

Environmental Monitoring Report

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Uzbekistan: Horticulture Value Chain Development Project (Additional Financing)

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ABBREVIATIONS

ADB	Asian Development Bank
AF	Additional financing
CAR	Capital adequacy ratio
COL	Concessional OCR loans
CBU	Central Bank of Uzbekistan
ESMS	Environmental and social management system
EIS	Environmental Impact Statement
ISCAD	International Strategic Centre for Agri-Food Development
MAWR	Ministry of Agriculture and Water Resources
MOF	Ministry of Finance
NBU	National Bank for foreign economic activity of the Republic of Uzbekistan
PFI	Participating financial institution
PIU	Project implementation unit
PMO	Project management office
RRA	Rural Restructuring Agency
SEE	State Environmental Expertise
SLA	Subsidiary Loan Agreement
UZAIFSA	Agency for implementation of projects in the field of Agroindustry and food security

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Part I Introduction

1.1. Short description of the program

1. Uzbekistan's horticultural products are fast becoming the second largest agricultural export commodity group, after cotton. Horticultural export revenues have more than tripled since 2006. Uzbekistan is geographically well positioned to take advantage of the large and growing markets for horticultural products domestically and abroad. Of the 20 million tons of horticultural output in 2016, only 15% was processed. Of the 3 million tons of fruit produced, 69% are consumed fresh, 20% are processed, and 11% are exported, while for the 10 million tons of vegetables, 81.0% are consumed fresh, 11.3% are processed, 4.3% are used for seeds, and 3.4% are exported. There is significant opportunity for improved value addition from increased processing and exports of both fresh and processed products. Meeting quality and food safety requirements of the more stringent export markets remain a challenge.
2. The Government is supporting the subsector in many important ways. It has adopted a special set of policies for the horticulture subsector. An additional 220,000 ha of agricultural lands will be gradually released from cotton and wheat in favor of horticulture and fodder crops by 2021.
3. In 2017 Uzbekistan submitted its Intended Nationally Determined Contribution (INDC) to the UN Framework Convention on Climate Change ¹, where the country emphasized the existing and future climate vulnerabilities for agriculture, in addition to explicitly including agriculture in its proposed adaptation as well as mitigation strategies, policies, programs, and measures. Nationally proposed measures and actions for adaptation to climate change in agriculture are closely related to mitigation measures, and they include: improvement of the climate resilience of agriculture through diversification of food crops production pattern; conservation of germplasm and indigenous plant species and agricultural crops resistant to droughts, pests and diseases; and development of biotechnologies and breeding new crop varieties adopted to conditions of changing climate.
4. ADB approved a loan for \$154 million Concessional OCR loans (COL) on 25 November 2016 to finance the Project. Loan (3471-UZB) and project agreements were signed on 3 March 2017 and made effective on 28 April 2017. Following rapid disbursement of existing loan, ADB approved on 14 June 2018 an additional financing of \$198 million (COL) from ADB's ordinary capital resources to increase the scope of the project. Subsidiary Loan Agreements were signed between Ministry of Finance, UZAIFSA and seven selected PFIs, to participate in the Project, namely: Asaka Bank, Davr Bank, Ipak Yuli Bank, Ipoteka Bank, National Bank of Uzbekistan, Turon Bank, and Uzpromstroybank. On June 27, 2019 were signed amendments to Subsidiary Loan Agreements for Uzpromstroybank and Turon Bank by increasing the loan amount from unallocated funds.
5. The project executing agency is the International Strategic Centre for Agri-Food Development¹ (ISCAD from March 16, 2022, formerly the Agency for Implementation of Projects in the Field of Agro-Industry and Food Security [UZAIFSA]) while the implementing agencies are: Asaka Bank, Davr Bank, Hamkorbank, Ipak Yuli Bank, Ipoteka Bank, National Bank of Uzbekistan, Turon Bank, and Uzpromstroybank. The project documents can be found under the following web links: <https://www.adb.org/projects/47305-002/main>.
6. The additional financing project aims to help the Government of Uzbekistan to scale up the existing project's support to horticulture value chain development in all 12 regions nationwide and in the Republic of Karakalpakstan. It will increase the outreach of PFIs and improve access to market-based bank finance for horticulture enterprises (farmers, agro-processing enterprises, owners and operators of cold storage facilities, and trading and logistics service suppliers). These will include both additional enterprises not financed under the original project (financed by Loan 3471-UZB) and enterprises already financed under the original project to enable them to expand operations.

¹ https://www4.unfccc.int/sites/ndcstaging/PublishedDocuments/Uzbekistan%20First/INDC%20Uzbekistan%2018-04-2017_Eng.pdf

7. ADB funds may not be applied to the activities described on the ADB Prohibited Investment Activities List (PIAL) set forth in Appendix 5 of the SPS, and the Project Prohibited Investment Activities List. This project is categorized as FI for environment and FI (treated as C) for involuntary resettlement, and indigenous peoples safeguards since there are no indigenous people's communities in Uzbekistan.
8. The government shall cause each PFI to ensure that the preparation, design construction, implementation, operation, and decommissioning of each qualified subproject comply with (i) all applicable laws and regulations of the government relating to environment, health, and safety; (ii) the Environment Safeguards; and (iii) the ESMS, and any corrective or preventative actions set forth in a Safeguards Monitoring Report
9. PFIs issue sub-loans in US dollars and/or local currency to eligible sub-borrowers (farmers and agricultural enterprisers). Sub-loans will have a tenor of up to 10 years and interest rate 5-6%. The maximum sub-loan size is \$5 million.
10. At appraisal, the project was to be completed in 60 months by 30 June 2022. The loan became effective on 28 April 2017, but the project experienced a start-up delay. Since the high demand for crediting elements of the project, additional financing was also attracted for the project. All subprojects supported by ADB financing were completed by January 2021.
11. The project was completed on June 30, 2022.
12. The project has Effective Gender Mainstreaming (EGM) classification. Subprojects financed by PFIs' shall employ at least 20% female workers.

1.2 Summary of activities and project progress during the previous 12 months

13. All the activities are completed for the L3471 and reported in the previous reports. The additional financing loan (L3673) has financed 192 horticultural sub-projects for \$197.977 million, including: (i) 12 subprojects for \$5.612 million to establish intensive gardens on an area of 725 hectares with installation of drip irrigation systems; (ii) 140 subprojects for \$148.629 million to establish modern greenhouses on an area of 425 hectares; (iii) 18 subprojects for \$17.6 million to establish cold storage facilities with a capacity of 35.1 thousand tons; (iv) 20 subprojects for \$22.867 million to install lines for processing agricultural products with an annual capacity of 97.9 thousand tons; (v) 1 subproject for \$2.720 million to establish taro-packing lines; and (vi) 1 subprojects for \$0.551 million to establish to purchase a fleet of agricultural and other machinery. The subprojects have created 4,480 new jobs, including 2,695 for men and 1,785 for women (39.8%). Allocations and withdrawals of credit line were done by PFIs as shown in the table 1 below:

Table 1: Summary of activities and project progress during 12 months

№	PFI	Withdrawn amount (in million USD)	Disbursement		Balance (in million USD)
			Subproject's number	Amount (in million USD)	
1	NBU	10.0	5	10.0	0
2	Asaka bank	40.0	33	40.0	0
3	Uzpromstroybank	38.0	23	38.0	0
4	Ipoteka bank	25.0	20	25	0
5	Ipak Yuli bank	14.0	7	14.0	0
6	Turonbank	70.0	100	70.0	0
7	Davr bank	1.0	5	1.0	0
TOTAL		198.0	193	198.0	0

14. If we see this amount in terms of regional disbursement, more projects were financed in Bukhara, Sirdarya and Kashkadarya regions, and credit line was allocated to fewer projects in Karakalpakstan Republic, Navoiy, Namangan, Surkhandarya, Tashkent, Andijan, Djizak, Khorezm, Samarkand and Fergana regions as shown in the table below:

Table 2: Performance in terms of regions and PFIs are given in the table below:

№	Regions	Number of subprojects	Disbursement amount (in million USD)	% from total amount
1	Karakalpakistan Republic	4	2,4	1,2
2	Andijan	1	3,5	1,8
3	Bukhara	41	50,9	25,7
4	Djizak	10	7,3	3,7
5	Kashkadarya	16	17,5	8,8
6	Navoiy	5	5,6	2,8
7	Namangan	4	6,5	3,3
8	Samarkand	18	16,0	8,1
9	Sirdarya	19	30,9	15,6
10	Surkhandarya	19	7,8	3,9
11	Tashkent	25	22,2	11,2
12	Fergana	10	13,5	6,8
13	Khorezm	21	13,9	7,0
	Total	192	198.0	100%

15. During project implementation, 359 sub-projects have been financed since the start of the project. In environmental terms, 328 out of 359 funded projects (91.36%) were rated as category B and 31 projects (8.63%) were rated as category C. As the results of project verification showed, none of the projects were categorized as 'A'.

16. Since the beginning of the project implementation 192 subprojects were financed, in an environmental respect, as the Project screening demonstrated, 167 out of 193 financed projects (87.05%) were assessed as the projects of Category "B", while 25 projects (12.95%) were evaluated as Category "C" projects according to the legislation of Uzbekistan in the field of environmental safeguards and ADB's requirement. As the results of the project screening evidence, none of the projects belonged to Category "A". as shown in the table below:

Table 3: Financed sub-loans in this reporting period

	PFIs	ESMS approval date	Number of sub-loans by environmental categories		Total
			B	C	
1	JSICB «Ipak Yuli»	24.05.2017	8	-	7
2	PJSCB «DAVR BANK»	15.05.2017	3	1	4
3	JSCB «Turonbank»	25.05.2017	81	19	100
4	JSCB «Asaka bank»	30.05.2017	33	-	33
5	JSCMB «Ipoteka bank»	25.05.2017	20	-	20
6	National Bank of Uzbekistan	26.05.2017	5	-	5
7	JSCB «Uzpromstroybank»	30.05.2017	18	5	23
	Total		167	25	192

17. All subprojects underwent preliminary environmental screening by the PFIs strictly following the Environmental and Social Management System (ESMS) procedures. All 192 sub-projects were categorized as category C for IR Safeguards as a result no LARP was developed within the scope of the Project.

