

Stakeholder Engagement & Communications Policy




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For:

Development Finance Corporation

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Development Finance Corporation (DFC)
 Bliss Parade, City of Belmopan, Belize

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1 Introduction


The Stakeholder Engagement (SE) and Communication Policy (SECP) provides a means for the Development Finance Corporation (DFC) to engage with its internal and external stakeholders, ensuring a transparent and credible two-way communication process, either at the corporate or project level.

Corporate level perspective

The corporate communication strategy addresses DFC's need for increased targeted external communication. Along with the procedures for DFC's publications and web-presence, its SECP includes an executive direction for DFC's public presentation and the messages that the corporation wishes to convey to the public in terms of environmental and social safeguards, including gender, and overall stakeholder engagement.

Project level perspective

Effective stakeholder engagement can improve the environmental and social sustainability of projects, enhance project acceptance, and make a significant contribution to successful project design and implementation. Where properly designed and implemented, it supports the development of strong, constructive, and responsive relationships that are important for successful management of a project's environmental and social risks. Stakeholder engagement is most effective when initiated at an early stage of the project development process and is an integral part of early project decisions and the assessment, management, and monitoring of the project's environmental and social risks and impacts.


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2 Objectives of Stakeholder Engagement

Objectives of appropriate corporate communication and Stakeholder Engagement for DFC are:

- To establish a systematic approach to stakeholder engagement that will help DFC to identify stakeholders and to build and maintain a constructive relationship with them.
- To assess the level of stakeholder interest and support for DFC-financed projects and to enable stakeholders' views to be considered in project design and environmental and social performance.
- To promote and provide means for effective and inclusive engagement with project-affected parties throughout the project life cycle on issues that could potentially affect them.
- To ensure that appropriate project information on environmental and social risks and impacts is disclosed to stakeholders in a timely, understandable, accessible, and appropriate manner and format.
- To provide project-affected parties with accessible and inclusive means to raise issues and grievances and allow DFC to respond to and manage (including monitoring) such grievances.

These objectives are adopted from those of World Bank Environmental and Social Safeguards (ESS 10) and reflect international standards' perspective on stakeholder engagement.

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3 Draft Stakeholder Engagement and Communication Policy (SECP) including ESMS Messages

The Development Finance Corporation's (DFC) aim is to be a trusted employer, environmentally and socially responsible financial service provider, and a partner in development. Building trust relies on factual, transparent, and respectful communication and engagement with the different stakeholders' which forms a part of DFC's operation and management. DFC further believes that environmental and social responsibilities and business objectives are connected, as a healthy and sustainable environment fosters sustainable economic growth. As a financial institution, DFC recognizes the impact of its activities on the environment and the communities which it serves and acknowledges the corporation's responsibility to manage environmental and social issues effectively, including mainstreaming of climate resiliency (mitigation and adaptation) and gender in all operations.

The DFC acknowledges that it has a responsibility to inform its internal and external stakeholders of identified issues, progress made, and results achieved in addressing its mandate. The DFC is therefore committed to a two-way communication, to building and maintaining relationships with its internal and external stakeholders, and to forming partnerships with both the public and private sector.

The DFC recognizes the importance of communication as a strategic management function and as an integral part of its daily functioning. The corporation is committed to a transparent and effective relationship with its internal and external stakeholders and will do so by a process of consultation and information dissemination.

The DFC strives for good conduct in all its activities, including protection and conservation of the environment; safeguarding the interests of all DFC's stakeholders from unacceptable levels of environmental and social risks; increasing the climate resilience and improving climate change mitigation of investment activities; investing in the promotion of gender equality; high standards of Operational Health and Safety; and supporting the principles of sustainable development.

Damage may be caused to ecosystems, biodiversity, and communities if potential negative impacts from credit- and investment activities or from DFC's own operations are not mitigated. At the same time, DFC recognizes that environmental, social and climate risks and impacts may lead to financial loss or damage to reputation. To minimize these, an Environmental and Social Management System (ESMS) is (being) institutionalized at DFC.

This SECP sets out the key elements of DFC's approach and commitment to communicating and engaging with its stakeholders. The SECP provides guidelines for an active response to the diverse information needs of the public, and to gear DFC towards fulfilling its developmental mandate. It



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outlines the responsibilities of all DFC personnel in fostering and maintaining excellent communication practices, and details how the available communication channels shall be effectively used. The Corporation also encourages its partners to act in a manner consistent with the objectives of this policy.

