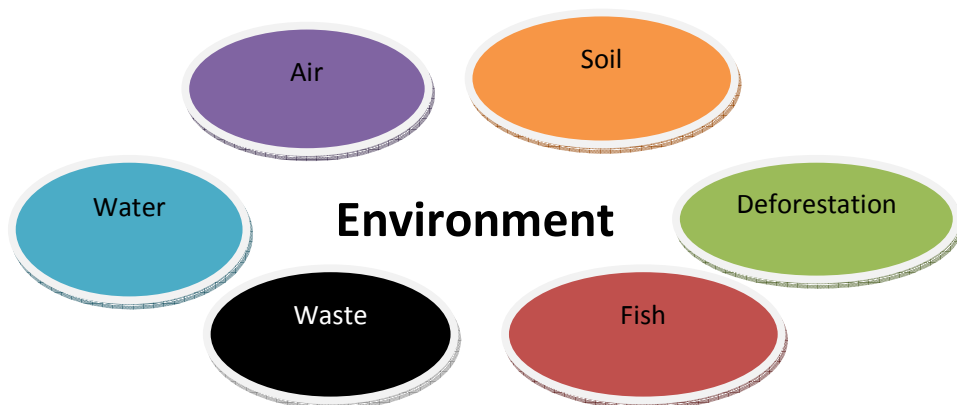
Local NGOs

<i>Name</i>	<i>Address</i>	<i>Phone</i>

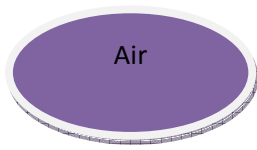
International NGOs

<i>Name</i>	<i>Address</i>	<i>Phone</i>

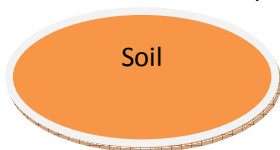
1.4 Identify practices to improve partners' environmental footprint.



1.4.1 Develop list of practices



- Energy efficient stoves (Vattanak stove, Lao stove)
- Reduce unnecessary burning
- Reduce burning of charcoal
- Reduce unnecessary driving
- Maintain engines regularly
- Use green transport, such as bicycles
- Use clean fuel and filters
- No burning of man made products such as plastic and rubber
- Biofuels (ethanol, biodiesel, raw vegetable oil)
- Energy efficient devices (light bulbs with timer switches and sensors, hot water systems)
- Green charcoal briquettes made from recycled material
- Use renewable energy: wind and solar powered equipment such as power systems, pumps, hot water systems and cookers
- Install filter if smoke/exhaust gas is being produced from activity



- Utilise crop rotation and rotation of land for grazing
- Reduce fertiliser pesticide and other chemical use
- Reduce over utilization of soil
- Use organic products (no fertiliser, pesticides, artificial chemicals)
- Utilise green fertiliser and pesticide
- Re-use household green waste or compost as fertiliser

Deforestation

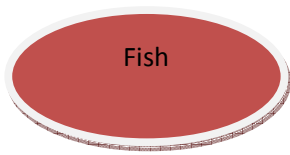
- Limit deforestation for production of charcoal
- Sustainable farming/grazing
- No native vegetation destruction
- Limit clearing trees for agriculture
- Apply reforestation
- Plant new trees after clearing land
- Use charcoal from plantations or sustainable forest programs

Water

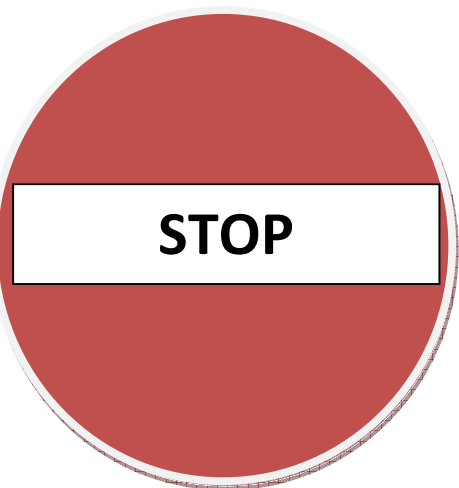
- Water saving devices (micro drip system for agriculture, water efficient home devices)
- Environmentally friendly water filters (ceramic water filter and sand water filter)
- No disposal of harmful chemicals, toxic products or waste in waterways
- No activity near protected waterways

Waste

- Safe disposal of toxic waste
- Discharge wastewater in controlled sewer system
- Prevent unnecessary water discharges
- Dispose waste through community services instead of burning
- Sell waste/scrap to recycling companies
- Install dustbins
- Use filters when discarding products
- Reduce the amount of waste by improving the process or recycling
- Recycle products



- No unsustainable fishing methods such as with explosives and chemicals
- Sustainable fishing methods
- Use only nets and fishing methods that keep small fish and extra catch alive and healthy
- Release caught but unwanted species
- Observe fishery regulations
- Use native species



