##### QUESTIONNAIRE ON ENVIRONMENTAL PROTECTION AND SOCIAL IMPACT

To be completed by a person legally authorised to represent or empowered by persons authorised to represent the export loan borrower/beneficiary of export credit insurance

**General data** (please write in block letters)

|  |
| --- |
| Name of applicant (crafts business/company): |
| **Address (street and number, postal code and place):** |
| **Phone:**  **E-mail:** |
| **Main activity of company / borrower (description of activity):** |
| **First name, last name,** and signature of the person legally authorised to represent or empowered by persons authorised to represent, who completed the questionnaire:  Date of completion of questionnaire: |
| |  | | --- | | Under **criminal and material liability**, in my own name and in the name and for the account of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(name of company/beneficiary), I confirm that as a person legally authorised to represent or empowered by persons authorised to represent by \_\_\_\_\_\_\_\_\_\_ (first name and last name of the authorised person) , I am aware that in case of giving a false statement, the prescribed penalties and sanctions will be applied, and I accept all consequences that may occur as a result of that for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(name of company/beneficiary). I will personally notify you within 15 working days if there are any changes related to the above given information. | |
| Instructions for the completion of the questionnaire The questionnaire is to be completed by the responsible person of the borrower of export loan / the beneficiary of export credit insurance and to be submitted to the Croatian Bank for Reconstruction and Development (Hrvatska banka za obnovu i razvitak, HBOR) for appraisal together with other requested documentation. The questionnaire is to be signed by the responsible person authorised to represent the company. You are kindly requested to answer all questions completely whenever possible.  The questionnaire has been split into the following main sections:  Section 1: Profile of application for loan / export credit insurance  Section 2: Location of undertaking  Section 3: Status of environment / permits  Section 4: Social impact of the Project  For any possible ambiguities and for help in completing this questionnaire, please contact the Technical Analysis and Environmental Protection Department, HBOR, phone 385 1/4591 592; 385 1/4597 844; 385 1/4591 593; 385 98 480 056 or 385 99 4597 844. |
| This questionnaire on environmental protection has been prepared in accordance with OECD, Recommendation of the Council on Common Approaches for Officially Supported Export Credits and Environmental and Social Due Diligence that have to be followed by export credit agencies and export banks in their operations when considering applications for loans and export credit insurance by the state.  For the purpose of implementing the procedures of verification and classification of risk pertaining to the nominated Project in terms of environmental protection, the borrower of loan / the beneficiary of export credit insurance must previously complete the Questionnaire.  On the basis of the data provided in the Questionnaire by the borrower of export loan / beneficiary of export credit insurance, HBOR shall assess the risk of the Project in terms of environmental protection and, depending on a possibly positive or negative impact on the environment and the society, the Project shall be classified to one of the three risk categories: **A**, **B** or **C**. Depending on the established category of risk, HBOR retains the right to subsequently request additional information from the borrower of export loan / the beneficiary of export credit insurance in order to identify possible environmental and social risks in more detail.Definitions **Project** - relates to an investment at an identified location for which export of capital goods and/or services is requested, and the location can be an area where a new commercial, industrial or infrastructure undertaking is constructed or a location of an existing undertaking that is undergoing material change in output or function.  **Undertaking** – relates to investment subject matter that is associated with lending/export transaction.  **Associated facilities** – relate to those facilities that are not a component of the Project but that would not be constructed or expanded if the Project did not exist and on whose existence the viability of the Project depends; such facilities may be funded, owned, managed, constructed and operated by the buyer and/or Project investor or separately from the Project.  **Existing operations** – relate to applications of exporters for loan and export credit insurance by the state, for export of capital goods and/or services to an identified location where there is an existing undertaking that is undergoing no material change in output or function.  **Impact area** – relates to the area where a significant impact of an undertaking on the environment occurs irrespective of whether it is caused by the environmental undertaking itself or by the synergy with the existing or planned environmental undertakings.  **Sensitive areas** – include National Parks, Nature Parks and other protected areas[[1]](#footnote-1) defined by national or international law as well as other sensitive locations of international, national or regional importance, such as wetlands, forests with high biodiversity value, areas of archaeological or cultural significance, and areas of importance for indigenous peoples or other vulnerable groups.  **Social impacts** – relate to the impacts on the local communities directly affected by, and on the people involved in the construction or the implementation of, the Project and encompass relevant adverse Project-related human rights; they include, without limitations, the following:  a) labour and working conditions,  b) community health,  c) safety and security,  d) land acquisition and involuntary resettlement,  e) indigenous peoples,  f) cultural heritage, and  g) human rights impacts, including forced labour, child labour, and life-threatening occupational health and safety situations.  **Environmental impacts** – relate to the impacts on the environment as a result of the activities of an Existing operation or of the reconstruction / construction and the operation of the Project. These impacts include, without limitations, the following:  a) generation of significant air, water and soil emissions, including greenhouse gas emissions,  b) generation of significant quantities of non-hazardous and/or hazardous waste and wastewater,  c) generation of noise, vibrations and light pollution,  d) significant use of natural resources, and  e) impacts on endangered species. |

