



Application requirements

Environmental and social management



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ESMS and sustainable banking

Sustainable banking is an initiative to provide products and services that consider environmental and social impacts of activities so that negative impacts on the environment, people and communities are limited.

The Development Bank of Namibia (DBN) is committed to inclusive, sustainable economic growth, that ensures that environmental, climate, occupational health & safety and social risks are reduced during the appraisal process. In doing so, the Bank has implemented an Environmental and Social Management System (ESMS).

The aim of the ESMS is to align DBN's processes to the requirements of the relevant Namibian environmental and labour laws, regulations and international best practices.

All projects that apply to DBN for finance are screened for environmental, occupational health & safety and social (E&S) risks in keeping with the Bank's values of sustainability and putting Namibia first.

Through systematic assessment of E&S risks and opportunities arising from client operations, the ESMS facilitates the management of the risk exposure.

The ESMS offers the following additional benefits to the Bank and to our clients:

- Recognition and compliance with environmental laws and regulations, and going beyond environmental compliance
- Helping the Bank and its customers to proactively avoid and / or manage any social and environmental risks likely to arise from a project or activity, by conducting social and environmental due diligence prior to loan approval and disbursement, and adequate supervision of projects terms of loan agreement
- Promoting improved client company environmental and social risk management
- Providing assurance that the Bank and its clients are committed to meeting social and environmental commitments intrinsic to accomplishing corporate wide E&S policy requirements, and showing environmental leadership in the industry

Risk categorisation and required documents

Projects are categorized based on the impact that they will have on the environment, health and safety and social aspects.



Low risk projects

Projects that are not likely to directly or indirectly affect the environment adversely and are unlikely to induce adverse social impacts.

- Examples: consultancies and service industries
- Requirement: submit an Environmental and Social Management Plan (ESMP)



Medium risk projects

Projects that are likely to have detrimental environmental and / or social impacts that are less adverse.

- Example: light industrial factories.
- Requirements: submit a Scoping Report, Environmental and Social Management Plan (ESMP)/ Environmental Management Plan (EMP) and Environmental Clearance Certificate (ECC)



High risk projects

Projects that are likely to induce significant and / or irreversible adverse environment and / or social impacts, or significantly affect environmental or social components that are considered sensitive:

- Examples: service stations, township developments and infrastructure projects
- Requirements: these projects are Listed Activities under the Environmental Management Act No 7 of 2007 and its Regulations of 2012, and require a full Environmental Impact Assessment, Environmental Management Plan and an Environmental Clearance Certificate



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