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Water and Environment Support

in the ENI Southern Neighbourhood region



N-E-JO-2

Consolidation activities on Green Banking and support to green investment opportunities to curb plastic waste in Jordan Task 2 - Factors Inhibiting Finance

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This document has been reformatted for wider publication



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WATER AND ENVIRONMENT SUPPORT IN THE ENI SOUTHERN NEIGHBOURHOOD REGION

The "Water and Environment Support (WES) in the ENI Neighbourhood South Region" project is a regional technical support project funded by the European Neighbourhood Instrument (ENI South). WES aims to protect the natural resources in the Mediterranean context and to improve the management of scarce water resources in the region. WES mainly aims to solve the problems linked to the pollution prevention and the rational use of water.

WES builds on previous similar regional projects funded by the European Union (Horizon 2020 CB/MEP, SWIM SM, SWIM-H2020 SM) and strives to create a supportive environment and increase capacity all stakeholders in the partner countries (PCs).

The WES Project Countries are Algeria, Egypt, Israel, Jordan, Lebanon, Morocco, Libya, Palestine, Syria and Tunisia. However, in order to ensure the coherence and effectiveness of EU funding or to promote regional cooperation, the eligibility of specific actions can be extended to neighbouring countries in the Southern Neighbourhood region.

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ABBREVIATIONS

<i>ABJ</i>	Association of Banks in Jordan
<i>BLF</i>	Banque Libano-Francaise
<i>CBJ</i>	Central Bank of Jordan
<i>DOS</i>	Department of Statistics
<i>EBRD</i>	European Bank for Reconstruction and Development
<i>GIZ</i>	Deutsche Gesellschaft für Internationale Zusammenarbeit
<i>GoJ</i>	Government of Jordan
<i>JFDA</i>	Jordan Food and Drugs Association
<i>LEF</i>	Lebanon Economic Forum
<i>LEM</i>	Lebanon Economic Movement
<i>MoE</i>	Ministry of Environment
<i>Mol</i>	Ministry of Industry
<i>MoM</i>	Minutes of meeting
<i>NKE</i>	Non-Key Expert
<i>P2P</i>	Peer to Peer
<i>SUPs</i>	Single-use plastics
<i>SW</i>	Solid Waste
<i>SWOT</i>	Strengths Waeknesses Opportunities Threats
<i>TOR</i>	Terms of Reference
<i>WES</i>	Water and Envionment Support in the ENI Neighbourhood region
<i>WW</i>	Wastewater

1 BACKGROUND OF THE ASSIGNMENT

1.1 INTRODUCTION

Among the key objectives of WES is to tackle problems related to pollution prevention, and to aim for (1) increasing the capacities of stakeholders and creating the conditions for knowledge exchange and ownership in the Partner Countries (PCs), (2) increasing the capacity of stakeholders that are involved in pollution reduction and support them in formulating and implementing the environmental policies by introducing more sustainable consumption and production model.

Technical assistance activities support the Partner Countries so that their institutional, legal, technical and management frameworks are conducive to prevention and reduction of pollution. These activities will be directly linked to the needs of the PCs under the common goals identified and addressed by the Union for the Mediterranean and the Barcelona Convention's UNEP/MAP (including the Mediterranean Strategy for Sustainable Development).

This activity will be coordinated closely with the WES Focal Point at the Ministry of Environment (MoENV) in Jordan, keeping the EU delegation closely involved.

1.2 OBJECTIVE OF THE ACTIVITY

This WES activity aims to:

- support the MoENV in the implementation of the Green Economy roadmap and green investment opportunities in the waste sector in Jordan by focusing on the issues of Single-Use Plastics (SUPs) and promotion of Green Banking.

The **overall objective** is:

- to enhance the banking and other related sectors' capacity to promote sustainable investment opportunities that foster the shift towards a green economy and facilitate access to green investments with emphasis on the waste sector.

The **specific objective** is:

- to enhance the understanding of the concept of Green Banking as well as of the inhibiting and enabling conditions for both the Central and Commercial Banks of Jordan and the private sector to better invest in green projects. Emphasis will be on solid waste and plastics sector activities, capitalizing also on all previous initiatives on green banking from the entire environmental sector. The activity will also help in identifying suitable themes for appropriate projects.

Moreover, this activity (N-E-JO-2) is closely linked with its 'twin' activity: Contribution to the development of a joint public-private roadmap to transition to reduce the use of single-use plastics

(SUPs) in Jordan (N-E-JO-1) which aims to enhance the country’s awareness and capacity to respond to the challenges posed by plastic pollution. Its more specific objectives are to:

- Provide information on production and good practices on replacing and/or recycling SUPs.
- Approach policy measures and financial options for curbing SUPs.
- Pave the way for a gradual phase-out of SUPs and provide recommendations for a relevant strategy.

This report presents the main findings and results of Task 2 of the activity pertaining to a brief study of the situation in Lebanon, identification of inhibiting factors to green financing and ways to curb them.

1.3 TASKS AND EXPECTED RESULTS OF N-E-JO-2

The kickoff meeting had taken place and Task 1 involving the **“Inception phase and review of relevant/representative environmental projects submitted to banks for financing” is completed, albeit with issues that linger into the upcoming tasks.** The next Tasks to be delivered are briefly described below (for a full description please refer to the Activity TORs):

Task 2: Identification of potential inhibiting operational aspects and concrete suggestions for addressing them

=> **Result 2.1:** Brief Desk Study on the Green Banking situation in Lebanon, to contribute to the identification of inhibiting factors in Jordan and suggestions to address them (see results 2.2 and 2.3) as well as for shaping the framework for the P2P exchanges (see result 3.1 of Task 3).

=> **Result 2.2:** Concrete suggestions for addressing inhibiting operational aspects are proposed.

=> **Result 2.3:** Report describing the inhibiting factors and suggested ways to address them.

Task 3: Facilitating exchange of experiences between the Banks of Jordan and Lebanon

=> **Result 3.1:** Concept Note providing the framework for the P2P exchanges based on the Desk Study carried out under Task 2 (see result 2.1).

=> **Result 3.2:** P2P exchanges between peers from Banks in Jordan and Lebanon are organised remotely.

=> **Result 3.3:** Summary report on key conclusions-recommendations useful for Jordan to enrich the report of Task 2.

Task 4: Enhancing the conditions for Green Banking in the plastics sector / SUPs.

=> **Result 4.1.:** Set of recommendations addressing all partners involved for necessary improvements in the enabling conditions and operations for the promotion of green financing/banking in the plastics sector.