# Profile of application for loan / export credit insurance

|  |
| --- |
| * 1. Name, description and objectives of the Project: |
| * 1. Purpose of export loan / export credit insurance (please, state all goods and services to be financed): |
| * 1. To what area of main activity category**\*** and activity subcategory**\*** is the respective Project classified? Please, circle the main activity category (Main section) and enter the activity subcategory (Division):   The text to follow contains only the main activity categories (Main sections)**\***  **AREAS OF MAIN ACTIVITY CATEGORY**   * **A** AGRICULTURE, FORESTRY AND FISHING * **B** MINING AND QUARRYING * **C** MANUFACTURING * **D** ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY * **E** WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES * **F** CONSTRUCTION * **G** WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES * **H** TRANSPORT AND STORAGE * **I** ACCOMMODATION AND FOOD SERVICE ACTIVITIES * **J** INFORMATION AND COMMUNICATION * **K** FINANCIAL AND INSURANCE ACTIVITIES * **L** REAL ESTATE ACTIVITIES * **M** PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES * **N** ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES * **O** PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY * **P** EDUCATION * **Q** HUMAN HEALTH AND SOCIAL WORK ACTIVITIES * **R** ARTS, ENTERTAINMENT AND RECREATION * **S** OTHER SERVICE ACTIVITIES * **T** ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UNDIFFERENTIATED GOODS- AND SERVICES-PRODUCING ACTIVITIES OF HOUSEHOLDS FOR OWN USE * **U** ACTIVITIES OF EXTRATERRITORIAL ORGANISATIONS AND BODIES  ***\**** *according to:**NACE statistical classification of economic activities in the European Community or* *UN Statistical Commission (UNSTAT)* |
| * 1. Please, indicate whether the proposed Project is on the list in ANNEX 1**[[2]](#footnote-2)** or whether it cannot be classified to any category from the list in ANNEX 1.   Please, tick the appropriate:   * *The Project* ***is on the list*** *in Annex 1 under number: please insert the number from the list* * *The Project* ***is not*** *on the list in Annex 1* |
| * 1. Does the Project envisage modernisation of an existing facility or construction of a new facility? Please, list the relevant capacities of the current facility and expected capacities of the facility upon completion the Project: |
| * 1. Expected date of start and completion of the Project: |

# Location – profile and history

|  |
| --- |
| * 1. Please, indicate the location of the Project (country, place, address, cadastral plot number and cadastral municipality or other applicable, such as GPS coordinates): |
| * 1. Please, indicate the scope (surface area) of the Project\*:   \* if applicable for the proposed Project |
| * 1. Please, state whether this is an investment on the land previously not used[[3]](#footnote-3) or the land previously used[[4]](#footnote-4)? If a combination of both, please indicate the surface area (scope) of the land previously not used[[5]](#footnote-5): |
| * 1. Please, indicate the nature of the Project location\*:   \* industrial area, agricultural area, residential area, mixed area, recreational area, coastal area etc. pursuant to spatial planning documents |
| * 1. Have there been any industrial incidents at the Project site in history\*? If there have been any incidents, please describe:   \* e.g. deaths of employees caused by lack of safety at work, fire, spillage/leakage of fuel and/or hazardous raw materials/products, unplanned emissions or similar |
| Is the Project planned in a Sensitive area [[6]](#footnote-6) or is the sensitive area in the planned Project's area of influence[[7]](#footnote-7)? |