18. The State Environmental Expertise (SEE) was carried out for each subproject on the basis of a draft EIS (Environmental Impact Statement) and obtained the approval of the Environmental Conclusions of the State Committee for Ecology and Environmental Protection. Control over observance of the requirements of environmental legislation at the enterprises of each sub-project is assigned to the regional department for ecology and environmental protection (depending on which region and

district the particular subproject belongs to). During the monitoring, the PFIs check that each sub borrower meets the requirements of the ESMS in accordance with the national regulations and requirements of ADB.

19. During the project implementation period ,a preliminary estimate indicates that the project has helped to establish 424,8 hectares (ha) of intensive orchards 725,3 and ha of water- and energy-saving greenhouses; increased refrigerated storage capacity by 35 100 tons (on the basis of one-off single load capacity), post-harvest processing capacity by 97,937 tons, and packaging material manufacture of 7,5 million square meters; and procured 9 units of agricultural machinery. Summary table of activities of Created capacity from disbursed subproject during the reporting period is given in the Table 4.

Table 4. Created capacity from disbursed subproject

No	Type of investment	Unit of measure	Capacity
1	Modern refrigeration storage	Ton	35 100
2	Intense garden	Hectare	725,3
3	Processing of horticulture complexes	Ton	97 938
4	Modern greenhouse complexes	Hectare	424,8
5	Manufacture of packing	Sq.meter	7,5 million
6	Agriculture machinery and other	Pcs.	9

20. According to paragraph (l) of Section 6.01 of the Subsidiary loan agreement, (SLA) PFIs are provided annual reports on the effectiveness of implementation of environmental and social measures. Tables 4 and 5 indicats summaries of extended subloans using ADB funds within the Horticulture Value Chain Development Project (HVCDP).
21. In the framework of the project, ADB and ISCAD have conducted the project midterm review (MTR) mission during the second half of 2021 to review whether the project is likely to achieve its outcome and outputs on time and within budget. The MTR focused on all aspects of project administration and identification of appropriate mitigation measures to address implementation problems. The results of an MTR will also be used to compare implementation progress and results at the project completion. In accordance with the Terms of Reference, the midterm evaluation was conducted in all regions of the Republic of Uzbekistan and the Republic of Karakalpakstan.
22. During the mid-term evaluation, the focus was on studying the current state of agriculture and analyzing the use of and need for credit resources to develop agriculture, as well as on improving the living standards of the rural population in the project area and assessing the pandemic impact on horticulture sector.
23. From the point of view of economic efficiency, the most profitable sub-projects are associated with the cultivation of sweet cherries, fruit processing and the production of tomatoes in greenhouses.
24. The project created 8,038 new jobs, including 3,071 or 37.0%, for women as part of main and supplemental funding. On the field surveys studied in the current state of labor supply in the studied 111 business entities. So, according to the survey in 2021-22, the total number of employees of the studied respondents was 3,358 people, and this number increased by 37.6% over the previous year. Therefore, in 2019 the share of women in the total number of employees was 57.7%, in 2021 this figure increased to 58.2%, and this change occurred against the background of a significant increase in seasonal female workers. At the same time, in the studied sub-projects, the average salary of male workers in 2020 increased by 8.7% and amounted to an average of 1,155.9 thousand UZS per employee per month, and working women - by 10.8% or 1,016.3 thousand UZS per person per month.
25. Core International Labor Standards are a set of internationally recognized minimum best practices or safeguards with regard to some basic labor rights. When the standards are ratified by national governments, they constitute binding legal obligations in both national and international law.
26. National governments are obliged to formulate labor laws and policies complying with the core labor

standards. The ILO recognizes the following rights and principles as core international labor standards: i) freedom of association (C-87), ii) right to collective bargaining (C-98), iii) protection against forced or compulsory labor (C-29,105), iii) abolition of child labor, (C-138,182) and iv) protection against discrimination at work (C-100,111).

27. At the same time, the results of the survey show that in all business entities labor relations are based solely on labor contracts.

1.3 Project organization and environmental management team, including organizational relationships with PFIs, sub-borrowers etc.

28. The implementation period of the original project was April 2017 to December 2021 and for the additional financing project is December 2018 to December 2021. Loan closing date was 30 June 2022. The project executing agency is the International Strategic Centre for Agri-Food Development¹ (ISCAD, formerly the Agency for Implementation of Projects in the Field of Agro-Industry and Food Security [UZAIFSA]) while the implementing agencies are: Asaka Bank, Davr Bank, Hamkorbank, Ipak Yuli Bank, Ipoteka Bank, National Bank of Uzbekistan, Turon Bank, and Uzpromstroybank.

29. ISCAD was the executing agency under the Ministry of Agriculture. A Project Implementation Unit (PIU) was established for the implementation of the project, headed by a project manager and staffed with appropriate experts including full-time ESMS coordinator.

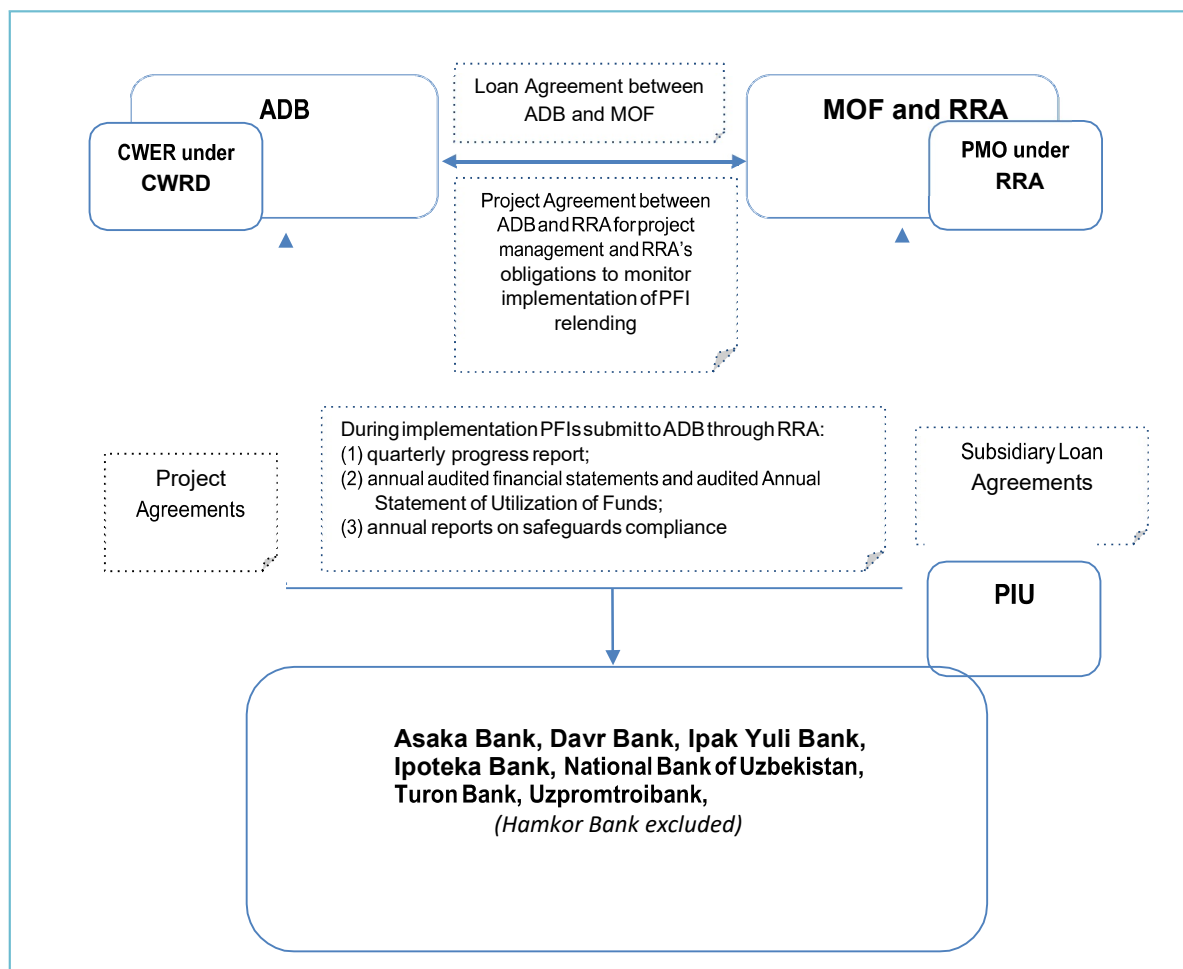
30. The PIU was assisted by a national specialist in social development and gender issues, who worked on GAP implementation. Also, each PMO appointed gender focal points in Tashkent and in the banks' regional offices (13) to ensure proper implementation and monitoring of the gender indicators/targets specified in the GAP.

31. The PMO is provided with highly qualified staff and operational costs and it is responsible for monitoring the project implementation, including training, capacity development, and providing technical support to PFIs. In order to save the cost of engaging a large team of consultants for project management and to ensure efficient utilization of the loan fund allocated to project management (estimated at USD 3.0 million). PMO staff included in-house ISCAD specialists. The PMO is responsible for overall environmental compliance with the ADB's Safeguard Policy Statement (2009). Implementation of ESMS to comply with ADB safeguards requirements and environmental national regulations.

32. Environmental specialist was responsible for coordinating and reporting to ADB, advising PFI's on possible environmental issues, coordinating overall environmental monitoring at the project level, and integrating environmental safeguards issues into the curriculum for the agricultural extension program. Environmental specialist was also responsible for identifying training needs for PFI, ensuring that PFIAL integrate environmental requirements into bidding documents. In addition, she conducted periodic field trips to subprojects, ensuring that PFI's are committed to their environmental oversight and monitoring responsibilities and overall environmental compliance.

33. These staff members, with the exception of Hamkorbank, will continue implementing additional financing. Each PFI has established a project implementation unit (PIU) under its existing structure to oversee the implementation of the credit line activities at the respective PFI. The environmental and social compliance of the ongoing subprojects will be monitored through established ESMS in each PFIs. Additionally, the environmental compliance will be monitored as prescribed in national IEEs required for each sub-project. The project organization chart is in Figure 1.