=> **Result 4.1.:** Identified/suggested themes for green projects related to plastics, suitable for green banking/financing.

Task 5: Webinar on Green Banking to foster green investment/banking in the plastics sector of Jordan

=> **Result 5.1:** Recommendations to foster Green Banking in the overall plastics/SUP sector in Jordan are presented, discussed with all stakeholders, and finalized.

Task 6: Compile a synthesis report.

=> **Result 6.1:** The results of the project are documented for wider dissemination.

2 DEFINING THE ACTIVITIES WITHIN THIS TASK

This report presents the work done and the results achieved under Task 2 of the activity. It starts with items that remained pending from the last report and addresses the key activities of this Task. Task 2 calls for identifying potential inhibiting factors towards green financing and availing concrete suggestions to address them. This was done through the following:

- A desk study of the comparable situation in Lebanon
- Analysis of factors inhibiting finance in Jordan
- Suggestions on overcoming the obstacles

The duration of this Task 2 activity, overlapping with the one-month extension to Task was extended by one week. The proposed next steps in the implementation of the overall activity are in the last section of the report.

3 ADDITIONAL ACTORS CONSULTED

While close contact was maintained with the Ministry of Environment., the CBJ and the ABJ, a channel of communication was opened with EBRD. Mr. Adli Kandah WES NKE-2 spoke with Mr. Samer Freij – Principal Banker- Financial Institution – EBRD Office Amman, Jordan, who informed the WES NKE that the EBRD supported CBJ in reviewing the initial memo on Green Finance Strategy that was circulated to the banking sector and made few suggestions such as joining the Network for Greening the Financial System “NGFS”. They have the willingness to support the CBJ in developing the Green Finance Strategy. They have a credit line called Green Economy Financing Facility “GEFF” that they are presenting to local banks where the loans to the end-borrowers will be used for financing investments in climate change mitigation and adaptation technologies.

Mr. Ahmad Qatarneh NKE-3 had repeated meetings with HE Secretary General of MoE, and also met with Mr. Alaa Abu Khazneh of the Jordan Chamber of Industry responsible for the plastic sector and Mr. Faraj Al-Taweel owner of local plastic factory (private sector), where they both stressed on the

importance of the work being conducted, they additionally shed light on their support of any plans carried forward.

Mr. Koussai Quteishat NKE-1 met with local Renewable Energy industry leaders (the popular environmental practice in Jordan) Messrs Basil Marji and Marwan Samama and was informed of the relative easiness of securing solar panel green loans, yet the difficulty lies in obtaining approvals and worse in permitting as it involves dealing with several bureaucratic institutions, each with its own regulations and requirements. The process from application to execution of a residential solar energy project takes at least three months. He also spoke with a major plastics manufacturer in Lebanon Mr. Gaby Chdeed who was convinced of the positive future potential of the industry, and that recycling is the only recourse.

All additional contacts are added to the Stakeholders list below.



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TABLE 1: SUMMARY TABLE – STAKEHOLDERS/ACTORS

Name of entity	Role	Level of involvement	Proposed focal point - position	Method of communication (till date)
Jordan Food and Drug Administration JFDA	Setting policies and legislations on Food and Drug in Jordan	Primary	Eng. Amjad Al Rashaydeh Food Department	Personal meeting
Jordan Food and Drug Administration JFDA	Setting policies and legislations on Food and Drug in Jordan	Primary	Mrs. Amal Al Jaghbeer, Assistant Director, JFDA	Personal meeting
Central Bank of Jordan	Regulating and monitoring the banking and financial sectors and managing monetary policy in Jordan	Primary	Dr. Adel Al Sharkas, Deputy Governor	Personal Meeting
Central Bank of Jordan	Regulating and monitoring the banking and financial sectors and managing monetary policy in Jordan	Primary	Dr. Nidal Al Azzam, Executive Director, Research Department	Personal meeting
Central Bank of Jordan	Regulating and monitoring the banking and financial sectors and managing monetary policy in Jordan	Primary	Mr. Mohamad Amaireh	Personal meeting
Ministry of Environment	Setting legislations and following up with the implementation of legislations	Primary	Ms. Hanadi Al Rabayah – Chemical Engineer	Personal meeting
Ministry of Local Administration	Operation of the waste collection, disposal, and treatment in Jordan	Primary	Ms. Jumana Al Abbadi – Head of solid waste management and Planning	Personal meeting
Greater Amman Municipality	Operation of the waste collection, disposal, and treatment in Amman	Secondary	Mr. Omar Arabiyat - Head of Environment Directorate	Personal meeting
Ministry of Industry and Trade	Monitoring and controlling the	Primary	Mr. Naghem Jaber - Engineer	Phone call

Name of entity	Role	Level of involvement	Proposed focal point - position	Method of communication (till date)
	exported and imported materials			
Department of Statistics DOS	Provide statistics regarding the plastic generation	Secondary	Mr. Sudki Hamdan – Head of Environmental statistics Department	Phone call
Ministry of Environment	Setting policies and legislations and following up with the implementation	Primary	Dr. Mohammad ALKHASHASHNEH H.E Secretary General & WES Focal Point	Personal meeting
Approved Plastic Industries	Manufacturing of plastic bags and food packaging	Primary	Mr. Rami Fraihat - Factory manager	Phone call
Jordan Commercial Bank	Providing banking services including different types of commercial financing	Primary	Mr. Caesar Qulajen, CEO	Personal meeting
Safwa Islamic Bank	Providing Islamic banking services including different types of financing	Primary	Mr. Samer Tamimi, CEO	Personal meeting
Cairo Amman Bank	Providing Banking services including distinct types of commercial financing	Primary	Mr. Kamal Al Bakri, CEO - General Manager	Personal meeting
Jordan Ahli Bank	Providing Banking services including diverse types of commercial financing	Primary	Mr. Mohammad Musa Mr, Ammar Al Saeed, Head of Retail	Personal meeting
Housing Bank	Providing Banking services including different types of commercial financing	Primary	Mr. Amar AL Safadi, CEO Mrs. Ibtisam El Ayoubi COO	Personal meeting
Société General Bank of Jordan	Providing Banking services including several types of commercial financing	Primary	Mr. Nadim Abaouata, GM	Personal meeting
Arab Islamic International Bank	Providing Islamic Banking services including different types of financing	Primary	Mr. Eyad Al Assali, CEO	Personal meeting