# 

# Social impact of the Project

|  |
| --- |
| * 1. Do you have information that the Project can have an impact on vulnerable groups of people\*?   \* assessment of whether the Project, if implemented, will affect the most vulnerable groups in society, the occurrence of poverty, social exclusion, inequality in society, gender equality etc. |
| * 1. Do you have information that any of the following activities / items have been used in the Project or are related to the Project? If YES, enter which one and explain:   – child labour  – forced labour or human trafficking  – work in a dangerous and unsafe work environment  – discrimination  - any form of human rights violation other than those mentioned above |
| * 1. Who is the owner of the land/plot on which the Project is implemented? |
| * 1. Do you have any knowledge of whether the realisation of the Project will result in the forced displacement of the domicile population? |
| * 1. Do you have any knowledge of whether the implementation of the Project will disadvantage the ethnic group traditionally present at that location? |
| * 1. Do you have any knowledge of whether the area of the Project site is known for conflicts (armed, ethnic etc.)? |
| * 1. Do you have any knowledge of whether the property is used by someone other than the owner, i.e. whether anyone else (besides the owner)\* generates income from the use of land/parcel/plot? If YES, please describe the condition:   \*(Rent, lease, contract, concession, protected tenant, illegal land users etc.) |
| * 1. Are you aware of any complaints of the public about the current or planned Project activities? If YES, please describe in more detail: |

# Status of environment/permits

|  |
| --- |
| * 1. Is Environmental Impact Assessment[[8]](#footnote-8) available for the implementation of the Project? |
| * 1. Has a procedure[[9]](#footnote-9) been carried out and/or appropriate documentation prepared on the impact on the environment/society[[10]](#footnote-10) for the needs of the Project and has an appropriate approval on the acceptability of the undertaking on the environment been issued by the authorised administrative bodies of the Project country? |
|  |
| * 1. Are all necessary permits and approvals provided by the authorised administrative bodies of the Project country for the realisation of the Project? |

**ANNEX 1**

**Examples of A category projects classification**

The classification of each new Project and significant changes to Existing operations (hereinafter: the project) must be carried out in accordance with the potential Environmental and Social Impacts of the observed project. The following are examples of projects that can be classified as category A.

1. Crude oil refineries (excluding undertakings manufacturing only lubricants from crude oil) and installations for the gasification and liquefaction of 500 tonnes or more of coal or bituminous shale[[11]](#footnote-11) per day.
2. Thermal power stations and other combustion installations (including cogeneration[[12]](#footnote-12)) with a heat output of not less than 300 megawatts (equivalent to a gross electrical output of 140 MWe for steam and single cycle gas turbines power stations) and nuclear power stations and other nuclear reactors, including the dismantling or decommissioning of such power stations or reactors (except research installations for the production and conversion of fissionable and fertile materials[[13]](#footnote-13), whose maximum power does not exceed 1 kilowatt continuous thermal load).
3. Installations designed for the production, or enrichment of nuclear fuels, the reprocessing, storage, or final disposal of irradiated nuclear fuels, or for the storage, disposal, or processing of radioactive waste.
4. Integrated works for the initial smelting of cast-iron and steel, e.g. installations for the production of primary steel by blast furnace route or direct reduction; installations for the production of non-ferrous crude metals from ore, concentrates or secondary raw materials by metallurgical, chemical or electrolytic processes.
5. Installations for the extraction of asbestos and for the processing and transformation of asbestos and products containing asbestos: for asbestos-cement products, with an annual production of more than 20,000 tonnes of finished product; for friction material, with an annual production of more than 50 tonnes of finished product; and for other asbestos utilisation, of more than 200 tonnes per year.
6. Installations for the manufacture and/or recovery of chemicals (including but not limited to petrochemicals, fertilisers, pesticides and herbicides, health care products, detergents, paints, adhesives, agro-chemicals, pharmaceuticals, explosives etc.) on an industrial scale using physical, chemical and/or bio-chemical processes and for large scale distribution of such chemicals via pipelines/ terminals and associated facilities.
7. Construction of airports with a basic runway length of 2,100 metres or more.
8. Construction of motorways and express roads.
9. Construction of a new road, or realignment and/or widening of an existing road, where such new road, or realigned and/or widened section of road, would be 10 km or more in a continuous length.
10. Construction of railway lines that go beyond urban areas and of long-distance railway lines.
11. Sea ports and also inland waterways and ports for inland-waterway traffic which permit the passage of vessels over 1,350 tonnes; trading ports, piers for loading and unloading connected to land and outside ports (excluding ferry piers) which can take vessels of over 1,350 tonnes.
12. Waste-processing and disposal installations for the incineration, chemical treatment, or landfill of hazardous, toxic or dangerous wastes.
13. Large dams (dams with a height of 15 m or more from the foundation, and dams that are between 5 and 15 m high and have a reservoir volume of more than 3 million m3) and other impoundments designed for the holding back or permanent storage of water.
14. Groundwater abstraction activities or artificial groundwater recharge schemes in cases where the annual volume of water to be abstracted or recharged amounts to 10 million cubic metres or more.
15. Industrial plants for the production of pulp, paper and board from timber or similar fibrous materials.
16. Operations that involve large scale extraction, via underground or open-pit mining, solution mining, or marine or riverine operations to obtain precious metals, base metals, energy and industrial minerals, or construction materials. It may also include the processing of the extracted material.
17. Greenfield[[14]](#footnote-14) cement plants where the project includes a greenfield quarry.
18. Large scale oil, gas, or liquefied natural gas development that may include any or all of:

* exploration (seismic and drilling);
* field development and production activities;
* transport activities, including pipelines/terminals, pump stations, pigging stations, compressor stations and associated facilities; or
* gas liquefaction facilities.

