



**KALKINMA YATIRIM
BANKASI**

DEVELOPMENT AND INVESTMENT BANK OF TURKEY (TKYB)

**STAKEHOLDER ENGAGEMENT PLAN
FOR
WORLD BANK EMERGENCY FIRM SUPPORT PROJECT
(P174112)**

May 10, 2023

Abbreviations and Acronyms

ESF	Environmental and Social Framework
ESMS	Environmental and Social Management System
ESS	Environmental and Social Standard
GRM	Grievance Redress Mechanism
IFI	International Finance Institution
M&R	Monitoring and Reporting
MoFLLS	Ministry of Family, Labor and Social Services
MoTF	Ministry of Treasury and Finance
MSME	Micro, Small and Medium Enterprises
PFI	Participating Financial Institution
PIU	Project Implementation Unit
POM	Project Operational Manual
SEP	Stakeholder Engagement Plan
TKYB	Development and Investment Bank of Turkey
WB	World Bank
WHO	World Health Organisation

Table of Contents

1.	Introduction/Project Description	4
2.	Regulations and Requirements	7
2.1.	National Legislation	7
2.2.	World Bank Requirements	8
3.	Stakeholder identification and analysis.....	9
3.1.	Methodology	9
3.2.	Affected parties	10
3.3.	Other Interested Parties.....	10
3.4.	Disadvantaged / Vulnerable Individuals or Groups.....	11
4.	Stakeholder Engagement Program	12
4.1.	Summary of stakeholder engagement done during project preparation	12
4.2.	Summary of project stakeholder needs and methods, tools and techniques for SE	12
4.3.	Proposed strategy for information disclosure.....	13
4.4.	Stakeholder Engagement Plan	15
4.5.	Future of the project	17
5.	Resources and Responsibilities for implementing stakeholder engagement activities.....	17
5.1.	Resources	17
5.2.	Management functions and responsibilities	17
6.	Grievance Mechanism	18
6.1	Description of GRM	18
6.2	Monitoring and Reporting Grievances	22
6.3	The World Bank Grievance Redress System.....	24
7.	Monitoring and Reporting	24
7.1.	Involvement of stakeholders in monitoring activities.....	25
7.2.	Reporting back to stakeholder groups	25
7.3.	Annual Tentative SEP Budget	26
8.	SEP Disclosure.....	27
8.1.	Suggestions and Results to be Considered in the Project Implementation Phase.....	27
8.2.	SEP Consultation Meeting Minutes	28
8.3.	Sep Disclosure Meeting Participation List	31
8.4.	E&S Risk Assessment Rules and Procedures Workshop for PFI's under EFSP.....	36
	Annex 1. Sample Grievance Form and Grievance Closeout Form.....	38

1. Introduction/Project Description

An outbreak of the coronavirus disease (COVID-19) caused by the 2019 novel coronavirus (SARS-CoV-2) has been spreading rapidly across the world since December 2019, following the diagnosis of the initial cases in Wuhan, Hubei Province, China. Since the beginning of March 2020, the number of cases outside China has increased thirteen-fold and the number of affected countries has tripled. On March 11, 2020, the World Health Organization (WHO) declared a global pandemic as the coronavirus rapidly spreads across the world. In the next two and a half years, the Covid 19 epidemic not only affected the health of many people on a global scale, but also affected the whole world economically and socially. As of May 2, 2023 the vaccine administered worldwide in order to prevent the progression of the pandemic was 13,347,114,071¹ doses. As of May 3, 2023, the epidemic had caused a total of 765,222,932 cases and 6,921,614² deaths worldwide. The effects of the epidemic decreased over time, by the help of the measures taken and vaccination applications. On May 5, 2023, The World Health Organization (WHO) has declared that Covid-19 no longer constitutes a "global emergency" in terms of health.

Since its first COVID-19 case was detected on March 11, the Government of Turkey has gradually introduced a range of public health measures in line with WHO guidance. Measures have included moving from hygiene guidance to recommending physical distancing to curb transmission and control the spread of the virus. The authorities announced regulations requiring the closure of education facilities, restaurants, bars and cafes, cinemas, gyms, and hairdressers. The operation of international and domestic flights and sports events were halted. Restrictions were imposed on the operation of public buses, taxis, and supermarkets. A curfew for people over the age of 65 and older, those under the age of 20 has also been implemented. Full curfews had been imposed on certain weekends from mid-April to the end of May 2020. In some provinces, this curfew implementation continues to be applied for people over 65. In addition to all these measures, PCR test requirements and Hayat Eve Siğar (HES) application and vaccination measures against the virus have been taken by Turkish Government. As of April 2022, with the positive effect of vaccination, the restrictions have been gradually lifted both in Turkey and in many countries of the world, and the use of masks has been relaxed.

Nevertheless, the pandemic hit the economies in all over the world by making it impossible to sustain production in some firms/sectors due to supply chain disruptions, while reducing or eliminating the need to produce due to the contraction in demand in others. The COVID-19 pandemic caused globally and in Turkey, a combination of multiple shocks to the economy on a scale, which has not been seen in recent history. The incidence of the virus, the behavioral changes it calls for, and required policy responses to slow its spread have disrupted supply and reduced demand for most parts of the economy.

While creating more and better formal jobs remains a priority for Turkey, the COVID-19 outbreak hit the globe and the first priority for the enterprises became survival to maintain the existing business. Given the macroeconomic backdrop the labor market problems are expected to be multiplied by the COVID-19 breakout. Moreover Russia-Ukraine war which started in February 2022 posed many challenges for the

¹ <https://covid19.who.int/>

² <https://covid19.who.int/>

Turkish Economy. And also, macroprudential measures, BRSA regulations, security maintenance conditions and Liraization policy introduced in Türkiye since summer of 2022 forcing banks to lend less, hence putting a strain on credit growth. Therefore, maintenance of the existing business and jobs has vital importance to have a sustainable recovery after the turmoil that arises as the outcome of the pandemic. One of the most important contextual factors that limits the enterprises survival and maintenance of jobs is the poor access to financing among firms. Limited access to finance can also impact negatively on labor market outcomes.

On February 6th, 2023 two consecutive Kahramanmaraş centered earthquakes devastated more than ten cities in Eastern and Southern Türkiye. The earthquake affected 10 cities namely, Kahramanmaraş, Hatay, Adiyaman, Şanlıurfa, Diyarbakır, Gaziantep, Kilis, Adana, Osmaniye and Malatya. As of March 20, 2023, more than 50,000 people died in the earthquakes, many people across the affected cities remained homeless. Immediate damage was estimated as \$34 billion – or roughly 4% of Türkiye’s annual economic output, according to the World Bank estimations.

In this difficult context of high need that is likely to exceed far beyond the ability of authorities to cushion the impact fully, it is important to try to ensure that interventions have the greatest possible positive impact. Emergency Firm Support Project aims to provide continued access to finance for private SMEs affected by the economic impact of the coronavirus outbreak. The Project targets SMEs that were severely affected by the COVID-19 crisis but that remain financially viable and are likely to survive the crisis if provided financing to meet temporary liquidity needs and firms that want to adapt to the new operating environment. The primary focus of the Project will be to support viable businesses that face temporary cash flow disruptions due to decreased demand to their products and supply chain problems, as well as businesses that had to shut down to follow social distancing guidelines. Furthermore, the Project will only support businesses that were in sound financial condition before the pandemic (defined as the end of 2019), and that are expected to survive the crisis, based on financial intermediary’s credit appraisal process and evidenced by detailed financial criteria. The World Bank financing provided under the Project, mostly in the form of working capital sub-loans, will help to keep these businesses open and maintain their employment during the current acute phase of the crisis, and support fast recovery when the health situation improves and the economy re-opens. In addition, the Project will support companies’ working capital and investment expenditures to adapt to the new operating environment.

While there will be no restrictive sectoral allocations under the project, it is very important that WB’s financing is made available to creditworthy firms³ that have been most affected by Covid-19 crisis. In this regard, *the World Bank Sectoral heatmap assessment* identifies highly affected sectors and encourage the financial institutions to channel the funding into these sectors.

Emergency Firm Support Project has one component:

Component: Wholesale Lending: Working capital and investment sub-loans (and lease and factoring financing) provided by TKYB wholesale lending through Participating Financial Institutions (PFIs) targeting private small and medium size enterprises (SMEs) affected by the economic impact of the COVID-19 outbreak. Key target groups to be financed are defined as follows:

³ Financial Criteria will be detailed in Project Operational Manual (POM).

- **Target Group 1 – Highly Impacted SMEs:** SMEs that experienced at least a 20 percent drop in gross sales in Q2 2020 adjusted by the consumer price inflation rate which is 12.62% in compared to Q2 2019. For the purpose of this Project and in line with Government policy and TKYB's existing practice, SMEs will be defined as firms employing fewer than 250 people.
- **Target Group 2 – Highly Impacted Underserved SMEs:** High-risk perception towards certain categories of enterprises including women-inclusive enterprises, young enterprises, and enterprises in less developed regions results in higher credit rationing to these groups even in normal times and compared to other SMEs. These firms are expected to be impacted even more severely by the COVID-19 crisis. Therefore, at the minimum 30 percent of loan proceeds (US\$ 75 million) will be allocated to underserved SMEs.
- Women-inclusive companies; (women-led or predominant businesses: (i) women-owned (at least one female shareholder with properly documented representative and managing powers); or (ii) women-led (at least one woman) having a female representation of at least 25 percent in senior management (general manager, assistant general managers and senior managers with co-organizational authority) or C-level middle management; or (iii) a higher rate of female employees than the average rate observed in the respective sector; or (iv) businesses that have increased their female workforce by more than 5% in the previous year,
- Young businesses with less than 5 years of operation,
- SMEs in underdeveloped regions (outside 30 metropolitan cities; 1. Adana, 2. Ankara, 3. Antalya, 4. Aydın, 5. Balıkesir, 6. Bursa, 7. Denizli, 8. Diyarbakır, 9. Erzurum, 10. Eskişehir, 11. Gaziantep, 12. Hatay, 13. Mersin, 14. İstanbul, 15. İzmir, 16. Kayseri, 17. Kocaeli, 18. Konya, 19. Malatya, 20. Manisa, 21. Kahramanmaraş, 22. Mardin, 23. Muğla, 24. Ordu, 25. Sakarya, 26. Samsun, 27. Tekirdağ, 28. Trabzon, 29. Şanlıurfa, 30. Van. The enterprises located within the boundaries of metropolitan cities that are affected by the Kahramanmaraş Earthquakes, occurred on February 6, 2023 in Türkiye which are 1. Adana, 2. Diyarbakır, 3. Gaziantep, 4. Hatay, 5. Malatya, 6. Kahramanmaraş and 7. Şanlıurfa are considered as underdeveloped regions.)
- **Target Group 3 – Companies seeking to proactively adapt to the COVID-19 environment:** SMEs that want to adapt to the new operating environment by (i) introducing crisis management and resilience measures (i.e., workplace sanitation and health monitoring arrangements, refurbishments to improve social distancing); and (ii) introducing new products and services, new marketing channels, and new business solutions.

