Minutes of the Meeting

"Disclosure of the Environmental and Social Commitment Plan (ESCP) and Stakeholder Engagement Plan (SEP), part of

the World Bank's Environmental and Social Framework (ESF) Framework",
On 24 August 2020, at Crowne-Plaza Hotel, Vientiane Capital

Time: 8:30-11:45 AM, 24 August 2020

Location: Crowne-Plaza Hotel, Vientiane Capital

Objective of the meeting: Presentation of the Environmental and Social Commitment Plan (ESCP) and the Stakeholder Engagement Plan (SEP) of the Micro, Small, and Medium Enterprise Access to Finance Emergency and Recovery Project.

Invitees: 34 from 14 organisations

Participants: The meeting was chaired by Mr Bountheung Douangsavanh, Director General (DG) of DOSMEP and participated by 32 people from 14 organisations including DOSMEP (including project staff and consultants), MPI, MOF, BOL, MONRE, MIC (Department of Planning and Cooperation), Lao Chamber of Commerce, SME Association, World Bank Lao Office, BCEL, Maruhan, Lao-China, Lao-Viet, Sacom, ST, Canadian Bank.

Main areas of discussion are summarized below:

- 1. An introduction by Mr. Bountheung Douangsavanh DG of DOSMEP: The DG explained the background, objectives of the project to help SMEs cope with the impact of Covid-19, the progress of project preparation and the purpose of the meeting. At the outset, DG briefed about the importance of E&S related aspects for business/MSMEs. He also gave the background and emphasized the compliance of E&S's requirements, which are the main conditions under WB funded Projects that borrowers must follow with respect to the E&S requirements, in order to protect the E&S environment damage from business operations. However, he mentioned that the implementation of E&S requirements should be simplified and practical the Lao MSMEs (it should not be a burden and increased costs for PFIs and MSMEs). He emphasised to the participants that the E&S requirements were developed by the WB team, according to the existing E&S Law of the Government of Laos.
- 2. A presentation on the ESCP was provided that included (see annex 1):
 - Context and background, including the interaction with the World Bank Environmental & Social Framework.
 - Overview of its purpose and structure.
 - Material actions and measures to be taken under the ESCP.
- 3. A presentation on the SEP was provided that included (see annex 2):
 - Context and background.
 - Overview of its purpose and structure.

Feedback, Question and Answer summary:

Main questions/Comments	Answers/Comments	Remark/
		Follow-up
SME association:	Chairman:	DOSMEP/pre
	 Agreed about employing 	project to revisit
General comments:	sustainable development and	the list of

Main questions/Comments	Answers/Comments	Remark/ Follow-up
 It is important to balance sustainable development/ environment management and business development. Sustainable development and growth are important and needed, but high requirements and criteria could discourage MSME to borrow. Meanwhile, the lowering criteria may impact on the effectiveness and sustainable growth. How can project and the association work together to create a central hub to provide training for MSMEs? There is a need to create and share successful models or examples (lessons learnt from other countries related to access to finance, sustainable and environment management in MSME, especially in the context of COVID-19) SEP: Stakeholders should include suppliers and others in the MSME value chain 	green growth, successful models, and engaging stakeholders in the value chain - MSMEs capacity building and training will be provided under the Technical Advisory (TA) component.	stakeholders identified in the SEP
SME association (SME/HERWORK):	Chairman:	-
General or others: - Apart from high interest rate, 10% VAT is a barrier for MSME including handicraft businesses, are there any incentives and polices to exclude or relax the tax (in general and under the project) for MSMEs, especially social enterprises?	 It depends on the agreements reached with the MOF, but efforts are underway to ease impediments to MSME borrowing 	
SME association:	Chairman and E&S safeguard	DOSMEP/Project
SEP and ESCP: - Is it possible to disclose the project, especially ESCP and SEP on the SME association website or page, apart from DOSMEP's?	specialist: - Agreed. Project information and documents will be disclosed via several channels	will study which channels are appropriate or doable.
SME association (SME/HERWORK):	Chairman:	-
- Is the project/sub-loan only available to registered MSMEs? Or how might it be possible to assist in building capacity and potential for MSMEs (who have not been registered) to access financing from the project? Several MSMEs have access to informal credit/ loans, on which the interest rate is as high as 3-4% per month. One of the SME association's interest and role is to create a clinic to assist the MSME to access financing.	- In accordance with the SME law dated 2011 and decree in 2017, only registered MSME are eligible for the project/sub-loan. It is known and understand that, based on the World Bank study, the key problems of the SMEs are access to finance, informality, and the cost of electricity. So, the government encourages registration, and promotes fairness (between registered and	

Answers/Comments	Remark/ Follow-up
unregistered). Currently, business registration is quite fast. It takes about a week or two.	
- It is important that the classification of sector is in line with those defined in the law on SMEs, which is divided into production, trading/commercial and service.	-
-	-
-	-
Chairman and E&S safeguard specialist: The project will have TA to support the PFIs to implementation E&S safeguard measures and comply with the project, the World Bank and Lao PDR's E&S safeguard policies.	
	unregistered). Currently, business registration is quite fast. It takes about a week or two. - It is important that the classification of sector is in line with those defined in the law on SMEs, which is divided into production, trading/commercial and service. - Chairman and E&S safeguard specialist: The project will have TA to support the PFIs to implementation E&S safeguard measures and comply with the project, the World Bank and Lao

Main questions/Comments	Answers/Comments	Remark/ Follow-up
- Is it possible to exclude the collateral and use a bankbook as a financial report/record for reference for borrowing from a bank?	 Financial evidence and background information, or at least 6 months accounts are needed. Using the QR Code of the bank is recommended, and those MSMEs that use the code will not need to provide the financial record and no collateral for borrowing money less than US\$ 50,000. The credit information system is quite advanced, wherever the MSMEs borrow money, it is recorded and trackable via the system. MSMEs that have borrowed money from various financial institutions, especially leasing companies might be discredited The majority of the MSMEs lack learning and self-development, especially for their accounting systems. 	Tollow up
	 Chairman: Collateral, in general, is needed for security, whilst other options without collateral are preferable. This project provides credit guarantee to the PFIs and TA to assist the MSMEs including business planning and E&S safeguards. These will increase confidence and reliability of the PFIs and MSMEs to access to finance 	
 SME association: Are there TA or financial resources to assist or cover E&S cost? 	Chairman and E&S safeguard specialist: Only TA (indirect). However, the project has had discussions and will study further, including consultation with MONRE on how to alleviate or cover the cost on E&S safeguards.	DOSMEP/Project will study further including consultation with MONRE a model and how to alleviate or cover the cost on E&S safeguards.

