

# Environmental Policy Implementation Plan Template

## Appendix C of the Environmental Policy Template for Financial Service Providers (FSPs)

This appendix provides a **template implementation plan** for translating the environmental policy into a **tracking table** (objectives by type and specific, target, activities, budget, responsible parties, and timeline) with **examples** of pre-filled objectives. This appendix helps FSPs **prioritize**, budget, and **manage** their commitments in a measurable way by establishing a clear planning-execution-monitoring cycle. To use it: first select the priority objectives of your environmental policy, **complete each line** (results, activities, budget, person responsible) by **working as a team**, distribute the actions over the years in the table, monitor progress in committee (updating it regularly) and adjust the plan based on audits and feedback from the field.

| Type of environmental objective                                                                                                                          | Environmental objective                                                                                         | Expected targets                                                                                                                               | Activities to be carried out                                                                                                       | Budget | Responsible persons                                     | Years |      |      |      |      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--------|---------------------------------------------------------|-------|------|------|------|------|
|                                                                                                                                                          |                                                                                                                 |                                                                                                                                                |                                                                                                                                    |        |                                                         | 2025  | 2026 | 2027 | 2028 | 2029 |
| <b>Ensure that [name of the FSP] complies with the requirements of Universal Standards and international and national environmental protection laws.</b> | <b>E019:</b> Achieve at least 80% compliance with USSEPM requirements for environmental performance management. | Environmental performance management practices are aligned with most of the requirements of international and national standards in this area. | Implementation of improvement plans resulting from environmental audits.                                                           |        | Director, RSEPM                                         |       |      |      |      |      |
|                                                                                                                                                          |                                                                                                                 |                                                                                                                                                | Conducting an environmental audit at least every two years                                                                         |        | Director, RSEPM                                         |       |      |      |      |      |
|                                                                                                                                                          | <b>E021:</b> Comply with all national regulations on environmental management in a company                      | All national environmental management regulations have been identified and an action plan has been developed to ensure compliance.             | Identification of all legal texts relating to corporate environmental responsibilities                                             |        | RSEPM, Legal Manager. Compliance Manager                |       |      |      |      |      |
|                                                                                                                                                          |                                                                                                                 |                                                                                                                                                | Development of an action plan to ensure compliance with the identified legal texts                                                 |        | BoD, Director, RSEPM, Legal Manager, Compliance Manager |       |      |      |      |      |
|                                                                                                                                                          |                                                                                                                 |                                                                                                                                                | Implementation of the action plan for compliance with legal requirements relating to environmental protection                      |        | Director, RSEPM                                         |       |      |      |      |      |
|                                                                                                                                                          |                                                                                                                 |                                                                                                                                                |                                                                                                                                    |        |                                                         |       |      |      |      |      |
| <b>Adaptation of members and customers to climate change</b>                                                                                             | <b>E01:</b> Develop and finance at least two green products by 2027, tailored to members and                    | Two new green financial products are available to customers by 2027.                                                                           | Assess customer risks related to climate change and environmental issues (pollution) to define customer needs for green solutions. |        | RSEPM                                                   |       |      |      |      |      |

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|  | customers to support initiatives such as energy efficiency in their premises, the adoption of renewable energy solutions, or waste management related to their business activities.                                     |                                                                                           | Design tailored financial products, such as loans for energy efficiency or renewable energy and a product for waste collection. |  | BoD, Director, RSEPM     |  |  |  |  |  |  |
|  |                                                                                                                                                                                                                         | Customers use these products to adopt sustainable energy solutions or manage their waste. | Train staff to promote and manage these green products.                                                                         |  | Director, RSEPM          |  |  |  |  |  |  |
|  |                                                                                                                                                                                                                         |                                                                                           | Raise customer awareness of the benefits of green products.                                                                     |  | Operational Staff, RSEPM |  |  |  |  |  |  |
|  | <b>EO2:</b> Support the energy transition of 500 merchant customers by 2029 by financing the acquisition of solar kits or other sustainable energy solutions to reduce their dependence on conventional energy sources. | 500 merchants adopt sustainable energy solutions, such as solar kits.                     | Identify members interested in the energy transition.                                                                           |  | Operational staff, RSEPM |  |  |  |  |  |  |
|  |                                                                                                                                                                                                                         |                                                                                           | Negotiate partnerships (e.g., with solar kit suppliers)                                                                         |  | Director, RSEPM          |  |  |  |  |  |  |
|  |                                                                                                                                                                                                                         |                                                                                           | Grant specific loans to finance the purchase of equipment or solutions to address risks.                                        |  | Operational staff, RSEPM |  |  |  |  |  |  |
|  |                                                                                                                                                                                                                         |                                                                                           | Offer non financial services/awareness-raising to support change and environmental risk management                              |  | BoD, Director, RSEPM     |  |  |  |  |  |  |