TKYB will manage a wholesale component (the total TKYB allocation). Under the wholesale component the qualified commercial banks, leasing companies and factoring companies (PFIs) will be on-lending the WB loan proceeds to end borrowers. Selected PFIs will be able to lend to all Target Groups (1, 2, and 3) but will allocate a minimum of 30 percent of funds to Target Group 2 and a minimum combined 60 percent to Target Groups 1 and 2. Further details on eligibility criteria for PFI's, beneficiaries, and sub-projects is detailed in Project Operational Manual (POM).

Emergency Firm Support Project is being prepared under the WB's Environment and Social Framework (ESF). As per the Environmental and Social Standard ESS10 Stakeholder Engagement and Information Disclosure, the implementing agencies should provide stakeholders with timely, relevant, understandable and accessible information, and consult with them in a culturally appropriate manner, which is free of manipulation, interference, coercion, discrimination and intimidation.

The overall objective of this SEP is to define a program for stakeholder engagement, including public information disclosure and consultation, throughout the entire project cycle. 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 project and any activities related to the project. The involvement of the local SMEs and other enterprises are essential to the success of the project in order to ensure smooth collaboration between TKYB staff and Target Groups and to minimize and mitigate environmental and social risks related to the proposed project activities. In the context of mitigating economic impacts of COVID -19 broad, culturally appropriate, and adapted awareness raising activities are particularly important to properly raise awareness of SMEs about financing opportunities to mitigate economic impacts of COVID-19 and minimize job losses.

2. Regulations and Requirements

2.1. National Legislation

Constitution of Republic of Turkey

Constitution of Republic of Turkey is the fundamental document in respect to guaranteeing citizens' freedom of thought and opinion (Art. 25). No one shall be compelled to reveal his/her thoughts and opinions for any reason or purpose; nor shall anyone be blamed or accused because of his/her thoughts and opinions. Everyone has the right to express and disseminate his/her thoughts and opinions by speech, in writing or in pictures or through other media, individually or collectively. This freedom includes the liberty of receiving or imparting information or ideas without interference by official authorities (Art. 26). In addition, Turkish citizens and foreigners residing in Turkey, on the condition of observing the principle of reciprocity, have the right to apply in writing to the competent authorities and to the Grand National Assembly of Turkey with regard to the requests and complaints concerning themselves or the public (Art. 74).

Law on the Right to Information

Law on the Right to Information No.4982 (Official Gazette dated 24.10.2003 and numbered 25269) defines the process concerning the right to information. It regulates this right in line with the principles of equality, impartiality and transparency, which are the prerequisites of democratic and transparent administration.

The Law on Use of the Right to Petition

Citizens of the Turkish Republic are entitled to apply Turkish Grand National Assembly and the public authorities by written petition, in respect to their requests and complaints, in accordance with the Article 3 of the Law on Use of the Right to Petition (Official Gazette dated 01.11.1984 and numbered 3071). On the condition of reciprocity and using Turkish language in their petitions, foreigners residing in Turkey are entitled to enjoy this right.

Regulation on Environmental Impact Assessment

Regulation on Environmental Impact (Official Gazette dated 25.11.2014 and numbered 29186), prepared in the context of Art 10 of the Environmental Law (1983), requires this project to conduct a public information meeting. According to this Regulation, the primary objective of the public information meeting

is to inform and consult the public on the project. The regulation requires the meeting to be conducted in the project site, accessible for the interested people; and the date and venue of the meeting need to be approved previously by the Governor and announced in a local and a national newspaper, at least 10 days prior to the meeting. Similar announcements will also be posted to the neighboring quarters and counties, by the staff of the Governor.

The comments and suggestions expressed in the meeting should be recorded by the representatives of the Ministry of Environment and Urbanization. These written opinions and suggestions should be revised throughout the project life.

2.2. World Bank Requirements

The WB's Environmental and Social Framework (ESF)'s Environmental and Social Standard (ESS) 10, "Stakeholder Engagement and Information Disclosure", recognizes "the importance of open and transparent engagement between the Borrower and project stakeholders as an essential element of good international practice" (WB, 2017: 97). Specifically, the requirements set out by ESS10 are the following:

- Borrowers will engage with stakeholders throughout the project life cycle, commencing such engagement as early as possible in the project development process and in a timeframe that enables meaningful consultations with stakeholders on project design. The nature, scope and frequency of stakeholder engagement will be proportionate to the nature and scale of the project and its potential risks and impacts.
- Borrowers will engage in meaningful consultations with all stakeholders. Borrowers will provide stakeholders with timely, relevant, understandable and accessible information, and consult with them in a culturally appropriate manner, which is free of manipulation, interference, coercion, discrimination and intimidation.
- The process of stakeholder engagement will involve the following, as set out in further detail in this ESS: (i) stakeholder identification and analysis; (ii) planning how the engagement with stakeholders will take place; (iii) disclosure of information; (iv) consultation with stakeholders; (v) addressing and responding to grievances; and (vi) reporting to stakeholders.
- The Borrower will maintain and disclose as part of the environmental and social assessment, a documented record of stakeholder engagement, including a description of the stakeholders consulted, a summary of the feedback received and a brief explanation of how the feedback was taken into account, or the reasons why it was not." (WB, 2017: 98).
- A Stakeholder Engagement Plan proportionate to the nature and scale of the project and its potential risks and impacts needs to be developed by the Borrower. It has to be disclosed as early as possible, and before project appraisal, and the Borrower needs to seek the views of stakeholders on the SEP, including on the identification of stakeholders and the proposals for future engagement. If significant changes are made to the SEP, the Borrower has to disclose the updated SEP (WB, 2017: 99). According to ESS10, the Borrower should also propose and implement a grievance mechanism to receive and facilitate the resolution of concerns and grievances of project-affected parties related to the environmental and social performance of the project in a timely manner (WB, 2017: 100).

3. Stakeholder identification and analysis

Project stakeholders are defined as individuals, groups or other entities who:

- (i) are impacted or likely to be impacted directly or indirectly, positively or adversely, by the Project (also known as ‘affected parties’); and
- (ii) may have an interest in the Project (‘interested parties’). They include individuals or groups whose interests may be affected by the Project and who have the potential to influence the Project outcomes in any way.

3.1. Methodology

In order to meet best practice approaches, the project will apply the following principles for stakeholder engagement:

- *Openness and life-cycle approach*: public consultations for the project(s) will be arranged during the whole life-cycle, carried out in an open manner, free of external manipulation, interference, coercion or intimidation;
- *Informed participation and feedback*: information will be provided to and widely distributed among all stakeholders in an appropriate format; opportunities are provided for communicating stakeholders’ feedback, for analyzing and addressing comments and concerns;
- *Inclusiveness and sensitivity*: stakeholder identification is undertaken to support better communications and build effective relationships. The participation process for the projects is inclusive. All stakeholders at all times will be encouraged to be involved in the consultation process. Equal access to information is provided to all stakeholders. Sensitivity to stakeholders’ needs is the key principle underlying the selection of engagement methods. Special attention is given to vulnerable groups, in particular women, youth, elderly and the cultural sensitivities of diverse ethnic groups.

For the purposes of effective and tailored engagement, stakeholders of the proposed project(s) can be divided into the following core categories:

- **Affected Parties** – persons, groups and other entities within the Project Area of Influence (PAI) that are directly influenced (actually or potentially) by the project and/or have been identified as most susceptible to change associated with the project, and who need to be closely engaged in identifying impacts and their significance, as well as in decision-making on mitigation and management measures;
- **Other Interested Parties** – individuals/groups/entities that may not experience direct impacts from the Project but who consider or perceive their interests as being affected by the project and/or who could affect the project and the process of its implementation in some way; and
- **Vulnerable Groups** – persons who may be disproportionately impacted or further disadvantaged by the project(s) as compared with any other groups due to their vulnerable status⁴ and that may require special engagement efforts to ensure their equal representation in the consultation and decision-making process associated with the project.

⁴ Vulnerable status may stem from an individual’s or group’s race, national, ethnic or social origin, color, gender, language, religion, political or other opinion, property, age, culture, literacy, sickness, physical or mental disability, poverty or economic disadvantage, and dependence on unique natural resources.

3.2. Affected parties

Affected Parties include persons, groups and other entities within the Project Area of Influence (PAI) and other parties that may be subject to direct impacts from the Project and specifically, the following identified individuals and groups fall within this category:

1. Participating Financial Institutions (PFIs), which are the intermediary financial institutions (banks and financial leasing and factoring companies) through which TKYB will provide loans to firms indirectly in apex structure. The qualified PFIs, which will lend funds from TKYB will on lend to eligible SMEs.
2. SMEs operating in sectors heavily hit by the COVID-19⁵.

Sectors are defined broadly and not limited to the most vulnerable sectors which are identified to be accommodation and food services, transport and storage, construction, motor vehicles, and the textiles, apparel, and leather manufacturing sectors according to the results of the World Bank Sectoral heatmap assessment. The Assessment also shows the sectors where the adverse impact would be most significant which are transport and storage, electricity, water & gas, construction, and wholesale & retail. It is also noted that following sectors would also face relatively severe impacts: agriculture; chemicals; basic metals; finance; real estate; and professional, admin and support services.

3. SMEs seeking to adapt to Covid-19 environment by introducing crisis management and resilience measures (i.e., crisis management framework, workplace sanitation and health monitoring arrangements, refurbishments to improve social distancing); and (ii) introducing new products and services, new marketing channels, new business solutions.
4. Highly Impacted Underserved SMEs including women-inclusive enterprises, young enterprises, and enterprises in less developed regions that experienced at least a 20 percent drop in gross sales in Q2 2020 compared to Q2 2019:
5. Employees working in the SMEs affected negatively by the COVID-19 and may benefit from the project.

3.3. Other Interested Parties

Other Interested Parties – individuals/groups/entities that may not experience direct impacts from the Project but who consider or perceive their interests as being affected by the project and/or who could affect the project and the process of its implementation in some way:

1. Industry clusters organizations who work with the affected firms and cluster member companies (Medical Industry Cluster, Construction Machinery Cluster, Renewable Energy and Environmental Technologies Cluster, Defense and Aviation Cluster, Rubber Technologies Cluster, Rail Transportation Systems Cluster, Communication Technologies Cluster, Pharmaceutical Cluster, Food Cluster, Automotive and Auxiliaries Cluster, Textile Cluster);

⁵ WB report "Sectoral heatmap assessment: COVID-19 vulnerability and impact in Turkey" summarizes 'sectoral heatmap' approach to assessing risk on a sectoral basis arising from the COVID-19 shock.