Meeting wrap-up by DG: Today's meeting was a second significant meeting and is the first step in disclosing the E&S (ESCP and SEP) surrounding the new development project. We have a lot of work remaining to do, in order to create a specific, streamlined and simplified model of E&S Implementation process based on the good

discussion we had today. DOSMEP has a lot of confidence in the E&S Expert team and all key stakeholders. DG encouraged all participants at meeting, especially PFIs to share knowledge and information that they have absorbed from E&S Experts today to explain to their senior management in a very clear manner so that they understand, in order to implement it efficiently. For the next step, it is more important that the Commercial Banks should have good cooperation with the E&S expert team and engage in how to design the E&S implementation process, to keep it more streamlined and simplified. Again, we need to get more cooperation from MONRE to reconsider package of the specific E&S requirements and easily practice for MSMEs including the cost of implementation, consultation service fee and certification, and what fee and requirements would be able to be exempted. The purpose is to support PFIs and MSMEs to cope with the impact of Covid 19. Currently, our government has no funds to subsidize this fee due to the current economic situation as a result of the COVID-19 Pandemic.

Finally, DG-on behalf of DOSMEP and team thanked everyone who participated today, especially Mr. Oliver Warner and Mr. or Mone Nuansivong (E&S Experts) and look forward to the next meeting to develop a more streamlined E&S process for the project.

Date 02 September 2020

Chairman

Director General of DOSMEP

Minutes taker

Bountheung DOUANGSAVANH

ໃບລົງທະບຽນ

ກອງປະຊຸມເຜີຍແຜ່ ກ່ຽວກັບແຜນການຮ່ວມມືການປະຕິບັດຂໍ້ກຳນົດ ທາງດ້ານສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ (ESCP) ແລະ ແຜນການມີສ່ວນຮ່ວມຂອງພາກສ່ວນກ່ຽວຂ້ອງຫຼັກ (SEP) ພາຍ ໃຕ້ໂຄງການໃໝ່ (MSME A2F – ERS)

ໃນວັນທີ 24 ສິງຫາ 2020 ທີ່ ໂຮງແຮມ ຄຣາວພລາຊ່າ ວຽງຈັນ, ນະຄອນຫຼວງວຽງຈັນ.

ำกับ	ຊື່ ແລະ ນາມສະກຸນ	ຕໍ່າແອນ່ງ	ພາກສ່ວນ	ເບີໂທຕິດຕໍ່	ອູແກວ	ລາຍເຊັນ
1	ທ່ານ ບຸນເຖິງ ດວງສະຫວັນ	ຫົວໜ້າກົມ ກສວ	ກສວ			a fuel
2	ທ່ານ ວິລະຢຸດ ອິນມີໄຊ	ວິຊາການ	ກສວ	59110888	Vinnyxai Dhotmail-com	
3	ທ່ານ ສິດ ສຸກຈະເລີນພອນ	ຜູ້ຈັດການໂຄງການ	ກສວ	5620557		Jary
4	ທ່ານ ນາງ ຈີ່ນ່າ ໂພທິສານ	ຜູ້ປະສານງານໂຄງການ	ກສວ	[0001289		a Shis.
5	ທ່ານ ດຣ ໝອນ ນວນສີວົງ	ຊ່ຽວຊານ ທາງດ້ານສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ	ກສວ	22219986	monenwan @ grant. Com	
6	ທ່ານ ນາງ ວິລາວັນ ມະນີພູໃສ	ວິຊາການດ້ານສິນເຊື່ອ	ກສວ	56434488	Vilavanh. mnps@gomonil.com	Omises -
7	ທ່ານ ບຸນ ໄຊຍະລາດ	ຫີວໜ້າ ຝ່າຍຄວບຄຸມ ການບໍລິການ ແລະ ການ ຂາຍ	ທະນາຄານ ມາຣຸຮານ	12227796	5xaiyarako yahov un	B. Diy
8	ທ່ານ ເມກຂະຫລາ ໂຄດປັນຍາ	ຫົວໜ້າ ຝ່າຍຂາຍ SME	ທະນາຄານ ມາຣຸຮານ	20040006	V	ils-
9	ທ່ານ ຄິ ຜ ຸສັງສິນໄຊ	ຮອງຫົວໜ້າພະແນກ ສິນເຊື່ອ	ທະນາຄານ BCEL	22203414		Charmy!
10	ທ່ານ ນາງ ໄຊພາພອນ ນວນແສງສີ	ຮອງຫົວໜ້າຂະແໜງສິນເຊື່ອ SME	ທະນາຄານ BCEL	22234342	xayphaphone @beel.com	96 7
11	ທ່ານ ວິໄລສັກ 	ຮອງປະທານສະມາຄົມ SME	ສະມາຄົມ SME	23235005	lagewely @grail.com	dal
12	ທ່ານ ນາງ ດວງມະນີ ຕຸກຕາ	ละมะปะจำ สะมาถิม SME	ສະມາຄົມ SME	5 8883788	tockta@herworks.la	12
13	ທ່ານ ນາງ ເມລີ 	ถะบะปะจำ	สะมาถิม SME	59999593		M
14	ທ່ານ ນາງ ມອນວິໄລ ບໍລິບຸນ	ຮອງີຜູ້ອຳນວຍການໃຫ່ຍ	ทะมาถาม ຊาถอม	55044599	monvileger @ Sacombank. Com	365.
15	ທ່ານ ນາງ ບຸນສະຫວັນ ໄສສິດ	ຮອງຫົວໜ້າພະແນກທຸລະກິດ	ທະນາຄານ ຊາຄອມ	94289635	bounsavanhakank, com	J 18
16	ທ່ານ ຊາລອນ	ຫົວໜ້າ ພະແນກສິນເຊື່ອ	ທະນາຄານ ແຄເນນເດຍ	52 525267	Saran. Neang & Canadiabank.com	Som
17			ทะบาลาบ แลเบบเดย		<i>y</i>	
18	ທ່ານ ນາງ ວິດາວວັນ ພູນວິໄຊ 	Financial Sector Analyst	ທະນາຄານໂລກ			