Degradation of soil

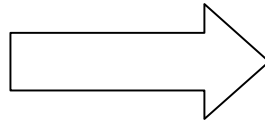
Increase in air pollution

Increase in water pollution

Degradation of fish stock

No proper disposal of waste

Deforestation



Loss of productivity

Health issues

Increase in susceptibility to natural disasters

Loss of clientele

Loss of income for current generation

Loss of income for future generation

1.4.2 Update list

1.5 Identity best practice environmental standards across the MFI industry around the globe

This may include information about the direction of the industry from an environmental perspective, and identification of relevant challenges and opportunities

Green Microfinance -

www.greenmicrofinance.org

The Global Development Research Center www.gdrc.org, www.gdrc.org/icm/environ/abhishek.html

Microcredit Summit www.microcreditsummit.org

Microlinks www.microlinks.org

1.6 Assess environmental impact of partners (OPTIONAL TASK)

1.6.1 Develop System to benchmark environmental impact of partners

Instead of trying to estimate the exact environmental impact of partners, as measured in CO2 emissions, and which would require a rather significant amount of work, potential environmental impacts of partners can be estimated based on the number of harmful environmental practices and positive environmental practices they adapt.

Harmful Environmental Practices

No proper disposal of household rubbish Throwing food and non food products on the street or in waterways

No proper disposal of non-household rubbish Disposing of harmful chemical and toxic substances such as batteries, used oil and fuel into soil, waterways or protected natural areas

Indiscriminate burning of products Burning of plastic, rubber, tyres and other man made products

Coal mining or mining related activities Coal mining, extraction, production or sale

Illegal timber harvesting Illegally cut down trees on someone else's or government property, and use wood for personal use or sell it to other parties

Non sustainable livestock grazing Permanent grazing of livestock in a confined area that destroys native vegetation and depletes soil of nutrients

Non sustainable farming practices Intensive cultivation of a single crop in a confined area that destroys native vegetation and depletes soil of nutrients i.e. no crop rotation

Uses/sells harmful chemicals, pesticides or fertilisers

Activity conducted in a bio-sensitive/ environmentally protected area Activity taking place across national parks or adjacent to national parks, and next to protected waterways and vegetation

Positive Environmental Practices

Sustainable farming/grazing Uses sustainable practices such as crop rotation, leaving time for soil and nutrients to replenish, no overuse of chemicals

Produces/Uses/Sells organic products Fruit and vegetables and other products where no fertilizer, pesticides or artificial chemicals have been used in the production

Produces/Uses/Sells green fertilizer and pesticide Fertilizer and pesticide manufactured without the use of harmful chemicals or artificial substances, or use of household green waste or compost

Produces/Uses/Sells water saving devices Micro drip water systems for agriculture and devices at home such as water efficient shower heads

Produces/Uses/Sells Renewable Energy wind powered equipment such as power systems, water pumps
solar powered equipment such as water pumps/panels/ electric systems/cookers

Produces/Uses/Sells energy efficient wood stove new Lao Stove, Vattanak stove

Produces/Uses/Sells Environmentally friendly water filters ceramic water filter, sand water filter


Produces/ /Sells Recycled materials recycled plastic products, recycled paper products

Uses fuels that are kind to the environment or biofuels Ethanol, biodiesel, raw vegetable oils for vehicles

1.6.2 Traffic Light System

A traffic light system or TLS framework has been developed to assess the environmental impact of partners. The assignment of a partner to each category (green, orange and red) is based on the relative number of harmful and positive environmental practices of each partner.

The methodology that is used to assign partners to each TLS category is shown in the table below

	Green Partners	Orange Partners	Red Partners
Harmful Environmental Practices	0	1+	1+
Positive Environmental Practices	1+	1+	0

i. Green Partners (low environmental impact)

Profile:

Green partners have the most positive impact on the environment amongst all partners. In particular, they do not adopt any harmful environmental practices from the list and adopt at least one positive environmental practice. However, this does not imply that other positive environmental practices can not be identified amongst such partners. These partners should be continuously educated to identify other areas where these may be adopted.

ii. Orange Partners (moderate environmental impact)

Profile:

Partners within the category do adopt one or more positive environmental practices, however, they also adopt one or more harmful environmental practice. Therefore, yellow partners are already aware of some practices they can adopt to improve their environmental impact, however they need to be educated further so that they discard their harmful environmental practice.

iii. Red Partners (high environmental impact)

Profile:

Red partners are those that exhibit the largest negative environmental impacts amongst partners. Generally, such partners adopt at least a couple of harmful environmental practices and they would likely not be familiar with any positive environmental practices. These partners offer the most room for improvement and therefore particular attention should be paid to them.

1.6.3 Survey to assess distribution of partners according to Traffic Light System

1.6.4 Analyse Traffic Light System data to assess distribution of partners

1.6.5 Review Traffic Light System design

1.6.6 Undertake new Traffic Light System survey

Monitor changes in Traffic Light System by undertaking another survey

EDUCATE

2.1 Provide relevant information to partners and staff and spread an environmentally friendly message

2.1.1 Newsletter on website detailing environmental news

Put success stories on the website, describing how, through a Chamroeun loan, a partner has managed to not only achieve better business outcomes but improved outcomes for the environment as well. Should put a new story every 6 months.