Figure 1: Project Organization Chart



ADB = Asian Development Bank; CWER = Environment, Natural Resources, and Agriculture Division of Central and West Asia Department of ADB; CWRD = Central and West Asia Department of ADB; MOF = Ministry of Finance; PFI = participating financial institution; PIU = project implementation unit; PMO = project management office; and UZAI FSA = Rural Restructuring Agency.

34. All PFIs have an assigned manager of environmental and social measures at full employment responsible for the preparation of annual reports on the environmental and social efficiency of ESMS. All PFIs have an assigned coordinator of environmental and social measures at full employment responsible for the preparation of annual reports on the environmental and social efficiency of ESMS. Recently two banks organized their departments for addressing to ESMS requirements of the projects. Specifically, "Ipoteka Bank" JSCMB developed the Department of Environmental and Social Risk Management, while "Uzpromstroybank" JSCB arranged their department called «Green Banking».
35. All PFIs have an assigned manager of environmental and social measures at full employment responsible for the preparation of annual reports on the environmental and social efficiency of ESMS. Environmental Management Team for the Project is shown in table 5. The indicated PFIs' ESMS responsible staff will be managing ongoing E&S activities.

Table 5: Environmental Management Team for the Project

Name	Org	Position	Contact (email and/or tel.)
Diana Rakhimova	ISCAD	Environmental Expert	diana_arianseva@mail.ru +998 99 8989099
Sardor Nigmatullaev	JSICB «Ipak Yuli»	ESMS Coordinator	s.nigmatullaev@ipakyulibank.uz (+998-71) 140-6943 (+998-71) 140-6900
Adham Sarmanov	PJSCB «DAVR BANK»	Head of Corporate Credit Department ESMS Coordinator	tel: 998909979906 Adxam.sarmanov@davrbank.uz
Niyozova Marjina	JSCB «Turonbank»	Coordinator of the ESMS	jina_bfmv@mail.ru +99897 1401385
Mirzo Bozorov	JSCB «Asaka bank»	Head of Department	project@asakabank.uz (78) 120 82 96
Bakhtiyor Abdusalomov	JSCMB «Ipoteka bank»	Head of Department of Environmental and Social Risk Management	b.abdusalomov@ipotekabank.uz +9989(71) 150 8930
Samadov Abdumalik	National Bank of Uzbekistan for Foreign Economic Activities	Chief specialist Coordinator of the ESMS	+9989(71) 234 1117
Rakhimjan Bakhranov	JSCB «Uzpromstroybank»	Head of department «Green Banking».	+998 91 4980424

36. A PFI is responsible for conducting proper pre-investment inspection on prospective subborrowers in accordance with the PFI's prevailing credit and risk management policies and procedures, and following appropriate commercial banking criteria together with past and ongoing environmental performance. In case if such inspection was not undertaken or is not undertaken in with appropriate level of rigor, the subborrower may be required to immediately repay to the PFI any disbursed funds and the PFI to repay such funds to MOF, in accordance with the terms of the SLA.
37. Currently Ipak Yuli bank is in the process of updating the ESMS procedures with the technical assistance of DEG and with the involvement of ERM GmbH to update the current regulation, which will include the environmental and social requirements of the bank's partners (such as ADB, EBRD, IFC, DEG, FMO, Triodos, etc.)

Part II Environmental issues

2.1. Environmental issues in the previous 12 months.

38. The ISCAD Monitoring Unit monitors the project sites once every six months and submits to ADB an annual report on the implementation of the ESMS. The ESMS Implementation Report for 2021 was submitted to ADB in March 2022 and is available on ADB's website. As required by the ESMS monitoring requirements, the ESMS Loan Officer/Coordinator monitors environmental issues and risks on a quarterly basis as part of the overall monitoring. The Regional Department of Ecology and Environmental Protection is responsible for monitoring compliance with environmental legislation at the enterprises of each subproject. Sub-borrowers are also responsible for their own regular monitoring and compliance. In case of non-compliance, letters of non-compliance are sent to sub-borrowers, indicating deadlines for correction and imposing financial penalties in case of non-compliance. According to the monitoring results, the main violations observed were mainly related to health and safety and waste management.
39. During the reporting period, the monitoring of subprojects was carried out by the ISCAD and PFI. ISCAD 's monitoring department conducts monitoring at the project sites once every six months and PFI specialists who were specially trained and instructed in the framework of monitoring compliance of the Environmental Plan, labor and safety measures. In line with the ESMS monitoring

requirements, the credit officer/ESMS coordinator conducts monitoring of environmental issues and risks as part of a general monitoring process every six-month.

40. The PFIs' progress reports include the status of compliance with safeguards covenants. Monitoring of environmental legislation compliance at the enterprises of each subproject is assigned to the regional department for ecology and environmental protection. The sub-borrowers are also responsible for their own regular monitoring and compliance. If non-compliances are observed, non-compliance letters are issued to the sub-borrowers with deadlines to close, subject to financial penalties if not complied with. According to monitoring results, the main non-compliances observed were mainly related to health and safety, handling and storage of pesticides and mineral fertilizers, waste management, not using of PPE by workers, non-satisfactory sanitarian conditions for dining facilities, solid and liquid waste, spills, garbage etc.
41. During the project completion review mission was conducted to discuss achievements of project outcome and outputs indicators; financial management; liquidation of outstanding advances; submission of project completion report; safeguard and gender issues; closure of bank accounts; and actions to be undertaking for the successful closing of the project. The mission met with Ministry of Agriculture (MoA) and the International Strategic Centre for Agri-Food Development (ISCAD). A wrap-up meeting was held with the MOA and the ISCAD on 8 June 2022 to discuss the mission findings and actions needed for the successful closing of the project.
42. Environmental and Social Management System (ESMS). It was confirmed that all PFIs established ESMS maintained as part of bank's overall management system and assigned credit officers as ESMS coordinators. The existing ESMS policy and procedures ensures project screening, categorization before subproject approval and monitoring/reporting for all environment category B subprojects. The EA confirmed that following subprojects are excluded from ADB financing all subprojects included in the project Prohibited Investment Activities List (PIAL); all subprojects falling under category A or Classes 1 and 2 (National categorization); all subprojects with activities or significant risks as identified in the Environmental Exclusion Checklist and (iv) all subprojects with involuntary resettlement. The EA monitoring department conducts monitoring at the project sites once every six months. In line with the ESMS monitoring requirements the credit officer/ESMS coordinator conducts quarterly monitoring of environmental issues and risks as part of a general monitoring process. No major issues have been identified.
43. During the Mission, based on the request of ADB, it was decided that PFIs should provide final ESMS reports for 2022 in July 2022 before project completion.
44. In the framework of loan # 3471 a consultant was hired and the PFIs' capacity building in the implementation of the Environmental and Social Management System (ESMS) was provided. In this regard, ISCAD and the consulting company "Eco-Spectri" LLC, hereinafter referred to as the Consultant, signed a contract on December 6, 2019 for consulting services on Compliance review of Environmental and Social Management System (ESMS) implementation; and the training on environmental and social screening and monitoring of sub-projects. Under the terms of the contract, the Consultant conducted training, review and monitoring of sub-projects throughout the Republic, where a selectively 40 sub-projects funded in the framework of the loans 3471 and 3671 were reviewed/verified for compliance with the ESMS. On November 30, 2020, the Consultant presented the final report and the corrective action plan approved by the Asian Development Bank.
45. The subprojects, which were assigned Environmental Category "B", as per the charged obligation, are monitored at least once in every six months. According to the monitoring reports of PFIs only visual and desktop monitoring are conducted under the subprojects. None of the PFIs monitoring groups owns the equipment to measure the environmental quality indicators. Consequently, the PFI representatives undertake the monitoring only by visualization and exploration of the environmental documents developed within the scope of the subprojects. All inspections are documented in written form. Photographs of the site monitoring are given in Annex 1.
46. In case of complaints of the population or other concerned parties, needing the identification of the environmental quality indicators by means of measurements, the relevant unit of "Goskomekologia" provides the required measurements based on the Resolution No. 541 of the Cabinet of Ministers

of the Republic of Uzbekistan dated September 07, 2020.

47. According to the annual report submitted in July 2022, environmental and social monitoring was carried out within the framework of subprojects financed by the PFI - Ipoteka Bank, Ipak Yuli, Turon Bank, Promstroybank NBU identified inconsistencies, which were presented in writing forms to the Beneficiary. Annual reports submitted in 2022 are presented in Appendix No. 2.
48. As the annual reports submitted by PFIs in July 2022 show, there were no complaints filed and no incidents occurred in the implementation phase of the subprojects in 2022. Some non-compliance was observed during site visits. Among them: untimely disposal of wastes from construction sites, non-satisfactory sanitarian conditions for dining facilities, not using PPE by workers, solid and liquid waste, spills, garbage, after being notified, all non-compliances were eliminated. Each subproject was provided with recommendations on methods of storing waste and observing safety regulations.
49. Consequently, corrective actions were developed. According to monitoring results, the main non-compliances observed were mainly related to health and safety, handling and storage of pesticides and mineral fertilizers waste management, not using of PPE by workers, non-satisfactory sanitarian conditions for dining facilities, solid and liquid waste, spills, garbage etc. Monitoring checklists and are provided in the Annex #3. PFIs ensured that all issues were resolved and recorded under PFI's ESMS.
50. During this reporting period ISCAD monitored selected subprojects in accordance with the ESMS requirements. Subprojects were reviewed/monitored in 13 regions, with about 150 subprojects. The monitoring was carried out from January to March 2022 and from May to June 2022. It should be noted that only visual environmental monitoring was carried out without any instrumental measurements.
51. However, in order to improve the process of environmental monitoring of subprojects, a checklist for monitoring staff of ISCAD was revised and finalized. The checklist includes several parameters that need to be controlled during the construction and implementation of sub-projects. This checklist has been recommended to PFI for use in environmental monitoring. Samples of completed checklists are given in Annex# 4
52. The main goal of monitoring was to establish the compliance of the given actions with the environmental and social requirements. Particular attention is paid to the following issues: Assessment of any mitigation measures specified in the corrective action plan; Monitoring the valid permits or licenses relevant to the environmental and social aspects of the project; Any fines and sanctions for non-compliance with environmental and social standards and regulations; At the final stage of monitoring, the non-compliances identified during the monitoring were discussed jointly with the sub-borrower's representatives and environmental and social specialists of the PFIs regional offices and the relevant corrective actions were planned.
53. During the monitoring by ISCAD, supervisory measures were taken to prevent activities sub-projects that cause a negative impact on the environment of such factors as nature protection, labour protection and safety, soil pollution, impact on the soil due to the use of agricultural chemicals, soil salinization, environmental sanitation and dangerous factors of food contamination, waste management and timely removal of industrial and household waste outside the facilities in accordance with the established procedure.
54. The nature and scale of impact on the environment is insignificant and cannot lead the quality of the environment to negative changes. PFI's will ensure compliance with ESMS requirements.