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19	ທ່ານ ນາງ ຕານທອງ ພວງມະຈັນ	ຮອງຫົວໜ້າພະແນກ NIU	ກົມແຜນການ ແລະ ການ ຮ່ວມມື (ອຄ)			70-
20	ທ່ານ ນາງ ອຸທອນລັ ດ ໃນະນີ ສຸລະມະສິງ	ຮອງຫົວໜ້າຂະແໜງຮ່ວມມື	ກົມສິ່ງແວດລ້ອມ, ກຊສ	22113130		C9095
21	ທ່ານ ເພັດສະບຸນ ມະນີວັນ	ຫົວໜ້າພະແນກນິຕິກຳ ແລະ ຄວາມສ່ຽງ	ທະນາຄານ ລາວ-ຈີນ			-5
22	ນາງ ອໍລະໄທ ໜຸນວນນະວົງ	ວິຊາການ	ທະນາຄານ ລາວ-ຈີນ	1186909		
23	ທ່ານ ສຸກສີມພອນ ດອນສະຫວັນ	ຮອງຫົວຫນ້າຫນ່ວຍງານ	ທະນາຄານ ເອັສທີ	59977566		Cool
24	ທ່ານ ຈັນທະເມຄາ ພິນອາສາ	ວິຊາການ	ທະນາຄານ ເອັສທີ	556herre		
25	ທ່ານ ພຸດທະສອນ ພິມວິໄຊ	ຮອງເລຂາທິການ	ສະພາການຄ້າ ແລະ ອຸດສາຫະກຳ ແຫ່ງຊາດລາວ	•		Phy-
26	ທ່ານ ກັນຍາ ໂຄດສີເມືອງ	ຮອງຫົວໜ້າ ພະແນກສິນເຊື່ອ	ທະນາຄານ ລາວຫວຽດ			
27	ທ່ານ ສຸກສະຫວັນ ແກ້ວພັກດີ	ວິຊາການສິນເຊື່ອ	ທະນາຄານ ລາວຫວຽດ	28038767		Dorto
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ວາລະກອງປະຊຸມ ໃນຫົວຂໍ້ "ເຜີຍແຜ່ ກ່ຽວກັບແຜນການຮ່ວມມືການປະຕິບັດ ຂໍ້ກຳນົດທາງດ້ານສິ່ງແວດລ້ອມແລະສັງຄົມ (ESCP) ແລະ ແຜນການມີສ່ວນຮ່ວມຂອງພາກສ່ວນກ່ຽວຂ້ອງຫຼັກ (SEP) ທີ່ເປັນສ່ວນໜຶ່ງ ຂອງຂອບເອກະສານດ້ານສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ (ESF) ຂອງທະນາຄານໂລກ" ວັນທີ 24 ສິງຫາ 2020, ທີ່ໂຮງແຮມ ຄຣາວພລາຊາ ນະຄອນຫຼວງວຽງຈັນ.

Agenda on "Disclosure of the Environmental and Social Commitment Plan (ESCP) and Stakeholder Engagement Plan (SEP), part of The World Bank's Environmental and Social Framework (ESF) Framework" On 24 August 2020, at Crown Plaza Hotel Vientiane Capital.

ເວລາ/Time	ເນື້ອໃນກອງປະຊຸມ / Topics	ຜູ້ຮັບຜິດຊອບ / Responsible person- Speaker
8:30 - 9:00	ລົງທະບຽນ / Registration	ຄະນະຮັບຜິດຊອບ / Meeting secretariat
9:00 - 9:30	ກ່າວເປີດກອງປະຊຸມ ແລະ ນຳສະເໜີ ຄວາມເປັນມາ, ຈຸດປະສິງຂອງໂຄງການຊ່ວຍ SME ຮັບມືກັບຜົນກະທົບຂອງໂຄວິດ-19 ແລະ ຄວາມຄືບໜ້າຂອງການກະກຽມໂຄງການ. / Welcome and Introduction	ທ່ານ ບຸນເຖິງ ດວງສະຫວັນ, ປະທານກອງປະຊຸມ, ຫົວໜ້າ ກົມສິ່ງເສີມ SME / Mr Bountheung Douangsavanh, Chairman, DG of DOSMEP
9:30 - 9:50	ນຳສະເໜີແຜນການຮ່ວມມືການປະຕິບັດຂໍ້ຜູກມັດທາງ ດ້ານສິ່ງແວດລ້ອມແລະສັງຄົມ (ESCP) / Presentation of ESCP	ທ່ານ ໂອລິເວີ້ ວໍເນີ້ ແລະ ທ່ານ ໝອນ ນວນສີວົງ, ທີ່ປຶກສາດ້ານການປ້ອງກັນສິ່ງແວດ ລ້ອມ ແລະ ສັງຄົມ, ໂຄງການ / Oliver Warner and Mone Nuansivong
9:50 -10:00	ປຶກສາຫາລື / Discussion and Question	ຜູ້ເຂົ້າຮ່ວມທັງໝົດ ແລະ ອຳນວຍຄວາມສະດວກໂດຍ ຜູ້ນຳສະເໜີ / All participants and facilitation by speaker
10:00 — 10:15	ພັກຜ່ອນ ອາຫານຫວ່າງ / Coffee Break	ຜູ້ເຂົ້າຮ່ວມທັງໝົດ / All participants
10:15 - 10:45	ສະເໜີ ແຜນການມີສ່ວນຮ່ວມຂອງພາກສ່ວນກ່ຽວຂ້ອງຫຼັກ (SEP) / Presentation of SEP	ທ່ານ ໂອລິເວີ້ ວໍເນີ້ ແລະ ທ່ານ ໝອນ ນວນສີວົງ, ທີ່ປຶກສາດ້ານການປ້ອງກັນສິ່ງແວດ ລ້ອມ ແລະ ສັງຄົມ, ໂຄງການ / Oliver Warner and Mone Nuansivong
10:45 - 11:25	ປຶກສາຫາລື / Discussion and Question	ຜູ້ເຂົ້າຮ່ວມທັງໝົດ ແລະ ອຳນວຍຄວາມສະດວກໂດຍ ຜູ້ນຳສະເໜີ / All participants and facilitation by speaker
11:25 – 11: 45	ສະຫຼຸບ ແລະ ກ່າວປີດກອງປະຊຸມ / Wrap-up and close the meeting	ທ່ານ ບຸນເຖິງ ດວງສະຫວັນ, ປະທານກອງປະຊຸມ, ຫົວໜ້າ ກົມສິ່ງເສີມ SME / Mr Bountheung Douangsavanh, Chairman, DG of DOSMEP
11: 45 onward	ອາຫານທ່ຽງ / Lunch	ຜູ້ເຂົ້າຮ່ວມທັງໝົດ / All participants