2. Chambers of Commerce and Industry in Project Area of Influence, civil society groups and NGOs on the regional, national and local levels that pursue environmental and socio-economic interests.
3. Regional Development Agencies, not directly affected by the project but may have a role in project implementation as they have an in-depth knowledge about the environmental and social characteristics of the regional the impact zones of the project;
4. Techno parks and Industrial Zones, hosting the companies seeking to adopt to C19 environment through advanced technologies;
5. Business owners and providers of services, goods and materials within the project area that will be involved in the project's wider supply chain or may be considered for the role of project's suppliers in the future;
6. Government officials, permitting and regulatory agencies at the national and regional levels, including environmental, technical, social protection and labor authorities (Ministry of Family, Labour and Social Services, Ministry of Treasury and Finance, Ministry of Industry and Technology);
7. Mass media and associated interest groups, including local, regional and national printed and broadcasting media, digital/web-based entities, and their associations.

Individuals/groups/entities and general members of communities stated above that are not included as beneficiaries of the project may not experience direct impacts. However, they may be affected from the project indirectly. This plan considers other interested parties as an important factor of engagement and includes them in the process. For example, some businesses may not be considered eligible after evaluation. These parties will be informed about the project GRM and its usage which is explained in details in section 6.

3.4. Disadvantaged / Vulnerable Individuals or Groups

Vulnerable individuals or groups are persons who may be disproportionately impacted or further disadvantaged by the project(s) as compared with any other groups due to their vulnerable status and that may require special engagement efforts to ensure their equal representation in the consultation and decision-making process associated with the project.

It is particularly important to understand whether project impacts may disproportionately fall on disadvantaged or vulnerable individuals or groups, who often do not have a voice to express their concerns or understand the impacts of a project and to ensure that awareness raising and stakeholder engagement with disadvantaged or vulnerable individuals or groups be adapted to take into account such groups or individuals particular sensitivities, concerns and cultural sensitivities and to ensure a full understanding of project activities and benefits.

Vulnerable or disadvantaged individuals or groups may have limitations in participating and/or in understanding the project information or participating in the consultation process. The vulnerability may stem from person's origin, gender, age, health condition, economic deficiency and financial insecurity, disadvantaged status in the community (e.g. minorities or fringe groups), dependence on other individuals or natural resources, etc. Engagement with the vulnerable groups and individuals often requires the application of specific measures and assistance aimed at the facilitation of their participation in the project-related decision making so that their awareness of and input to the overall process are commensurate to those of the other stakeholders.

Within the Project, the vulnerable or disadvantaged groups may include and are not limited to the following:

1. Women-inclusive enterprises are defined as: (i) owned by women (i.e., with at least one female shareholder with a properly documented representative and managing powers); or (ii) managed by women (i.e., with at least one female C-level⁶ manager or with at least 25 percent female representation in mid-level management); or (iii) employing a ratio of women that is higher than the average ratio observed in the respective sector; or (iv) has increased the share of women employment by at least 5 percent in the previous year.
2. Young enterprises: Enterprises with less than [5] years in operation.
3. Enterprises in less developed regions: Enterprises located outside the boundaries of metropolitan cities. The enterprises located within the boundaries of metropolitan cities that are affected by the Kahramanmaraş Earthquakes, occurred on February 6, 2023 in Türkiye which are 1. Adana, 2. Diyarbakır, 3. Gaziantep, 4. Hatay, 5. Malatya, 6. Kahramanmaraş and 7. Şanlıurfa are considered as less developed regions.

Vulnerable groups within the communities affected by the project will be further confirmed and consulted through dedicated means, as appropriate. Description of the methods of engagement that will be used in the project is provided in the following sections.

4. Stakeholder Engagement Program

4.1. Summary of stakeholder engagement done during project preparation

Given the emergency nature of this Emergency Firm Support Firms Project operation, consultations during the project preparation phase were limited to WB relevant government officials, IFIs, potential participating financial institutions and others from institutions working in relevant target sectors.

This Stakeholder Engagement Plan will be subject to disclosure and consultation before the finalization. The Project includes resources to implement the actions included in the SEP. The SEP will be continuously updated throughout the project implementation period, as required.

4.2. Summary of project stakeholder needs and methods, tools and techniques for stakeholder engagement

Different engagement methods are proposed and cover different needs of the stakeholders⁷. Various methods of engagement will be used as part of the project's interaction with the stakeholders, to ensure that different stakeholder groups are successfully reached and are involved in the process of consultation, decision-making and the development of impact management solutions. Considering evolving situation of

⁶ C-level jobs include the following: General Manager, Executive Vice President, Deputy General Manager, Chief Executive Officer, Chief Operations Officer, Chief Finance Officer, Chief Marketing Officer, Chief Technology Officer, and Chief Information Officer.

⁷ [Examples may include: (i) Structured Agenda; (ii) Focus Group Meetings/ Discussions; (iii) Community consultations; (iv) Formal meetings; (v) One-on-one interviews; (vi) Site visits or virtual consultations meetings on Covid-19 affected times]

current COVID-19 outbreak, the project should select methods for stakeholder engagement that are most appropriate to the situation. The authorities have announced regulations and restrictions regarding everyday life as well as business operations in order to slow the spread and transmission of the coronavirus. The restrictions in business operations require new methods, tools and techniques for stakeholder engagement. Only after easing of these restrictions, different engagement methods that cover different needs of the stakeholders will be implemented.

The stakeholder engagement will rely more on media and online channels during the period when COVID-19 related restrictions apply. Where possible and appropriate, online platforms and dedicated discussion groups will be created appropriate for this purpose, depending on the type and category of stakeholders. Traditional communication channels (like TV, newspapers, radio, public announcements and mail) will be used when stakeholders do not have access to online channels. Materials like project documents, presentations, questionnaires and discussion topics will be distributed online to participants.

TKYB will manage the wholesale component where Participating Financial Intermediaries (PFIs) will be on-lending the WB loan proceeds to end borrowers (SMEs). Considering the loan component targeting SMEs highly affected by the economic impact of the COVID-19 outbreak, stakeholder engagement methods are proposed in the following section.

TKYB will assign a full-time designated expert within PIU for the management and monitoring of stakeholder activities including the monitoring of grievance related actions taken. PFIs will assign a "dedicated staff" to convey stakeholder engagement related issues and grievances to project related TKYB. This dedicated staff will make sure that a grievance mechanism similar to TKYB's is structured for the use of both beneficiary firms and internal employees of the PFI in line with ESS.2 and ESS.10. This dedicated staff will have a role in reaching out target groups and stakeholders of the project and monitor project related grievances. PIU and PFIs will utilize their existing online communication channels and facilities for disclosure of written/print/visual materials. Project updates will be posted on TKYB's website having links to that of PFIs and be available in their websites. Where applicable and preferred by the stakeholders, TKYB and PFIs will also communicate project information and updates through other means such as social media, distributed printed material, one to one interviews and consultation meetings when needed.

The measures proposed in the plan which are not implementable in the circumstances of social distancing, will be replaced with appropriate activities and actions where social distancing is ensured and face to face interaction is avoided. Additional measures such as on-line consultations, videos, use of social media etc. will be used where appropriate and suggested activities would only be implemented only after easing of social distancing measures and restrictions on mobility.

4.3. Proposed strategy for information disclosure

Project stage	Target stakeholders	List of information to be disclosed	Methods and timing proposed
Design and Preparation	<ul style="list-style-type: none"> ▪ SMEs affected negatively by COVID-19 	<ul style="list-style-type: none"> ▪ Project Summary ▪ Subsidiary Loan Agreement 	<ul style="list-style-type: none"> ▪ Written information, electronic information

	<ul style="list-style-type: none"> ▪ PFIs ▪ Government officials ▪ Other stakeholders 	<ul style="list-style-type: none"> ▪ WB's and TKYB's E&S principles, Environment and social risk and impact assessment and management guidelines ▪ GRM availability and mechanism 	<ul style="list-style-type: none"> ▪ Video conferencing meetings ▪ e- mail ▪ Virtual counseling meetings ▪ Disclosure meeting, conducted in July 2020
Implementation	<ul style="list-style-type: none"> ▪ SMEs affected negatively by COVID-19 ▪ PFIs ▪ Government officials ▪ Other stakeholders 	<ul style="list-style-type: none"> ▪ Project Appraisal Document ▪ Project Preparation and Loan Information ▪ GRM reports ▪ Public notice on effectiveness ▪ Public notice on subsidiary loan agreements with PFIs ▪ Application procedures 	<ul style="list-style-type: none"> ▪ Video conferencing meetings ▪ Audio meetings ▪ Radio, TV, newspaper and social media announcements ▪ Project related announcements on websites and social media accounts of TKYB and PFIs ▪ Online focus groups with vulnerable groups ▪ GRM system
Closing	<ul style="list-style-type: none"> ▪ SMEs affected negatively by COVID-19 ▪ PFI's ▪ Other stakeholders 	<ul style="list-style-type: none"> ▪ Project progress and evaluation reports ▪ Project outcomes 	<ul style="list-style-type: none"> ▪ Press Releases ▪ Website announcements ▪ Project related announcements on websites and social media accounts of TKYB and PFIs

4.3.1. Information on documents/information that will be disclosed

Project summary: A summary presentation of the project will be given electronically to PFI's and other stakeholders invited and attended to the disclosure meeting

Subsidiary Loan Agreement (SLA): Draft Subsidiary Loan Agreement will be shared and negotiated with potential PFIs preparation stage.

E&S principles and guidelines: A summary presentation of the TKYB and World Bank principles on Environmental and Social Framework will be made to PFI's by Sustainability and Environmental Social Impact Management department at the negotiation stage of the Subsidiary Loan Agreement. E&S training to PFI's will be given via online platforms or face to face after SLA's signed between TKYB and PFIs.

GRM mechanism and reports: A summary presentation of the TKYB and World Bank principles on Environmental and Social Framework including TKYB Project GRM mechanism available to PFI's. Project documents including GRM mechanism will be available on TKYB's website for PFIs so that they can make use of it if they do not have such system in place.

Project Documents: PFI's will be informed about the project documents and changes in the documents by Development Cooperation and Wholesale Banking department. Website announcements on project documents and updates will be given under Wholesale Banking (Apex) section both in Turkish and English on TKYB website (<https://kalkinma.com.tr/biz-ne-yapiyoruz/proje-finansmani-ve-kurumsal-krediler/toptan-bankacilik-apex>).

Loan information: Website announcements and press releases will be given about Loan, PFIs and its effectiveness.

Project progress reports: Website announcements on progress semiannually.

Project outcomes: Website announcements on outcomes semiannually.