2.1.2 Create Brochure listing green providers, and products, services and practices that may be implemented to improve partners' and staff's environmental footprint

Specifically, with the following information:

- a) List of green providers in the region – Section 1.2;
- b) NGOs that they may contact – Section 1.3
- c) Environmentally friendly practices that they may implement – Section 1.4;

2.1.3 Create Posters to display in branches

Create posters showing partners' success stories with regards to environmentally friendly practices and portray them on the walls of branch offices

2.1.4 Marketing Slogan

A slogan should be developed to promote environmental values within the company

'Chamroeun cares about the environment and promotes the principles of sustainable living.'

This slogan can be uploaded to the website or it can be added to the various communication tools such as brochures and posters

2.1.5 Include information about improved environmental practices that partners may adapt as part of partners' compulsory training sessions

2.2 Develop partners' awareness about the importance of sustainable living by modifying the loan application contract

2.2.1 Define what the contract clause shall include

Modify loan applications to include the following:

Chamroeun strongly believes in educating its staff and partners about their environmental footprint, and raising awareness about their responsibilities towards the environment. Chamroeun aims to research, develop, implement and promote environmentally friendly products, services and practices. By doing so, Chamroeun aims to help improve environmental outcomes for the current generation, and hence future generations.

Aligned with Chamroeun's environmental strategy and values:

- I certify that I will do my best to use business practices that will not harm the environment*
- I will do my best to make use of environmentally friendly products, services and practices, if available*

Although not enforceable, this addition will be a very useful tool to develop partners' awareness on sustainable practices.

2.2.2 Insert clause within contract

2.2.3 Review clause

2.3 Organise relevant training courses, where required, for staff and partners to actively promote better environmental practices

IMPLEMENT

3.1 Activity Exclusion List

3.1.1 Identify activity exclusion list

The activity exclusion list (AEL) lists all activities that are deemed to cause significant environmental or ecological risks. The environmental risk associated with lending for these activities are deemed to outweigh any potential benefits by society by having access to these activities. Therefore, Chamroeun shall not loan to partners that run or are associated with such activities.

The list comprises the following activities:

- Production or trade in any product or activity deemed illegal under country laws or regulations or international conventions and agreements
- Trade in wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species
- Drift net fishing in the marine environment using nets in excess of 2.5 km in length.
- Production, trade, storage, or transport of significant volumes of hazardous chemicals and materials, or commercial scale usage of hazardous chemicals and materials.
- Production of or trade in pharmaceuticals subject to international phase-outs or bans.
- Production of or trade in pesticides/herbicides subject to international phase-outs or bans.
- Production of or trade in ozone depleting substances subject to international phase-out.

3.1.2 Implement activity exclusion list and insert it within the contract

3.1.3 Review activity exclusion list

3.2 Environmental Impact Assessment and Risk Management System

Develop a tool and procedure system to evaluate and mitigate partners' environmental footprint. The design of a specific control procedure enables a thorough management system to be implemented. The system is transparent, fair and easily understandable.

3.2.1 Develop Activity Environmental Risk Assessment Matrix

Activity/Issue		Air pollution	Deforestation	Fish Depletion	Littering and disease and pest occurrence	Soil depletion	Water Pollution
Agricultural crop production with use of chemicals and pesticides	High Risk		x		.		.
Charcoal making		x	x		.		
Chemical Industries		x			x		x
Forestry/Wood production			x			x	
Laundry services/dry-cleaner							x
Leather production/tanning		.			.		x
Metal working/forging/electroplating		.			.		x
Raw materials extraction (quarrying/mining)				.	.	x	x
Textile production/dyeing		.			.		x
Animal husbandry	Medium Risk		x				.
Brick-making/construction works		.	.		.	x	
Home improvement			.		x		.
Car repair/maintenance service		.			.		x
Carpentry/woodworking/painting			.				.
Ceramic/Pottery Glazing/Enameling		.			.		.
Film processing facilities/printing services		.			.		x
Fishery					x	.	x
Glass manufacturing/blowing		.					.
Handicrafts					.		
Pulp and paper products/print making		.		.	.		x
taxi services/freight services/transportation		x			.		
waste and water management	.			x		x	
Agricultural organic crop production	Low Risk		x			.	.
Café/restaurant					x		
Hairdresser/Cosmetic studio					.		.
Health services					x		
Import/export wholesalers					.		
Market premises management					x		.
Market stand					x		
Real Estate			.			.	
Retail kiosks/shop/retail trade premises					x		
Sport and entertainment facilities/travel agency					.		.
Other services					x		
Other trade					.		