With the SECP, the associated stakeholder engagement tools, the Climate Change Policy, the Gender Equality Policy and Action Plan, the Grievance Redress Mechanism (GRM), and the Environmental and Social Management System (ESMS), DFC commits to achieve the following:

1. Communicate this Policy and its objectives to all employees and other stakeholders and promote adherence to this Policy and internal protocols.
2. Proactively seek and consider the views of stakeholders with regard to environmental, social (including gender) and climate issues from the early stages of project/ program development and throughout the project's life cycle.
3. Maintain a high level of public trust in DFC and a positive image as an environmentally and socially responsible institution.
4. Conduct business in an environmentally and socially responsible manner, in accordance with DFC's ESMS; and seek ways to reduce the impact of operational and funded activities on the environment, the climate, and communities with a focus on pollution prevention, biodiversity conservation, efficient use of natural resources and energy, and improving resilience to climate change. DFC will seek opportunities to promote financial products and services that are based on positive environmental and social attributes, climate resilient practices and market needs.
5. DFC will safeguard its reputation by not participating in projects / transactions where, in the judgment of DFC, the counterparty does not address environmental, social and climate issues in an appropriate and responsible manner, and in accordance with DFC's ESMS. DFC will highlight this commitment in public communications to its (potential) customers.
6. Consider the principles of Free, Prior and Informed Consent (FPIC) when working with Indigenous People's communities or when funded activities may impact Indigenous People's territories, heritage and/or livelihoods. Intensive and transparent engagement is required that may involve third party facilitators.
7. Manage the environmental, social and climate risks inherent in its lending and investment activities and seek to promote sound sustainable management practices among those with whom business is conducted in accordance with DFC's ESMS.
8. Comply with national regulations for ESIA and ESMP disclosure for projects, organize adequate and meaningful public consultation events, use website and social media as well as



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other media, radio, printed flyers (for stakeholders without adequate access to digital media, e.g., elderly persons and Persons with Disabilities), and support partner organizations who do not have adequate competence.


9. Ensure compliance with all relevant environmental, social and climate laws and regulations of the national legislative framework and respect international safeguards where applicable.
10. Integrate environmental, social and climate considerations into procurement activities as far as possible and seek to form business relationships with stakeholders and sub-contractors who follow acceptable standards.
11. Report environmental, social and climate performance as part of DFC's Annual Report (using an established framework for environmental reporting defined in the ESMS). In so doing, DFC will act responsibly and with accountability, and guard against the unlawful disclosure of official information and private customer data.
12. Continuously improve DFC's environmental, social and climate performance by measuring significant impacts, setting realistic targets for improvement and progress monitoring.
13. Collect, register, process and solve grievances that are brought to the knowledge of DFC through the corporate Grievance Redress Mechanism (GRM) and ensure systematic documentation of the process.

DFC commits to comply with this SECP and to allocate adequate resources for its implementation. Staff provisions are assessed and adequately developed in the ESMS.

Monitoring will be done internally, however if independent external monitoring is required a regular audit / due diligence will be contracted.

Reporting on stakeholder engagement, effective functioning of grievance redress mechanism and environmental performance will be included in the Annual Report.


This SECP was endorsed by DFC Management and was approved by the DFC Board of Directors on 12 April 2023.

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4 Stakeholder Engagement Actions in the Project / Product life cycle

In practice DFC focuses on Stakeholder Engagement during the life cycle of DFC's products:

1. **General Communication and public presentation of the Corporation:** With its **communication policy** and its website presentation, DFC shows its stakeholder engagement approach to the general public, presents the institutional organogram, presents the GRM, defines the internal approach and procedures, and communicates positive impacts of its operations. This includes the messages and procedures related to environmental and social responsibility (linkage to ESMS).
2. **Task descriptions, procedures and employment and training of staff:** based on the communication policy and the updated procedures and validation of up-coming tasks, employment of additional qualified staff should be considered, and staff training should be organized.
3. **Planning Phase / portfolio development:** the development of DFC's products and projects, will include consultations with potential customers, business associations / organizations representing target sectors, responsible government institutions (ministries, agencies) as well as civil society organizations representing potentially impacted / negatively affected persons and the environment (strong linkage to ESMS). Gender Mainstreaming will apply in coordination with the DFC Gender Policy.
4. **Planning Phase => FPIC:** In the case of working with/affecting Indigenous People (IP), the requirement of Free Prior and Informed Consent (FPIC) needs to be included in stakeholder engagement procedures. This refers to products and projects that may affect IPs through impacts on traditional use of natural resources, including land as well as product development where IPs are customers; IP associations / NGOs to be consulted (so far, no formal policy regarding IPs exists in DFC => linkage to ESMS).
5. **Partnership development:** especially in cases of second-tier financing (working with financial intermediaries), DFC works collaboratively with the partners to ensure that standards of stakeholder engagement, E&S risk assessment and categorization, and E&S impact management are integrated into product and project development and implementation. In case of gaps in ESMS implementation and/or monitoring capacities of partners, arrangements can be developed where DFC assumes partial responsibility for E&S management functions and Grievance Redress Mechanism (GRM) implementation.
6. **Implementation Phase:** during implementation of financed projects, Stakeholder engagement will be pursued. Frequently asked questions and answers will be made available to customers, as well as information on loan conditions and ESMS obligations. Loan officers will brief / train customers (individual and corporate), Financial Intermediaries and technical executive entities on ESMS implementation requirements. Furthermore, DFC will continue to pursue public relations and marketing regarding climate change adaptation and mitigation projects.
7. **Operation & Monitoring and E&S Due Diligence:** during operation / credit management, customers will be consulted for monitoring of credits and payments. Similarly E&S monitoring, and reporting, as well as due diligence will be required and the GRM will remain active. Grievances are to be registered and the resolution process documented and archived. Stakeholders will be consulted for identification of impactful outcomes (e.g., success stories) and lessons learned will be documented and incorporated in DFC's monitoring and ongoing due diligence system, to further improve the system and effectively mitigate potential risks.

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8. **Strategy Adaptation (if needed):** The feedback from stakeholders and the lessons learned from project implementation will be shown in annual reports on DFC's website. Based on success stories and lessons learned across the product portfolio, the stakeholder engagement approach as well as the corporate communication policy will be periodically reviewed and adapted.

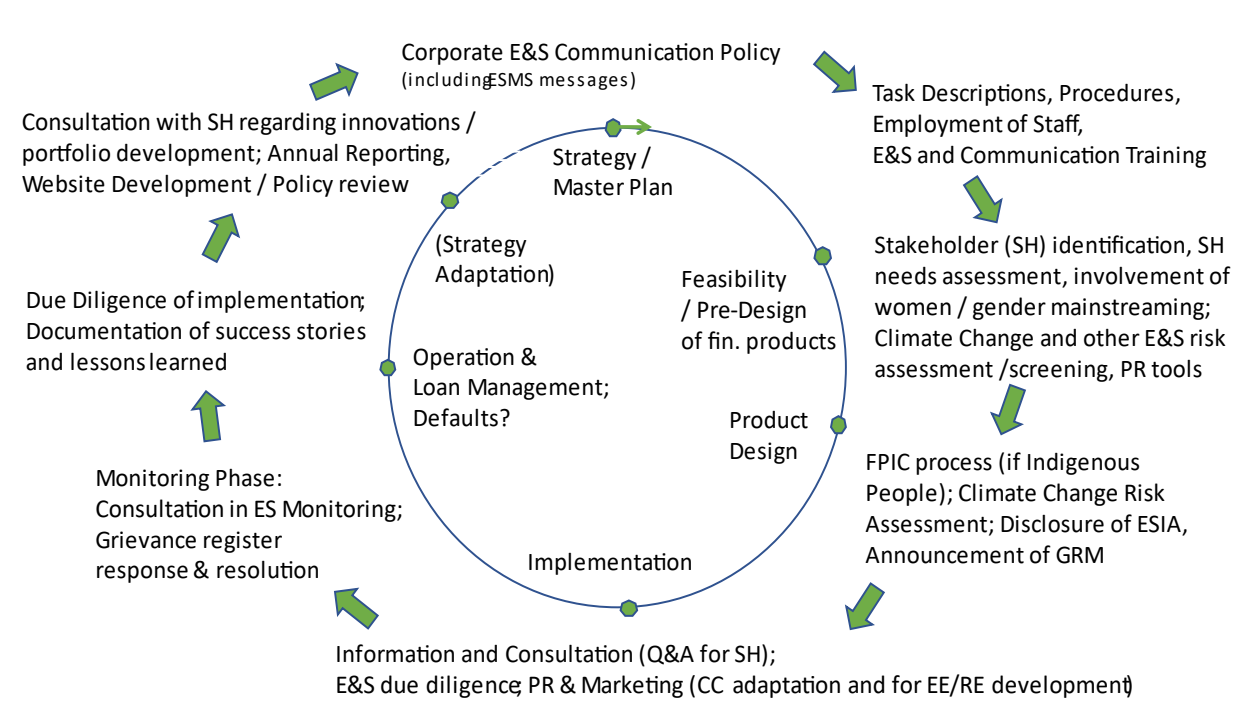



Figure 1: Stakeholder Engagement throughout the Project Cycle concerning E&S impact