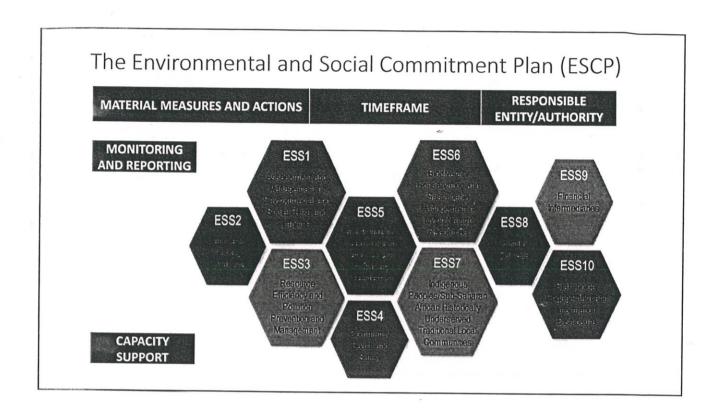
EMERGENCY SUPPORT FOR MSME ACCESS TO FINANCE **PROJECT** The Environmental and Social Commitment Plan (ESCP)



Mone Nouansyvong Environmental and Social Specialist, SME A2F 24 August 2020

Overview

- 1. The overall objective of the ESCP to set out the material environmental & social (E&S) measures and actions, any specific documents or plans, as well as the timing for each of these in Project implementation to support alignment with the applicable standards throughout the entire Project cycle.
- 2. The ESCP may be revised from time to time during Project implementation, to reflect adaptive management of Project changes and unforeseen circumstances or in response to assessment of Project performance conducted under the ESCP itself.



MATERIAL MEASURES AND ACTIONS	TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
ONITORING AND REPORTING		
EGULAR REPORTING: The environmental, social, health and	Six-monthly, throughout Project Implementation	DOSMEP (With input from Participating Financial Institutions
safety (ESHS) Stakeholder engagement Grievance	implementation	(PFIs)

The Environmental and Social Commitment PlantESCP

MATERIAL MEASURES AND ACTIONS

TIMEFRAME

RESPONSIBLE ENTITY/AUTHORITY

ESS 1: ASSESSMENT AND MANAGEMENT OF ENVIRONMENTAL AND SOCIAL RISKS AND IMPACTS

- 1.1 ORGANIZATIONAL STRUCTURE:
- 1. E&S Focal Point
- 2. E&S senior representative+ Part time consultants when needed
- 3. A senior management representative
- 4. A staff to coordinate E&S

Before the beginning of the Project activities and throughout Project Implementation

DOSMEP

PFIs and the Partial Credit Guarantee (PCG) Fund Manager

The Environmental and Social Commitment Plan (ESCP)

MATERIAL MEASURES AND ACTIONS

TIMEFRAME

RESPONSIBLE ENTITY/AUTHORITY

ESS 1: ASSESSMENT AND MANAGEMENT OF ENVIRONMENTAL AND SOCIAL RISKS AND IMPACTS

1.2 E&S ASSESSMENT/MANAGEMENT PLANS AND INSTRUMENTS/ CONTRACTORSAR REPORTING:

- Assess the E&S risks and impacts of proposed Sub-project activities, in accordance with E&S Management System (ESMS)
- Prepare, disclose, adopt, and implement any E&S management plans (ESMP) or other instruments required
- Incorporate the relevant aspects of this ESCP, etc. into the E&S specifications of the procurement documents and contracts with contractors
- The ESMS is prepared, consulted, and disclosed 45 days after the Effective Date.
- Before the approval and carrying out of the Project activities, and throughout the activity implementation
- Before approval and launching the procurement for the Project activities, and thereafter throughout the implementation

DOSMEP/ (with input from PFIs)

The Environmental and Social Commitment Plan (ESCP)

MATERIAL MEASURES AND ACTIONS	TIMEFRA		RESPONSIBLE TITY/AUTHORITY
ESS 1: ASSESSMENT AND MANAGENT RISKS AND IMPACTS	MENT OF ENV	IRONMENTA	L AND SOCIAL
 Any activities under the Exclusion List of there is a non-compliance with the relevence E&S legal requirements of Laos. Any financing that does not fit the eligitic criteria for MSMEs under the Project. Any activities that are "substantial" and risk. 	r where agreed finalize prior to after e	clusion list will b I with the Bank a ed as part of the o disclosure 45 d ffectiveness	ind (with input ESMS from PFIs)

The Environmental and Social Commitment Plan (ESCP)

TIMEFRAME

RESPONSIBLE

MATERIAL MEASURES AND

1.4 The preli	minary E&S risks screening of	Prior to the approval	DOSMEP
the first two	sub-loans of each PFI should le Association for prior	of these sub-loans.	(with input from PFIs)

The Environmental and Social Commitment Plan (ESCP)

MATERIAL MEASURES AND ACTIONS

TIMEFRAME

RESPONSIBLE ENTITY/AUTHORITY

ESS 2: LABOR AND WORKING CONDITIONS

LABOR MANAGEMENT:

14

In accordance with the ESS2, acceptable to the Association, for the Borrower and the PFI's own operations.

Throughout Project implementation.

DOSMEP/ (with input from PFIs)

The Environmental and Social Commitment Plan (ESCP)

MATERIAL MEASURES AND ACTIONS

TIMEFRAME

RESPONSIBLE ENTITY/AUTHORITY

ESS 3: RESOURCE EFFICIENCY AND POLLUTION PREVENTION AND MANAGEMENT

Under action 1.2 above, including, inter alia, measures to manage health care wastes and other types of hazardous and non-hazardous wastes.

MATERIAL MEASURES AND ACTIONS TIMEFRAME RESPONSIBLE ENTITY/AUTHORITY ESS 4: COMMUNITY HEALTH AND SAFETY Under action 1.2 above including, inter alia, measures to: prevent and respond to sexual exploitation and abuse, child labour and sexual harassment.

MATERIAL MEASURES ACTIONS	AND TIMEFRA		NSIBLE UTHORITY
ESS 5: LAND ACQUISITION RESETTLEMENT [.]	, RESTRICTIONS ON LA	AND USE AND INVO	DLUNTARY
Not relevant			
			# P P P P P P P P P P P P P P P P P P P

MATERIAL MEASURES AND ACTIONS	TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY			
ESS 6: BIODIVERSITY CONSERVATION AND SUSTAINABLE MANAGEMENT OF LIVING NATURAL RESOURCES					
Under action 1.2 above					

MATERIAL MEASURES AND ACTIONS	TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
ESS 7: INDIGENOUS PEOPLES/SUB-SAH UNDERSERVED TRADITIONAL LOCAL C	IARAN AFRICAN I OMMUNITIESESS	HISTORICALLY
Under action 1.2 above, in accordance of ESS7 including through adapting the project's ESMS and SEP	with	

MATERIAL MEASURES AND ACTIONS	TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
ESS 8: CULTURAL HERITAGE		. 65
Under action 1.2 above		
N.		