x significant risk . low risk

3.2.2 Develop Activity Fact Sheet

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
Agricultural crop production with use of chemicals and pesticides	<u>Deforestation</u>	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> • Agree only on permitted and sustainable forms of pristine land use • Apply reforestation: plant new trees
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> • Waste is not disposed or disposed incorrectly • Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> • Dispose waste via community services instead of burning • Have dustbins available; waste lying around attracts even more waste • Sell waste/scrap to recycling companies • Stop leakages and draining liquid waste
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> • Contaminated drinking water can harm people who depend on it • Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> • Prevent unnecessary water discharges • Use filters • Discharge wastewater in controlled sewer system • Discharge toxic waste via community service
Charcoal making	<u>Air Pollution</u>	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> • Using filters and proper chimneys prevents nearby residents from contact with contaminated gases • Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> • Reduce unnecessary burning • Maintain burners and adjust them well • Use clean fuel, filters and chimneys • Use closed heating / burning systems • Re-use heat (energy)
	<u>Deforestation</u>	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> • Agree only on permitted and sustainable forms of pristine land use • Apply reforestation: plant new trees
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> • Waste is not disposed or disposed incorrectly • Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> • Dispose waste via community services instead of burning • Have dustbins available; waste lying around attracts even more waste • Sell waste/scrap to recycling companies • Stop leakages and draining liquid waste

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
Chemical Industries	<u>Air Pollution</u>	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> •Using filters and proper chimneys prevents nearby residents from contact with contaminated gases •Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> • Reduce unnecessary burning • Maintain burners and adjust them well • Use clean fuel, filters and chimneys • Use closed heating / burning systems • Re-use heat (energy)
	<u>Littering and disease and pest occurrence</u>	<ul style="list-style-type: none"> •Waste is not disposed or disposed incorrectly • Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> • Dispose waste via community services instead of burning • Have dustbins available; waste lying around attracts even more waste • Sell waste/scrap to recycling companies • Stop leakages and draining liquid waste
	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> • Contaminated drinking water can harm people who depend on it • Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> • Prevent unnecessary water discharges • Use filters • Discharge wastewater in controlled sewer system • Discharge toxic waste via community service
Forestry/ Wood production	<u>Deforestation</u>	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> • Agree only on permitted and sustainable forms of pristine land use • Apply reforestation: plant new trees
	<u>Soil Depletion</u>	The activities cause erosion and/or land degradation	Not re-planting cleared forest areas increases the risk for land erosion	Cleared forest areas are re-planted directly after clearing
Laundry services/ dry-cleaner	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> • Contaminated drinking water can harm people who depend on it • Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> • Prevent unnecessary water discharges • Use filters • Discharge wastewater in controlled sewer system • Discharge toxic waste via community service
Leather production/ tanning	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> • Contaminated drinking water can harm people who depend on it • Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> • Prevent unnecessary water discharges • Use filters • Discharge wastewater in controlled sewer system • Discharge toxic waste via community service
	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> •Using filters and proper chimneys prevents nearby residents from contact with contaminated gases •Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> • Reduce unnecessary burning • Maintain burners and adjust them well • Use clean fuel, filters and chimneys • Use closed heating / burning systems • Re-use heat (energy)
	(Littering and disease and pest)	<ul style="list-style-type: none"> •Waste is not disposed or disposed incorrectly 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and	<ul style="list-style-type: none"> • Dispose waste via community services instead of burning

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
	occurrence)	<ul style="list-style-type: none"> Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	intoxication of soil and water	<ul style="list-style-type: none"> Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Metal working/ forging/ electroplating	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
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Raw materials extraction (quarrying/mining)	<u>Soil Depletion</u>	The activities cause erosion and/or land degradation	Careful and sustainable extraction of clay/minerals prevents land erosion and degradation	<ul style="list-style-type: none"> Recover land by growing vegetables or planting plants or trees to prevent land erosion after extraction Ensure that use of clay/minerals are legal, with permission
	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
	(Deforestation)	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> Agree only on permitted and sustainable forms of pristine land use Apply reforestation: plant new trees
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
		stream/river/pond/soil		<ul style="list-style-type: none"> • Sell waste/scrap to recycling companies • Stop leakages and draining liquid waste
Textile production/ dying	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> • Contaminated drinking water can harm people who depend on it • Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> • Prevent unnecessary water discharges • Use filters • Discharge wastewater in controlled sewer system • Discharge toxic waste via community service
	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> • Using filters and proper chimneys prevents nearby residents from contact with contaminated gases • Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> • Reduce unnecessary burning • Maintain burners and adjust them well • Use clean fuel, filters and chimneys • Use closed heating / burning systems • Re-use heat (energy)
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> • Waste is not disposed or disposed incorrectly • Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> • Dispose waste via community services instead of burning • Have dustbins available; waste lying around attracts even more waste • Sell waste/scrap to recycling companies • Stop leakages and draining liquid waste
Animal husbandry	<u>Deforestation</u>	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> • Agree only on permitted and sustainable forms of pristine land use • Apply reforestation: plant new trees
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> • Contaminated drinking water can harm people who depend on it • Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> • Prevent unnecessary water discharges • Use filters • Discharge wastewater in controlled sewer system • Discharge toxic waste via community service
Brick-making/ construction works	<u>Soil Depletion</u>	The activities cause erosion and/or land degradation	Careful and sustainable extraction of clay/minerals prevents land erosion and degradation	<ul style="list-style-type: none"> • Recover land by growing vegetables or planting plants or trees to prevent land erosion after extraction • Ensure that use of clay/minerals are legal, with permission
	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> • Using filters and proper chimneys prevents nearby residents from contact with contaminated gases • Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> • Reduce unnecessary burning • Maintain burners and adjust them well • Use clean fuel, filters and chimneys • Use closed heating / burning systems • Re-use heat (energy)