The visualization of stakeholder engagement actions supports strategic and systematic planning of engagement tasks; however, it is clear that in reality several processes are occurring simultaneously and therefore descriptions cannot be exhaustive in this visualization.

A detailed stakeholder engagement table is presented in Annex 1. It shows the variety of DFC stakeholders, describes the linkage to DFC and the common fields of interest in a cooperation. The ways of communication highlight how the interaction / engagement is done or planned, and the “responsibility” column shows who in DFC is responsible to implement the communication action and maintain the communication relation with each stakeholder.


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Annex 1: Stakeholder Engagement Table


The following table shows the different stakeholder groups of DFC, their relationship with DFC and the way and responsibilities of interaction. The table was established jointly with DFC staff:

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1	Ministry of Environment (ESIA permit) Environmental Inspectorate	<ul style="list-style-type: none"> Undertakes environmental categorization of projects Assesses environmental impact of projects Gives ESIA permit Determines requirement for public consultations and project information disclosure Considers and approves EIAs for developmental projects where necessary Provides Environmental Clearance and Environmental Compliance plans for developmental projects Provides guidance regarding environmental laws and regulations 	<ul style="list-style-type: none"> Discussion of Environmental Frameworks/ E&S Categorization of projects/Credit Lines (A, B, C) Meetings/Permit Applications/ Monitoring Communication related to Monitoring of ESIA results/Customer Compliance in implementation 	<ul style="list-style-type: none"> ESS Officer/Climate Champion New ESMS officer at DFC
2	Ministry of Finance and Economic Development (GCF NDA) and Investment	<ul style="list-style-type: none"> Provider of Finance to DFC Interest in Development Programs Facilitating/ Securing financing sources for DFC NDA approval of Concept Notes for GCF for GCF consideration 	<ul style="list-style-type: none"> Regular Meetings: the MOED sits on DFC's BOD and attends monthly BOD meetings. There are also ad hoc meetings on an as needs basis. NDA Stakeholder consultations and events 	<ul style="list-style-type: none"> General Manager through the Chairman of DFC's BOD. ESS Officer/Climate Champion is the FP for the NDA
3	Ministry of Agriculture, Food Security & Enterprise	<p>Design and implementation of climate resilient agriculture finance programs</p> <p>Development of climate resilient loan products in response to GOB's sustainability agenda.</p>	<ul style="list-style-type: none"> DFC has a Partnership Agreement with the MOA. Information exchange re GOB's agricultural development programs Regular meetings, introduction of, and marketing for DFCs programs The MOF sits on DFC's BOD and attends monthly BOD meetings. There are also ad hoc meetings on an as needs basis. 	Assistant General Manager Lending Operations (or designate)

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Nr.	Stakeholder group	Role/ relation to DFC	Ways of communication and involvement	Responsibility in DFC
4	Ministry of Infrastructure Development & Housing	Design and implementation of climate resilient housing/ construction finance programs	There are currently no direct links between this ministry and DFC. This will have to be formalized with the ministry.	Assistant General Manager Lending Operations
5	Central Building Authority (CBA)	Approval of building plans/Codes Avoidance of negative impacts and strengthening of climate change resilience in DFC housing/construction investments by establishing building codes and ensuring adherence to same through approval of building plans as required by law.	Communication linkages during planning and approval of DFC loans / DFC ESMS consideration: CBA or its authorized representative reviews and approves all building plans prior to loan approval by DFC.	ESS Officer/ Climate Champion
6	Ministry of Education, Culture, Science & Technology, E-Governance	Determination of priority areas for education financing	<ul style="list-style-type: none"> Introduction of and marketing for DFCs education loan programs Sharing success stories of DFC programs Regular meetings This relationship needs to be formalized 	Assistant General Manager Lending Operations.
7	Ministry of Rural Transformation, Community Development, Labour & Local Government	Indigenous people's inclusivity	There are currently no direct links between this ministry and DFC. This will have to be formalized with the ministry	Gender Champion
8	Commissioner for Indigenous people's affairs	Indigenous people's inclusivity	There are currently no direct links between this office and DFC. This will have to be formalized with the office.	Gender Champion
9	Ministry of Sustainable Development, Climate	Development of loan programs for climate resilient lending	Information exchange re GOB's development and climate agenda. This relationship needs to be formalized	ESS Officer/ Climate Champion

