Public Information Summary

Host Country	India
Name of Borrower	Science for Society Techno Services Private Limited ("S4S")
Project Description	Long term financing to (i) expand the Borrower's patented off-grid, solar-powered food manufacturing and processing capacity to include secondary processing through the purchase and upgrade of equipment at its existing facility and the establishment of three additional manufacturing facilities in new districts, and (ii) repay $500,000 of existing high-cost debt.
Proposed DFC Loan	$8,900,000
All-Source Funding Total	$10,678,430
Policy Review	
Developmental Objectives	The Project is expected to have positive developmental impact in India by providing support to the agricultural sector and offering income-earning opportunities to women microentrepreneurs. In India, 70% of rural households still depend primarily on agriculture for their livelihoods, and over 40% of India's agricultural produce is estimated to be lost during post-harvest,[1] representing around $15 billion. The Borrower sources produce from farmers that would not otherwise be sold in local markets, collaborating with women microentrepreneurs to dry and produce higher-value food products. DFC's support is expected to assist the Borrower in expanding its processing capacity, increasing training, and upskilling of new women microentrepreneurs, and hiring new employees.
Environment and Social Assessment	**SCREENING:** The Project has been reviewed against DFC's July 2020 Environmental and Social Policy and Procedures ("ESPP") and determined to be categorically eligible. Projects involving food production, distribution, and aggregation are screened as Category B projects under DFC's environmental and social guidelines because impacts are site-specific and readily mitigated. The Project is subject to climate change resiliency screening per EO 13677. **APPLICABLE STANDARDS:** DFC's preliminary environmental and social due diligence indicates that the Project will have impacts that must be managed in a manner consistent with the following of the International Finance Corporation's (IFC) 2012 Performance Standards:

[1] Post Harvest Food Loss. Ministry of Food Processing Industries. https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1885038

	• P.S. 1: Assessment and Management of Environmental and Social Risks and Impacts. • P.S. 2: Labor and Working Conditions. • P.S. 3: Resource Efficiency and Pollution Prevention; and • P.S. 4: Community Health, Safety, and Security. A desk-based due diligence assessment indicates that the Project sites are leased spaces with pre-existing facilities in industrial zones in urban regions. Significant adverse impact on critical habitat or local biodiversity is not expected. In addition, S4S does not expect to acquire or restrict access to land or adversely impact indigenous peoples or cultural heritage. Therefore, PS 5, 6, 7, and 8 are therefore not triggered at this time. In addition to the Performance Standards listed above, the following standards apply to the Project: IFC General EHS Guidelines (2007) and IFC Environmental, Health, and Safety (EHS) General Guidelines for Food and Beverage Processing (2007). ***Environmental and Social Risks and Mitigation Measures:*** Key OHS risks associated with the Project include work dealing with grain storage and silos (confined spaces and high risk for fires) as well as physical risks associated with lifting heavy objects and slips/trips/falls. S4S has an OHS Policy that highlights the procedures for risk assessment, principles and hazard identification, management roles/responsibilities, emergency preparedness and response, monitoring / measurement, mitigation measures, OHS training, and management review/audits. Food products are stored at S4S warehouses in accordance with the appropriate SOP to reduce the risk of incidents (including the risk of fire) and processes for dust control and collection in the facility. Warehouse safety, which includes safe handling, storage and disposal of hazardous materials and wastes, is also covered in the Emergency & Preparedness Plan and Material Safety Data Sheets (MSDS) for hazardous chemicals are placed at the warehouses and must be adhered to. S4S facilities are connected to municipal networks for water, electricity, and wastewater. S4S does not use on-site diesel generator for backup power nor are there any on-site boilers, incinerators or other point sources of emissions. Scope 1 from refrigerant loss is 47MT/yr. ; Scope 2 from purchased electricity is 62 TCO_2. This results in total project emissions of 109TCO_2e. Wastes generated by the Project are either recycled or disposed of through the municipal waste management system. The Borrower has a Hazard

	Analysis Critical Control Point (HACCP) procedure that ensures quality control of food safety. Key social risks associated with the project include engagement with primarily rural and female micro-entrepreneur suppliers and ensuring that contractors and other third-party entities are compliant with the labor-risk management requirements. S4S is addressing these risks through implementation of a supplier code of conduct and application of numerous gender-sensitive policies and procedures to suppliers, contractors and other third parties. S4S will be required to update and strengthen its draft "Contractor Health, Safety & Environment Management System" to include all S4S policies and procedures for managing labor and gender-related risks among suppliers, contractors and other third-party entities. S4S will also update its website to ensure external stakeholders are aware of and have access to a grievance mechanism.