



DISCLOSURE FOR ENVIRONMENTAL AND SOCIAL MANAGEMENT SYSTEMS (ESMS)

The Government of Malawi, in 2020, obtained credit from the International Development Association (IDA) which is aimed at increasing access and usage of financial services, promoting entrepreneurship and capabilities of Micro Small and Medium Enterprises (MSMEs) in Malawi including addressing Covid-19 implications. The project is designed to be implemented over a period of 5 years from 2020 to 2025 with support from the World Bank (WB).

MyBucks Banking Corporation Limited was identified as a participating financial institution for the implementation of the project through the Financial Inclusion and Entrepreneurship Scaling project (FInES). MyBucks has introduced the **Business Itukuke** product as a FinES participant. As part of the project, Participating Institutions are also required to comply with Environmental Safeguards and Social Standards. This disclosure therefore seeks to present the contents of the MyBucks Environmental and Social Management System (ESMS). This disclosure and the attached ESMS serve to fulfil the requirements set by the World Bank's Environmental and Social Framework and the Government of Malawi Environmental Management Legislature.

MyBucks Banking Corporation Limited authenticates that the contents of the Environmental and Social Management System attached are authentic and for further information the general public can get in touch with the Bank's Public Relations Office through phone number: **+265 999 111 632** or email: info@mybucksbanking.mw.