

## FORM OF ANNUAL ENVIRONMENTAL & SOCIAL PERFORMANCE REPORT

### MICROFINANCE INSTITUTIONS

Please provide responses to the questions below. Please include additional sheets or attachments as required to provide details on questions that have been answered Yes. If you have any questions please contact FMO.

Name of Organization	Cambodian Entrepreneur Building Limited (CEB)		
Completed by (name):	Sok Voeurn		
Position in organisation:	Environmental Manager/Operation Manager	Date:	February 20, 2008

#### PORTFOLIO INFORMATION

For the reporting period, please provide the following information about your portfolio:

As of January 2008

Total Loan Portfolio: US\$ 23,999,284

- o Micro Loan Portfolio: US\$ 4,871,011
- o Small Loan Portfolio: US\$ 17,082,292
- o Medium Loan Portfolio: US\$ 2,045,981

Total Active Clients: 26,865

- o Micro Loan Active Client: 16,344
- o Small Loan Active Client: 10,184
- o Medium Loan Active Client: 337

Loan Portfolio at Risk > 0 day: 0.18%

Saving Balance: US\$ 1,670,232

No. Saving Account: 18,536

#### ***MFI Business lines***

For the reporting period, please provide the following (as applicable):

<b>PP</b> Product line	<b>TT</b> Total exposure (US\$ mn)	<b>AA</b> Average Transaction Size (US\$)	<b>BB</b> Biggest transaction Size (US\$)
<b>II</b> Individual loan	23,632,360		
<b>GG</b> Group loan	366,924		
<b>OO</b> Other (Please describe)	N/A		
<b>SS</b> Saving products (if applicable)	1,670,232		

### **Exposure by Industry Sectors**

Please completely list the sectors where the fund invests and provide an indicative % of portfolio. If you do not have this in your Management Information System (yet), please make a (rough) estimation.

<b>Industrial Sector</b>	<b>Indicative % of portfolio</b>
A1 Crop Growing (A1, A2, A3)	16.31%
A2 Animal Production	
A3 Fishing	
S1 Shop / Retail / Market Stall (S6)	41.54%
S2 Restaurant / Tea Stall (S2, S3,S4)	20.53%
S3 Tourism	
S4 Healthcare	
S5 Transport Service	3.55%
S6 Wholesale Trade	
P1 Handicrafts (P2, P3, P4, P5, P6, P7, P8, P9, P10, P11)	4.70%
P2 Leather Tanning	
P3 Brick / Tile Manufacturing	
P4 Metalworking & Electroplating	
P5 Painting & Printing	
P6 Auto / Motor Repair	
P7 Wood / Metal Processing & Finishing	
P8 Charcoal Production	

Industrial Sector	Indicative % of portfolio
P9 Garments Production	
P10 Textile Dying	
P11 Ceramics, Pottery, Glazing	
P12 Glass Manufacturing	
P13 Mining	
P14 Forestry	
P15 Food Processing	0.69%
Other (please specify) Households	12.68%
Total	100%

#### ENVIRONMENTAL & SOCIAL MANAGEMENT SYSTEM (ESMS)

Processes	Yes/No	
Have there been any updates to the ESMS or procedure?	No	If yes, please provide a copy of the updated procedure and reasons for the same.
Has Senior management signed off on the changes?	No	If yes, please provide a copy of the same.
Were any transactions rejected on account of your exclusion list?	Yes	If yes, please provide details.  Any activities related to exclusion list such as Casino, brothel, Child force labor, trade in wildlife and logging.
Were there any difficulties and/or constraints related to the implementation of the environmental procedures?	Yes	If yes, please provide details.  Clients lack of awareness and understanding.
Were there any material environmental and social issues (such as accidents, work-related illness) associated with borrowers during the reporting period in particular?	Yes	If yes, please provide details.  Small issues on that, most of all are positive impact.
<b>Supervision and monitoring</b>	<b>Yes/No</b>	
Do you supervise the environmental and social performance of your clients?	Yes	If yes, please describe how you do this and the extent of coverage of your portfolio.  Discussion and suggestion to client while assessing loan.

X

Do you conduct some client site visit where you take into account environmental and social issues?	Yes	If yes, please describe the process including any environmental and social issues considered.  Every loan cycles.
<b>Sustainable finance</b>	<b>Yes/No</b>	
Have you financed microenreprises that have environmental and social benefits such as investing in management systems, energy efficiency, renewable energy, cleaner production, pollution management, supply chain greening, community development, etc?	Yes	If yes, please provide details.  We have recorded and evaluated in order to improve for management system, Enviromental aspect, Economic aspect, Social aspect and products and services responsibility.

Feb 20, 2008



SOK. Voern