2.2. The findings and conclusions of the monitoring

55. In the course of monitoring, it was revealed that the heads of all farms have higher or secondary specialized education. Each studied greenhouse farm has an agronomist who conducts all agrotechnical activities for the cultivation of agricultural products. During the conversation, it was identified that the latter have sufficient experience in growing products in greenhouse conditions. Also, some have international experience working in greenhouses. Specialists freely analyze the production process of vegetable crops, operate automated installations, determine the needs of

plants during the growing season, carry out preparatory and post-harvest activities. The structure and conditions of growing vegetables are agreed with the companies that supply the seed material and in accordance with the instructions provided by the greenhouse builders.

56. During the visits to greenhouses in January, February, May – of 2022, by ISCAD
- LLC "Navbahor-Agrolimon" LLC "Qushxovuz", LLC "Zarafshon Grand Boglari"
 - « Yusuf-Diyor», - were absent workers ' personal protective equipment (masks and goggles, uniforms and protective shoes) non-satisfactory sanitarian conditions for dining facilities, incorrect storage of building material in the greenhouse, unsafe storage of pesticides and mineral fertilizers.
 - it was requested to add a detailed pest management plan, temporary storage on site of all hazardous or toxic substances shall be organized in safe containers labelled with details of composition, properties, and handling information The containers of hazardous substances shall be placed in a leak-proof container to prevent spillage and leakage The wastes shall be transported by specially licensed carriers and placed in a licensed facility.

By definition, all greenhouses offer some degree of environmental control. The simplest structures are covered with a translucent material that protects crops from adverse environmental conditions. Greenhouses that are more sophisticated can provide precise temperature control through heating and cooling, shade cloth and supplemental lighting to ensure an exact range of light and high-end control systems to automate the production of plants from start to finish. In addition to controlling the environment, producers must also be concerned with managing insect pests and plant pathogens.

57. During the visits to the projects with refrigeration storage and processing of horticulture complexes units in May – of 2022, minor non-compliances were identified, as: safety breach associated with the equipment of working personnel garbage in cesspools:

LLC "Inter Green Technology" " - insignificant irregularities were revealed for warehousing and storage of building materials, a household garbage was observed in the project area;

Jiasheng International Agricultural Technology-household garbage was observed in the project area, absence of a book of complaints and suggestions,

- Occupational health and safety of workers: were absent workers ' personal protective equipment (helmets, if necessary, masks and goggles, uniforms and protective shoes)
Unavailability of environmental documentation (IEE / ESMS) at construction sites;

58. The nature and scale of the environmental impact of all the above non-compliances are insignificant and could be effectively eliminated. It was agreed that PFIs will continue monitoring and improvement of the identified activities under established ESMS in each bank.

59. Recommendations for solving the above environmental problems are indicated in the paragraph 2.3.

60. Prior to the implementation of any type of activity in the field of horticulture production, ESMS manager of each certain PFI's informed one by one all beneficiaries of the sub-projects on environmental and technical safety requirements. During the reporting period, any other issues related to noise and vibration, water and air quality have not been identified. There were no any accidents or emergency except a minor disruption. Complaints from nearby residential populations were not received. Environmental inspections are carried out by specialists of the district department for ecology and environmental safeguard in accordance with committee's internal environmental monitoring program.

61. During the monitoring, the PFIs check that each sub borrower meets the requirements of the ESMS in accordance with the national regulations and requirements of ADB. The contracts concluded between the PFIs and the sub-borrowers stipulates that the sub-borrower is obliged to realize all actions in line with the requirements of the given documents.

62. During the monitoring of sub-projects, it was recommended for each sub-borrower to have

environmental documents for the project area.

2.3. Recommendations are required to show how any exceedances will be prevented in the future.

63. Uzaifsa Environmental specialist suggested recommendations for identified deficiencies in the above indicated sub-projects, particularly:

- Persons who carry out spraying use minimal or unsafe equipment, although safe equipment may be available. Many knapsack sprayers with plastic pumps start to leak after two to three years, thus creating a risk for people using the sprayers by contaminating their clothing. Therefore, it is very important to use the appropriate protective equipment as well as timely maintenance and repairs.
- If environmental conditions conducive to disease outbreaks cannot be avoided, fungicide usage may be necessary. The number of fungicides used for disease control may be reduced if they are applied only when conditions are conducive for disease development.
- Disposal of domestic water, water run-offs from hydroponic irrigation of the greenhouse, as well as the remains of storm and rainwater must be carried out properly. That is, the generated excess run-off water should be collected in a waterproof pit in the volume of 5 m³, after which, according to the measures of their accumulation, they are transferred to treatment facilities for their further treatment and waste disposal by specialized organizations. Moreover, it is necessary to provide copies of contracts with appropriate companies.
- Contracts with a solid waste disposal company were requested. And also it was requested to indicate the process of collecting them on the territory of the greenhouse area in special containers, before their disposal in special waste disposal sites.
- as specified above, a very important issue which requires the subproject beneficiaries and the PFI attention is to improve the efficiency and safety while handling mineral fertilizers and pesticides, in particular for greenhouse and orchards subproject.
- improve the work on monitoring environmental protection and safety at construction sites and training workers and own personnel on environmental aspects, as well as conducting basic monitoring in accordance with the ZVOS.
- correct all the shortcomings and irregularities made during the work, tidy up collective protective equipment, clean the proper areas of rubbish, provide all workers with personal protective equipment, organize medical kits, equip electrical equipment and fire boards, organize safety and health nooks.
- Keep all floors clean in the premises and prevent fertilizer from being carried by people or machines outside the project site Store each fertilizer in a separate container in a folding room or in a fixed place. The personnel must complete relevant training session or instruction.
- Integrated methods of pest control with the rational use of both chemical and non-chemical methods of control.
- When developing the EMP document, it was recommended to develop Pest Control and Chemical Management Plans. It should contain paragraphs that describe in detail the pest control plan, the conditions for storage and use of pesticides and mineral fertilizers, the experience and skills of specialists involved in the use of pesticides and mineral fertilizers, and the plan of safety measures.
- Use machinery in accordance with technical parameters and taking into account the meliorative condition of land;
- Avoid refueling and maintenance of machinery in the fields. If it is necessary to refuel on the field, use special means (pallets, adsorbent material, etc.);
- Do not allow agricultural machinery to idle near houses for more than 5 minutes

64. It was also recommended to carry out activities aimed at ensuring the readiness of the object to actions to prevent, localize and eliminate the consequences of accidents or emergencies.

There were instructions, recommendations given to ensure healthy, and safety use of pesticides:

- Wearing recommended protective clothing (long-sleeved shirt and trousers, socks, boots and gloves) in order to reduce exposure or skin contact;
- Chemically resistant shoes and gloves; Use of safety glasses; Use of approved

respirators;

- Stand on the windward side when using pesticides; Avoid contact of food with pesticides;
- When pouring pesticides, keep the container below eye level to prevent eye contact;
- After handling pesticides, wash hands thoroughly with soap before eating or drinking;

For all recommendations above have been taken appropriate measures by ISCAD and PFIs which are given in Chapter 3.2

Part III: Compliance with ADB's Social Protection Requirements and ADB's Prohibited Investment Activities List

3.1 Provide assessment on these two sets of requirements.

65. ADB's requirements for social protection were met. According to the list of prohibited types of investment activities, preliminary environmental screenings of social and safeguard measures were carried out.
66. During of the project implementation, PFI specialists conducted a preliminary analysis (screening) of each sub-project with respect to social safeguard measures.
67. Prior to approval, subprojects were screened according to the following questions:

Table 6. Involuntary Resettlement Impact Checklist

Screening Questions	Yes	No	Remarks
1. Will there be land acquisition using eminent domain law?			If yes, exclude from financing
2. Will there be permanent or temporary loss of shelter and residential land due to land acquisition?			If yes, exclude from financing.
3. Will there be permanent or temporary loss of agricultural and other productive assets due to land acquisition?			If yes, exclude from financing.
4. Will there be losses of crops, trees, and fixed assets due to land acquisition?			If yes, exclude from financing.
5. Will there be permanent or temporary loss of businesses or enterprises due to land acquisition?			If yes, exclude from financing.
6. Will there be permanent or temporary loss of income sources and means of livelihoods due to land acquisition?			If yes, exclude from financing.
7. If land or private property is purchased through negotiated settlement or willing buyer-willing seller, will it result in the permanent or temporary removal or displacement of renters, or leaseholders?			If yes, exclude from financing.
8. If land or private property is purchased through negotiated settlement or willing buyer-willing seller, will it result in the permanent or temporary removal or displacement of informal land-users (people without legal rights on the land) or squatters?			If yes, exclude from financing.
9. Will the project involve any permanent or temporary restrictions in land use or access to legally designated parks or protected areas and cause people or any community to lose access to natural resources, traditional habitats, communal land, or communal facilities?			If yes, exclude from financing.
10. Will the project use government land or any public land or property, which will require the permanent or temporary removal of informal occupants or users (residential or economic)?			If yes, exclude from financing.

68. During the preliminary monitoring at the sub-project areas, all the above questions were answered (NO) confirming the absence of impact caused to Involuntary Resettlement, which in turn does not hamper the financing of sub-projects.
69. PFIs specialists discussed, explained and clarified to the subproject's owners of all the requirements for the environmental and social safeguard that they should comply with during the implementation of the subproject.