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
	(Deforestation)	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> • Agree only on permitted and sustainable forms of pristine land use • Apply reforestation: plant new trees
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> • Waste is not disposed or disposed incorrectly • Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> • Dispose waste via community services instead of burning • Have dustbins available; waste lying around attracts even more waste • Sell waste/scrap to recycling companies • Stop leakages and draining liquid waste
Home improvement	<u>Littering and disease and pest occurrence</u>	<ul style="list-style-type: none"> • Waste is not disposed or disposed incorrectly • Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> • Re-use organic waste as fertilizer or animal fodder • Dispose waste via community services instead of burning • Have dustbins available; waste lying around attracts even more waste • Sell waste/scrap to recycling companies • Stop leakages and draining liquid waste
	(Deforestation)	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> • Agree only on permitted and sustainable forms of pristine land use • Apply reforestation: plant new trees
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> • Contaminated drinking water can harm people who depend on it • Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> • Prevent unnecessary water discharges • Use filters • Discharge wastewater in controlled sewer system • Discharge toxic waste via community service
Car repair/ maintenance service	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> • Contaminated drinking water can harm people who depend on it • Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> • Prevent unnecessary water discharges • Use filters • Discharge wastewater in controlled sewer system • Discharge toxic waste via community service
	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> • Using filters and proper chimneys prevents nearby residents from contact with contaminated gases • Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> • Reduce unnecessary burning • Maintain burners and adjust them well • Use clean fuel, filters and chimneys • Use closed heating / burning systems • Re-use heat (energy)
	(Littering and disease and pest)	<ul style="list-style-type: none"> • Waste is not disposed or disposed incorrectly 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and	<ul style="list-style-type: none"> • Re-use organic waste as fertilizer or animal fodder • Dispose waste via community services instead of

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
	occurrence)	<ul style="list-style-type: none"> Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	intoxication of soil and water	burning <ul style="list-style-type: none"> Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Carpentry/ woodworking/painting	(Deforestation)	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> Agree only on permitted and sustainable forms of pristine land use Apply reforestation: plant new trees
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
Ceramic/ Pottery Glazing/ Enameling	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> Using filters and proper chimneys prevents nearby residents from contact with contaminated gases Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> Reduce unnecessary burning Maintain burners and adjust them well Use clean fuel, filters and chimneys Use closed heating / burning systems Re-use heat (energy)
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
Film processing facilities/ printing services	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> Using filters and proper chimneys prevents nearby residents from contact with contaminated gases 	<ul style="list-style-type: none"> Reduce unnecessary burning Maintain burners and adjust them well Use clean fuel, filters and chimneys

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
			<ul style="list-style-type: none"> Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> Use closed heating / burning systems Re-use heat (energy)
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Fishery	<u>Fish Depletion</u>	<ul style="list-style-type: none"> Illegal fishing methods are practiced Overfishing: unsustainable fishing methods removing more fish than produced. 	<ul style="list-style-type: none"> Fishing with explosives, chemicals and/or illegal methods leads to useless killing of bi-catch and other marine flora and fauna Imported species can harm the regional ecosystem (e.g. predators, pests) 	<ul style="list-style-type: none"> Support sustainable forms of fishery Only use nets and fishing methods that keep small fish and extra catch alive and health Release caught but unwanted species (bi-catch) Use native species or keep alien species isolated Observe fishery regulations, e.g. closed seasons Report any changes in fish stocks and marine habitat to authorities
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
Glass manufacturing/ blowing	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> Using filters and proper chimneys prevents nearby residents from contact with contaminated gases Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> Reduce unnecessary burning Maintain burners and adjust them well Use clean fuel, filters and chimneys Use closed heating / burning systems Re-use heat (energy)

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
Handicrafts	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Pulp and paper products/ print making	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> Using filters and proper chimneys prevents nearby residents from contact with contaminated gases Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> Reduce unnecessary burning Maintain burners and adjust them well Use clean fuel, filters and chimneys Use closed heating / burning systems Re-use heat (energy)
	(Deforestation)	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> Agree only on permitted and sustainable forms of pristine land use Apply reforestation: plant new trees
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
taxi services/ freight services/ transportation	<u>Air Pollution</u>	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> Using filters and proper chimneys prevents nearby residents from contact with contaminated gases Reducing air emissions prevents global 	<ul style="list-style-type: none"> Reduce unnecessary driving Maintain engines and adjust them well Use clean fuel and filters