4.4. Stakeholder Engagement Plan

Project stage	Topic of consultation / message	Method used	Target stakeholders	Responsibilities and frequency
Design and Preparation	Stakeholder Engagement Plan(SEP) ESMS documents ESCP TKYB's E&S Policy <u>TKYB's E&S Risk Assessment Summary Procedure</u>	Written information, electronic information e-mails TKYB website, (documents will be updated when required)	SMEs, PFIs, affected parties, other interested parties and vulnerable groups National authorities (Ministry of Treasury and Finance)	PIU to inform target beneficiaries and communities of project objective, activities and TKYB's environmental and social risk assessment policies. Draft SEP and ESMS documents will be disclosed before the loan agreement
Project Preparation and Negotiation with PFIs	Project design documents ESMS documents ESCP GRM requirements	Written information, electronic information, Consultation Meetings, e-mails, TKYB website, (documents will be updated when required)	PFIs	PIU to inform the PFIs Assess the capability of PFIs to be involved in the project Negotiate the project design with PFIs (eligibility of final beneficiaries and allocation of funds to Target Groups) to reach out the final beneficiaries effectively. Final SEP, ESMS documents and GRM requirements will be revised and redisclosed when the loan agreement signed.

Implementation Stage	Project design documents ESMS documents GRM requirements Project design and implementation documents	Written information, electronic information, e-mails, TKYB website, TKYB social media channels, Press releases, Webinars	PFI, affected parties, other interested parties and vulnerable groups Other stakeholders (Industry Clusters, Chambers of Commerce and Industry in Project Area)	PIU to inform the project target groups and interested parties about project objectives and outcomes PIU will update TKYB website for project related information as needed and semiannually PIU will conduct a separate meeting with members of chamber of trade and commerce and clusters
Implementation Stage	Project design and implementation documents ESMS documents GRM documents	Written information, electronic information e-mails, TKYB website, TKYB social media channels Press releases Webinars	Vulnerable groups	PIU to inform the project vulnerable groups about project objectives and outcomes PIU will update project related website link for information disclosure as needed and annually. Additional efforts will be directed to women entrepreneurs together with chambers of commerce
Implementation Stage	Project design document and on implementation document ESMS documents GRM documents TKB website link to the Project Project social media channels Stakeholder satisfaction review	Written information, electronic information, consultation meetings, Press releases GRM reports Trainings to PFIs for TKYB Apex Online Monitoring Tool TKYB Apex Online Monitoring Tool Midterm Stakeholder Survey	Beneficiary SMEs of apex lending PFIs	PIU to inform PFIs about the mechanism and methodology of financing for urgent support financing PIU will train PFIs to use TKYB Apex Online Monitoring Tool PIU and PFIs will make GRM effective PIU will develop the survey and will be conducted by TKYB and and PFIs Project midterm stakeholder survey.
Implementation Stage	Project design and lending documentation	Written information, electronic information & consultation and face-to face Meetings GRM reports	Vulnerable groups, other interested parties.	PIU and PFIs to inform the mechanism and methodology of financing for urgent support financing

				PIU and PFIs will make GRM effective
Implementation & Closing	Project implementation progress reports with key indicators Project outcomes	Written information electronic information, meetings, GRM reports Periodic Progress reports defined in the POM.	WB	PIU and PFIs to report project implementation progress quarterly. Semianual project progress reports

4.5. Future of the project

Stakeholders will be kept informed as the project develops, including reporting on project environmental and social performance and implementation of the Stakeholder Engagement Plan and the grievance mechanism. This will be important for the firms affected by COVID-19 outbreak, but equally and even more so for employees in these firms.

PIU and dedicated staff of PFIs will ensure that engagement activities that require face-to-face meetings and social gatherings will resume after restrictions on movement and social distancing requirements are eased or lifted.

5. Resources and Responsibilities for implementing stakeholder engagement activities

5.1. Resources

Development Cooperation and Wholesale Banking Department within PIU will be in charge of stakeholder engagement activities. The budget required for implementing the stakeholder engagement plan over project duration will be allocated and used for conducting the above specified activities with different stakeholders and for communication and visibility activities. An estimated annual SEP budget is given as Annex-2 Estimated SEP Budget.

5.2. Management functions and responsibilities

TKYB will implement the program within its existing organizational structure: PIU (Development Cooperation and Wholesale Banking department) will be responsible for the overall implementation of the project activities. PIU will work in close collaboration with PFIs for the implementation of the project. PIU staff will include experts in project implementation, environmental and social standards, as well as monitoring and evaluation.

The PIU will be established within TKYB, with the involvement of full-time dedicated staff from various departments (Development Cooperation and Wholesale Banking Department will manage the project with the support of Sustainability and Environmental Social Impact Management, Development Finance Institutions, Loan Allocation, Loan Operations and IT Application Development and will manage and implement the project as part of their regular routine.

The stakeholder engagement activities will be monitored by PIU and by dedicated staff of PFIs. TKYB will assign a full-time designated expert within PIU for the management and monitoring of stakeholder activities including the monitoring of grievance related actions taken. PIU and PFIs will track the progress of the SEP as well as the feedback and grievances received. PFIs will assign a dedicated staff to carry out stakeholder engagement related issues and grievances related to the project. All records related with the SEP activities at PFI level will be reported to PIU regularly with other project progress information. This dedicated staff will make sure that a grievance mechanism similar to TKYB's is structured for the use of both beneficiary firms and internal employees of the PFI line with ESS.2 and ESS.10.

All project engagement records including GRM specific information will be kept by PIU. The PIU and PFIs will also update their website regularly (at least on a semi-annual basis) with key project updates and reports on the project's environmental and social performance. Project GRM will be in place during the entire lifetime of the project to receive any concerns from stakeholders. Stakeholder engagement activities will be documented through semiannually progress reports, to be shared with the WB. TKYB will ensure that acceptable GRM is operational before signing the Subsidiary Loan Agreements (SLAs) with PFIs.

The project implementation arrangements are as follows: Ongoing feedbacks and comments received from stakeholders throughout the implementation of the project will be reviewed and necessary restorative actions, if needed, will be undertaken by PIU with relevant stakeholders to ensure smooth implementation of the project. PIU will conduct a midterm stakeholder engagement survey to seek feedback from PFI and apex lending beneficiary firms (SMEs) on their satisfaction with the project. The PIU will discuss the survey results with PFIs and will inform WB on project implementation, as appropriate.

6. Grievance Mechanism

6.1 Description of GRM

TKYB has online communication and project GRM in place and approved policy documents to regulate and address grievances for all project stakeholders including its employees. A new procedure called "Grievance Redress Mechanism for IFIs financed projects" has been introduced recently. In line with the requirements of ESS.10 (Stakeholder Engagement and Information Disclosure), the project specific grievance mechanisms will be open to the use of all stakeholders and it can be used to deliver any possible message, complaint and/or suggestion by any stakeholder via TKYB corporate website and other channels defined in the mechanism. In the context of the Project, we are expecting to receive any kind of feedbacks from participating financial institutions (PFIs), final beneficiary SMEs and also Project Affected Parties (PAPs) who may be impacted from the project; and other interested parties who may have an interest in the project (Figure 1).

In line with the requirements of ESS.2 (Labor and Working Conditions), TKYB has an internal employee grievance mechanism and procedure for its employees. On the intranet page of TKYB, employees are able to submit their grievances from the notification menu, which may be related to 1.Ethics, 2.Whistle-blowing, 3.Suspicious transactions, 4.Complaints and suggestions. Each grievance will be processed according to internal employee grievance procedure, which can be directed to the CEO in case of ethics related grievances; to the Board of Auditors in case of whistle-blowing related grievances; to the Compliance Officer (Head of Internal Control and Compliance department) in case of suspicious transactions related grievances and to human resources department in case of other complaints and suggestions (Figure 2).

If there are any non-staff project workers/consultants hired for specifically for this project, they will also be informed about the internal employee grievance mechanism at the time of recruitment and will be provided subject specific e-mail addresses for ethics and whistle-blowing related grievances. They will also be able to use the project GRM for their general complaints and suggestions.

GRM requirement for PFIs will be enforced by the Subsidiary Loan Agreement if they do not have any mechanism acceptable to the World Bank Requirements. PFIs will establish GRM, consistent with requirements under national law and ESS2. This GM will be adapted to receive sexual exploitation and abuse (SEA) and sexual harassment complaints (SH). TKYB will ensure that this GM is operational before signing the Subsidiary Loan Agreements (SLAs) with PFIs.

Project stakeholders (affected parties, other interested parties and vulnerable groups) will be informed about the project GRM. Any kind of feedbacks, suggestions or complaints related to the Emergency Firm Support Project will be taken from TKYB's project GRM available at TKYB's official website. The users of the project GRM is not only the PFIs or final beneficiary SMEs, but also other interested parties and vulnerable groups. For example, some of the SME's will not be eligible for financing under this project. They will likely want to know why and challenge their ineligibility. They will be encouraged to use project GRM to get information, challenge ineligibility or give complaints. Vulnerable groups which are important stakeholders and also affected parties of the project will also be encouraged to use GRM for the same purposes. They may like to their express their concerns or understand the impacts of a project or explain their particular sensitivities, concerns about the project via project GRM.

GRM process for project stakeholders:

The GRM for all project stakeholders is accessible via TKYB's official website and aims to collect and address grievances of all stakeholders. The responsible body governing this grievance process is TKYB's Internal Control and Compliance Department, which reports directly to the Audit Committee of the Bank. All inquiries/grievances received are directed to the Internal Control and Compliance Department where the relevant inquiry/grievance is reviewed by them and directed to the relevant responsible department to be responded maximum within 30 days unless any other time period is required legally. For the project GRM, all project related grievances that are directed to relevant departments by Internal Control and Compliance department, will also be reported to PIU for project information and reporting purposes.

The GRM Forms are available both in Turkish and English;

English link: <https://kalkinma.com.tr/en/contact-us/contact-information>

Turkish link: <https://kalkinma.com.tr/tr/bize-ulasin/iletisim-bilgileri>

As this GRM is a part of the regulatory framework applied by Banking Regulation and Supervision Agency of Turkey (regulation on Internal Processes and Internal Capital Adequacy Assessment Process) all banks in Turkey, including potential PFIs, are subject to this regulation. Thus, the PFIs are expected to have similar functioning GRMs in place. The project GRM will utilize existing grievance channels of TKYB and PFIs, but will also be improved through adjustments to collect, manage and monitor project specific grievances. If any of the selected PFIs is missing some features of this GRM, they will be asked to upgrade and improve their GRM to match the requirements of ESS10 and as specified in the SEP and Project Operational Manual (POM).

The project PIU will be the designated department for reporting all project related inquiries that will be directed and shared by Internal Control and Compliance Department and will simultaneously keep the records and reports of all grievances. PIU will be informed in each of these cases:

- Submission and recording of project related grievance
- Preparation of draft response by relevant department
- Approval of legal opinion
- Completion of complainant response

Internal Control and Compliance Department documents the actions and counter actions taken, and the responses provided to the applicant/complainant, including for project grievances and report to Audit Committee, Board of Internal Auditors and CEO on a monthly basis. These monthly reports related to project grievances will be shared with PIU for project reporting purposes.

Project GRM will be used to submit complaints related to the overall management and implementation of the project, including: violation of project policies, guidelines, or procedures, including those related to child labor, health and safety of workers, work place harassment (mobbing, sexual harassment etc.). The GRM will also allow submission of anonymous grievances. The attached grievance form in Annex 1 will be utilized in the project and allow submission of anonymous grievances.