3.2. A brief description of the taken measures.

70. During the monitoring of subprojects in March 2022, the ISCAD Environmental Safeguards specialist gave verbal instructions to the subborrowers on improvement the situation with the management and storage of pesticides, it was recommended to develop Pest Control and Chemical Management Plans. During the visit in May 2022, improvements were noticed in greenhouses - there were warehouses for storing chemicals and workers had safe clothes for spraying chemicals.
71. All sub-borrowers agreed to keep log book of complaints within the scope of the sub-project. The log book of complaints should include not only written, but also verbal complaints and proposals of the employees and stakeholders.
72. The water consumption in the greenhouse is significantly lower due to the automation of the control and the drip irrigation system. The supply of mineral fertilizers and preparations is also carried out point-by-point, which prevents the abundant flushing of harmful substances into the environment.
73. Management and storage of pesticides. Contamination of soil, groundwater or water sources due to accidental leaks during the transportation, mixing and storage of pesticides can be prevented

by following the recommendations for the handling and storage of hazardous materials.

74. During the monitoring of sub-projects, it was recommended for each sub-borrower to have environmental documents such as an EIA, an environmental expert opinion, as well as a developed EMP and a book of complaints for the project area.

75. Below are the measures taken by beneficiaries in order to eliminate the inconsistencies identified during the visit in May 2022:

- workers are provided with workwear, shoes and gloves.
- increased the number of garbage bins for waste collection and garbage, as well as the frequency of area cleaning.
- started construction of a separate storage facility for chemicals and minerals.

It was clarified that timely disposal of waste, prevention of littering in the territory of projected objects will prevent negative impact on natural resources: soil, underground horizon.

76. During the reporting period, incidents and accidents were not observed in the project's areas.

77. In order to minimize environmental and social risks, ISCAD has been taken appropriate measures to eliminate all non-compliances:

ISCAD advised to PFIs:

- Strengthen the complaints mechanism and consultation, closely monitor and address project-specific complains and grievances received from local communities and record actions taken to resolve. PFI agreed to strengthen project level GRM which is based on the law on citizen's appeal.
- The PFIs must monitor the subprojects under the schedule envisaged by the contract. The PFI must have the photo materials and documentation evidencing the conducted monitoring, regardless of whether any non-compliance was revealed in the monitoring phase. PFIs ensured the the E&S monitoring will be ongoing as part of ESMS requirement and national regulation.
- All identified non-compliances, regardless of the extent of the non-compliance must be documented, and relevant corrective actions and timelines must be specified by the sub-borrowers and agreed with the relevant PFI specialist.

Part IV: ESMS operations (for PFIs which are financing B-category subprojects)

4.1. A brief description of the effectiveness of the ESMS within 12 months.

78. According to paragraph 9 of Schedule 4 in Loan agreement between Republic of Uzbekistan and ADB dated 05.11.2018, no withdrawal shall be made from the Loan account for a PFI for the purposes of any qualified subprojects until such PFI has established the ESMS in a manner satisfactory to ADB and has appointed designated staff who is capable and adequately trained in fully implementing the ESMS.
79. For each sub-project, a State Environmental Expertise (SEE) was carried out on the basis of a draft Environmental Impact Statement (EIS) and obtained approval Environmental Conclusions of the State Committee for Ecology and Environmental Protection. Control over observance of the requirements of environmental legislation at the enterprises of each sub-project is assigned to the regional department for ecology and environmental protection (depending on which region and district the particular subproject belongs to).
80. During the monitoring, the PFIs check that each sub borrower meets the requirements of the ESMS in accordance with the national regulations and requirements of ADB.
81. During the project implementation period, none of the PFIs did face significant environmental problems for each sub-project. There were no exceedances in the frame of established norms for the current subprojects.
82. ADB's requirements for social safeguards were met. According to the list of prohibited types of investment activities, a preliminary screening of social safeguard measures were carried out. All requirements are implemented based on the documents of the ESMS. Implementation of corrective actions was not required.
83. Guided by the agreement on the refinancing of part of the ADB loan, Article VI, Section 6.01, paragraph (I) of the PFIs provided annual reports on the effectiveness of the implementation of environmental and social measures. In this report, the information should be provided by PFIs and responsible persons for the implementation of the ESMS.
84. At the end of June 2022 and the beginning of July 2022, all PFIs provided to ISCAD ESMS completion reports on the effectiveness of environmental and social measures implementation. Based on the analysis of the submitted reports, it can be seen that the process of subprojects reviews and approval was carried out in accordance with the national legal and normative acts of the Republic of Uzbekistan. The risk categorization was implemented on the base of the screening for the presence of environmental and social risks under the legislation of the Republic of Uzbekistan and ADB requirements.
85. All subprojects with category "B" passed pre-investment monitoring. Monitoring of environmental safeguard and social issues in the framework of sub loans was implemented particularly on a bi-annual basis by the Bank staff. Please see the Annex 2. PFIs provided annual reports on the effectiveness of the implementation of environmental and social measures.
86. All discrepancies observed in the past reporting period during the visit in 2021, have been significantly improved. As the annual reports submitted by PFIs show, there were no complaints filed and no incidents occurred in the implementation phase of the subprojects in 2021 consequently, within the scope of the subprojects, no corrective measures were developed
87. No issues related to social safeguard measures (land acquisition, individual's/commercial displacement, loss of income/livelihood) were observed.

4.2 Capacity building activities

88. In order to increase the capacity, training sessions were organized in the framework of the project:
89. On January 28, 2022 ADB organized Online Training on Environmental Safeguards for Executing/Implementing Agencies of ADB projects.
90. On June 30, 2022 ADB organised safeguards training/clinic on ADB's SPS 2009 requirements.
91. On December 21, 2021, a round table was held between ADB, EA and CSOs to discuss the possibility of effective partnership and establish a dialogue for future cooperation.
92. On October 25, 2021 ISCAD and PFIs participated in an online training on Basic Labor Standards

(BLS) in ADB-funded projects for Executing Agencies (EAs), contractors, supervisory consultants and employees. The training helped to ensure ADB's understanding and approach to identifying BLS risks and to introduce best practices into project implementation. The two-hour training was held in the format of a virtual webinar on the Zoom video communication platform. In this regard, environmental specialist UZAIFSA Diana Rakhimova took ADB's online course and received a certificate: Basic e-Learning on Core Labor Standards on October 24, 2021.

93. During the reporting period, the ISCAD Environmental Safeguards specialist repeatedly sent out video lessons and consultant reports for the PFI new employees implementing the ESMS, as well as individual consultations on subprojects monitoring and the ESMS implementation.
94. ISCAD, in the collaboration with the ADB, is continuously building the capacity of the PFIs on environmental issues. So, in March 2020 training seminars were held in the framework of the new project "Livestock Value Chain Development Project" on the topic "Implementation of the environmental and social management system in the bank's credit cycle". Seminars were attended by such banks as JSCB Turonbank, JSCB Uzpromstroybank, JSCMB Ipoteka bank and etc.
95. Within the framework of the "Horticulture Value Chain Development #3471" project, In December 2019 ISCAD recruited the consulting firm for compliance review of ESMS implementation and capacity building trainings. The contract period was originally for 4 months and included random review of 40 sub-projects and trainings in 5 provinces (Andijan, Samarkand, Bukhara, Khorezm and Tashkent). The main goal of the project was to train environmental and social professionals of PFIs in: (i) environmental and social screening, (ii) preparation and implementation of environmental and social monitoring; (iii) registration of non-compliances and preparation of corrective actions; and (iv) preparation of semi-annual and annual reports.
96. The Consultant conducted 40 sub-project monitoring reviews and 3 two-day training sessions in the Bukhara, Andijan, and Samarkand regions, for PFI staff. The Consultant provided video training programs which were sent to all PFIs for further use.
97. Before commencement of training in each country, the project implementation team held initial briefing meetings with the representatives of PFIs so as to have a common understanding of the objectives of the assignment as well as agreeing on the participants to be involved in the training, the grouping of participants, the detailed scheduling of training, and the expected outcomes.
98. Based on the results of the training seminars' analysis, it was found that the PFIs demonstrated a high level of interest towards the existing problems of environmental safeguard and they also indicated the importance of the knowledge gained during the training seminars to improve the quality and quantity of agricultural production, as well as safety in the storage and use of pesticides.
99. PFIs periodically conduct training sessions for current and new employees involved in meeting the ESMS requirements. Social impacts and Capacity Development:
 - (i) Employment (new jobs L3471 L3673): 7,833 including 2,963 women;
 - (ii) 265 PFIs staff trained on environmental safeguards in 2017-18;
 - (iii) 170 PFIs staff trained on environmental safeguards in 2019-2020;
 - (iv) 4 capacity building trainings were conducted for 1,670 farmers on following topics: Production and growing of fruits and vegetables; Storage and processing of fruits and vegetables; Delivery of fruits and vegetable products to the consumer and exporting; Gender development and mainstreaming in horticulture Subprojects financed by PFIs'.

4.3. Specific data on the following activities is recommended

- ***Site inspections and audits – to summarize the number and type of site visits.***

100. Monitoring was carried out on a half-yearly basis during a year. Audits by the banks were conducted in January, February, April, of the reporting period, totally 187 financed sub projects

have been inspected out of 192.

101. Prior to the implementation of any type of activity in the field of horticulture production, all beneficiaries of subprojects were aware of environmental and technical safety requirements. To the present day, problems related to noise and vibration, water and air quality have not been identified. There were no any accidents or emergency situation. During the monitoring, the PFIs also checked the current environmental state of the sub- projects.

- ***Noncompliance case.***

102. Some non-compliance was observed during site visits. Among them: untimely disposal of wastes from construction sites, non-satisfactory sanitarian conditions for dining facilities, not using PPE by workers, solid and liquid waste, spills, garbage, after being notified, all non-compliances were eliminated. Each subproject was provided with the recommendations on methods of storing waste and observing safety regulations.

- ***Corrective actions.***

103. Issues were identified in respect of environmental protection and safety during the monitoring of the subprojects using pesticides or fertilizers in the production cycle. The procedures to store, use and neutralize the pesticides and fertilizers were violated. During the monitoring of subprojects, could not record environmental documents (IEE/ZVOS, ESMS or inspection reports) at the construction or production site; it was recommended for each sub-borrower to have environmental documents for the project area.

104. Most of the subprojects have no a grievance log book on the construction and production sites.

105. In order for PFIs and sub-borrowers to adequately and efficiently address issues related to environmental and social safeguards and questions raised in this report, ISCAD's environmental specialist has prepared a Corrective Action Plan. Corrective Action Plan is given in Annex# 3.