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
			warming (CO2 emission) and ozone depletion	
	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
waste and water management	<u>Littering and disease and pest occurrence</u>	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
	<u>Water Pollution</u>	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
	(Air Pollution)	Smoke / exhaust gas is being produced and emitted with no use of proper filter	<ul style="list-style-type: none"> Using filters and proper chimneys prevents nearby residents from contact with contaminated gases Reducing air emissions prevents global warming (CO2 emission) and ozone depletion 	<ul style="list-style-type: none"> Reduce unnecessary burning Maintain burners and adjust them well Use clean fuel, filters and chimneys Use closed heating / burning systems Re-use heat (energy)
Agricultural organic crop production	<u>Deforestation</u>	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> Agree only on permitted and sustainable forms of pristine land use Apply reforestation: plant new trees
	(Soil Depletion)	The activities cause erosion and/or land degradation	Not re-planting cleared forest areas increases the risk for land erosion	Cleared forest areas are re-planted directly after clearing
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
Café/ restaurant	<u>Littering and disease and pest</u>	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of

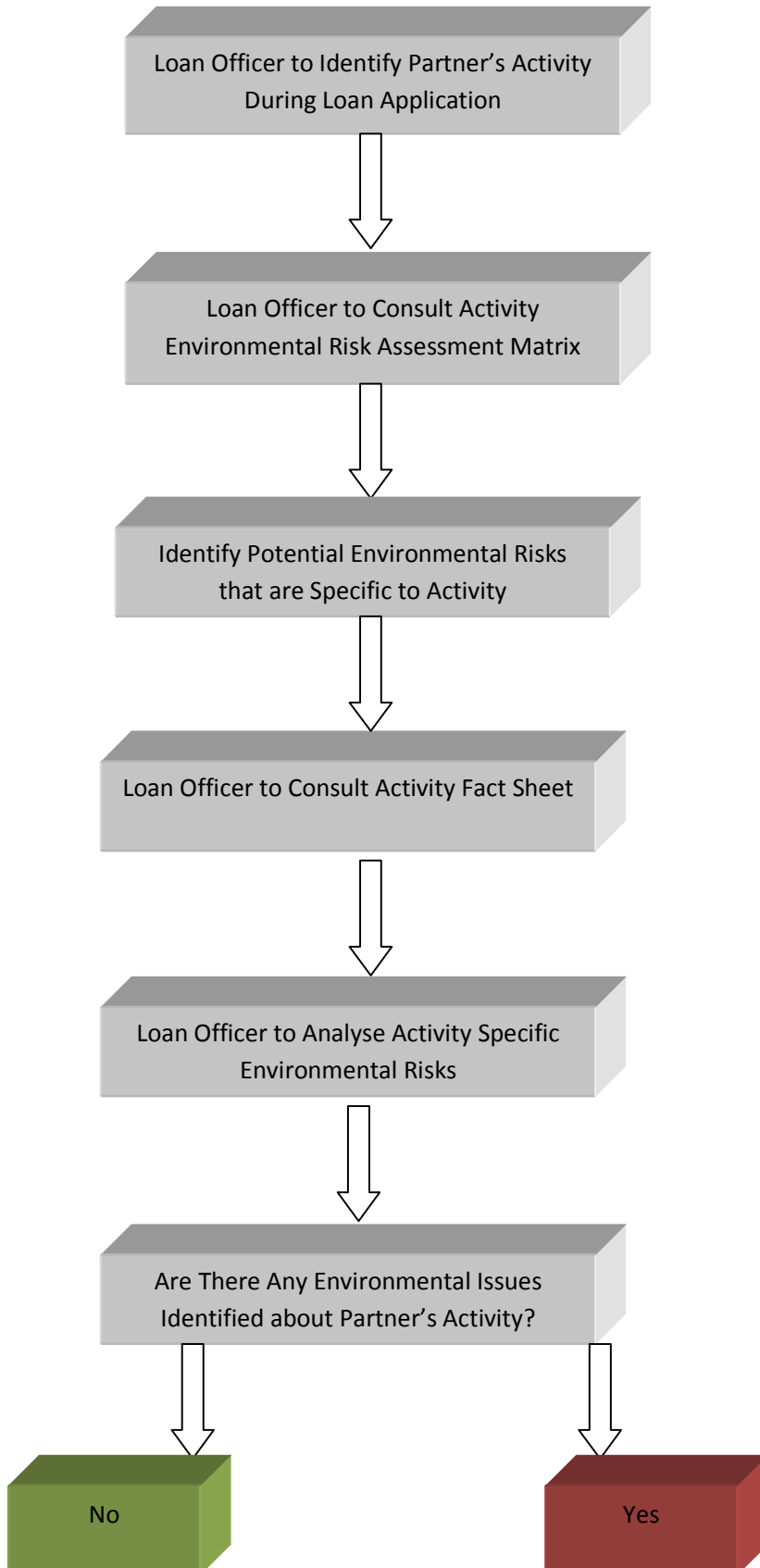
<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
	<u>occurrence</u>	<ul style="list-style-type: none"> Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	intoxication of soil and water	burning <ul style="list-style-type: none"> Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Hairdresser/ Cosmetic studio	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
Health services	<u>Littering and disease and pest occurrence</u>	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Import/ export wholesalers	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Market premises management	<u>Littering and disease and pest occurrence</u>	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
	(Water Pollution)	Wastewater / liquids are being	<ul style="list-style-type: none"> Contaminated drinking water can harm people 	<ul style="list-style-type: none"> Prevent unnecessary water discharges