The GRM's steps are explained below.

Step 1: Submission of grievances

Step 2: Recording of grievance

Step 3: Investigating the grievance and preparing the draft response

Step 4: Complainant Response within 30 days

Step 1: Submission of grievances

Existing GRM has four different channels to receive grievances:

- a) Complaint form: By filling complaint form (<https://kalkinma.com.tr/en/contact-us/contact-information>)
- b) Fax: By sending fax through +90 (216) 6301815-0216 6346145
- c) E-mail: By sending e-mails to the Bank and staff
- d) Postal mail: By applying to the Bank with a petition

In case a complainant would like to submit a grievance via telephone, he/she will be directed to fill in the complainant form on the website. Complainant can also categorize the grievance by project name (When it is applicable as WB Formal Employment Creation Project or WB Emergency Firm Support Project or others) via a drop down menus in complainant form.

When the grievance form is completed with the subject and other information required, it is delivered to Internal Control and Compliance Department to be recorded, classified and communicated with other relevant departments to be responded. All grievances regardless of the channel received must be delivered to Internal Control and Compliance department and recorded in the same day of receipt.

In addition to the project specific TKYB GRM, the national grievance mechanism will be one of the tools that the project GRM will feed from. TKYB and PFIs may receive formal requests and grievances through the Presidential Communication Center (CIMER) on different types of complaints related to the project. In practice, CIMER (Phone: 150, web: <https://www.cimer.gov.tr/>) is only available to Turkish citizens. However, project GRM will also utilize a second national level tool namely YIMER (Foreigners Communication Center) to collect grievances from foreigners including refugees. YIMER (Phone: 157, web: <http://yimer.gov.tr>) which also serves on a 7 day/24 hours basis, is freely accessible in six languages including, Turkish, Russian, Arabic, Farsi, German, and English. Project related grievances received through CIMER and YIMER will also be recorded by designated staff in PIU to timely inform the project on taking corrective actions. Both CIMER and YIMER will complement project GRM throughout project life. Project related grievances received through CIMER and YIMER will also be recorded by Internal Control and Compliance department and processed similarly with project GRM.

Step 2: Recording of grievance

Once a grievance is received, the Internal Control and Compliance Department is responsible for recording, directing, ensuring and controlling those grievances are replied within required time periods and reporting the analysis of grievances in terms of category and quantity to the Audit Committee and CEO. In the cases of project related grievances, these reports will be shared with PIU on a monthly basis. Internal Control and Compliance Department will also inform PIU about each recording of project related grievance at the same day of submission.

Step 3: Investigating the grievance and preparing the draft response

Once the project-specific grievances directed from Internal Control and Compliance Department to the related department and PIU, the related department is responsible for preparing a draft response letter and inform Internal Control and Compliance Department and PIU. Before preparing the draft response, related department will communicate the initial response informing about the acknowledgement of the submission of the grievance and legal response time. According to TKYB internal regulation for Customer Grievance Management Policy document all responses for customer complaints must be reviewed by the Department of Legal Counselor. The related department prepares the draft response and proceeds to receive legal opinion.

Step 4: Complainant response within 30 days

The draft response will be reviewed and revised according to legal opinion and all internal approval procedure will be completed before communicating the final response by the related department. The response for the grievance is given from the same channel that the complaint was received. All project-related responses will be answered by related department and PIU will be informed about the response in detail. All grievances should be responded within 30 days provided that the legal period is not exceeded.

After all possible redress has been proposed to the complainant, and the complainant is still not satisfied with the proposed resolution, they shall be able to seek the legal recourse by means of judicial system and remedies.

Information about the project's GRM will be publicized as part of the initial feedback consultations in the project and information about the GRM will also be posted online on the TKYB website.

6.2 Monitoring and Reporting Grievances

The PIU's GRM focal point, who will also be the Communications and Stakeholder Specialist, will be responsible for all project related grievances:

- Analyzing the number, substance and status of complaints and uploading them into the single project database;
- Monitoring outstanding issues and proposing measures to resolve them;
- Submitting quarterly reports on GRM mechanisms to the Project Coordinator at the PIU.

Semi-annual progress reports to be submitted by the PIU shall include a section related to GRM which provides updated information on the following:

- Status of GRM implementation (procedures, training, budgeting etc.),
- Qualitative data (gender disaggregated) on number of received grievances \ (applications, suggestions, complaints, requests, positive feedback),
- Quantitative data on the type of grievances and responses, issues provided and grievances that remain unresolved,
- Level of satisfaction by the measures (response) taken,
- Any correction measures taken.

Results will be posted on the TKYB website.

Figure 1

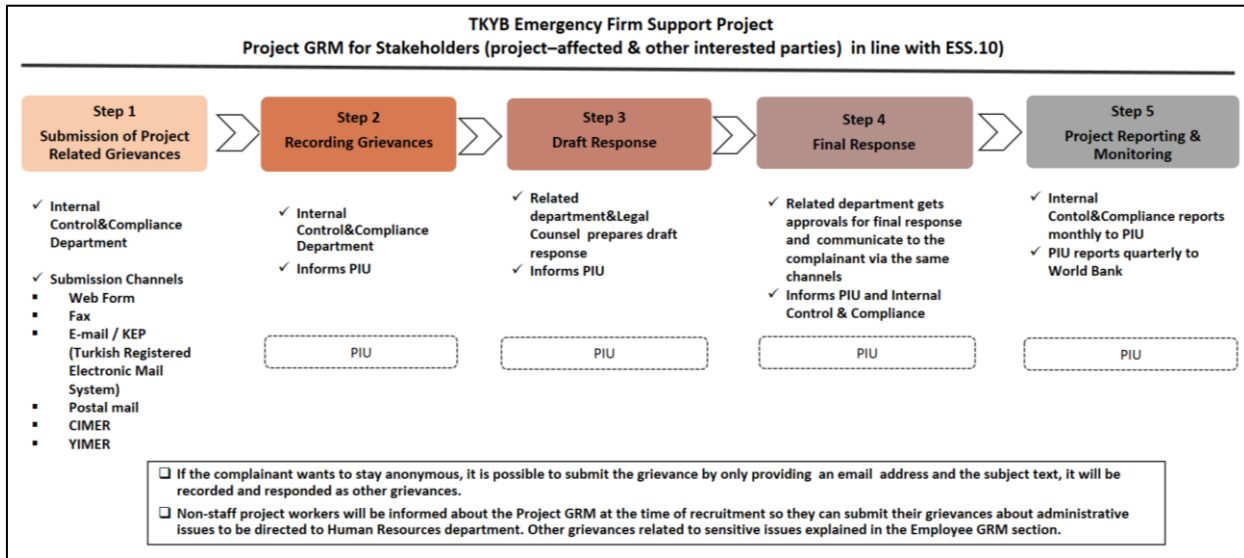
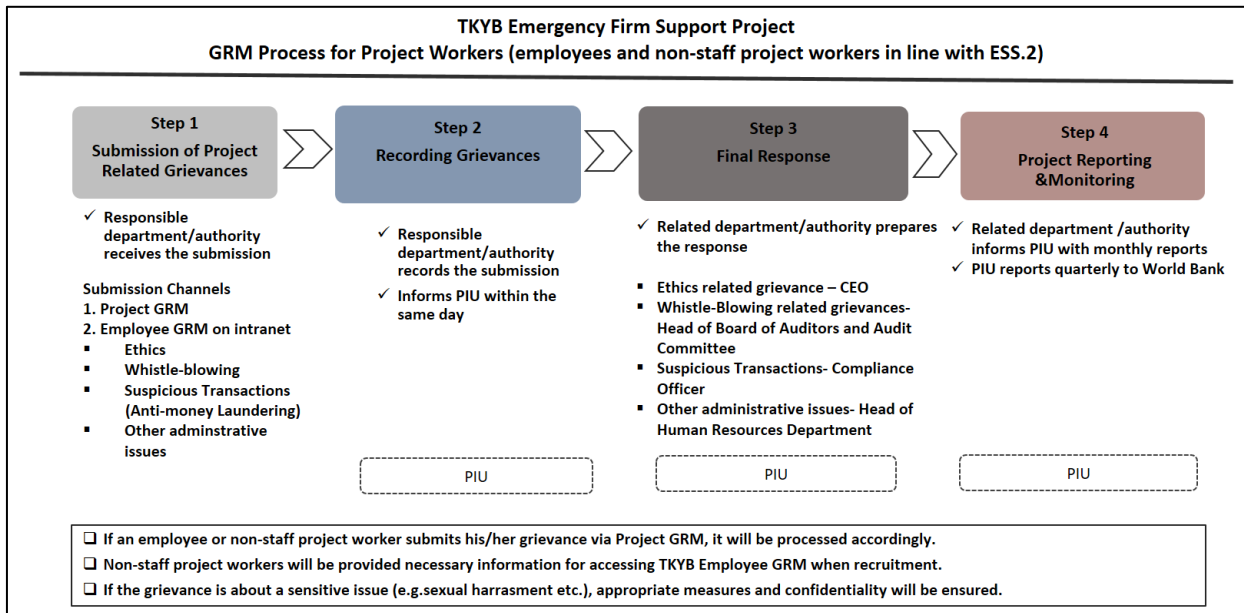


Figure 2



6.3 The World Bank Grievance Redress System

Communities and individuals who believe that they are adversely affected by a WB supported project may submit complaints to existing project-level grievance redress mechanisms or the Bank's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed in order to address project-related concerns.

Project affected communities and individuals may submit their complaint to the Bank's independent Inspection Panel which determines whether harm occurred, or could occur, as a result of Bank non-compliance with its policies and procedures. Complaints may be submitted at any time after concerns have been brought directly to the WB's attention, and Bank Management has been given an opportunity to respond. For information on how to submit complaints to the Bank's corporate Grievance Redress Service (GRS), please visit: <http://www.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service>. For information on how to submit complaints to the WB Inspection Panel, please visit www.inspectionpanel.org.

7. Monitoring and Reporting

The project will monitor the SEP on an ongoing basis during the implementation, including reviewing the functioning of the GRM and types of grievances recorded. This will work as a feedback loop on the project and facilitate adjustments/improvements to be made during engagement. At completion of SEP activities, a review of outputs will be conducted in order to evaluate the effectiveness of the SEP as implemented.

The project SEP will be monitored based on the following indicators: (i) Number of semi-annual grievances according to gender (both directly received by TKYB and through other GRMs) received and how they have been addressed and (ii) Number of stakeholders involved in consultations and other project SEP related activities.

The project SEP will be monitored based on the following indicators:

- (i) Number of quarterly grievances according to gender (both directly received by TKYB and through other GRMs) and how they have been addressed in the reporting period and total number of grievances since the beginning of the project.
- (ii) Number of stakeholders involved in consultations and other project SEP related activities
- (iii) Percentage of resolved grievances within quarterly periods
- (iv) Percentage of resolved grievances within in the reporting period
- (v) Percentage of resolved grievances cumulative since the beginning of the project
- (vi) Number and percentage of grievances by subjects/categories.