- ***Consultation and complaints.***

106. Prior to the financing of each subproject, the PFI specialist consulted the beneficiaries about the environmental and social requirements of ADB. In this, regard no complaint was received.

Part V: Conclusion

5.1. Conclusions.

107. The annual report on the monitoring of safeguard measures of the project provided information on the implementation of the project in the field of development of the value chain in the horticulture sector including additional financing project. Based on the PFI data, it can be concluded that the project helped to increase the productivity of farming activities, increase the processing and storage capacity and reduce post-harvest losses due to the implementation and improvement of intensive gardening practices, modern and efficient greenhouses and processing, storage and refrigeration capacities. PFIs have expanded the coverage of farmers and enterprises, 192 subprojects were financed during the entire project period, while in the reporting period - there were no subprojects financed. Each sub-project was carried out by SEE based on the developed draft EIS and agreed Environmental Conclusions of the State Committee for Ecology and Environmental Protection.

108. PFIs provided annual reports to ISCAD on the effectiveness of environmental and social measures. The received annual reports on the implementation of the ESMS from the PFIs for 2022 were analyzed and examined for compliance with the list of prohibited investment activities of the ADB (PIAL), the selection, classification and verification procedure; the organizational structure and staffing, including skills and knowledge in the environmental and social sphere; the existence of an Environmental Management Plan; the Grievance Mechanism and Monitoring checklists.

109. The issues of applying mineral fertilizers and pest management have a direct impact on the environment, on farmer's health as well as on the quality of agricultural products. PFIs followed all requirements of the beneficiary documents all necessary documentation in line with the project documents and ESMS.
110. At the observance of the rules of safety and sanitary-hygienic conditions, there were no significant impact on the environment considering the size and activities of the sub-project.
111. Additional funding has strengthened the impact of the existing project and further increased farm productivity, improved processing and storage capacity, and reduced post-harvest losses by upgrading and creating intensive gardens; modern and efficient greenhouses; and processing, storage, and cooling equipment. This, in turn, contributes to long-term economic and environmental sustainability and increased further farm productivity.
112. Greenhouses allow you to grow all kinds of fruits and vegetables several times a year, regardless of the time of year and season. In greenhouses, the level of humidity and lighting is controlled, which allows you to harvest almost all year round. The building strategy of the modern greenhouse is focused on equipment, sensors and energy efficient processes.
113. Thus, compliance with the policies and procedures of the ESMS will lead to long-term of economic and environmental sustainability and increased profitability for farmers and agribusinesses.
114. The project has mainly positive environmental, social and economic benefits, since its implementation indirectly contributes to improving the quality of production and the potential for determining effective methods of managing agriculture, land and water resources. From a social point of view, positive social impacts include the creation of new jobs and work sites; an increase in the incomes of farmers and rural households; Strengthening institutional capacity to improve agribusiness planning and practice by improving the management skills of innovative financial schemes using PFIs.
115. Nevertheless, there are some environmental risks and negative impacts, such as the use of pesticides and other agrochemicals, risks associated with the operation and maintenance of agro-food complexes, wastewater discharge, the occurrence of unpleasant odors and other emissions, as well as the disposal of solid and organic waste. In the social sphere, the negative impacts of the Project are primarily associated with the violation of public order during construction work, with the organization and working conditions of employees, etc.
116. The nature and scale of impact on the environment is insignificant and cannot lead the quality of the environment to negative changes.
117. As required by the ESMS monitoring requirements, the ESMS Loan Officer/Coordinator monitors environmental issues and risks on a quarterly basis as part of the overall monitoring. The Regional Department of Ecology and Environmental Protection is responsible for monitoring compliance with environmental legislation at the enterprises of each subproject. Sub-borrowers are also responsible for their own regular monitoring and compliance. In case of non-compliance, letters of non-compliance are sent to sub-borrowers, indicating deadlines for correction and imposing financial penalties in case of non-compliance. According to the monitoring results, the main violations observed were mainly related to health and safety and waste management. PFIs ensured that required monitoring of the E&S activities of the ongoing subprojects will be continued as part of ESMS monitoring and UZB national regulations.
118. As part of the final report EA confirmed that ADB funds was not be applied to the activities described on the ADB Prohibited Investment Activities List set forth in Appendix 5 of the SPS, and the Project Prohibited Investment Activities List (Appendix 1b of the ESMS). Subprojects categorized A for environment within the meaning of ADB's SPS (2009) or Class 1 or 2 under the government environmental impact assessment requirement (Appendix 3 of ESMS) or fall under the Environmental Exclusion List (Appendix 2b of ESMS) or having involuntary resettlement impacts or impacts on indigenous peoples were not eligible for financing under project. The

ISCAD reviewed and confirmed that each PFI ensured that the preparation, design construction, implementation, operation, and decommissioning of each qualified subproject comply with (i) all applicable laws and regulations of the government relating to environment, health, and safety; (ii) the Environment Safeguards; and (iii) the ESMS, and any corrective or preventative actions set forth in a Safeguards Monitoring Reports. PFIs shall ensure that ongoing if any subprojects comply with (i) all applicable laws and regulations of the government relating to environment, health, and safety and established ESMS as part of the banks management policy.

Annexes

Please see the Annex (Annual ESMS performance reports by PFIs).



Annex 4.zip



ANNEX 3

Corrective-Action-Plan



Monitoring.zip

Table 8: Information on all loans

JSCB "IPOTEKA BANK"

Name of Subproject	Type of loan SME/ trade finance)	Tenor of loan (months)	Value of exposure (US\$)	Industry Sector*	Safeguard category			Any outstanding environmental and IR and IP issues during reporting period and actions taken to address the issues	Subproject using ADB funds (yes/no)
					Env	IR	IP		
AGRO TRADE LLC	credit	83	5,000.0	greenhouse	B	C	N/A	no	Yes
ISKANDAR ISLOMBEK SERVIS LLC	credit	120	5,000.0	greenhouse	B	C	N/A	no	Yes
Kesh Nur Makoni LLC	credit	85	700.0	greenhouse	B	C	N/A	no	Yes
"AVLAQUL QODIR SHARIF AGRO" LLC	credit	60	75.0	cold storages	B	C	N/A	no	Yes
"SAMARQAND AGRO GREEN HOUSE" LLC	credit	84	500.0	greenhouse	B	C	N/A	no	Yes
"DIAMOND ORIGINAL" LLC	credit	85	249.6	cold storages	B	C	N/A	no	Yes
"Samir Nuri Zamin" LLC	credit	60	100.0	cold storages	B	C	N/A	no	Yes
"Surxon Fruits Frezer" LLC	credit	61	500.0	cold storages	B	C	N/A	no	Yes
Istiqloq LLC	credit	85	330.0	cold storages	B	C	N/A	no	Yes
NOZIMA FAYZ LLC	credit	85	381.0	greenhouse	B	C	N/A	no	Yes
XITOIY TULPORI LLC	credit	85	420.0	greenhouse	B	C	N/A	no	Yes
RUSLANBEK MO'MINJON LLC	credit	85	620.0	greenhouse	B	C	N/A	no	Yes
BOBOXON ALIJON LLC	credit	85	420.0	greenhouse	B	C	N/A	no	Yes
DILOBAR MUXLISA LLC	credit	83	380.0	greenhouse	B	C	N/A	no	Yes
ALMAZ GREEN VALLEY LLC	credit	97	2,164.2	greenhouse	B	C	N/A	no	Yes
PROVENT AIRCOOL ENGINEERING LLC	credit	60	130.0	cold storages	B	C	N/A	no	Yes
"RICOMEL BEVERAGES" LLC	credit	85	2,070.0	to produce nonalcohol beverages from fruits	B	C	N/A	no	Yes
Shohjahon Ibroxim LLC	credit	84	440.0	greenhouse	B	C	N/A	no	Yes
Exim agro logistic LLC	credit	84	440.0	greenhouse	B	C	N/A	no	Yes
Piskent mega omega LLC	credit	84	440.0	greenhouse	B	C	N/A	no	Yes

JSCB "SANOT QURULISH BANK"

LLC "Farm Agroimpeks"	MSB	84	2 773,05	greenhouse	B	C	N/A	No	Yes
LLC "Agrosoy Plast"	MSB	84	2 162,0	Fruits and	B	C	N/A	No	Yes

				vegetables growing (Cold storages)					
LLC "Amirtepa texnik servis"	MSB	84	1 320,0	greenhouse	B	C	N/A	No	Yes
LLC "Bukhara gold favorit"	MSB	84	1 320,0	greenhouse	B	C	N/A	No	Yes
Farm "Inom"	MSB	84	345,0	Creating an intensive garden	B	C	N/A	No	Yes
LLC "Kattakurgan Oil"	MSB	84	100,0	Processing of horticulture products	B	C	N/A	No	Yes
LLC "Mirfayz Parfyum"	MSB	84	1 500,0	greenhouse	B	C	N/A	No	Yes
LLC "Agro Generous Profusion"	MSB	84	1 200,0	greenhouse	B	C	N/A	No	Yes
LLC "Servis Excellence in action"	MSB	84	1 320,0	greenhouse	B	C	N/A	No	Yes
JV LLC "Uz-Segang"	MSB	84	599,1	cold storages	B	C	N/A	No	Yes
LLC "Murodbek Shakhriyozoda Agro Invest"	MSB	84	520,0	greenhouse	B	C	N/A	No	Yes
LLC "Bekhara Mega Gold"	MSB	84	4 200,0	greenhouse	B	C	N/A	No	Yes
LLC "Ali Murod Sher Savdo"	MSB	84	1 200,0	greenhouse	B	C	N/A	No	Yes
LLC "Nozim Kozim"	MSB	84	600,0	greenhouse	B	C	N/A	No	Yes
LLC "Elnazar Shernazar"	MSB	84	613,8	greenhouse	B	C	N/A	No	Yes
LLC "Toshkent Tamir Temir Beton"	MSB	84	3 080,0	greenhouse	B	C	N/A	No	Yes
JV LLC "Uz-Segang"	MSB	84	2 279,8	Organization of a logistics center (processing and storage of agricultural products)	B	C	N/A	No	Yes
LLC "Mega Ziroat"	MSB	84	3 500,0	Greenhouse	B	C	N/A	No	Yes
LLC «Uchko'prik Vegetables business"	MSB	84	1 200,00	Greenhouse	B	C	N/A	No	Yes
LLC "Sherobod Anor Impex"	MSB	84	985,16	Processing of horticulture products	B	C	N/A	No	Yes
LLC "Muzaffar"	MSB	72	1 750,00	Processing of horticulture products	B	C	N/A	No	Yes
OOO "MEGA RAVNAQ JAO"	MSB	72	2800,0	Greenhouse	B	C	N/A	No	Yes
OOO "UZ-SEGANG"	MSB	72	2632	Greenhouse	B	C	N/A	No	Yes