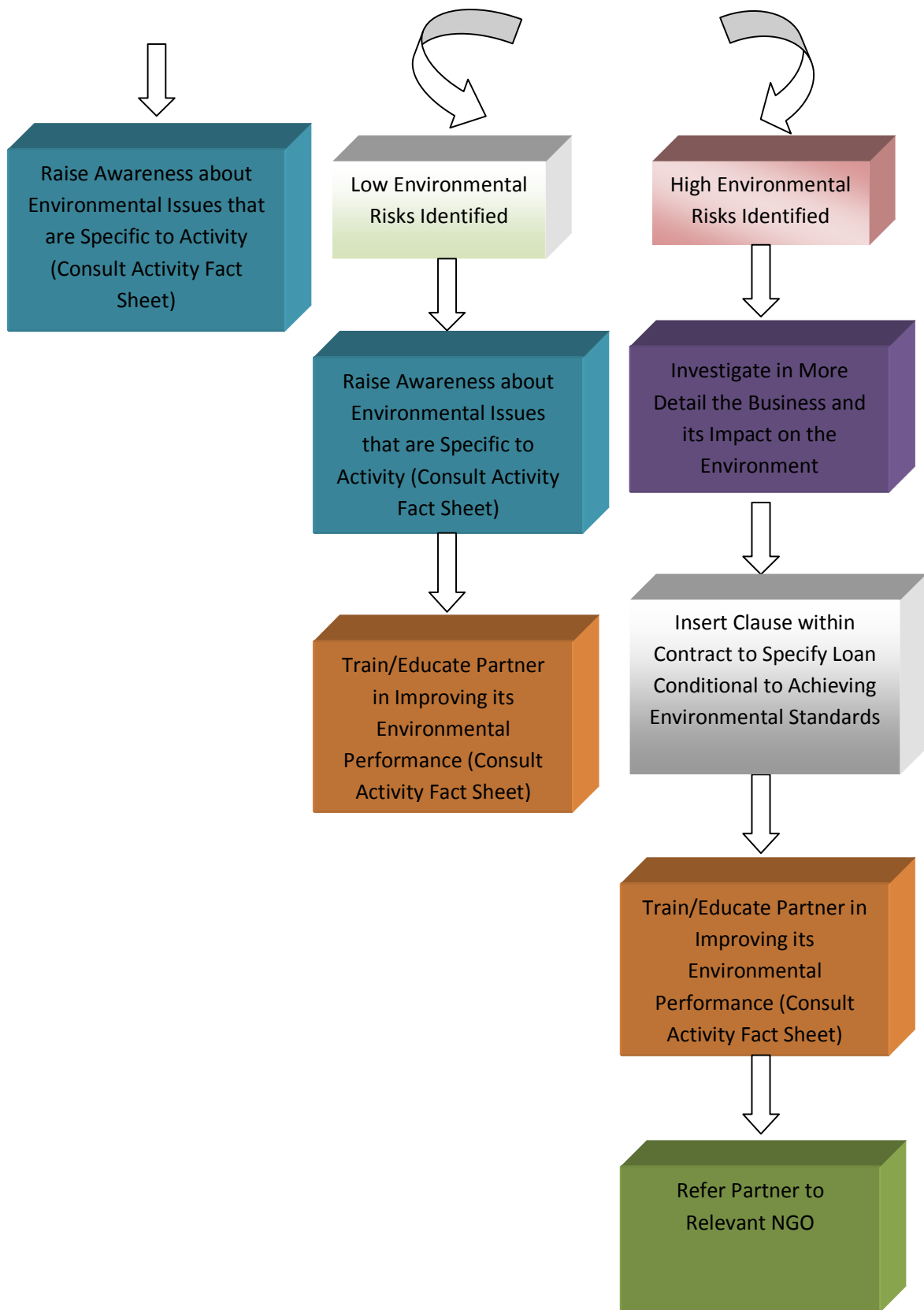
<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
		released / discharged to water (stream/pond/lake/open sewer)	who depend on it <ul style="list-style-type: none"> Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
Market stand	<u>Littering and disease and pest occurrence</u>	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Real Estate	(Deforestation)	Forest is managed unsustainable (illegal and/or without reforestation plan)	Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and in rainy periods increased water runoff and mud floods	<ul style="list-style-type: none"> Agree only on permitted and sustainable forms of pristine land use Apply reforestation: plant new trees
	(Soil Depletion)	The activities cause erosion and/or land degradation	Not re-planting cleared forest areas increases the risk for land erosion	Cleared forest areas are re-planted directly after clearing
Retail kiosks/ shop/ retail trade premises	<u>Littering and disease and pest occurrence</u>	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Sport and entertainment facilities/ travel agency	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
	(Water Pollution)	Wastewater / liquids are being released / discharged to water (stream/pond/lake/open sewer)	<ul style="list-style-type: none"> Contaminated drinking water can harm people who depend on it Contaminated water harms nature (fish, livestock and other animals) 	<ul style="list-style-type: none"> Prevent unnecessary water discharges Use filters Discharge wastewater in controlled sewer system Discharge toxic waste via community service
Other services	<u>Littering and disease and pest occurrence</u>	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and	<ul style="list-style-type: none"> Re-use organic waste as fertilizer or animal fodder Dispose waste via community services instead of