PIU and PFIs will maintain a simple database and activity file detailing all public consultation, disclosure information and grievances collected throughout the project. Through regular reports and information also received from PFIs, PIU will ensure that records of all stakeholder engagement activities (conducted either by TKYB or by PFIs) are kept in the database which will include dates, venues, attendees, objectives

and outcomes. For each consultation meetings attendance lists will be prepared and signed, and whenever possible photographs will be taken and recorded.

Stakeholder engagement activities will be periodically evaluated by the PIU. The PIU will ensure that all consultation and disclosure activities are recorded adequately. SEP implementation and relevant grievances will be reported in semi-annual project progress reports under a separate section. The reports will include all stakeholder engagement and consultations made, grievances and resolutions.

7.1. Involvement of stakeholders in monitoring activities

TKYB will be seeking feedback from beneficiary enterprises and relevant stakeholders throughout the project and PIU will discuss the results of the progress reports with PFIs and relevant stakeholders as needed.

A midterm survey on Citizen Engagement will be conducted by PIU to seek feedback from the beneficiary enterprises on their satisfaction with the Project. The PIU will discuss the survey results with PFIs and the results will inform project implementation, as appropriate.

7.2. Reporting back to stakeholder groups

The SEP will be periodically revised and updated as necessary in the course of project implementation in order to ensure that the information presented herein is consistent and is the most recent, and that the identified methods of engagement remain appropriate and effective in relation to the project context and specific phases of the development.

Any major changes to the project related activities and to its schedule will be duly reflected in the SEP which will be updated and redisclosed. Quarterly summaries and internal reports on public grievances, enquiries and related incidents, together with the status of implementation of associated corrective/preventative actions will be collated by responsible staff and referred to the senior management of the project. The quarterly summaries will provide a mechanism for assessing both the number and the nature of complaints and requests for information, along with the Project's ability to address those in a timely and effective manner. Information on public engagement activities undertaken by the Project during the year may be conveyed to the stakeholders in two possible ways:

- Publication of a standalone annual report on project's interaction with the stakeholders.
- A number of Key Performance Indicators (KPIs) will also be monitored by the project on a regular basis, including the following parameters:⁸

⁸ [Examples include: number of public hearings, consultation meetings and other public discussions/forums conducted within a reporting period (e.g. monthly, quarterly, or annually); frequency of public engagement activities; number of public grievances received within a reporting period (e.g. monthly, quarterly, or annually) and number of those resolved within the prescribed timeline; number of press materials published/broadcasted in the local, regional, and national media]

- Monitoring and reporting of project related stakeholder engagement activities, consultation meetings, tracking number of grievances received within a reporting period, number of resolved, number of press releases published on TKYB website and social media, and/or local, national media will be made by PIU.
- Project updates including stakeholder engagement activities will be posted on TKYB’s website.
- Reporting to WB: Stakeholder engagement activities will be reported back to the WB in semi-annual progress reports.

7.3. Annual Tentative SEP Budget

Costs	Unit	Quantity	Unit Cost (in USD)	Total Cost (in USD)
1. Human Resources				
1.1 Salaries (gross salaries including social security charges and other related costs, for one staff)	Monthly	12	2,083	25,000
<i>Subtotal Human Resources</i>				25,000
2. Travel				
2.1 Local transportation & Accommodation	Annual	1	30,000	30,000
<i>Subtotal Travel</i>				30,000
3. Other costs, services				
3.1 Visibility actions	Annual	1	10,000	10,000
<i>Subtotal Other costs, services</i>				10,000
4. Other				
4.1 Other services	Annual	1	2,500	2,500
4.2 Publications	Annual	1	5,000	5,000
<i>Subtotal Other</i>				7,500
5. Total costs				72,500

8. SEP Disclosure

In line with its efforts to prepare this SEP with a participatory approach, TKYB has disclosed and conducted a consultation meeting to consult the draft version of the SEP with its key stakeholders prior to project implementation. Considering the current situation of COVID-19 Pandemic, the meeting was held online as Zoom meeting on July 23, 2020 between 11 am - 12 am. Institutions that can contribute to the project were invited to the meeting. From 36 invited stakeholder institution, 48 participants attended to the meeting which adds up to a total of 59 participants.

In addition to the comments during online meeting, Stakeholders were given one week (up to July 31 2020), to read the latest version of SEP and write their opinions and suggestions regarding:

- Feasibility of Stakeholder Engagement Plan
- Suitability of communication and meeting methods
- Communication frequency
- Questions on reaching the target groups
- Expectations from Participating Financial Institution

After receiving the comments, SEP was updated accordingly and disclosed on September 15, 2020.

The meeting was held in a single session, online via the Zoom platform. The invitation link of the meeting was sent to the e-mails of the participants, that were gathered by the official invitation letters and e-mails. The meeting was conducted by Özgür MARAŞ (Executive Vice President | Corporate Banking, IT and Budget Management) and Ayşegül ÇERÇİ (Senior Vice President | Customer Value Management and Business Development) on behalf of the host, TKYB. In the presentation of the consultation meeting, the aim of the Emergency Firm Support Project, its target groups, project components and loan conditions were mentioned and the Stakeholder Engagement Plan was introduced. As a road map, the planned actions, the methods and the frequency of the meetings were explained. At the end of the meeting, a question-answer session was held. With the presentation sent afterwards, the participants were asked to convey their suggestions and further questions. The detailed minutes demonstrating the questions raised and answered during meeting and the suggestions that will be considered during project implementation are provided in 8.2.

8.1. Suggestions and Results to be Considered in the Project Implementation Phase

1. In general, it is understood that the stakeholders approach the loan positively and would like to use it.
2. Chambers of Commerce and Industry, Development Agencies, and Clusters can be effective in reaching the SMEs who are the direct beneficiaries of the loan and let them know about the announcements about the project, with the help of their wide member base and communication networks.
3. PFIs are particularly sensitive to the interest rate structure of the loan.
4. Chambers and Clusters think that it would be useful to organize a separate information meeting to introduce the projects to their members. Especially for women entrepreneurs, a connection may be

considered in the future.

5. It is estimated that the technology companies and young companies may face difficulties in accessing this loan. Therefore, additional efforts will be required in this regard.
6. Industry capacity reports can be requested from the official website of TOBB in order to determine the capacity in loans to be used by SMEs.
7. PFIs expect support and guidance from TKYB within the scope of their ESMS obligations and Grievance Mechanism.

8.2. SEP Consultation Meeting Minutes

TKYB-World Bank Emergency Firm Support Project Stakeholder Disclosure Meeting Minutes

Date: 23.07.2020

Place: TKYB Zoom Platform

Participants: Özgür Maraş - Executive Vice President, Özlem Cinemre - Executive Vice President, Ayşegül Çerçi - Senior Vice President, Potential PFI's, Participants from Development Agencies, Chambers Of Commerce and Industry, State Institutions, potential PFIs and TKYB Project Implementation Unit (PIU).

Meeting (11:00-12:00 am)

Participants from Commercial Banks, Leasing and Factoring Companies, Chambers of Commerce and Industry, Clusters, Development Agencies, entrepreneurship ecosystem and experts from the relevant units of the TKYB attended to the online meeting.

The detailed minutes demonstrating the questions raised and answered during meeting are provided below.

1. Murat Yurdagel – Vakıf Factoring

Can you give information on the pricing?

Answer:

The interest rate for this credit is not agreed yet. It is planned to be a variable rate. It is hard for us to mention any pricing at this point. As TKYB, we aim to use this support loan at an affordable cost.

2. Perin Karasu - Yapı Kredi Faktoring

What will be the credit criteria for the exporting companies?

Answer:

There will not be any different criteria for exporting companies. As long as they are included in the target groups (I, II and III), there will not be an advantage or disadvantage.

3. Emin Okutan – Viveka

I work closely with technology startups. These companies do not have large assets. I want to ask if this situation will cause problem in accessing credit.

Answer:

We agree that the IT firms do not keep large assets. But there is no difference in terms of balance sheet evaluation. We look at turnover, growth, profitability and cash flow. Having a large asset is not a criterion.

A new venture capital named “The Development Fund” is established by the bank recently. The structure aims to support companies that have entered a growth path and are at the beginning of the road. They are welcomed to contact us.

4. Esma Akyüz – OSTİM Construction Machinery Cluster

As construction machinery cluster, I represent 150 firms from Ankara OSTİM Organized Industrial Zone. Clusters can be valuable intermediaries for the PFI’s. Clusters in fact can receive the credit in blocs if possible. We wish to organize a webinar with you and our cluster members as soon as the project takes its final version.

Answer:

Clusters, chambers and NGOs are important stakeholders to us. An important partner of this loan will be Leasing Companies, which have a very active relationship with construction machinery. We are sure that most of the resources will be used by the members of your cluster.

5. Selim Serkan Ercan – KOSGEB

You mentioned three target groups in the presentation. Is there an upper limit for each target group? Does KGF (Credit Guarantee Fund) exist somewhere in this project?

Answer:

At least 30% of the loan must be given to Target Group II, and the sum of Target Groups I and II must be at least 60%. There is no restriction about the inclusion of KGF.

6. Remziye Ebru Tan – Ziraat Bank

You mentioned that the credit will mainly be working capital. Does the sub-loan have a minimum maturity? About the %10 co-financing, do we provide this 10% or is it TKYB? Lastly, you explained the third target group as the ones that provide new products and services. How will we select them?

Answer:

90% will be covered by this loan, 10% will be covered by Ziraat Bank from its own resources. We have not come to an agreement with WB on maturity yet. However, we expect it to be compatible with the maturity we provide to PFI’s. For example, if we provide 4-year maturity for banks, we do not expect a shorter maturity for SMEs in investment capital. However, there may be a shorter maturity in a working capital. The determination of the new product-service will be through conversation and discussion with the firm. In this way, we will provide flexibility to the restrictions for the Target Groups I and II.

7. Cahit Ceren - TOBB

We would like share our comments about the loan. It would be beneficial to make the loan available to the companies that prefer certified domestic machines, those who undertake an increase in employment and companies that have a certificate for order purchase from abroad. In addition, we recommend holding a meeting on loan disbursement at the end of the project. I would also like to express that in the loans used by the producers, industry capacity reports can be taken into consideration during the evaluation phase in order to determine the capacity of the enterprise. (<https://www.tobb.org.tr/sanayimudurlugu/sayfalar/anasayfa.php>)

Answer:

We have another effective loan from WB aiming formal employment creation. We have planned mid-term and end-of-term meetings in the Stakeholder Engagement Plan of this project. We will also consider your information on capacity reports, thank you.

8. Yasemin Keçelioğlu - Vakıfbank

Are there any specific criteria requested from firms? What is the reporting frequency for the firms and the PFI's?