MATERIAL MEASURES AND ACTIONS	INTELBANTE	ONSIBLE AUTHORITY
ESS 9: FINANCIAL INTERMEDIARIES		
ESMS: The PFIs will implement, and update as appropriate, the ESMS to meet the requirements of ESS 9 including ensuring there is the capacity to maintain it through the appointment of the E&S Focal Point.	The ESMS will be prepared, consulted, and disclosed 45 days after the Effective Date and maintained throughout implementation of	PFIs

The Environmental and Social Commisment Plan (ESCP)

MATERIAL MEASURES AND ACTIONS

TIMEFRAME

RESPONSIBLE ENTITY/AUTHORITY

ESS 9: FINANCIAL INTERMEDIARIES

ESMS:

The PFIs will implement, and update as appropriate, the ESMS to meet the requirements of ESS 9 including ensuring there is the capacity to maintain it through the appointment of the E&S Focal Point.

The ESMS will be prepared, consulted, and disclosed 45 days after the Effective Date and maintained throughout implementation of the Project.

PFIs

The Environmental and Social Commitment Plan (ESCP)

MATERIAL MEASURES AND ACTIONS

TIMEFRAME

RESPONSIBLE ENTITY/AUTHORITY

ESS 10: STAKEHOLDER ENGAGEMENT AND INFORMATION DISCLOSURE

STAKEHOLDER ENGAGEMENT PLAN: Prepare, disclose, adopt, and implement a Stakeholder Engagement Plan (SEP) consistent with ESS10, in a manner acceptable to the Association.

A draft SEP has been prepared and disclosed during the Appraisal. The SEP shall be implemented throughout the Project.

PFIs

GRIEVANCE MECHANISM: Accessible grievance arrangements shall be made publicly available to receive and facilitate resolution of concerns and grievances in relation to the Project, consistent with ESS10, in a manner acceptable to the Association.

A project Grievance Mechanism is described in the SEP and shall be maintained throughout Project implementation.

DOSMEP /PFIs

The Environmental and Social Commitment Plan (ESCP)

MATERIAL MEASURES AND ACTIONS	TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
CAPACITY SUPPORT (TRAINING)	139	
DOSMEP, PFIs and the PCG Fund Manager and other relevant implementing support staff receive training from consultants, the staff of the Association on the Project's ESMS and SEP, GRM Labour Management Procedures, provisions to prevent sexual abuse (SEA), Gender Based Violence (GBV) and/or violence against children (VAC), etc.	Within three months after the Effective Date and as new project team members join the Project throughout implementation	DOSMEP/PFIs/ Association

The Environmental and Social Commitment Plan (ESCP)

t project launch workshop after oard approval and nroughout the roject nplementation	DOSMEP
	orkshop after oard approval and broughout the roject

Questions, Comments and Answers

ໂຄງການເຂົ້າເຖິງແຫຼ່ງທຶນ ຂອງ MSME ເພື່ອຮັບມືກັບຜົນກະທົບ ແລະ ຟື້ນຟູ ຈາກວິກິດ ໂຄວິດ-19

Lao PDR Micro, Small, and Medium Enterprise Access to Finance - Emergency and Recovery Support Project (MSME A2F-ERS Project)- (P174169)

ບົດສະຫຼຸບຫຍໍ້ແຜນການຮ່ວມມືປະຕິບັດຂໍ້ກຳນົດທາງດ້ານສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ (ຜຣສສ) Summary of the Environmental & Social Commitment Plan (ESCP)

ແຜນການຮ່ວມມືປະຕິບັດຂໍ້ກຳນົດທາງດ້ານສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ (ຜຣສສ) ເປັນແຜນການທີ່ກຳນົດບັນດາ ມາດຕະການ ແລະ ໜ້າວຽກທີ່ສຳຄັນ ສຳລັບໂຄງການຊ່ວຍ SME ຮັບມືກັບຜົນກະທົບຂອງໂຄວິດ-19, ຕາມເງື່ອນໄຂ ມາດຕະຖານການປ້ອງກັນສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ ຂອງທະນາຄານໂລກ.

ຈຸດປະສິງຂອງ ຜຣສສ ແມ່ນເພື່ອກຳນົດບັນດາມາດຕະການ ແລະ ໜ້າວຽກຕົ້ນຕໍ ເພື່ອປ້ອງກັນ ແລະ ຫຼຸດຜ່ອນ ຄວາມສ່ຽງ ແລະ ຜົນກະທົບດ້ານສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ, ເອກະສານ ຫຼື ແຜນການສະເພາະ, ລວມທັງຂອບເວລາຂອງແຕ່ ລະໜ້າວຽກເຫຼົ່ານັ້ນ ເພື່ອໃຫ້ສອດຄ່ອງກັບເງື່ອນໄຂມາດຕະຖານການປ້ອງກັນສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ ຂອງທະນາຄານ ໂລກ.

ການຈັດຕັ້ງປະຕິບັດບັນດາມາດຕະການ ແລະ ໜ້າວຽກທີ່ສຳຄັນ ທີ່ກຳນຶດໃນ ຜຣສສ ສະບັບນີ້ ຈະໄດ້ຮັບການຕິດຕາມ ແລະ ທົບທວນຄວາມຄືບໜ້າ ແລະ ຜົນສຳເລັດ ໂດຍຈະດຳເນີນໄປຈົນສີ້ນສຸດໂຄງການ.