Name of entity	Role	Level of involvement	Proposed focal point - position	Method of communication (till date)
Bank of Jordan	Providing Banking services including diverse types of commercial financing	Primary	Mr. Saleh Rajab, CEO	Personal meeting
Jordan Kuwait Bank	Providing Banking services including different types of commercial financing	Primary	Mr. Ibrahim Taani, Finance Department Manager	Personal meeting
Arab Bank	Providing Banking services including different types of commercial financing	Primary	Mr. Neme Al Sabagh, CEO	Phone call & Email
TAJ Mall	Generator of SUPs – shopping mall	Primary	Mr. Mohammad Mustafa Head of Operations	Phone call
City Mall	Generator of SUPs – shopping mall	Primary	Mr. Osama Al Dawat – Cleaning Department Manager	Phone call
Mecca Mall	Generator of SUPs – shopping mall	Primary	Mr. Sa'ed Dodakh – General Manager	Phone call
Coca Cola	Generator of SUPs – Plastic bottles and caps	Primary	Mr. Qasim – Head of Hygiene Department	Phone call
McDonalds	Generator of SUPs – food packaging and Plastic bottles and caps	Primary	Mr. Murad Al Zaghal – Senior Operations manager	Phone call
Golden Meal	Generator of SUPs – food packaging	Primary	Mr. Jamal – Restaurant Branch Manager	Phone call
Jabri Restaurant	Generator of SUPs – food containers, cutlery, trays and plates	Primary	Mr. Eyad Al Masri – Restaurant Manager	Phone call
API Advanced Plastics Industry, Lebanon ACIS Plastics Technology Saudi Arabia	Leader in Plastics manufacturing in Lebanon and Saudi Arabia and renewable energy installers in Lebanon	Secondary	Mr. Gaby Abou-Chdeed President	Phone call
EBRD- Amman, JORDAN	Provide financing for banks through credit lines on Green Financing Facility	Primary	Mr. Samer Freij	Phone Call and Email messages
Izzat Marji Group	Leaders in Jordan in solar energy supply	Secondary	Mr. Basil Marji	Personal meeting

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Task 2 report

Name of entity	Role	Level of involvement	Proposed focal point - position	Method of communication (till date)
Green Essence Renewable Energy	Leaders in Jordan in solar energy supply	Secondary	Mr. Marwan Samama	Personal meeting
European Delegation	Implementing various plastic-waste related projects	Secondary	Mr. Omar Abu Eid - EEAS Manager Cooperation Sec	To be contacted
Global Green Growth Institute	Implementing various plastic-waste related projects	Secondary	Mr. Dereje Senshaw - Country representative	To be contacted
USAID	Implementing various plastic-waste related projects	Secondary	Mr. Haitham Ali - Project Management specialist	To be contacted
UNDP	Implementing various plastic-waste related projects	Secondary	Mr. Murad Al Shishani - Project Coordination Manager	To be contacted
Federation Canadian Municipalities	Implementing various plastic-waste related projects	Secondary	Ms. Bana Abo Yousef - SWM Specialist	To be contacted
GIZ	Implementing various plastic-waste related projects	Secondary	Mr. Islam Daoud - Project officer - waste to positive energy	To be contacted
Jordanian Union of Restaurants & Confectionary Properties	Restaurant, generating food packaging, containers, cutlery, plates, trays, bottles, and lids	Primary	Mr. Nimr Wild Ali – Secretary General	To be contacted
Jordan Chamber of Industry	Representing the plastic manufacturers in the private sector	Primary	Mr. Maen Ayasrah - Energy and Environmental Sustainability Unit (EESU)	To be contacted
			Ms. Ala'a Abu Khazneh Representative of plastic industry in the chamber	To be contacted
Jordan Chamber of Commerce	Sale of plastic products	Primary	Mr. Hisham Dweik Director of the Chamber	To be contacted





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4 OUTSTANDING MATTERS FROM LAST REPORT (INCEPTION REPORT)

One relatively important finding in the Inception phase was that EBRD is a major player with banks in Jordan and particularly with the Central Bank. Follow up with EBRD is still necessary. **Support of Mr. Omar Abu Eid at the EU in Jordan may be needed.**

The Central Bank of Jordan CBJ is preparing A Green Banking Strategy in collaboration with the **EBRD. Needs follow-up**

Furthermore, CBJ has formed a Steering Committee headed by Mr. Mohamad Amaireh and a **Technical Committee was also established to work on a Green Banking Strategy. Needs follow-up**

In the meetings and discussions held with Secretary General of the Ministry of Environment and the Director of hazardous and solid waste department and the respective people working on this topic at the Ministry of Environment, the following were suggested:

- (i) Ways have to be found to enable the implementation of the waste hierarchy scheme, to **reduce, reuse and recycle** the amounts of plastic waste *especially* the **single use plastics**, in order to reduce the negative impacts of plastic waste
- (ii) The **circular economy** has to be promoted at different levels
- (iii) The Polluter Pays and the Extended Producer Responsibility (EPR) principles have to be applied.
- (iv) The topic of **single use plastics with all policies and strategies** has to be linked to the **framework law of waste and the green growth strategy and the sustainable development goals.**

Item iv has to be checked, though it is more related to the WES Twin Activity.

On the other hand, the meetings held with the Chamber of Industry and the private sector discussed the **obstacles and challenges** related to the **manufacturing of plastics** and ways forward in **benefiting from plastic waste**, alongside, **negotiations on feasible financing solutions** to reach the common goal. Apparently, the way forward is not yet defined. We believe this applies for the WES Twin Activity as well.

In the discussion with the aforementioned concerned persons from the Ministry of Environment, the importance of phasing out of single use plastics was highlighted.

In the follow-up discussions during this stage of the assignment, it was emphasized that the Ministry is not aware of the amounts of single use plastics generated in Jordan but noted that there are huge amounts of single use plastics waste found in dumpsites and landfills. Alongside, sizable amounts of SUPs are scattered all over the Kingdom such as streets, highways, forests and seashore of the Dead Sea and Aqaba. This will ultimately lead to major and significantly negative impacts on nature, biodiversity, and Jordan's environmental state, affecting negatively also the landscape and tourism. Moreover, they stressed on the lack of legislation that govern this sector, though efforts were made by the Government of Jordan (GoJ) to enhance the legislative status in the waste sector.

The GoJ, together with the MoE, have developed legislations and instructions to minimize impacts by tackling waste in general and the SUPs, in particular, through:

- Issuing instructions to ban the use of non-biodegradable plastic bags since it is the main single use plastic in Jordan in 2017.
- Developing the biodegradable shopping plastic bags regulations in 2017.
- Developing the Waste Management Framework Law no. 16 in 2020.
- Developing EPR instructions on packaging waste in 2021.

It was reaffirmed in the discussions that the GoJ and the MoE believe that the regulatory impact assessment is extremely important to illustrate the magnitude of social and economic impacts.