1. Installations for storage of petroleum, petrochemical, or chemical products with a capacity of 200,000 tonnes or more.
2. Large-scale logging.
3. Municipal waste treatment plants with a capacity exceeding 150,000 population equivalent.
4. Municipal solid waste processing and disposal facilities.
5. Large-scale tourism and retail development.
6. Construction of overhead electrical power transmission lines with a length of 15 km or above and a voltage of 110 kV or above.
7. Large-scale land reclamation[[15]](#footnote-15).
8. Large-scale primary agriculture/sylvieculture involving intensification or conversion of natural habitats.
9. Plants for the tanning[[16]](#footnote-16) of hides and skins where the treatment capacity exceeds 12 tons of finished products per day.
10. Installations for the intensive rearing of poultry or pigs with more than:

* 85,000 places for broilers and 60,000 places for hens;
* 3,000 places for production pigs (over 30 kg) or
* 900 places for sows.

1. Projects which are planned to be carried out in sensitive areas or are likely to have a perceptible impact on such areas, even if the project category does not appear in this Annex.
2. Projects which may result in significant adverse social impacts to local communities or other project affected parties, including those involved in the construction and/or operation of the project.
3. Projects involving land acquisition and involuntary resettlement of a significant number of affected people.

1. Sea, sea-coast and islands, waters, airspace, mineral resources and other natural resources, but also land, forests, flora and fauna, other parts of nature, real estate and things of special cultural, historical, economic and ecological significance [↑](#footnote-ref-1)
2. Examples of project classifications to A category (Annex I - OECD Common Aproaches) [↑](#footnote-ref-2)
3. The so-called „greenfield“ Project [↑](#footnote-ref-3)
4. The so-called „brownfield“ Project [↑](#footnote-ref-4)
5. The surface area of the „greenfield“ part of the Project [↑](#footnote-ref-5)
6. See the Definitions on page.3 [↑](#footnote-ref-6)
7. The Project’s area of influence is an area where there is a significant impact of the undertaking on the environment, whether it is caused by the undertaking itself or by synergy with existing or planned undertakings in the environment [↑](#footnote-ref-7)
8. Environmental Impact Assesment [↑](#footnote-ref-8)
9. Pursuant to the national legislation of the Project country [↑](#footnote-ref-9)
10. Has the Environmental and Social Impact Assessment (ESIA) of the export or of the project which includes the export been conducted? [↑](#footnote-ref-10)
11. *Bituminous shales* are rocks with a certain percentage of bitumen, from which fuel distillates are obtained by heating. (source: Croatian encyclopedia, online edition. Leksikografski zavod Miroslav Krleža, 2020) [↑](#footnote-ref-11)
12. *Cogeneration* is a process of simulatneous production of electricity and useful thermal energy in a single process. Cogeneration uses waste heat generated by the usual production of electricity in thermal power plants. (source: HROTE – Croatian Energy Market Operater) [↑](#footnote-ref-12)
13. *Fissionable material* is material whose atomic nuclei can go into spontaneous or nuclear fission, and *fertile material* is material that can be converted into fissile material by neutron firing. (source: Struna – Hrvatsko strukovno nazivlje [Croatian Special Field Terminology base]) [↑](#footnote-ref-13)
14. *Greenfield facilities* are facilities built on a new location, whereas *brownfield facilities* involve construction on an existing location, i.e. modification, upgrade or modernisation of an existing facility. [↑](#footnote-ref-14)
15. *Land reclamation* is the preparation of infertile soil for plant production by improving its properties (e.g. drainage of excess water, soil irrigation, deforestation – forests and shrubbery, extraction of tree stumps, earthworks to create a suitable soil configuration, turning the soil mass, changing pedological horizons, deep scarifying, blasting explosives, fertilisation etc.). (source: Croatian Encyclopedia, online edition. Leksikografski zavod Miroslav Krleža, 2020) [↑](#footnote-ref-15)
16. Tanning is a procedure of processing and preserving raw animal fur or skin (source: Proleksis encyclopedia, online edition. Leksikografski zavod Miroslav Krleža, 2012). [↑](#footnote-ref-16)