ການຈັດຕັ້ງປະຕິບັດບັນດາມາດຕະການ ແລະ ໜ້າວຽກທີ່ສຳຄັນ ທີ່ກຳນຶດໃນ ຜຣສສ ມີລາຍລະອຽດດັ່ງນີ້:

- ການລາຍງານສະພາບບັນຫາ ແລະ ການຈັດຕັ້ງປະຕິບັດວຽກງານປ້ອງກັນຄວາມສ່ຽງ ແລະ ຜົນກະທົບຕໍ່ ສິ່ງແວດລ້ອມ, ສັງຄົມ, ສຸຂະພາບ ແລະ ຄວາມປອດໄພ ຢ່າງເປັນປົກກະຕິ;
- ສ້າງ ແລະ ຮັກສາ ໂຄງຮ່າງການຈັດຕັ້ງ ເພື່ອຮັບປະກັນການຈັດຕັ້ງປະຕິບັດເງື່ອນໄຂ ແລະ ຂໍ້ກຳນົດຂອງ ຜຣສສ;
- ພັດທະນາ ແລະ ຈັດຕັ້ງປະຕິບັດ ລະບົບຄຸ້ມຄອງສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ (ລຄສສ) ເພື່ອກຳນົດ, ປະເມີນ, ຄຸ້ມ ຄອງ ແລະ ຕິດຕາມ ຄວາມສ່ຽງ ແລະ ຜົນກະທົບຂອງ ຈຸນລະວິສາຫະກິດ, ທຸລະກິດຂະໜາດນ້ອຍ ແລະ ຂະໜາດ ກາງ (MSME) ທີ່ມາກຸ້ຢືມ ຫຼື ເຂົ້າຮ່ວມໂຄງການ, ຕາມປະເພດ ແລະ ລະດັບຄວາມສ່ຽງ ແລະ ຜົນກະທົບ ແລະ ຊ່ວຍບັນດາສະຖາບັນການເງິນທີ່ເຂົ້າຮ່ວມໂຄງການໃຫ້ສາມາດຈັດຕັ້ງປະຕິບັດ ແລະ ບັນລຸເງື່ອນໄຂ ແລະ ຂໍ້ກຳນົດ ໃນ ລຄສສ.
- ຮັບປະກັນວ່າໂຄງການຈະດຳເນີນໄປຢ່າງສອດຄ່ອງກັບ ມາດຕະຖານການປ້ອງກັນສິ່ງແວດລ້ອມ ແລະ ສັງຄົມຂອງ ທະນາຄານໂລກ ສຳລັບພາກສ່ວນທີ່ກ່ຽວຂ້ອງ;
- ພັດທະນາ ແລະ ຈັດຕັ້ງປະຕິບັດ ແຜນການມີສ່ວນຮ່ວມຂອງພາກສ່ວນກ່ຽວຂ້ອງ (ຜສພສ) ແລະ ກົນໄກການ ຮ້ອງທຸກ;
- ໂຄງການສະໜອງການຝຶກອົບຮົມ ເພື່ອຊຸກ[ີ]ຍຸ້ການຈັດຕັ້ງປະຕິບັດ ບັນດາມາດຕະການ ແລະ ໜ້າວຽກທີ່ສຳຄັນ ທີ່ ກຳນົດ ໃນ ຜຣສສ.

ຜຣສສ ຈະໄດ້ຮັບການທົບທວນ ແລະ ປັບປຸງ ໃນແຕ່ລະໄລຍະ ການຈັດຕັ້ງປະຕິບັດໂຄງການ ເພື່ອໃຫ້ໄປຕາມວິທີການ ຄຸ້ມຄອງການປ່ຽນແປງຕ່າງໆໃນໂຄງການ ແລະ ໃຫ້ສອດຄ່ອງກັບສະພາບການ ຫຼື ຕອບສະໜອງການປະເມີນຜົນການຈັດຕັ້ງ ປະຕິບັດໂຄງການ.

Annex 2





EMERGENCY SUPPORT FOR MSME ACCESS TO FINANCE PROJECT Stakeholder Engagement Plan (SEP)

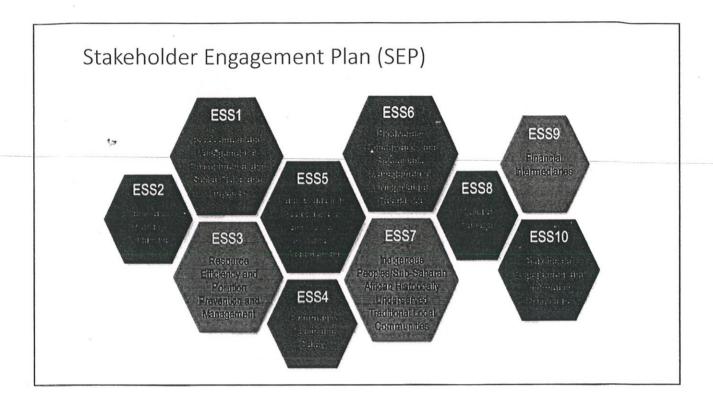




Mone Nouansyvong Environmental and Social Specialist, SME A2F 24 August 2020

Overview

- 1. The overall objective of the SEP is to define a program for stakeholder engagement, including public information disclosure and consultation, throughout the entire Project cycle.
- 2. The SEP outlines the ways in which the project team will communicate with stakeholders and includes a mechanism by which people can raise concerns, provide feedback, or make complaints about the Project and any activities related to the project. The involvement of the local population is essential to the success of the project in order to ensure smooth collaboration between project staff and local communities.



Stakeholder Engagement Plan (SEP)

- 1. Introduction
- 2. Stakeholder Identification and Analysis
- 3. Stakeholder Engagement Program
- 4. Resources and Responsibilities for Implementing SE Activities
- 5. Grievance Mechanism
- 6. Monitoring and Reporting

- 2. Stakeholder Identification and Analysis
- Affected parties
- Interested parties
- Vulnerable Groups

Stakeholiker Engagement Plan (SEP)

- 2. Stakeholder Identification and Analysis
- 2.1 Methodology/Principles
- Openness and life-cycle approach
- Informed participation and feedback
- Inclusiveness and sensitivity
- Flexibility

Stakeholder Engagement Plan (SEP)

3. Stakeholder Engagement Program

- During Project Preparation
- Needs and Methods, Tools and Techniques for SE
- Proposed Strategy for Information Disclosure
- Stakeholder Engagement Plan
- Proposed Strategy to Incorporate the Views of Vulnerable Groups
- Reporting Back to Stakeholders

Stakeholder Engagement Plan (SEP)

3. Stakeholder Engagement Program

■ Proposed Strategy for Information Disclosure

Project stage	Target stakeholders	List of information to be disclosed	Methods and timing proposed
Preparation, prior to the Effective date	MOIC, Ministry of Finance (MOF) Bank of Laos (BOL) Commercial Banks, MSMEs Others as required	Environmental and Social Commitment Plan (ESCP). Stakeholder Engagement Plan (SEP) and Grievance Mechanism (GM). Environmental and Social Management System (ESMS).	Internet pages Social media pages Where deemed as being required, translation of materials will be undertaken.
Implementation	MOIC, MOF, BOL Commercial Banks Others as required	Final version of the above documents.	Internet pages Social media pages Where deemed as being required, translation of materials will be undertaken.