5 IDENTIFYING AND ADDRESSING INHIBITING OPERATIONAL FACTORS

5.1 GREEN FINANCE IN LEBANON

Besides, conversations with respective Lebanese entities, which will expand in the upcoming Tasks, a feel towards the green finance in the country where banking is the primary industry, was gained from eight references summarized below but are given in details in the Appendix.

The references are divided in the following categories:

1. A Central Bank Circular

Circular 236 was issued in 2010 to facilitate financing in green sectors for both energy and non-energy related investments by exempting banks from part of the required reserves.

2. Three references on Banking experiences

- 2.1 Audi Bank partnering with EBRD in funding green finance whereby finance funds are generated by a \$ US 100 Mio loan from EBRD to Audi with Audi matching it with another \$ US 100 Mio. The objective is to provide funds for investments in renewable energy (solar energy, photovoltaic energy, solar heating systems), energy efficiency (double glazing, LED lighting, HVAC – VRN/VRF, roof-tiling, stone cladding, landscaping) efficient resource use (including water, materials, and other resources), waste management, emission reduction, and green buildings. It also allows the financing of small and medium-scale eligible green projects undertaken by private sector contracting companies with the public sector. Features of this scheme are the provision of free of charge technical support to a project from concept to operations as well as the pre-determination by the Bank of proven technologies that are acceptable by the Bank for rapid funding.

- 2.2 Banque Libano-Francaise (BLF) provided \$180 million in funding for green projects that are helping Lebanese companies and homeowners cut costs, spur growth, and protect the environment. This was done in partnership with IFC who in 2011 helped the bank increase awareness on the protection of the environment, build a knowledge base for its staff and personnel and expand its loan offerings for corporations, schools and homeowners that

want to invest in eco-friendly projects. thanks to its partnership with IFC, a member of the World Bank Group.

- 2.3 Fransabank SAL is the first Bank to issue green bonds in Lebanon and the Levant region to boost the green economy, promote environmentally friendly projects and help fight climate change. This initial issuance of US\$ 60 Mio green bonds is part of a global green bond program of US\$ 150 Mio. Both the IFC and EBRD invested US\$ 45 Mio and US\$ 30 Mio, respectively. The bonds will help Fransabank provide financing to a spectrum of eco-friendly projects in commercial energy efficiency, renewable energy, and green buildings.
3. Two advertisements for green lending made by two banks, namely Byblos bank/ Environmental Loan and IBL Energy/ Environmental Loan. Despite the Energy call in the latter advertisement, both advertisements urge clients to submit their ideas for either energy or non-energy loans.
4. One MIO-ECSDE article on a project executed in 21 MIO-ECSDE, the Lebanese Environment Forum (LEF), together with the Lebanese Eco Movement (LEM) received an EU grant to work on combating marine pollution in the Mediterranean Sea, with emphasis on plastics. As part of the project “Lebanese civil society combating for a plastic-free Mediterranean Sea”, LEM and LEF provided small grants to 21 initiatives spread out along the Lebanese shoreline. The 21 initiatives are very wide-ranging covering the impacts of plastic pollution on marine biodiversity, as well as on key sectors such as the fishing industry and tourism, through improving the existing regulatory frameworks, building the awareness of citizens and professionals, and financially supporting local initiatives of community-based organizations, associations, universities and start-ups.
5. One research project on SUPBs where behavioral patterns were investigated, the willingness to pay by the people for the bags they use exceeded expectations. The approach is promoted to be more effective than a top-down legislative ban on plastic bags because the approach in itself is awareness-based and generates funds useful for community-controlled development. The study culminates in a tool that is interactive with the stakeholders.

5.2 ANALYSIS OF OBSTACLES

Obstacles, as we understand them, are those that hinder the project from reaching the level where finance is needed, i.e., project need and inception, environmental impacts and not those related to a particular scheme, as the latter is bank related and the former is related to bank procedures. This is confirmed by a related response received from the banks in our questionnaire which states that the usual reasons for not funding a particular project is related to finance matters and not the client’s business sector.

Our analysis is based on the banks’ perspective when considering finance of an environmental project:

1. economic feasibility, as seen by the banks, basically relates to the sources for repayment of loans
2. lack of adequate studies and statistically proven experiences

3. Lack of a neutral or reference body to evaluate technical and financial studies
4. Complexity of grant proceedings, with projects requiring too many prior approvals from government entities that are considered highly inefficient and bureaucratic. This happens during the study of a project as well as permitting usage after completion.
5. Essentially there are inexperienced entrepreneurs bringing in new technologies which a bank is not technically equipped to address.

5.3 FACILITATING GREEN FINANCE IN JORDAN

On ways to facilitate finance, or at least build the enabling environment, the following are recommended [though some of may fall within the scope of the WES Twin Activity].

1. An appropriate Central Bank finance vehicle is needed in the form of:
 - 1.1 facilitation of soft loans
 - 1.2 foregoing some of the CB restrictions, and
 - 1.3 holding joint workshops with banks and financing programs
2. Having a centralized data base for the Green Finance Schemes where a national network is built, and experiences are shared. The data base and network can be subdivided by sectors such as solid waste in general, recycling, SUPs, etc...
3. Having a National Strategy and Action Plan for green sustainability with green finance being an integral part of it.
4. Taking advantage of the Jordan Loan Guarantee Company (JLG Co) facilitation of loans from commercial banks when guarantees provided by the borrower are not sufficient for the commercial bank where the request for funding is made. JLG encourages commercial banks to finance projects that are bankable (cost recovery) yet lack collateral as the JLG guarantee of the loan is the collateral.

5.4 COMPARISON MADE TO ADDRESS INHIBITING OPERATIONAL FACTORS

Each of the five items gained from the Lebanon experience was compared. Both countries would still need to address the common factors of bankability and permitting issues. Furthermore, Lebanon is a Mediterranean shoring country, increasing its vulnerability to marine pollution.

Item 1: There is certainly a CBJ directive in Jordan towards green finance for any energy related project to resort to green loans, if desired.

Item 2: There is greater awareness among banks in Lebanon than in Jordan towards green economy. Individual banks in Lebanon have operated in partnership with EBRD or IFC. The key to this is not the actual contributions made by EBRD or IFC towards a fund but rather in providing expertise and technical support by the external partners. This makes local banks more comfortable. IFC and EBRD also hold the institutional memory of tried and mature technologies whereby finance is much less risky,

readily available and can be processed quicker. It is the lack of this support that banks in Jordan complain about.