JSCB "ASAKA BANK"									
LLC "Accent Way Tading"	credit	84	489,7	Processing of horticulture products	B	c	N/A	No	Yes
ЧФ "Qudrat Baraka"	credit	84	2700,0	Container packing and other	B	c	N/A	No	Yes
LLC "Universal Euro Food Trading"	credit	84	2580,0	Greenhouse	B	c	N/A	No	Yes
LLC "Zero Fax"	credit	72	450,0	Greenhouse	B	c	N/A	No	Yes
LLC "Kasmetik Ta'mir"	credit	84	450,0	Greenhouse	B	c	N/A	No	Yes
LLC "Ibrohimjon Muhammadamin Baraka"	credit	84	410,0	Greenhouse	B	c	N/A	No	Yes
LLC «Oltin Voha Gidroponika»	credit	84	500,0	Greenhouse	B	c	N/A	No	Yes
LLC "Bukhara Gold"	credit	84	2000,0	Greenhouse	B	c	N/A	No	Yes
LLC "Lider Invest Millenium"	credit	84	1400,0	Greenhouse	B	c	N/A	No	Yes
LLC "Qashqadaryo Parnik Taraqqiyot Invest"	credit	84	5000,0	Greenhouse	B	c	N/A	No	Yes
LLC "Dolina Stroy"	credit	84	2,200,0	Greenhouse and cold storages	B	c	N/A	No	Yes
LLC "Inshoot Turxoll Agro"	credit	84	1200,0	Greenhouse	B	c	N/A	No	Yes
LLC «Bukhara Best Greenhouse»	credit	84	550,0	Greenhouse	B	c	N/A	No	Yes
LLC "Sardor Sarbon"	credit	84	400,0	Greenhouse	B	c	N/A	No	Yes
LLC «Murod Bobo Jasur»	credit	84	760,0	Greenhouse	B	c	N/A	No	Yes
LLC "Salomat Suxrob Ziyu Farm"	credit	84	400,0	Greenhouse	B	c	N/A	No	Yes
LLC «Al Samo Nur»	credit	84	750,0	Greenhouse	B	c	N/A	No	Yes
LLC «Asadbek G'isht sanoati»	credit	84	1 200,0	Processing of horticulture products	B	c	N/A	No	Yes
LLC «BUXARA PROF STROY STANDART»	credit	84	640,0	Greenhouse	B	c	N/A	No	Yes
LLC «Greenhouse Company»	credit	84	4892,0	Greenhouse	B	c	N/A	No	Yes
LLC «Universal Agrotex Servis»	credit	84	1397,2	Greenhouse	B	c	N/A	No	Yes
LLC «Romitan-Agrozamini»	credit	84	1,400,0	Greenhouse	B	c	N/A	No	Yes
LLC "Agro Mega City"	credit	84	900,0	Greenhouse	B	c	N/A	No	Yes
ФХ "Nigina Bektosh Bog'i"	credit	84	1008,0	Greenhouse	B	c	N/A	No	Yes
ФХ "Xayit Chori Zamini"	credit	84	4000,0	Greenhouse	B	c	N/A	No	Yes
ЧП "Qoraqosh Greenhouse"	credit	84	358,0	Greenhouse	B	c	N/A	No	Yes
LLC Yug Sever Story	credit	84	800,0	Greenhouse	B	c	N/A	No	Yes

ФХ "Dostonbek Dilshodbek Zamini"	credit	84	520,0	Greenhouse	B	c	N/A	No	Yes
LLC "Aslonobod Plyus"	credit	84	1285,0	Greenhouse	B	c	N/A	No	Yes
LLC «Akbarshox Mironshox Bobirshox"	credit	84	650,0	Greenhouse	B	c	N/A	No	Yes
LLC" Azamat Elshod"	credit	84	500,0	Greenhouse	B	c	N/A	No	Yes
LLC "Everest Green House"	credit	84	900,0	Greenhouse	B	c	N/A	No	Yes
LLC «NRJ Agro centure"	credit	84	900,0	Greenhouse	B	c	N/A	No	Yes
PJSCB "DAVR BANK"									
"Shah Polan" LLC	Small Business	36 months	156 000.0	Container packing and other	B	C	N/A	No	Yes
"Sendrillion" LLC	Small Business	48 months	89 650.0	Greenhouse	B	C	N/A	No	Yes
"Eco Fresh Fruit" LLC	Small Business	60 months	499 000.0	intensive garden	B	C	N/A	No	Yes
ФХ "Parkent"	Small Business	84	60,0	Greenhouse	B	C	N/A	No	Yes
ООО "SOLODKA SYSTEM BUKHARA"	Small Business	84	331,0	Processing of horticulture products	B	C	N/A	No	Yes
JSCB "Turonbank"									
"O'ZMATBAA-TAMINOT" LLC	longter m. credit	84	1 705,0	Processing of horticulture products	C	C	N/A	No	Yes
"ZARAFSHON GRAND BOG'LARI" LLC	longter m. credit	84	2 065,0	Greenhouse	B	C	N/A	No	Yes
"SHIRIN NIYAT BARAKA" LLC	longter m. credit	84	4 500,0	cold storages and Processing of horticulture products	C	C	N/A	No	Yes
"JIANSHEG INTERNATIONAL AGRICULTURAL TECHNOLOGY" LLC	longter m. credit	84	999,0	Greenhouse	B	C	N/A	No	Yes
"METIN TEKSTIL" LLC	longter m. credit	84	1 198,0	cold storages	C	C	N/A	No	Yes
"MARD JALOLIDDIN" FH	longter m. credit	84	460,0	Greenhouse	B	C	N/A	No	Yes
"SAMARQAND MEVALARI" LLC	longter m. credit	84	939,7	Processing of horticulture products	C	C	N/A	No	Yes
"BEST-VEG" LLC	longter m. credit	84	3 493,5	Processing of horticulture products	C	C	N/A	No	Yes
"SAMARKAND GARDEN PLAST" JV LLC	longter m. credit	84	345,0	Processing of horticulture products	C	C	N/A	No	Yes
"CHANDLER INTENSIV BOG'I" LLC	longter m.	84	110,0	Intensive garden	B	C	N/A	No	Yes

	credit								
"ZIYO FRUITS WORLD" LLC	longter m. credit	84	72,0	Intensive garden	C	C	N/A	No	Yes
"BOGBON SARKOR" FH	longter m. credit	84	880,0	Greenhouse	B	C	N/A	No	Yes
"KESH GLOBAL STROY SERVIS" LLC	longter m. credit	84	300,0	Greenhouse	B	C	N/A	No	Yes
"KESH-AZIZ-SHIFO" LLC	longter m. credit	84	200,0	Greenhouse	B	C	N/A	No	Yes
"QUSHXOVUZ" LLC	longter m. credit	84	2 500,0	Greenhouse	B	C	N/A	No	Yes
"ASIA AGRO PRODUCTS" LLC	longter m. credit	84	500,0	cold storages and Processing of horticulture products	C	C	N/A	No	Yes
"SAPAR BOBO NABIRASI JAVOHIR " LLC	longter m. credit	84	1 300,0	Greenhouse	B	C	N/A	No	Yes
"EKSPRESS TEMIR-BETON SERVIS" LLC	longter m. credit	84	1 040,0	Greenhouse	B	C	N/A	No	Yes
"KUDEKOV JADIGER SAPARABAEVICH" LLC	longter m. credit	84	270,0	Greenhouse	B	C	N/A	No	Yes
"YETTI HAZINA MUJIZASI" LLC	longter m. credit	84	400,0	Greenhouse	B	C	N/A	No	Yes
"BANOAZ TEKSTIL" LLC	longter m. credit	84	350,0	Greenhouse	B	C	N/A	No	Yes
"FARGONA LIMONLARI" LLC	longter m. credit	84	1 250,0	Greenhouse	B	C	N/A	No	Yes
"VALI AGRO" LLC	longter m. credit	84	840,0	cold storages and container packing and other	C	C	N/A	No	Yes
"VODI AGRO KOMPLEKS" FH	longter m. credit	84	520,0	Greenhouse	B	C	N/A	No	Yes
"BULUNGUR-SANDVIK" JV LLC	longter m. credit	84	806,9	Processing of horticulture products	C	C	N/A	No	Yes
"DRIED INGREDIENTS" LLC	longter m. credit	84	924,0	Processing of horticulture products	C	C	N/A	No	Yes
"BURI DEVONBEGI" LLC	longter m. credit	84	400,0	Greenhouse	B	C	N/A	No	Yes
"BULUNGUR MEVA-SABZAVOT" LLC	longter m. credit	84	932,0	cold storages	C	C	N/A	No	Yes
"SHERHON OIL" LLC	longter m. credit	84	490,0	Greenhouse	B	C	N/A	No	Yes
"ARKO STYL" LLC	longter m. credit	84	126,0	intensive garden	C	C	N/A	No	Yes
"ADIZBOBO" FH	longter m.	84	628,0	Greenhouse	B	C	N/A	No	Yes