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Nr.	Stakeholder group	Role/ relation to DFC	Ways of communication and involvement	Responsibility in DFC
	Change & Disaster Risk Management			
10	Ministry of Tourism & Diaspora Relations	Development of Climate resilient Tourism Loan products	<ul style="list-style-type: none"> Information exchange re GOB's Tourism agenda. Development of loan products in response to GOB's Tourism agenda. DFC has an MOU with the Ministry of Tourism and information is shared between the parties. The ministry also collaborates with DFC in organizing and delivering promotional events to relevant stakeholders. Need to formalize the frequency of meetings for information exchange. 	Assistant General Manager Lending Operations
11	Belize Tourism Industry Association	Development of Climate resilient Tourism Loan products	There are currently no direct links between this association and DFC. This will have to be formalized with the association.	Assistant General Manager Lending Operations
12	Belize Tourism Board (BTB)	Development of Climate resilient Tourism Loan products	There are currently no direct links between this office and DFC. This will have to be formalized with the BTB.	Assistant General Manager Lending Operations
13	Belize Hotel Association	Development of Climate resilient Tourism Loan products	<p>DFC is a member of the BHA and receives information on the sector through emails (and social media).</p> <p>DFC also attends the annual AGM.</p>	Assistant General Manager Lending Operations

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Nr.	Stakeholder group	Role/ relation to DFC	Ways of communication and involvement	Responsibility in DFC
14	Energy Unit	<ul style="list-style-type: none"> Supporting/implementing alternative energy and energy efficiency lending programs Dissemination of information relating to Belize's energy Commitments and green energy programs Implementation of GOB's Energy Policy and Action Plan 	<ul style="list-style-type: none"> Energy Unit Stakeholder events Informal meetings between DFC and Energy Unit Officials Participation in Energy projects e.g Energy for Sustainable Development in Caribbean Buildings Project (ESD) 	ESS Officer/ Climate Champion
15	Ministry of Transport, Youth and Sports	Development of climate resilient public transportation services (e.g. Electric buses/ vehicles)	There are currently no direct links between this office and DFC. This will have to be formalized with the BTB	ESS Officer/ Climate Champion
16	Belize Chamber of Commerce and Industry	Design and implementation of development finance programs	<ul style="list-style-type: none"> Exchange of information on stakeholder needs. Communication about programs/ projects; development of partnerships. DFC is a member of the Belize Chamber of Commerce and Industry BCCI), attends meetings and receives Chamber information on a regular basis. There is also an MOU between the parties, and there is collaboration in the organization of some stakeholder awareness sessions (e.g., RE/EE knowledge sessions). 	Assistant General Manager Lending Operations
17	BELTRAIDE	<ul style="list-style-type: none"> Development of MSME sustainable lending programs Formalization of MSMEs into the legal entities / corporate businesses. 	<ul style="list-style-type: none"> DFC has a MOU with BELTRAIDE. Communication about programs/ projects; development of partnerships. Regular progress meetings. Result & Impact monitoring. Monitoring of ESMS and GRM compliance (guidance WB ESS9), joint development of arrangements. 	Assistant General Manager Lending Operations

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Nr.	Stakeholder group	Role/ relation to DFC	Ways of communication and involvement	Responsibility in DFC
18	Other Financial Intermediaries	Development of Second Tier lending programs	<ul style="list-style-type: none"> Communication about programs/ projects; development of partnerships. Result & Impact monitoring. Monitoring of FI's ESMS and GRM compliance (guidance WB ESS9). 	Manager Credit Delivery
19	Commodity Producer organizations (sugarcane, citrus, bananas, livestock, poultry, shrimp, fisheries)	Design and implementation of development finance programs	Communication about programs/projects. Development of partnerships	Manager Credit Delivery
20	Fishermen	Development of MSME sustainable lending programs	This group is represented through the fishing cooperatives	Manager Credit Delivery
21	Farmers	Development of MSME sustainable lending programs	This group is represented through the various farming associations/ cooperatives	Manager Credit Delivery
22	Women led businesses (tourism & other sectors)	Development of MSME sustainable lending programs	Communication about programs/projects. Development of partnerships	Gender Champion
23	House Owners (Housing Projects)	Development of climate resilient building finance products.	Communication about programs/projects.	Manager Credit Delivery
24	Poor & Vulnerable People	Lending program inclusivity	Communication about programs/projects.	Manager Credit Delivery