Item 3: Lebanese banks are more proactive in their soliciting for finance requests.

Item 4: Jordan has not witnessed concerted efforts specifically towards combatting SUPs use. The WES Twin Activity may provide more information on this subject.

Item 5: The level of awareness towards the overwhelming magnitude of SUP bags is somewhat better in Lebanon than in Jordan. There was a period when paying for the bags was tried in Jordan but did not last long, whereas it seems to have had a positive impact in Lebanon.

As interim conclusions:

Jordan needs to redefine green loans separately as either energy related, or non-energy related. This is because energy related loans are common practice within banks and among suppliers/contractors, whereas non-energy related loans are treated as any commercial loan, with even more stringency as risks to the banks appear to be higher.

Nevertheless, it is necessary to strengthen laws on disposal of solid waste including plastics, regulate and standardize, address sustainability in institutional governance, raise awareness on environment and behavioral impact as well as provide related training. Along with giving plastics their true profile, an enabling environment could be created for a circular economy whereby real opportunities are provided for investors to come forward. And hence green economy and green finance.

6 NEXT STEPS IN THE IMPLEMENTATION OF WES N-E-JO-2

- **Facilitating exchange of experiences between the Banks of Jordan and Lebanon**
- **Enhancing the conditions for Green Banking in the plastics sector / SUPs.**
- **Webinar on Green Banking to foster green investment/banking in the plastics sector of Jordan**
- **Compilation of a synthesis report.**

ANNEX

INTRODUCTION

In this Annex a compilation of reference material is presented, including:

1. The relevant document (circular) issued by the Bank of Lebanon
2. Three concrete cases of green financing activities of Lebanese Banks
3. Two announcements/calls by Lebanon Banks for green banking
4. An example of NGO managed funding of small projects, run by CSOs
5. An article on phasing out plastics and consumers' willingness to pay for SUPs

REFERENCE MATERIALS: LEBANON ASSESSMENT

1- Lebanon issued circular no. 236 to facilitate financing in green sectors

In 2010, the Bank of Lebanon (Banque du Liban, or BDL) issued Circular No. 236 to facilitate financing in green sectors by exempting commercial banks from part of the required reserves, enabling the finance of these projects at lower costs. Eco-friendly projects include those classified as energy-related (under the NEEREA mechanism) and non-energy related (pollution abatement, waste and water treatment, recycling, green agriculture, ecotourism, and landscaping).

2.1- Bank Audi & EBRD /GEFF

THE GREEN ECONOMY FINANCING FACILITY IN LEBANON (GEFF) www.ebrdgeff.com/lebanon

GEFF is a European Bank for Reconstruction and Development facility in Lebanon created to provide funding for Lebanon's sustainable development. It allows businesses and individuals alike to invest in commercially viable and profitable projects, which will help the country transition to a low-carbon energy system, support sustainability into the future, and fight climate change.

FACILITY CONSULTANTS

The **Facility Consultants** will provide free of charge assistance throughout all stages of the project, from origination and investment appraisal to execution. They will help clients identify the best solutions to fit their business needs, facilitate capacity building and transfer of know-how, and ensure that quality and profitable green projects are successfully financed and implemented.

TECHNOLOGY SELECTOR

The **Technology Selector**, available on the Facility website, lists the set of technologies and products that have been identified as the “best performing” at reasonable cost, under local market conditions.

ELIGIBLE INDIVIDUAL AND BUSINESS INVESTMENTS

The **Facility** provides funds for investments in renewable energy (solar energy, photovoltaic energy, solar heating systems), energy efficiency (double glazing, LED lighting, HVAC – VRN/VRF, roof-tiling, stone cladding, landscaping) efficient resource use (including water, materials and other resources), waste management, emission reduction, and green buildings. It also allows the financing of small and medium-scale eligible green projects undertaken by private sector contracting companies with the public sector.

ELIGIBLE BORROWERS

- Individuals undertaking an eligible residential project (excluding land purchase).
- Private businesses undertaking an eligible investment.
- Service providers providing maintenance, operation, installation, construction, project development, or similar services under a contractual agreement with individuals and private businesses undertaking an eligible investment.
- Vendors engaged in the supply/sale of eligible equipment, materials or technologies (including working capital lines for vendors only).

FAST-TRACK ELIGIBILITY CHECKS

- Investments in pre-approved technologies listed on the **Technology Selector** will be automatically eligible under the Facility for projects up to USD 300,000. Loan approval and disbursement would then be subject to Bank Audi’s normal credit application process for the type of loan.
- Dedicated technical experts will also ensure quick and efficient eligibility approval of projects outside the Technology Selector or exceeding USD 300,000 with a swift turnaround (once project documents are provided).

FACILITY FINANCE

- Up to USD 300,000 for individual pre-approved technologies under the **Technology Selector**.
- Up to USD 15,000,000 for projects assessed by the **Facility Consultant**.

INTEREST RATES

- Interest rates are priced competitively based on the credit assessment of the borrower.
- Ability to benefit from the BDL environmental and energy efficiency subsidized rates (NEEREA and LEA), depending on **project/borrower eligibility for such loans** and subject to additional application and approval by LCEC/BDL.

LOAN PERIOD

- Flexible repayment structures to match the project's expected cash flow, with the choice of monthly or quarterly repayments and the ability to request an interest only period, known as a grace period.
- The final tenor and grace period are subject to credit approval and project's forecasted cash flow.

EBRD signs first Green Economy Financing Facility (GEFF) in Lebanon whereby EBRD lends Bank Audi US\$ 100 million and Bank Audi commits an additional US\$ 100 million to make a package of US\$ 200 million to finance green projects. The program addresses critical issues for Lebanon's sustainable development, such as diversifying energy supply, reducing the use of limited natural resources such as energy and water, and improving energy efficiency, thus decreasing pollution levels, conserving resources and contributing to a better environment. The funds will be used for investments in climate change mitigation and adaptation, in line with the EBRD's Green Economy Transition approach, a comprehensive strategy to reduce greenhouse gas emissions and improve energy efficiency.

GEFF Lebanon will be supported by a team of specialized consultants including engineering, environmental, financial and marketing experts, who will offer Bank Audi and its clients direct support and advice throughout the green project lifecycle using best-in-class technology. The technical assistance package is supported by the EBRD Shareholder Special Fund. This is seen as an opportunity to unlock the Lebanese private sector's access to green finance. The funding will allow businesses and individuals to invest in commercially viable and environmentally sustainable projects, thereby supporting Lebanon's overall transition to a green economy.