3. Stakeholder Engagement Program

Stakeholder Engagement Plan

Project stage	essage message	Method used	Target stakeholders	Responsibilities
Preparation, prior to the Effective date	The Project and its activities.	Share through email and virtual meetings Engagement with representatives of relevant groups e.g. those for women and minority groups	MOIC Commercial Banks, MSMEs Disadvantaged/vulnerable groups Others as required	DOSMEP with support from consultants
	Introduce the Project's E&S documents.	National workshop	MOIC Commercial Banks, MSMEs Disadvantaged/vulnerable groups Others as required	DOSMEP with support from consultants
Implementation	Updated E&S project documents for the Project	[ТВС]	MOIC Commercial Banks, MSMEs Disadvantaged/vulnerable groups Others as required	DOSMEP with support from consultants

Stakender Engagement Plan (SEP

4. Resources and Responsibilities for Implementing SE Activities

- The budget for the SEP is included as a component of the Project
- Responsible by DOSMEP

Stakeholder Erwagement Plan (SEP)

5. Grievance Mechanism

- Provides affected people with avenues for making a complaint or resolving any dispute;
- Ensures that appropriate and mutually acceptable redress actions are identified and implemented to the satisfaction of complainants; and
- Avoids the need to resort to judicial proceedings.

Stakeholder Engagement Plan (SEP)

5. Grievance Mechanism

- **Step 1:** Submit grievances either orally or in writing to DOSMEP/PMU.
- Step 2: Record grievance and provide the initial response within 24 hours.
- **Step 3:** Investigate the grievance and Communicate the Response within 5 working days.
- **Step 4:** Complainant Response: either grievance closure or taking further steps if the grievance remains open. If grievance remains open, complainant will be given opportunity to appeal to MOIC.
- DOSMEP website, telephone, email, PO Box-Letter Box, Walk-ins and register

- 6. Monitoring and Reporting
- DOSMEP website

Questions, Comments and Answers

ໂຄງການເຂົ້າເຖິງແຫຼ່ງທຶນ ຂອງ MSME ເພື່ອຮັບມືກັບຜົນກະທົບ ແລະ ຟື້ນຝູ ຈາກວິກິດ ໂຄວິດ-19 Lao PDR Micro, Small, and Medium Enterprise Access to Finance - Emergency and Recovery Support Projectect (MSME A2F-ERS Project)- (P174169)

ບົດສະຫລຸບຫຍໍ້ແຜນການມີສ່ວນຮ່ວມຂອງພາກສ່ວນກ່ຽວຂ້ອງ (ຜມພກ) Summary of the Stakeholder Engagement Plan (SEP)

ແຜນການມີສ່ວນຮ່ວມຂອງພາກສ່ວນກ່ຽວຂ້ອງ (ຜມພກ) ມີຈຸດປະສິງເພື່ອກຳນົດວິທີການທີ່ເໝາະສົມ ທາງ ດ້ານເຕັກນິກ ແລະ ວັດທະນະທຳໃນການປຶກສາຫາລື ແລະ ເຜີຍແຜ່ຂໍ້ມູນ ກ່ຽວກັບ ໂຄງການເຂົ້າເຖິງແຫຼ່ງທຶນຂອງ MSME ເພື່ອຮັບມືກັບຜົນກະທົບ ແລະ ຝຶ້ນຝູທຸລະກິດ ຈາກໂຄວິດ-19, ຊຶ່ງຈັດຕັ້ງປະຕິບັດໂດຍ ກະຊວງອຸດສາຫະກຳ ແລະ ການຄ້າ.

ຈຸດປະສົງລວມຂອງ ຜມພກ ແມ່ນເພື່ອກຳນິດ ແຜນການສຳລັບການພົວພັນ ແລະ ເຮັດວຽກກັບພາກສ່ວນ ກ່ຽວຂ້ອງ, ລວມທັງ ການປຶກສາຫາລື, ເຜີຍແຜ່ຂໍ້ມູນ ຕະຫຼອດການຈັດຕັ້ງປະຕິບັດໂຄງການ. ຜມພກ ໄດ້ລະບຸແນວທາງທີ່ ຄະນະໂຄງການຈະສື່ສານກັບພາກສ່ວນກ່ຽວຂ້ອງ, ລວມທັງ ກົນໄກສຳລັບບຸກຄົນ, ນິຕິບຸກຄົນ ທີ່ໄດ້ຮັບຜົນກະທົບ ຫຼື ສິນໃຈທີ່ຈະສະເໜີບັນຫາ, ຄວາມຄິດເຫັນ ແລະ ຂໍ້ຂ້ອງໃຈ, ຮ້ອງທຸກກ່ຽວກັບໂຄງການ ລວມທັງກິດຈະກຳ ທີ່ກ່ຽວຂ້ອງກັບ ໂຄງການ. ການມີສ່ວນຮ່ວມຂອງຊຸມຊົນທ້ອງຖິ່ນ ເປັນແກ່ນສານສຳຄັນ ຕໍ່ກັບຄວາມສຳເລັດຂອງໂຄງການ, ລວມທັງເຮັດ ໃຫ້ການຮ່ວມມືລະຫວ່າງ ຜູ້ຮັບຜິດຊອບໂຄງການ ແລະ ຊຸມຊົນໃນທ້ອງຖິ່ນ ມີຄວາມຄ່ອງຕົວ ແລະ ຫຼຸດຜ່ອນຄວາມສ່ຽງ ແລະ ຜົນກະທົບດ້ານສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ ຈາກກິດຈະກຳຂອງໂຄງການ. ໃນສະພາບການລະບາດຂອງພະຍາດໂຄວິດ-19, ກິດຈະກຳການສ້າງຈິດສຳນຶກທີ່ເໝາະສົມ ແລະ ປັບຕົວ ແມ່ນມີຄວາມສຳຄັນເພື່ອໃຫ້ຊຸມຊົນໝັ້ນໃຈ ແລະ ໂຕ້ຕອບກັບ ຄວາມສ່ຽງຕິດພັນກັບພະຍາດຕິດແປດດັ່ງກ່າວ. ຜມພກ ມີເນື້ອໃນດັ່ງນີ້:

- ການກຳນຶດພາກສ່ວນທີ່ມີສ່ວນຮ່ວມຫຼັກ ທີ່ໄດ້ຮັບຜົນກະທົບ ແລະ ຫຼື ສາມາດສ້າງຜົນກະທົບຕໍ່ໂຄງການ ແລະ ກິດຈະກຳຂອງໂຄງການ;
- ກຳນົດວິທີການທີ່ມີປະສິດທິຜົນສູງສຸດ, ທັນການ ແລະ ຮຸບແບບ ໃນການແລກປ່ຽນຂໍ້ມູນຂ່າວສານແລະ ຮັບປະກັນ ການປຶກສາຫາລືຢ່າງເປັນປົກກະຕິ, ສາມາດເຂົ້າເຖິງໄດ້, ໂປ່ງໃສ ແລະ ເໝາະສົມ;
- ສ້າງຊ່ອງທາງ ແລະ ຂັ້ນຕອນ ເພື່ອໃຫ້ພາກສ່ວນກ່ຽວຂ້ອງ ມີໂອກາດ ທີ່ຈະເຂົ້າຮ່ວມໃນການວາງແຜນ ແລະ ອອກ
 ແບບໂຄງການ;
- ສ້າງ ກົນໄກການຮ້ອງທຸກ ຫຼື ແກ້ບັນຫາ ຢ່າງເປັນທາງການ:
- ກຳນຶດພາລະບົດບາດ ແລະ ຄວາມຮັບຜິດຊອບ ສຳລັບ ຈັດຕັ້ງປະຕິບັດ ຜມພກ;
- ກຳນົດມາດຕະການໃນການລາຍງານ ແລະ ຕິດຕາມເພື່ອຮັບປະກັນ ປະສິດທິພາບ ຜມພກ ແລະ ການທຶບທວນ
 ຜມພກອີງໃສ່ ຜົນຂອງການຕິດຕາມໃນແຕ່ລະໄລຍະ.

ວາລະກອງປະຊຸມ ໃນຫົວຂໍ້ "ເຜີຍແຜ່ ກ່ຽວກັບແຜນການຮ່ວມມືການປະຕິບັດ ຂໍ້ກຳນົດທາງດ້ານສິ່ງແວດລ້ອມແລະສັງຄົມ (ESCP) ແລະ ແຜນການມີສ່ວນຮ່ວມຂອງພາກສ່ວນກ່ຽວຂ້ອງຫຼັກ (SEP) ທີ່ເປັນສ່ວນໜຶ່ງ ຂອງຂອບເອກະສານດ້ານສິ່ງແວດລ້ອມ ແລະ ສັງຄົມ (ESF) ຂອງທະນາຄານໂລກ" ວັນທີ 24 ສິງຫາ 2020, ທີ່ໂຮງແຮມ ຄຣາວພລາຊາ ນະຄອນຫຼວງວຽງຈັນ.

Agenda on "Disclosure of the Environmental and Social Commitment Plan (ESCP) and Stakeholder Engagement Plan (SEP), part of The World Bank's Environmental and Social Framework (ESF) Framework" On 24 August 2020, at Crown Plaza Hotel Vientiane Capital.

ເວລາ/Time	ເນື້ອໃນກອງປະຊຸມ / Topics	ຜູ້ຮັບຜິດຊອບ / Responsible person- Speaker
8:30 - 9:00	ລົງທະບຽນ / Registration	ຄະນະຮັບຜິດຊອບ / Meeting secretariat
9:00 - 9:30	ກ່າວເປີດກອງປະຊຸມ ແລະ ນຳສະເໜີ ຄວາມເປັນມາ, ຈຸດປະສົງຂອງໂຄງການຊ່ວຍ SME ຮັບມືກັບຜົນກະທົບຂອງໂຄວິດ-19 ແລະ ຄວາມຄືບໜ້າຂອງການກະກຽມໂຄງການ. / Welcome and Introduction	ທ່ານ ບຸນເຖິງ ດວງສະຫວັນ, ປະທານກອງປະຊຸມ, ຫົວໜ້າ ກົມສິ່ງເສີມ SME / Mr Bountheung Douangsavanh, Chairman, DG of DOSMEP
9:30 - 9:50	ນຳສະເໜີແຜນການຮ່ວມມືການປະຕິບັດຂໍ້ຜູກມັດທາງ ດ້ານສິ່ງແວດລ້ອມແລະສັງຄົມ (ESCP) / Presentation of ESCP	ທ່ານ ໂອລິເວີ້ ວໍເນີ້ ແລະ ທ່ານ ໝອນ ນວນສີວົງ, ທີ່ປຶກສາດ້ານການປ້ອງກັນສິ່ງແວດ ລ້ອມ ແລະ ສັງຄົມ, ໂຄງການ / Oliver Warner and Mone Nuansivong
9:50 -10:00	ປຶກສາຫາລື / Discussion and Question	ຜູ້ເຂົ້າຮ່ວມທັງໝົດ ແລະ ອຳນວຍຄວາມສະດວກໂດຍ ຜູ້ນຳສະເໜີ / All participants and facilitation by speaker
10:00 - 10:15	ພັກຜ່ອນ ອາຫານຫວ່າງ / Coffee Break	ຜູ້ເຂົ້າຮ່ວມທັງໝົດ / All participants
10:15 - 10:45	ສະເໜີ ແຜນການມີສ່ວນຮ່ວມຂອງພາກສ່ວນກ່ຽວຂ້ອງຫຼັກ (SEP) / Presentation of SEP	ທ່ານ ໂອລິເວີ້ ວໍເນີ້ ແລະ ທ່ານ ໝອນ ນວນສີວົງ, ທີ່ປຶກສາດ້ານການປ້ອງກັນສິ່ງແວດ ລ້ອມ ແລະ ສັງຄົມ, ໂຄງການ / Oliver Warner and Mone Nuansivong
10:45 - 11:25	ປຶກສາຫາລື / Discussion and Question	ຜູ້ເຂົ້າຮ່ວມທັງໝົດ ແລະ ອຳນວຍຄວາມສະດວກໂດຍ ຜູ້ນຳສະເໜີ / All participants and facilitation by speaker
11:25 – 11: 45	ສະຫຼຸບ ແລະ ກ່າວປິດກອງປະຊຸມ / Wrap-up and close the meeting	ທ່ານ ບຸນເຖິງ ດວງສະຫວັນ, ປະທານກອງປະຊຸມູ, ຫົວໜ້າ ກົມສິ່ງເສີມ SME / Mr Bountheung Douangsavanh, Chairman, DG of DOSMEP
11: 45 onward	ອາຫານທ່ຽງ / Lunch	ຜູ້ເຂົ້າຮ່ວມທັງໝົດ / All participants

Annex 3



Welcome remark and introduction were given by Mr. Bountheung Douangsavanh, Director General of the Department of SME, Ministry of Industry and Commerce.





Presentation were given by our E&S expert team via VDO conference.



Presentation were given by our E&S expert team via VDO conference.



Questions and Comments were raise from the SME Association.