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Nr.	Stakeholder group	Role/ relation to DFC	Ways of communication and involvement	Responsibility in DFC
25	Students/Families Tertiary Education Institutions	Development of relevant and responsive education lending programs	<ul style="list-style-type: none"> Result & Impact monitoring Monitoring (education and employment) Currently there are MOUs with one national (UB) and one regional (CATIE) tertiary level education institutions. Communication means need to be formalized with other tertiary level institutions. 	Manager Credit Delivery
26	Other Individual Small Businesses/MSME	Development of MSME sustainable lending program	Communication about programs/projects. Development of partnerships	Manager Credit Delivery
27	Newspapers, Radio, Television, Social Media	Knowledge sharing campaigns for DFC's lending programs	Communication about programs/projects.	Communications Manager
28	Caribbean Community Climate Change Centre (CCCCC)	Information on local and regional climate projects and lessons learnt Development of climate resilient productive sector programs for small GCF grants, which can complement DFC's climate resilient lending operations.	Collaboration on the design and implementation of Climate resilient programs (e.g. Energy for Sustainable development in Caribbean Buildings Project, Concept Note and Project design for building resilience in Belize's sugarcane sector).	ESS Officer/ Climate Champion
29	Women Organizations	Gender Inclusivity in DFC Lending products.	Communication about programs/projects; development of partnership	Gender Champion

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Nr.	Stakeholder group	Role/ relation to DFC	Ways of communication and involvement	Responsibility in DFC
30	Indigenous people's representative organizations	Indigenous people's inclusivity	<ul style="list-style-type: none"> Planned communications. Engagement and consultation with affected IP groups (where applicable). Free Prior Informed Consent (FPIC) process before project start if IPs are affected. 	Gender Champion
31	Residents/Land Users of Project Areas (investments)	Adverse impacts (if any) of DFC's proposed investments	Engagement and consultation with PAPs (where applicable),	ESS Officer/ Climate Champion
32	Indigenous Peoples	Program inclusivity	<ul style="list-style-type: none"> Planned communications Engagement and consultation with affected IP groups (where applicable) Free Prior Informed Consent (FPIC) process before project start if IPs are affected. 	Gender Champion
33	Others - to be identified	To be identified during project planning and design / depending on categories A/B/C, and nature of DFC's involvement (direct or indirect)	Stakeholder meetings. Public consultations.	ESS Officer/ Climate Champion Gender Champion
34	The Protected Areas Conservation Trust	The country's accredited national implementing entity (NIE) of the Adaptation Fund and has become the Caribbean region's second and Belize's first National Direct Access Entity of the Green Climate Fund. The organization has been engaged in fiduciary roles for such agencies as the World Bank, the Meso-American Reef Fund (MAR Fund), the International Union for Conservation of Nature (IUCN), the Central American Commission for Development and Environment (CCAD) and	At present the DFC does not have formal relations with the PACT . This will have to be formalised.	ESS Officer/ Climate Champion

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Nr.	Stakeholder group	Role/ relation to DFC	Ways of communication and involvement	Responsibility in DFC
		the Belize Nature Conservation Foundation (BNCF).		
35	The Institute of Archaeology	As part of the National Institute of Culture and History, the Institute of Archaeology is mandated by law to preserve, protect, promote, and sustainably manage Belize's archaeological resources. Archaeological reserve management, research and education, and public outreach activities are strategic parameters utilized by the Institute to accomplish these goals.	At present the DFC does not have formal relations with the Institute of Archaeology (NICH). This will have to be formalised	ESS Officer/ Climate Champion
36	The National Emergency Management Organisation	NEMO is the sole Government of Belize Department and authority responsible mandated to keep Belize in a state of preparedness for any emergency that may require a national response. NEMO Department is the full-time government department responsible for the training and coordination across the public and private sector to prepare for, mitigate from, respond to, and recover from disasters.	At present the DFC does not have formal relations with the NEMO. This will have to be formalised	ESS Officer/ Climate Champion

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