<i>Activity/Issue</i>	<i>Potential Risk</i>	<i>Analyse</i>	<i>Discuss</i>	<i>Suggest</i>
	<u>occurrence</u>	<ul style="list-style-type: none"> Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	intoxication of soil and water	burning <ul style="list-style-type: none"> Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste
Other trade	(Littering and disease and pest occurrence)	<ul style="list-style-type: none"> Waste is not disposed or disposed incorrectly Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil 	Proper disposal of waste prevents attraction of pests, vermin, rodents or parasites and intoxication of soil and water	<ul style="list-style-type: none"> Dispose waste via community services instead of burning Have dustbins available; waste lying around attracts even more waste Sell waste/scrap to recycling companies Stop leakages and draining liquid waste

(Low Risk) Significant Risk

3.2.3 Develop Environmental Impact Assessment and Risk Management System





3.2.4 Implement Environmental Impact Assessment and Risk Management System into Loan Application

3.2.5 Review Environmental Impact Assessment and Risk Management System

3.3 Develop closer business and network associations with companies providing eco-friendly products and services, as well as with NGOs focusing on the environment

3.4 Develop new loan product to finance environmentally friendly technologies

3.4.1 Design new loan product

To promote the use of eco friendly products and services and to encourage partners to adapt them, some incentives need to be given to partners. Mainly two types of rewards can be used to encourage the use of these products: monetary and non monetary tools.

Monetary Tools

Given the often higher cost of environmentally friendly products compared to traditional ones, monetary tools represent the most effective and direct tool to assist partners with their investment. There are many options available, and this list only includes a few examples of monetary tools that could be implemented to encourage the use of eco friendly products amongst partners:

- More leniency or flexibility with repayments, such as allowing deferred interest repayments
- Longer loan period depending on cost of green technology
- Slightly larger initial loan compared to other loans to fund the purchase of relevant eco friendly goods and services
- No application or reduced application fee
- Allow a lower percentage of compulsory savings in the initial loan

Non Monetary Tools

Non monetary tools are also useful to promote the use of eco friendly products. Similarly, there are many options available, and this list only includes a few examples of non monetary tools that could be implemented to encourage the use of eco friendly products:

- Training sessions to educate partners about the use or servicing of eco friendly products
- Provide partners' contact details of relevant environment focused NGOs

- Facilitate and promote direct interaction between partners and NGOs to exchange ideas and give advice on best environmental practices

3.4.2 Implement new loan product

3.4.3 Review new loan product

3.5 Follow the principles of sustainable living, the so called '4 Rs': Refuse, Reduce, Re-use, and Recycle, as part of our operations

3.5.1 Minimise our waste and then reuse or recycle as much of it as possible

Recycling of paper, plastic and other products should be investigated at all locations. A policy should be implemented specifying that all recyclable products should be thrown out in specific bins, so that they can be recycled.

3.5.2 Minimise energy and water usage in our buildings, vehicles and processes in order to conserve supplies, and minimise our consumption of natural resources, especially where they are non-renewable

Printing - Reduce printing where possible – only print documents that must be printed

Air conditioning - Turn off air-conditioners where not required

Computers - Put computers on standby or switch off where not required

Email - Put a disclaimer on each staff's email emphasizing Chamroeun's commitment to the environment and stating not to print unless needed:

Please bear in mind the environment before printing this e-mail

Lighting - Install energy efficient lighting in each room, with automated controls. Controls could be timers, sensors that automatically switch on or off the lights, and consequently save electricity.

3.5.3 Install solar panels at head office to generate some green electricity as part of total electricity output, in line with the company's long term strategy to decrease dependency from non-renewable energy sources and reduce carbon emissions (OPTIONAL TASK)

Install solar panels at head office to generate some green electricity as part of total electricity output, Depending on the output generated, this green electricity can be used for example to operate lighting or air-conditioning systems. Given the relatively expensive nature of solar panels, they will have to be rolled out progressively.

3.5.4 Apply the principles of continuous improvement in respect of air, water, noise and light pollution from our premises and reduce any impacts from our operations on the environment and local community.

3.5.5 Operate and maintain company vehicles with due regard to environmental issues as far as reasonably practical

Regularly service company vehicles to limit harmful emissions, as well as service vehicles where required

3.5.6 Encourage the use of alternative and greener means of transport such as bicycles and transportation sharing as appropriate.

Where available and easily achievable, moto pooling should be investigated i.e. moto transportation to the office shared between two people, in addition the use of bicycles should be promoted.

REVIEW

4.1 Address complaints about any breach of our Environmental Policy promptly and to the satisfaction of all concerned.

4.2 Establish and review each year our environmental goals within a program of continual improvement.

4.3 Update our Environmental Policy annually in consultation with staff, directors and partners.

4.4 Assess the environmental impact of any new processes or services we intend to introduce in advance.