2.2- IFC, Banque Libano-Francaise partnership provides \$180 million for green projects in Lebanon

Beirut, Lebanon, September 17, 2015 -Banque Libano-Francaise (BLF) provided \$180 million in funding for green projects that are helping Lebanese companies and homeowners cut costs, spur growth, and protect the environment, thanks to its partnership with IFC, a member of the World Bank Group.

IFC partnered with BLF in 2011 to help the bank increase awareness on the protection of the environment, build a knowledge base for its staff and personnel and expand its loan offerings for corporations, schools and homeowners that want to invest in eco-friendly projects. BLF has now provided several loans to Lebanese businesses, totaling over \$180 million. They include the Arab Printing Press, a Beirut-based printing company with 130 workers, which embarked on a milestone photovoltaic project with technical assistance from IFC and bank loans from BLF, and now produces its electricity from solar panels.

Maurice Iskandar, Head of International Division and Member of the Executive Committee at BLF, said: "As a contributor to the Lebanese economy and to the private sector, we believe we can play a major role in promoting a socially responsible green attitude by actively participating in shaping

environmental policies and communicating our ‘green’ vision, in addition to developing eco-friendly products and services within a long-term vision towards sustainable banking”.

BLF was the first commercial bank in MENA to participate in IFC’s sustainable energy finance program. The IFC team provided comprehensive advice including technical expertise, a detailed market assessment, tools adapted to the local context, and training to allow the bank to reach out to entrepreneurs and scale-up its sustainability-related lending.

“Promoting resource efficiency is a key part of IFC’s strategy in Lebanon and the region,” said Thomas Jacobs, IFC Principal Country Officer in Lebanon. “Our aim is to expand access to finance for projects that will save, or promote the efficient use of, energy and other resources, and help protect the environment at the same time.

BLF, a long-term partner of IFC, was the first bank in the region to join IFC’s Global Trade Finance Program and is consistently one of the most active users of the facility.

2.3- Fransabank SAL issues first green bonds to support sustainable finance in Lebanon

Beirut, Lebanon, April 26, 2018 - Fransabank SAL, the fourth-largest Lebanese bank, is the first Bank to issue green bonds in Lebanon and the Levant region to boost the green economy, promote environmentally friendly projects and help fight climate change. This initial issuance of US\$ 60 million series 1 green bonds will be followed by other series out of a global green bond program of US\$ 150 million. Fransa Invest Bank (FIB), Fransabank’s investment and private banking subsidiary, acted as Placement Agent in connection with the offer and sale of Fransabank green bond program.

The International Finance Corporation (IFC), a member of the World Bank Group, an anchor investor in Fransabank’s green bond program, invested US\$ 45 million in the first issuance and has board approval to invest another US\$ 30 million in the program, bringing the total up to US\$ 75 million. The European Bank for Reconstruction and Development’s (EBRD) subscription of US\$ 15 million marks the institution’s first debt project in Lebanon and follows the US\$ 50 million trade finance line signed with Fransabank on 15 March 2018 in Beirut.

The bonds will help Fransabank provide financing to a spectrum of eco-friendly projects in commercial energy efficiency, renewable energy and green buildings. It will support the transformation to a greener Lebanese economy in several sectors, including industry, manufacturing, universities and schools, among others.

Fransabank Chairman Adnan Kassar said: *“This historic green bond program further strengthens our position as a pioneer in Sustainable Energy Finance in Lebanon. Our green bond issuance, the first in Lebanon and the Levant region, falls within our Green Strategy which we have been implementing for around a decade and that consists of supporting private sector investments in clean industrial energy efficiency, green buildings and renewable energy projects. IFC’s and EBRD’s subscriptions represent a clear vote of confidence from these prominent International Financial Institutions in our Bank and our*

country. Their participation will allow us to pursue our role in promoting environmentally-friendly projects, helping fight climate change and scaling up our lending for renewable energy projects in Lebanon.”

IFC’s investment is part of a strategy to create markets by encouraging investments in private sector projects while meeting a growing demand for renewable energy and energy-efficiency. *“We expect that this project will be instrumental in further developing climate financing, not only in Lebanon but also in the broader region”* said Mouayed Makhoul, IFC Director for the Middle East and North Africa. *“As the anchor investor in Fransabank’s green bond program, we aim to encourage more private sector investments in long-term energy efficiency and renewable energy projects, paving the way for more sustainable economic development and growth”.*

EBRD’s Managing Director for the Southern and Eastern Mediterranean region, Janet Heckman, said: *“We are very proud to be part of this landmark transaction, the first issuance in Lebanon and the Levant devoted exclusively to financing green projects. This is in line with our Green Economy Transition approach. Fransabank is an ideal partner for us as it has already demonstrated its clear commitment to the environment through its strong green lending program”.*

Lebanon’s greenhouse gas emissions have increased by 28% since 1994 and continue to rise. This project will help reduce these emissions by at least 6,000 tons per year by 2022. The green bond issuance builds on IFC’s multi-year sustainable energy finance advisory work with Fransabank and is part of the bank’s “Go Green” strategy and falls within its commitment to the United Nations Sustainable Development Goal (SDG 13) on Climate Action. Over the years, IFC has supported Fransabank with a number of financial instruments, including several debt financing packages and a trade finance line. IFC’s green bond program helps funnel private investment into low-carbon projects. As of June 2017, IFC had invested US\$ 5.8 billion in green bonds in 12 currencies. As part of its broader work on developing climate finance, IFC also advised Lebanon’s Capital Markets Authority on the development of guidelines for green bonds.

Green financing is core to EBRD’s strategy. The EBRD has been strengthening its efforts in this field with a record €4.1 billion of investments under the Green Economy Transition approach in 2017, up from €2.8 billion in 2016. Green financing represented 43% of total investments in 2017, exceeding EBRD’s target to reach 40% of all investments by 2020.

Lebanon became an EBRD country of operations in September 2017, joining the Bank’s Southern and Eastern Mediterranean (SEMED) Group with Egypt, Jordan, Morocco and Tunisia (all of them WES Countries), where the EBRD has been investing and engaged in policy reforms since 2012, as well as the West Bank and Gaza since May 2017. To date the Bank has invested over €6.8 billion in 179 projects across the SEMED region.

3.1- Byblos bank/ Environmental Loan

The Byblos Bank has made the following announcement/call

Link: <https://www.byblosbank.com/personal/loans/environmental-loan>

FINANCE A GREEN PROJECT

If you've got a great idea for a project that will help preserve the world around you for future generations, Byblos and being responsible.

- FINANCING
UP TO LBP 30 MILLION

- REPAYMENT PERIOD
UP TO 7 YEARS

- GRACE PERIOD
UP TO 12 MONTHS

3.2- IBL Energy/Environmental Loan

The IBL has made the following announcement/call.