	credit								
"BUXORO INTERKONTINENTAL" LLC	longter m. credit	84	840,0	Greenhouse	B	C	N/A	No	Yes
"BUYUK SHER" LLC	longter m. credit	84	50,0	Greenhouse	B	C	N/A	No	Yes
"TOZA URUG' NASLLI CHORVA" LLC	longter m. credit	84	600,0	Greenhouse	B	C	N/A	No	Yes
"YANGI HAYOT CHORVA INVEST" LLC	longter m. credit	84	300,0	Greenhouse	B	C	N/A	No	Yes
"ULUG'OBOD IXLOS BARAKA" PE	longter m. credit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"HUSEYN UNIVERSAL HAMKOR" PE	longter m. credit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"VOHIDJON UNIVERSAL HAMKOR" PE	longter m. credit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"BUNYODKORBEK UNIVERSAL HAMKOR" PE	longter m. credit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"MUBORAK YAGUAR" PE	longter m. credit	84	130,0	Greenhouse	B	C	N/A	No	Yes
"OYDIN OHUNOVNA" PE	longter m. credit	84	130,0	Greenhouse	B	C	N/A	No	Yes
"SUNNATILLO HAMKOR FAYZ" PE	longter m. credit	84	600,0	Greenhouse	B	C	N/A	No	Yes
"MARGILON GAZAVTOMATIKA" LLC	longter m. credit	84	2 500,0	Greenhouse	B	C	N/A	No	Yes
"GO'ZAL BOG'LAR NA'MUNASI" LLC	longter m. credit	84	47,9	Intensive garden	C	C	N/A	No	Yes
"JEYNOV MEBEL GOLD" LLC	longter m. credit	84	100,0	Greenhouse	B	C	N/A	No	Yes
"VIT-XIM-MED" LLC	longter m. credit	84	130,0	Greenhouse	B	C	N/A	No	Yes
"NARPAY XOSILBEK AGRO" LLC	longter m. credit	84	330,0	Greenhouse	B	C	N/A	No	Yes
"FAR YOZ INNOVATSIYA" LLC	longter m. credit	84	297,0	Greenhouse	B	C	N/A	No	Yes
"ILHOMJON UNIVERSAL HAMKOR" PE	longter m. credit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"OTABEK UNIVERSAL HAMKOR" PE	longter m. credit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"SAYHUN HAMKOR BIZNES" PE	longter m. credit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"MUHIDDIN SIFAT BARAKA" PE	locredit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"MURODJON IXLOS BARAKA" PE	longter m. credit	84	1 500,0	Greenhouse	B	C	N/A	No	Yes
"AGRO SAVDO URGANCH " LLC	longter m. credit	84	600,0	Greenhouse	B	C	N/A	No	Yes
"QORAQOSH SAVDO	longter	84	298,0	Greenhouse	B	C	N/A	No	Yes

INVEST" PE	m. credit								
"ZILOLA ZUFAR AGRO" LLC	longter m. credit	84	258,7	Greenhouse	B	C	N/A	No	Yes
"LIMO LAYM" LLC	longter m. credit	84	90,0	Greenhouse	B	C	N/A	No	Yes
"JOMBOY GOLDEN FRUITS" LLC	longter m. credit	84	1 040,0	cold storages	C	C	N/A	No	Yes
"EXPRESS TRADE ORGANIZATION" LLC	longter m. credit	84	238,0	cold storages	C	C	N/A	No	Yes
"NAVBAHOR AGRO LIMON" LLC	long credit	60	1 050,0	Greenhouse	B	C	N/A	No	Yes
"PROMEAT GULISTAN" LLC	long credit	84	945,0	Greenhouse	B	C	N/A	No	Yes
"KRAS NET SERVIS" LLC	long credit	84	1 250,0	Greenhouse	B	C	N/A	No	Yes
"MIRAXIMOV MIRBOSIT MIRISHKOR INVEST" LLC	long credit	84	500,0	Greenhouse	B	C	N/A	No	Yes
"ILXAM AGRO TEPLITSA" LLC	long credit	84	870,0	Greenhouse	B	C	N/A	No	Yes
"UMIDBEK ODILBEK" LLC	longter m. credit	84	870,0	Greenhouse	B	C	N/A	No	Yes
"AHMAD DONISH RISOL" LLC	longter m. credit	84	90,0	Greenhouse	B	C	N/A	No	Yes
"SOBIR ABDIMURODOV" FH	longter m. credit	84	70,0	Greenhouse	B	C	N/A	No	Yes
"RUZIEV HUSAN RUZIEVICH" FH	longter m. credit	84	39,0	Greenhouse	B	C	N/A	No	Yes
"MUZAFFAR HURSANDBEK DAVLATBEK"	longter m. credit	84	444,0	Greenhouse	B	C	N/A	No	Yes
"SIROJIDDIN FRUIT GARDEN" LLC	longter m. credit	84	370,0	Greenhouse	B	C	N/A	No	Yes
"HAZORASP WARM-HOUSE" LLC	longter m. credit	84	265,0	Greenhouse	B	C	N/A	No	Yes
"O'RTACHO'L MEVA-SABZAVOT" LLC	longter m. credit	84	540,0	Greenhouse	B	C	N/A	No	Yes
"UMARBEEK BIZNES KLASS" LLC	longter m. credit	84	106,0	Greenhouse	B	C	N/A	No	Yes
"BARAKALI CHANDLER" LLC	longter m. credit	84	300,0	Intensive garden	B	C	N/A	No	Yes
"PURE FREEZING SERVICE" LLC	longter m. credit	84	750,0	Greenhouse, cold storages	B,C	C	N/A	No	Yes
"PACKING INDUSTRIES" LLC	longter m. credit	84	834,5	Processing of horticulture products	C	C	N/A	No	Yes
"ZAMIN AGRO EXPERT" LLC	longter m. credit	84	753,0	Greenhouse	B	C	N/A	No	Yes
"YURT MANZARASI" LLC	longter m. credit	84	115,0	Greenhouse	B	C	N/A	No	Yes

"YANGIOBOD XOVS" LLC	longter m. credit	84	72,0	Greenhouse	B	C	N/A	No	Yes
"FAYZ BARAKA XORAZM" LLC	longter m. credit	84	330,0	Greenhouse	B	C	N/A	No	Yes
"BEK OSIYO TRANS" LLC	longter m. credit	84	550,6	technics and laboratory equipment	C	C	N/A	No	Yes
"ZOXID OZOD KELAJAGI" LLC	longter m. credit	84	350,0	Greenhouse	B	C	N/A	No	Yes
"MARHAMAT TOHIR" LLC	longter m. credit	84	255,0	Greenhouse	B	C	N/A	No	Yes
"BEST-VEG FARM" LLC	longter m. credit	84	826,7	Processing of horticulture products	C	C	N/A	No	Yes
"FRYON FABARET" LLC	longter m. credit	84	600,0	Greenhouse and cold storages	C,B	C	N/A	No	Yes
"GULISTON LIMON EXPORT" LLC	longter m. credit	84	324,0	Greenhouse	B	C	N/A	No	Yes
"TO'RAQO'RG'ON SHIRINLIK AGRO" LLC	longter m. credit	84	834,5	Processing of horticulture products	C	C	N/A	No	Yes
"ERMUMINOVLAR UZUMZORI" FH	longter m. credit	84	110,0	Greenhouse	B	C	N/A	No	Yes
"KARIMOV BEKMUROD" FH	longter m. credit	84	115,0	Greenhouse	B	C	N/A	No	Yes
"JUMA TURSUNOV" LLC	longter m. credit	84	68,0	Greenhouse	B	C	N/A	No	Yes
"ZARAFSHON GRAND BOG'LARI" LLC	longter m. credit	84	1 325,0	Greenhouse	B	C	N/A	No	Yes
"YANGIBOZOR AGRO HOLDING" LLC	longter m. credit	84	396,0	Greenhouse	B	C	N/A	No	Yes
"ELEGANT GIGANT" LLC	longter m. credit	84	396,0	Greenhouse	B	C	N/A	No	Yes
"BOG'OLON GREEN HOUSE" LLC	longter m. credit	84	60,0	Greenhouse	B	C	N/A	No	Yes
"SHUXRAT GREEN GROUP" LLC	longter m. credit	84	264,0	Greenhouse	B	C	N/A	No	Yes
"OZOD ELBEGI" LLC	longter m. credit	84	50,0	Greenhouse	B	C	N/A	No	Yes
"DENOVA SANAOT EXPORT" LLC	longter m. credit	84	90,0	Greenhouse	B	C	N/A	No	Yes
"XOLBI MOMO" LLC	longter m. credit	84	40,0	Greenhouse	B	C	N/A	No	Yes
"UMIDULLA CHORIEVLAR" JV	longter m. credit	84	50,0	Greenhouse	B	C	N/A	No	Yes
"OQTEPA BARAKALI BALIQCHILIK VA CHORVACHILIK" LLC	longter m. credit	84	90,0	Greenhouse	B	C	N/A	No	Yes

JSC "NATIONAL BANK FOR FOREIGN ECONOMIC ACTIVITY OF THE REPUBLIC OF UZBEKISTAN"									
"SUB-DRY" LLC	SME	84	1 709,7	For processing fruits and vegetables	B	C	N/A	No	Yes
"YUSUF DIYOR" FE	SME	84	4 950,0	Greenhouse	B	C	N/A	No	Yes
OOO "ZOMIN YONG'OQ BOGI"	SME	84	300,0	Garden	B	C	N/A	No	Yes
OOO "ZIYOVUDDIN INVEST TEXTILE"	SME	84	3 000,0	Greenhouse	B	C	N/A	No	Yes
"SURXON SENTR GAZ MONTAJ TA'MIR LOYIXA" LLC	SME	84	296,8	Garden	B	C	N/A	No	Yes
JSICB "IPAK YULI"									
ЧФ «Hoji-Gadoyboy Ota»	credit	116	1500,0	Greenhouse	B	C	N/A	No	Yes
LLC "ECO GRAND FRUITS"	credit	84	4250,0	Greenhouse	B	C	N/A	No	Yes
LLC "ECO PRODUCE TRADING"	credit	84	4250,0	Greenhouse	B	C	N/A	No	Yes
OOO "Fashion trend furnutere"	Credit	84	2 800,0	cold storages			N/A	No	Yes
«AGRO IMPEX GOLD»	Credit	84	344,3	Garden	B	C	N/A	No	Yes
OOO "INTER GREEN TECHNOLOGY"	Credit	84	295,0	Processing of horticulture products	B	C	N/A	No	Yes
OOO "ECO BUSINESS-M"	Credit	84	560,696	Garden	B	C	N/A	No	Yes

Annex 1: Photos



Annex 1 Photographs
of the the site monito

**ANNUAL REPORT
ON THE EFFICIENCY OF THE IMPLEMENTATION OF ENVIRONMENTAL AND SOCIAL
MEASURES FOR 2022. January – July (Contract No. 3673/3471)**



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