Answer:

We have an online monitoring platform in which PFI's can enter data and TKYB can examine. Thanks to this platform, the monitoring and reporting will be possible. PFI's will be expected to submit quarterly reports.

9. Ayşe Banu Boyner – QNB Leasing

You mentioned that the highest loan amount a company can get is 60 million USD. How high can we use at one time and how many tranches can we use? How often will the reporting be and will it be exactly the same as the credit figure? "90% TKYB-WB loan and 10% PFI loan will be used for financing SMEs in the Target Group III." I understand that if a company is provided with a fund of 1 million USD, the reporting will be for the 900 thousand USD. You also said that the price has not been spoken with the WB yet, but it would be very good if I could get at least a range because I will inform the Senior Management.

Answer: Yes, the maximum amount that a PFI can receive is 60 million USD. However, there will be at least 5 PFIs in the program, the amount of the loan allocated to the PFIs will be different from each other. The maximum rate of the loan that one PFI can use in one time is 25%. It is appropriate to think of it as 3 or 4 tranches. There will be quarterly reports for the first advance and for the entire amount of the loan used later. Regarding your question on reporting, an explanation about the remaining 10% will also be required. The price issue is not yet clear at this stage, but we would like to know your expectations as well.

10. Nilsu Bozdemir – OSTİM Medical Industry Cluster

When and how can our members apply for the loan?

Answer: Approval and other processes of our loan continue still. We estimate that it will take at least two more months. The application of the loan will be made to the PFIs. Therefore, we recommend following TKYB's social media accounts and website. We will also announce to you when the loan is implemented.

11. Aylin Ceyda Kurra – Yapı Kredi Factoring

Can we get information about usage, required documents, currency, costs and work flow of the loan? Since the minimum maturity is 2 years but our receivables have an average term of 90 days, how will we manage this process? If the credit we received for one customer closes before 2 years, can we lend to another customer?

Answer: In the later stages of our project, we will be able to provide detailed information with you on these issues. The loan will be in USD, but the PFI'S will be able to lend to the SME in any foreign currency.

12. Eralp Ersoy – İş Leasing

First of all, we believe that the price level should be determined and announced before starting the studies (portfolio analysis, ESMS improvements, etc.). On the other side, we think that the completion of the Stakeholder Engagement Plan and the preparation of a draft timetable regarding the usage dates of the loan can be beneficial for the cash flow studies of the participants. We understand that ESMS obligations, which are an important part of the operational process, can be completed within the framework of your organization's support and guiding role. We believe that clarity may be needed regarding the timing (preparation of processes and approvals of the Board of Directors, etc.). Finally, it will be useful to clarify

whether the existing systems under the Grievance Resolution Mechanism will have a certain sub-standard and whether the participating companies have an investment requirement in this context.

Answer: In next days, we will be able to share more detailed information about the project. We are aware that the requested processes will take time. First of all, the efficiency of the existing systems will be evaluated and environmental team of the Bank and we will try to support them in issues such as EMS obligations and grievance mechanism.

13. Ezgi Bezel – Yapı Kredi Bank

Regarding the SME criterias in the target groups, "SMEs greatly affected by COVID-19: SMEs that experienced at least 20% decrease in gross sales in the second quarter of 2020 compared to the second quarter of 2019", the necessary financial data for SME customers are not always available. How it is planned to be followed? Can we request a quarterly report format regarding sub-loan disbursements? Can KGF loans be evaluated within this scope? Will there be different evaluation criteria for the first 5 loans to be made available under the program in terms of environmental and social aspects other than the pre-approval of TKYB and the WB? Can we request a level about pricing?

Answer: We will be able to share more detailed information / forms regarding the questions at a later stage. To put it briefly for now; we can use temporary tax statements for interim financial information of SMEs. There are no special conditions for KGF loans, it can be evaluated. In environmental terms, some of the criteria are related to the functioning of the general institution, such as the stakeholder grievance mechanism, and some of the criteria for the company / project. Our environmental team will guide you in this regard.

14. Nilay Şahin – Ankara Chamber of Commerce and Industry

We consider it would be beneficial to organize an information webinar for our Chamber in order to introduce the project to our members. On the other hand, I would like to state that in view of the importance given to women entrepreneurs in the project, our Chamber is the Coordinator Chamber responsible for the execution of the work and procedures of the TOBB Women Entrepreneurs Board. In this regard, we can connect you with our friends in order to introduce the project to women entrepreneurs and to ensure that they benefit from the support.

Answer: We would be pleased to organize an exclusive webinar for your Chamber in the progress of the project. In addition, we would like to cooperate with you regarding women entrepreneurs when the PFIs that will provide this loan are finalized.

8.3. Sep Disclosure Meeting Participation List

TKYB – WORLD BANK EMERGENCY FIRM SUPPORT PROJECT SEP DISCLOSURE MEETING PARTICIPATION LIST 23 JULY 2020; 11:00- 12:00 am				
POTENTIAL PFI's				
Stakeholder Status	Institution	Participant	Status	Number of Participants


Commercial Banks	Ziraat Bankası	Remziye Ebru Tan (Finansal Piyasalar Başkanlığı, Dış Finansman Yöneticisi)	+	1
	Vakıfbank	Yasemin Keçelioğlu (Uluslararası Bankacılık ve Yatırımcı İlişkileri Bölümü, Uzman) Pelin Şenel (Yapılandırılmış Finansman)	+	2
	Yapı Kredi Bankası	Ezgi Bezel (Finansal Kurumlar, Muhabir Kurumlar Bölge Yöneticisi) Burak Bıçaklar Öner Ertuğrul	+	3
Leasing Companies	Garanti BBVA Leasing	Damla Binici (Hazine ve Finansal Kurumlar Direktörü) Bercem Mehmetoğlu Kurtbay (Hazine ve Finansal Kurumlar Yöneticisi)	+	2
	İş Leasing	Eralp Ersoy (Hazine ve Finansal Kurumlar Müdürü) Esin Dağışan (Hazine ve Finansal Kurumlar Müdür Yardımcısı)	+	2
	Qnb Finansleasing	Gülsün Atmaca (Finansman Grup Müdürü) Ayşe Banu Boyner (Müdür Yardımcısı)	+	2
	Yapı Kredi Leasing	Meltem Afacan (Hazine ve Muhabir İlişkileri Müdürü)	+	1
	Vakıf Leasing	Ahmet Emin Donat (Finansman Müdürü) Gonca Yadigar (Pazarlama Müdürü)	+	2
	Burgan Leasing	Şeyda Havuz (Hazine ve Finansal Kurumlar Direktörü) Elif Sarıkaya (Uzman)	+	2
	Factoring Companies	Yapı Kredi Faktoring	Aylin Ceyda Kurra (Hazine ve Muhabir İlişkileri Müdürü) Perin Karasu (Satış Müdürü)	+
Vakıf Faktoring		Murat Yurdagel (Finansman Grup Müdürü)	+	1

PFI's Sub-Total				20
OTHER STAKEHOLDERS				
Tehcnoparks	Association of Technology Parks in Turkey (TGBD)	Yasemin Arslan (Kurumsal İletişim Uzmanı)	+	1
Chamber of Industry and Commerce	Ankara Chamber of Commerce and Industry	Nilay Şahin (Araştırma ve Yönlendirme Müdürü)	+	1
	Istanbul Chamber of Commerce and Industry	Sezin Dereci Kösem (Proje Geliştirme Danışmanı) Burak Özemel	+	2
	Izmir Chamber of Commerce and Industry	Erdem Alptekin (İş Geliştirme Müdürlüğü Uzmanı)	+	1
	Konya Chamber of Commerce and Industry	Rasim Çelik (Dış Ekonomik İlişkiler ve Projeler Direktörü) Mehmet Ergenekon Bilici	+	2
	Sakarya Chamber of Commerce and Industry	Elif Sarioğlu (Proje ve İş Geliştirme Müdürü)	+	1
	Adana Chamber of Commerce and Industry	Bora Kocaman (Genel Sekreter)	+	1
	Mersin Chamber of Commerce and Industry	Abdülkadir Dölek (Genel Sekreter)	+	1
	TOBB KOBİ Araştırma ve Danışmanlık Merkezi	Cahit Ceren (KOBİ Araştırma ve Danışmanlık Merkezi Müdürü)	+	1
Sectoral Clusters	MAKFED (Turkish Machinery Federation)	Zühtü Bakır (Makfed Genel Sekreter)	+	1
	OSTİM Construction Machinery Cluster	Halide Rasim (İŞİM Kümelenmesi Yön Kur Bşk) Fevzi Gökalp (İŞİM Koordinatörü) Esmâ Akyüz (İŞİM Uluslararası Proje Yöneticisi)	+	3
	OSTİM Medical Industry Cluster	Nilsu Bozdemir (Medikal Küme Koordinatörü) Adem Uyanık	+	2
KOSGEB	KOSGEB	Selim Serkan Ercan (Proje Yönetimi Dairesi Başkanı)	+	1
	İTÜ Çekirdek Incubation Center	Selma Bahçıvanoğlu Gizem Takıl	+	2
	Viveka	Emin Okutan	+	1

Development Agencies	Ankara Development Agency	Muhammed Seyit Pehlivan (Yatırım Destek ofisi Koordinatörü) Alper Demir (Yatırım Destek Ofisi Uzmanı) Erdem Koçoğlu (Yatırım Destek Ofisi Uzmanı)	+	3
	Istanbul Development Agency	Neşe Türkseven (Program Yönetim Birimi Birim Başkanı) Muhammet Beşli	+	2
	Izmir Development Agency	Murat Çelik (Yatırım Destek Ofisi Koordinatörü) Sinem Toktay (Yenilik ve Girişimcilik Politikaları Birim Başkanı)	+	2
Other Stakeholders Sub-Total				28
Total Participants				48

Screenshots from the SEP consultation meeting held on July 23, 2020

PROJENİN KAPSAMI





Projenin Bileşeni ve Toplam Tutarı

- ❖ Dünya Bankası kaynaklı 250 milyon ABD Dolar

Sektörler ve Öncelikler

- ❖ Kredinin uygulanmasında Dünya Bankası'nın genel uygulamaları ve öncelikleri geçerli olacaktır.
- ❖ Kredi kapsamında Dünya Bankası ve TKYB finanse edilmeyen sektörler listesi dışında sektör sınırlaması bulunmamaktadır.
- ❖ Kredinin uygulanmasında Dünya Bankası Çevresel ve Sosyal Standartlarına uyumlu TKYB Çevresel ve Sosyal Yönetim Çerçevesi esas alınacaktır.
- ❖ KOBİ Alt-kredileri yalnızca düşük çevresel ve sosyal risk düzeyine sahip 'C' kategorisinde olan projeler için kullanılabilir.
- ❖ Konaklama, nakliye ve depolama, elektrik, su ve gaz, inşaat, makine ve ekipman, motorlu taşıt, toptan ve perakende sektörleri COVID-19'dan en çok etkilenen sektörlerdir. Ayrıca tarım, kimyasal maddeler, temel metaller, finans, emlak ve profesyonel hizmetler ile idare ve destek hizmetleri sektörlerinin de ciddi etkilerle karşılaşmaktadır.
- ❖ Kadınların yönetimde olduğu veya ağırlıklı olduğu KOBİ'ler.
- ❖ Genç İşletmeler: Beş yıldan az süredir faaliyetlerini sürdüren işletmeler.
- ❖ Daha az gelişmiş bölgelerdeki KOBİ'ler: Metropol şehirler dışında kalan bölgelerde yer alan işletmeler.





