



CENTRAL BANK OF EGYPT
Egyptian Banking Institute

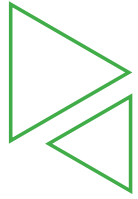


Environmental & Social Risk Management

for Financial Institutions

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COURSE DESCRIPTION:

Environmental and social (E&S) risks to financial institutions stem from E&S issues related to their client's/investee's operations, which put in jeopardy of legal, financial, and/or reputational risks. Considering these risks in the transaction review process helps financial institutions in reducing overall risk exposure. A financial institution can manage its exposure to environmental and social (E&S) risks from its portfolio by developing an Environmental and Social Risk Management System (ESRMS).

By implementing an ESRMS, a financial institution can enhance its understanding of E&S risks associated with each transaction, which can be included in the decision-making process for proceeding with a transaction. Furthermore, if clients/investees engage in activities that present a potential E&S risk, financial institutions can encourage their clients/investees to identify and mitigate these risks and capture opportunities from transitioning to sustainability. The course focuses on the "procedures" component of the ESRMS to evaluate and monitor environmental & social risks. Moreover, it includes case studies from global and local good market practices and multiple group exercises.



TARGET AUDIENCE:

This training would support functions of Corporate, Risk, Credit Risk, E&S Risk, Business Banking, Sustainability & Sustainable Finance to understand the core elements for an Environmental & Social Risk Management System in line with the requirements of IFC Performance Standard 1 and to comply with clause #6 of the Circular of the Central Bank of Egypt issued in November 2022 in relation to "evaluate environmental risks of large projects"



ASSESSMENT STRATEGY:

The participants will be evaluated based on an "online" assessment at the end of the 2nd training day.



COURSE LANGUAGE:

English.

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COURSE OUTLINE:

Module 01: Introduction

- Training structure
- Introduction on Environmental & Social Risk Management Systems
- Components of ESRMS

Module 02: E&S Risks Due Diligence Procedure

- Procedures to screen projects, assign E&S risk category, and conduct due diligence to evaluate E&S risks (including exclusion list)

Module 03: Environmental legislations in Egypt

- Case study: Typical pollution sources for different types of sectors

Module 04: E&S Performance Standard 1 – Risk Management

- Case study: key findings in comparison to PS1

Module 05: Environmental legislations in Egypt

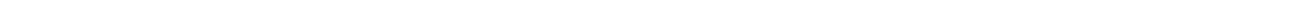
- Case study: key findings in comparison to PS2

Module 06: E&S Performance Standard 3 – Resource Efficiency

- Case study: key findings in comparison to PS3

Module 07: Other E&S Performance Standards (PS 4 till PS 8)

Module 08: Reporting and Supervision



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INSTRUCTOR BIO:

Dr. Dalia Sakr - Senior Energy, Resource Efficiency, and Climate Change Consultant Dr. Dalia Sakr has more than 23 years of experience in providing sustainability, circular economy, and climate change related advisory services in the Middle East, Africa, and Asia regions. She is at present the founder of SHiFTERRA Consultancy and adjunct faculty at the American University in Cairo in the Professional Program on Environmental Sustainability. She has a PhD degree on Cleaner Production, Cleaner Products, Industrial Ecology and Sustainability from Erasmus University of Rotterdam in the Netherlands and Master of Science in Environmental Engineering Specialization from the American University in Cairo.

Dr. Sakr is a seasoned expert in providing consultancy services to multilateral organizations, such as UNIDO, UNDP, EBRD, and GIZ. Moreover, she has led the International Finance Corporation (IFC) Resource Efficiency (REF) Program, under the World Bank Group (WBG), in the extended MENA region. In terms of green and climate finance, she supported the capacity building and technical assistance for financial institutions in relation to climate risk assessment and decarbonization strategies under USAID Business Egypt project with DAI Global and in collaboration with the Egyptian Banking Institute (EBI). Furthermore, Dr. Sakr supported KfW (German Development Bank) to prepare Project Concept Document on the establishment of Energy Efficiency Fund in Egypt. In preparation to COP27, she drafted climate finance proposals for the Ministry of Electricity and Renewable Energy in cooperation with UNDP and Updates to Egypt's Nationally Determined Contributions (NDC). She prepared GHG estimations for Clean Development Mechanism (CDM) projects under Kyoto Protocol and voluntary carbon markets, Egypt's Greenhouse Gas Inventory for National Communications to UNFCCC, and carbon footprint reports for financial institutions and multiple industrial sectors, energy and water utilities, and waste management companies. She provided numerous climate change and sustainability trainings to private sector, governments, and academia. Dr. Sakr is listed as climate change expert under the UNFCCC on GHG inventory, mitigation, adaptation, and financial support. She is a certified expert under the Egyptian Environmental Affairs Agency (EEAA) on environmental risk assessments (qualitative and quantitative), environmental management systems, and solid waste management. She also received GRI Certified Sustainability Professional Training 2021. Moreover, she holds a certificate on "Green Banking MENA: Applying Green Energy Finance Programme" from Renewables Academy (RENAC Germany) on green energy finance and international climate finance. Under Quality Austria, she was a certified environmental & quality manager and ISO 14001 & ISO 9001 auditor and trainer. She has co-/authored numerous policy papers, peer reviewed journal papers, and technical reports, such as: World Bank policy paper on recommended measures to scaling up distributed solar (off-grid) in emerging markets with the focus on Egypt, Circularity as Green Recovery Industrial Strategy with Alternative Policy Solutions at AUC (food & beverages, textiles, and cement sectors), Egypt's Country Environmental Analysis 2024 (circular economy), among others.

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INSTRUCTOR BIO:

Dr. Dalia Nakhla - is an environmental engineering and management consultant with more than 25 years of experience. She is certified as an Environmental Impact Assessment (EIA) and Solid Waste Management (SWM) Consultant by the Egyptian Ministry of Environment and was a member of the Board of Directors of the National Waste Management Regulatory Agency, Ministry of Environment. She is registered in Egypt's Roster of Experts in the United Nations Framework Convention on Climate Change (UNFCCC) as she has contributed in the preparation of the first Biennial Update Report (BUR) for Egypt through preparation of the greenhouse gases inventory resulting from industrial processes and has reviewed other developing countries BURs as part of a Team of Technical Experts. She has also been appointed a member of the Editorial Board of the Emission Factor Database (EFDB) for the Industrial Processes and Product Use sector (IPPU) by the Intergovernmental Panel on Climate Change (IPCC).

Dr. Nakhla is also certified by the United Nations Industrial Development Organization (UNIDO) as a national Energy Management Systems (EnMS) Expert and has worked extensively with a number of energy intensive industries such as cement, ceramic, iron and steel and petrochemicals in planning and implementing energy management systems and energy efficiency measures in their industries. She is also an expert in preparation of life cycle assessment studies. She is currently acting as a Pollution Abatement Key Expert as part of the Technical Assistance team of the Egyptian Pollution Abatement Program (EPAP III) to support the industrial enterprises to improve performance and comply with environment regulations.

Moreover, she is an Adjunct Faculty in the Professional Engineering Program at The American University in Cairo as well as the Masters of Science Program in Engineering at Ain Shams University teaching courses in the field of environmental impact assessment, environmental management, solid waste management, life cycle assessment, cleaner production, greenhouse gases and climate change and energy management systems.



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One number to better serve you!

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