Link: <https://www.ibl.com.lb/english/personal-banking/loans/green-loans/energy-loan#:~:text=IBL%20Bank%20Green%20Energy%20Loans,organic%20agriculture%2C%20and%20landscaping%20projects.>

IBL Bank is here to energize your dreams with different types of energy loans and loans that support your efforts to protect Earth. IBL Bank Environmental Loans are a practical way for companies to finance energy and non-energy related projects with low interest rates. IBL Bank Green Energy Loans help individuals or companies finance energy saving solutions. And IBL Bank Green Non-Energy Loans assist individuals or companies to finance pollution abatement, solid waste and wastewater treatment, recycling, ecotourism, organic agriculture, and landscaping projects. Our energy and environment loans power your goals in Lebanon.

Highlights:

- Amount: Up to 100% of project value
- Tenor:
 - New project: 10 years repayment + 6 months to 4 years grace period
 - Existing project: 10 years repayment including 6 months to 2 years grace period
- Interest
 - Green Energy related loan, not subsidized (LBP): 3.75% - 50%*1YTB => Actual Effective Rate = 1.075%p.a. (Sep. 2016)
 - Green Non-Energy related loan, not subsidized: (LBP); 3.75% - 50%*1YTB => Actual Effective Rate = 1.075%p.a. (Sep. 2016)
- Sectors Covered: Companies from all sectors and individuals
- Project must be located in Lebanon
- Certification is required by an Energy Service Company (ESCO) and the Lebanese Center for Energy Conservation (LCEC)

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4- TWENTY-ONE (21) Lebanese projects contribute to the reduction of plastic waste in the Mediterranean

Dec 29, 2020, | Our Members' news

MIO-ECSDE Member Organization, the Lebanese Environment Forum (LEF), together with the Lebanese Eco Movement (LEM) have received an EU grant to work on combating marine pollution in the Mediterranean Sea, with emphasis on plastics. As part of the project “Lebanese civil society combating for a plastic-free Mediterranean Sea”, LEM and LEF provided small grants to 21 initiatives spread out along the Lebanese shoreline.

The 21 initiatives are very wide-ranging covering the impacts of plastic pollution on marine biodiversity, as well as on key sectors such as the fishing industry and tourism, through improving the existing regulatory frameworks, building the awareness of citizens and professionals, and financially supporting local initiatives of community-based organizations, associations, universities and start-ups.

The 21 awarded organizations and initiatives are:

- Comité de Sauvegarde de l'Environnement de Bsharre – CSEB: “Saving Our Salt” project aiming at protecting Salinas in Anfeh from microplastics.
- Ahla Fawda Association: tackling plastic pollution on Saint Simon Beach.
- Development Inc. SAL in partnership with the American University of Beirut: a project to upcycle plastics and glass into furniture, using ROGP technology for public spaces in Ras Beirut.
- Operation Big Blue Association: a project to establish Beach school and Blue Police at Ramlet El Bayda.
- Youth of Hope Association: Boat on the river project to clean Qasmieh river from plastic and debris.
- Serepta Association: project for a plastic-free beach and sea in Sarafand.
- Ambassadors of Citizenship: an initiative called Bi’ati Bayti for communal composting and recycling.
- Inmaa Foundation in partnership with Jarrah Scouts: tackling plastic pollution on the coast of Qalmoun.
- Live Love Lebanon: National cleanup program: Coastal edition in different Lebanese coastal regions.
- Lebanese House Establishment for Environment – LHEE: engaging the public and the community to change behaviors on plastics.
- Mosawat NGO: reducing single-use plastics to protect the Beddawi Sea.
- Human Environmental Association for Development – HEAD: recycling plastic in Monsef and Fidar.
- Vamos Todos NGO: reducing coastal plastic pollution in Tyre.
- Himaya Daeem Aataa HAD Association: targeting the coastal area of Chekka to be clean and free from plastic litter and solid waste.

- Lebanese Developers Association: relieve the sea and coastal shore of Abdeh in Akkar from abandoned fishnets.
- Green Orient Association in partnership with Beam Association: reducing the production of plastic waste on the coast of Naameh and Damour.
- Green Southerners NGO in partnership with Aaraya Environmental Association: changing behavior and engaging the public in cleaning up beaches and preserving the shore of Abbasieh.
- Al Hourouf Association: project for turning plastics into materials used for construction in the Nahr Ibrahim coastal area.
- Rawda Al-Fayhaa High School Alumni Association: a project to reduce, reuse, and recycle plastic waste and turn them into artistic pieces for Tripoli streets with the participation of school students.
- Auberge Beity Association: a project that aims to improve management and treatment of plastic garbage in 20 touristic resorts located on Jounieh beaches.
- Byblos Ecologia NGO: a project to reduce marine debris, including ghost fishing nets from shorelines, seabed, and sea surface and encourage innovative up-cycling of plastic waste in cooperation with fishermen, divers, and the local community in the coasts of Jbeil, Nahr Ibrahim, Amchit, Oqaiibe, and Kafraabida.

5- Transitioning from over consumption of single use plastic bags in Lebanon: An alternative model for an interactive and collective phase out