Zoom Meeting You are viewing Kalkınma Yatırım Bankası's screen. View Options

Participants (60)

Find a participant

EC Erhan Çaliskan

E esindagasan

EA Esmâ AKYÜZ İŞİM KÜMELENMESİ

EB Ezgi B

G gıremstaki

G Gonca

HM H.İ. Murat ÇELİK

Halide Rasim

I İpad

I İpad

I İTO - Burak Öztemel

Kadir Dölek

MB m b

ME M. Eralp Ersoy

MB Mehmet Bilici / Konya Sanayi Odası

MA Meltem Afacan

Inlite Unmute Me Raise Hand

ARACI FİNANSAL KURULUŞ KREDİSİ GENEL KOŞULLARI

Genel Koşullar

- ❖ Bir aracı finansal kuruluşa verilebilecek maksimum kredi tutarı 60 milyon Dolar'dır. Kredi programında Dünya Bankası ile belirlenen kriterleri karşılayan en az 5 aracı finansal kuruluş yer alacaktır.
- ❖ Aracı finansal kuruluş KOBİ alt- kredi riskini üstlenecektir.
- ❖ Aracı finansal kuruluş, alt-kredilerin kullandırılmasında uyguladığı prosedür ve süreçleri Dünya Bankası Çevresel ve Sosyal Standartlarına uyumlu TKYB Çevresel ve Sosyal Yönetim Çerçevesine uygun oluşturacaktır.
- ❖ Aracı finansal kuruluş alt-kredi kullandırmalarına ilişkin sözleşmede belirlenecek içerikte çeyrek dönem raporları hazırlayarak TKYB'na sunacaktır.
- ❖ Tüm KOBİ alt- kredileri TKYB ve Dünya Bankası'nın kullandırım sonrası incelemesine tabi olacak, Dünya Bankası ve/veya TKYB talep ettiğinde saha ziyareti de gerçekleştirilebilecektir.
- ❖ Aracı Finansal Kuruluşun finansal, organizasyonel ve operasyonel kapasitesi yeterli düzeyde olmalıdır.

Bankalar

- ❖ Aracı finansal kuruluş kredisinin vadesi minimum 4 yıl olacaktır.

Finansal Kiralama Şirketleri

- ❖ Aracı finansal kuruluş kredisinin vadesi minimum 3 yıl olacaktır.

Factoring Şirketleri

- ❖ Aracı finansal kuruluş kredisinin vadesi minimum 2 yıl olacaktır.

Zoom Meeting Recording... Speaker View

Adem Uyanık

Kalkınma Yatırım Bankası

WIN10

Berçem Mehme...

Gonca

Murat 2321

Mute

İTO - Burak Öztemel

Selma Demirdi

Yasemin ARSLA...

Caner Kar

Erdem Koçoğlu

Naz Karabagli

M. Eralp Ersoy

iPad

D

Damla Binici

iPad

Özgür Maraş

Ezgi B

Emre Köle

yasem iPhone u

Nilsu Bozdemir

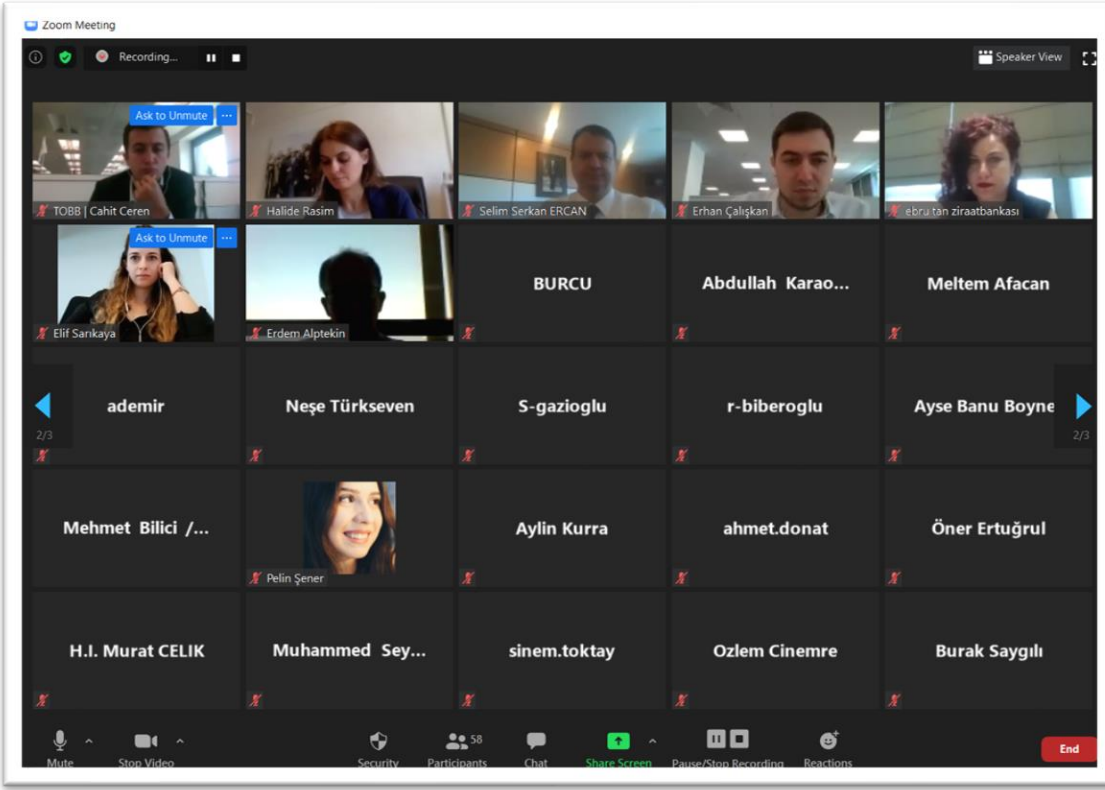
eminokutan-viveka

Esmâ AKYÜZ İŞİM KÜ...

Naz Karabagli (TKYB)

Seyda Havuz

Mute Stop Video Security Participants Chat Share Screen Pause/Stop Recording Reactions End



8.4. E&S Risk Assessment Rules and Procedures Workshop for PFI's under Emergency Firm Support Project

E&S Risk Assessment Rules and Procedures Workshop for PFI's under Emergency Firm Support Project was held virtually with the participation of TKYB PIU, World Bank project teams and PFIs' relevant PIUs on January 18th, 2021 14:00 in Istanbul time on Zoom. A total of 75 project implementers, 56 from World Bank, Yapı Kredi Bank, Yapı Kredi Leasing, T. İş Bankası, İş Leasing, Denizbank and 19 from TKYB, attended the meeting.

A Screenshot from the E&S Risk Assessment Rules and Procedures Workshop for PFI's held on January 18, 2022

The screenshot shows a Zoom meeting interface. At the top, there are video thumbnails for participants: Selma Demirci, Erhan Çalışkan, Aysegül Cerci, Gülistan Yalçın, Fatih GÜÇLÜ, and Erdem Emir Er. The main content is a presentation slide titled "Bilgilendirme Toplantısı Gündemi" (Information Meeting Agenda) with the Kalkınma Yatırım Bankası logo. The slide lists the following agenda items:

1. TKYB Sürdürülebilirlik ve Çevresel Sosyal Etki Yönetimi Organizasyon Yapımız
2. Dünya Bankası Acil Firma Destek Projesi
 - 2.1 Proje Çevresel ve Sosyal Dokümanları
 - 2.1.1 Çevresel ve Sosyal Taahhüt Planı
 - 2.1.2 Paydaş Katılım Planı
 - 2.2 TKYB Çevresel ve Sosyal Politikası
 - 2.3 Dünya Bankası Çevresel ve Sosyal Standartları
3. Çevresel ve Sosyal Değerlendirme Formu
4. Çevresel ve Sosyal Aksiyon Planı
5. Çevresel ve Sosyal İzleme ve Raporlama Yükümlülükleri
6. Çevresel ve Sosyal Değerlendirme Örnek Çalışma
7. Soru – Cevap

At the bottom right of the slide, there is an illustration of four people sitting around a table, discussing a document. The Zoom interface at the bottom shows controls for Unmute, Stop Video, Security, Participants (67), Chat, Share Screen, Record, Interpretation, Reactions, and a Leave button. On the right side, there is a Participants list (67) with a search bar and a list of names with their respective icons and status indicators.

Participant Name	Status
Selma Demirci, TKY... (Co-host, me)	🔇
Kalkınma İşbirliği ve Topta... (Host)	🔇
Seda Gazioglu-TKYB	🔇
Ali Makal, TKYB (Co-host)	🔇
Erhan Çalışkan	🔇
Jale IŞIK ŞALVARLI	🔇
BEN TERCÖME... (Interpreter)	🔇
Özgün Öz	🔇
Ahyed Çağdaş	🔇
Alevtina Deniz	🔇
Alihan Leki	🔇
Alper Caymaz	🔇
ALTAN İYİGÜN	🔇
Aysegül Cerci	🔇
Bahar	🔇
Baris Guven	🔇

Annex 1. Sample Grievance Form and Grievance Closeout Form

GRIEVANCE FORM			
Project Name		Complainant Status (project stakeholder/project worker/non-staff project worker/	
Name of person receiving grievance:		Date:	
Title: Mrs./Mr.			
INFORMATION ABOUT COMPLAINANT		Ways of Receiving Grievance	
<i>(This section may not be filled if the complainant wishes to remain anonymous)</i>			
Name		Surname	
Gender		Phone	<input type="checkbox"/>
Phone number		Information Meetings	<input type="checkbox"/>
Address		Application to Office	<input type="checkbox"/>
District/Neighborhood		Mail/e-mail	<input type="checkbox"/>
Email		Field visit	<input type="checkbox"/>
Signature (if possible)		Other:	<input type="checkbox"/>
DETAILS OF GRIEVANCE			

GRIEVANCE CLOSEOUT FORM		
ASSESSMENT OF THE GRIEVANCE		
Corrective Action Required:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	Please describe the action if it is required to close-out the case	
RESULT		
CLOSEOUT <i>This part will be filled in and signed by the complainant and the GRM focal point when the corrective action or file is closed-out. (Instead of taking the signature of the complainant, receipt or other supplementary documents can be attached to the form in order to verify that the file has been closed-out.)</i>		
Responsible Person	Complainant	
Name-Surname	Name-Surname	
Date and Signature	Date and Signature (If possible)	