21st January 2020

By Sammy Kayed and Anwar Al Shami

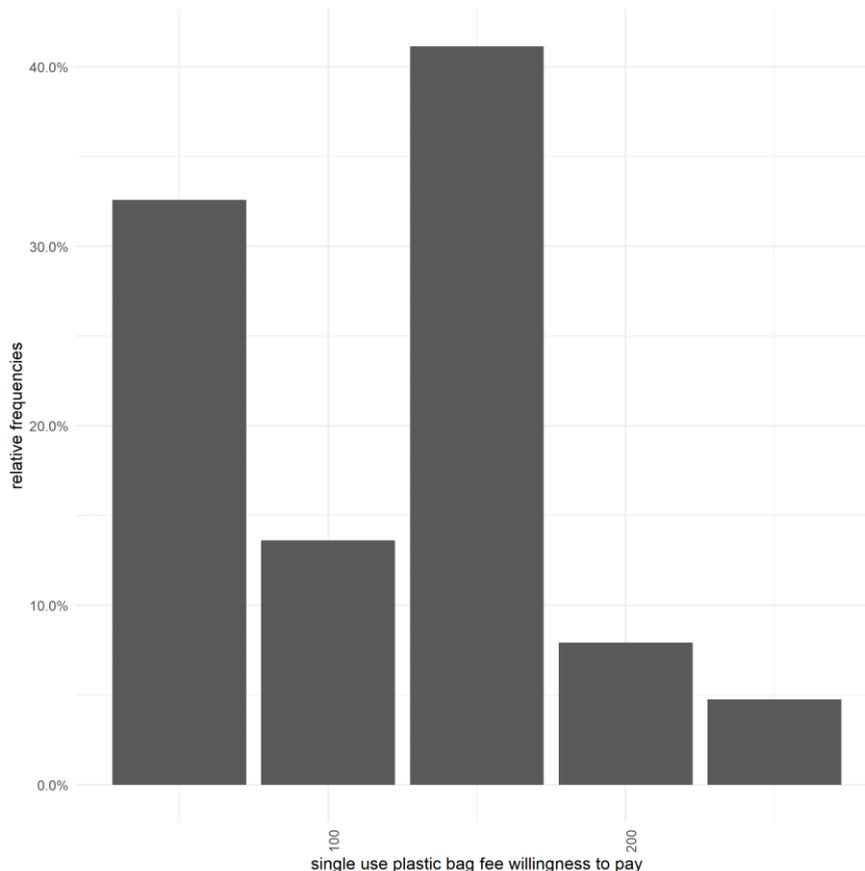
It's becoming common knowledge that single use plastics are polluting shorelines and severely damaging marine ecosystems with over one million birds and 100,000 marine mammals dying each year from plastic bags alone. But the difficulties behind phasing out this cheap, lightweight, and easy to make material that pervades our consumptive lives, are immense.

What if there was a way to turn this grand challenge into the bearer of local funding and opportunities for community driven sustainable development?

We have been working with the Regional Activity Centre for Sustainable Consumption and Production (SCP/RAC) to study those possibilities in the context of single use plastic bags (SUPBs) in Lebanon and the historic Municipality of Jbeil Byblos. Our work is taking place within the **EU-funded Marine Litter Med project**, aiming at fostering implementation of the Regional Plan on the Management of Marine Litter, adopted by the Contracting Parties of the Barcelona Convention in 2013 to explore and implement prevention measures for the reduced consumption of SUPBs.

After dozens of consultations and hundreds of surveys with community members, shops, plastic industrialists, NGOs, and public authorities, our research is giving a first glance into the scale and patterns of consumption and production of SUPBs in Lebanon. According to the study, **each Lebanese resident on average consume 596 SUPBs per year. This rate of consumption beats even the world’s most consumptive economies with the United States averaging 307 and the EU member states averaging 202 SUPBs per person per year.** This means the small Mediterranean country carrying a population of 6.86 million is putting out 4.01 billion bags per year. But what makes this figure particularly concerning is Lebanon’s history of open solid waste dumping, the widespread shortage of public garbage bins, and commonplace littering which results in an untold number of plastic bags entering marine ecosystems where they break down into micro plastics, contaminate the food web, and reach our body with largely unknown impacts to human health.

But it appears the time is ripe for change, with a whopping 60% of residents in Jbeil responding as ready to pay a fee on SUPBs. Such fees have proven themselves effective at reducing consumption of SUPBs by around 70% in just a year. The readiness of the local consumer to pay a fee on SUPBs came as a shock to both us researchers and the shop owners of whom 90% were under the impression that consumers are not willing to pay. Despite the major economic interest, shop owners were hesitant to support a fee out of a misplaced fear that their customers would purchase their goods elsewhere. As shown in the figure below, consumers reported a willingness to pay between 50 and 150 LLB per bag.



We found that across household types, customers of chain supermarkets consistently report using more plastic bags on average. Also, consumers shopping at convenience stores were consistently willing to pay more than those shopping at chain supermarkets suggesting that the smaller shops are better positioned to charge a larger disincentive fee for the use of for SUPBs. Another interesting finding for these small and medium enterprises (SMEs), is that the majority prefer to charge a SUPB fee based on the amount of the customer's transaction instead of on the number of bags used. These results suggest that a transaction-based fee for SUPBs, where the greater the purchase the greater the tax, would be easier to integrate into shops. This would be a totally new approach for the Middle East North Africa (MENA) region that could potentially address the issue of lower compliance among small and medium shops with measures to reduce SUPBs.

Whether it be an effort to ban, restrict, or reduce the consumption of SUPBs, the countries in the MENA region that have implemented government policies on SUPBs are few. These government efforts are predominantly led and instituted through a top-down approach by national authorities. Despite their success in reducing the consumption of SUPBs, policies that rely on financial incentives and disincentives only result in funds that improve the bottom line of businesses and create tax revenue that's prone to wasteful or poorly directed public spending. Both businesses and government authorities often completely miss or undervalue the opportunity to directly allocate these new funds to local sustainable development initiatives that can further enable the transition to a circular economy. In our study the great majority of respondents, claimed that they are willing to pay a fee for SUPBs if they know it will improve their local environment. The study shed more light on how phasing away from SUPBs can provide great financial returns to the community to expand on their pro-environmental behavior. Heightened public awareness on environmental threats and powerful local governance, continues to position Lebanon as an opportune context to pilot alternative modes of consumption and production around single use plastics and we hope to make this case via grocery bags.

To better compare both the transaction and unit-based models for disincentivizing consumption of SUPBs and to visualize how financial returns can go directly into a community-controlled fund for sustainable development, we created an interactive digital tool called Unclog. The tool is based on geographic, SME, public authority, industry, and consumer acquired data merged from this study and a previous one. It enables the user to choose different fee models, set the size of the fee for SUPBs, enter the municipal population, type of single use bag available in the municipality, and the level of compliance with multi-use bags to visualize how many SUPB are removed from the environment and how much money is generated for the community from a tax. The interactivity of the Unclog tool allows the user to adjust variables and understand alternative models that could be better for the environment, local community, and the public authorities attempting to transition away from SUPBs. You can get to know the Unclog tool through the following weblink.

Our IT tool development to support this transition didn't stop there. In an effort to maximize the uptake and application of our results, we have made the survey data completely open to concerned citizens and stakeholders. We created a plotting dashboard for user produced visualizations. For the

great majority of people, images speak way louder than words and through the plotting dashboard users can take any of our survey questions and variables and plot them against one another, choose different types of display graphs and plots, and customize them as they see fit. Data analysis and visualization can in itself be biased since the person or organization conducting the communication activity makes a choice to visualize and communicate certain variables and not others. You can get to know our survey results and the plotting dashboard through the following weblink. With both our plotting dashboard and the Unclog tool we hope to help move data analysis toward democratization in the belief that this is a powerful way to stimulate decision makers and make the transition to a circular economy more ethical and clearer.

