

EnviroLoan

Program Overview



Dear Applicant,

The following contains the technical application for the EnviroLoan Pilot Loan Program. This document also summarizes the founding of the EnviroLoan Program, provides the text of the loan program, and reviews the technical requirements for the applicant. In addition, this application includes copies of supplemental materials that all loan applicants are required to submit to facilitate the Technical Review Panel's decisions. Thank you for your interest, and we look forward to working with you in the future.

EnviroLoan Technical Committee

BACKGROUND

Common Sense Initiative

In 1993, the United States Environmental Protection Agency took a major step towards reinventing the nation's environmental regulatory system by establishing the Common Sense Initiative (CSI). CSI, led by a multi-stakeholder CSI Council, is a fundamentally different approach to environmental and public health protection that uses a non-adversarial, stakeholder consensus process to find more flexible, cost effective and environmentally protective solutions tailored to specific industry needs. The metal finishing industry was identified as one of six industry sectors to "test new 'common sense' ideas" for improved environmental performance. In 1995, EPA established the CSI Metal Finishing Subcommittee with representatives from EPA program and regional offices, the metal finishing industry and its suppliers, state and local governments, national and regional environmental organizations, the environmental justice community, and organized labor.

In response to the CSI, the three major metal finishing industry trade associations (American Electroplater's and Surface Finishers (AESF), National Association of Metal Finishers (NAMF), and the Metal Finishing Suppliers Association (MFSA) created an umbrella organization called the Surface Finishing Industry Council, Inc. (SFIC) to assist the industry in achieving environmental protection beyond what is required by law.

Strategic Goals Program

In 1998, the CSI Metal Finishing Subcommittee launched a nation-wide voluntary program for metal finishers called the National Strategic Goals Program. Metal finishers who sign up for this program are pledging to make a good-faith effort to achieve some very lofty "better than compliance" environmental goals — including better metals utilization, reduction in energy/water use, and reduced emissions of metals and organic TRI chemicals to the environment.

Access To Capital

The CSI Metal Finishing Subcommittee identified the metal finishing industry's inability to access capital for environmental improvements/investments as one of its biggest obstacles in meeting and/or exceeding current environmental requirements. Several years ago, with the assistance of the Region 3 Environmental Finance Center, EPA held a charrette with multi-stakeholder representatives and members of the Environmental Finance Advisory Board (EFAB). As a direct result of this Charrette, the EFAB, the CSI Metal Finishing Subcommittee, and the CSI Council made a recommendation to Administrator Browner that EPA should work with the Small Business Administration (SBA) to develop an Environmental Loan Program for small metal finishers. As a result, the Small Business Administration has set aside funds for its Los Angeles Regional Office to guarantee up to \$3 million in loans for a pilot Metal Finishers Loan program in Southern California. The actual loan program is described below.

Metal Finishers EnviroLoan Pilot Loan Program

Introduction

At the request of SBA Headquarters Office of Capital Access, Los Angeles District Office (LADO) personnel have assessed the viability and appropriateness of a lending initiative aimed at businesses in the metal finishing industry in need of financial assistance to implement pollution prevention and other environmentally beneficial actions. Set forth, herein, is a conceptual Pilot Loan Program Outline that has been developed after careful deliberations among the Environmental Protection Agency (EPA), trade association representatives, lenders, intermediary organizations, as well as, LADO and Headquarters Capital Access staff. Asked by SBA to consider the possibility of providing a credit subsidy in the form of payment of the guaranty fee, EPA's Office of General Counsel has concluded that EPA lacks statutory authority to do so.

Concept

The purpose of this lending initiative is twofold (1) To develop an integrated method of providing financial assistance to environmentally impacted businesses which often are unable to obtain credit and (2) to contribute to job creation and economic development, especially in but not limited to underserved communities where these businesses are often located. Importantly and more specifically, three essential components have been identified — interested lenders, trade and technical assistance intermediaries and

strong governmental support (from among others, the EPA's National "Environmental Finance Advisory Board") to implement this effort on an initial trial 2 year "pilot" basis.

Prospective Applicants

The Metal Finishers Association of Southern California, Inc., (MFASC) has identified 400-500 metal finishing businesses in LADO's Southern California tri-county service area, which employ 10,000-12,500 people. (As of November, 1998 45 California businesses have signed up for EPA's Common Sense Initiative-Strategic Goals Program.) These businesses are typically family-owned with total annual sales of \$1-1.5 million and a large percentage of minority employees. Roughly 27.5% of the total capital expenditures of these firms are spent on compliance with environmental regulations through pollution control and prevention. A recent sampling by MFASC indicated that many of these entrepreneurs would be very interested in utilizing an SBA guaranteed Metal Finishers EnviroLoan Pilot Loan Program to improve their environmental performance.

Technical Compliance and Assistance

While the need for this effort is clearly established, a key concern is the necessity for assurance that an applicant-business' proposal for funding is not only financially sound but also technically proficient to meet EPA and other environmental concerns. In this regard, an EPA organized "Technical Review Panel" (TRP) certifies each transaction with regard to the applicant's pollution prevention readiness and the environmental benefits the financed equipment purchase(s) will provide. The TRP is made up of such EPA credentialized and sanctioned technical assistance providers, as the "Regional Environmental Business Resource Assistance Center" (REBRAC). Additionally, the technical assistance component of this effort is very important inasmuch as many of the interested applicant businesses may need but not be quite ready to obtain financial assistance. The EPA, through its Common Sense Initiative-Strategic Goals Program partners, has committed to providing P2 technical assistance, for example, to ensure that businesses are ready and that needed support to all technical aspects of their business operations are provided.

Lenders, Lending Criteria and Pre-qualification Loan Processing Procedures

Working with local intermediaries, Barrio Planners, Inc., located in Los Angeles, California, and MFASC, as well as local lenders the following general lending criteria has been identified: Leverage ratio - not to exceed 5.0 to 1.0, Current ratio - 1.0 to 1.0, Debt coverage - 1.25 to 1.0. Importantly, and as part of the eligibility criteria, all applicants must register for EPA's Strategic Goals Program and the TRP will certify said applicant's compliance. In addition, general lending criteria has been established and agreed to by all parties — including SBA and Wells Fargo — and only those businesses that meet this criteria will be submitted for processing. Since all applicants will meet this criteria, streamlined processing of both the pre-qualification application as well as the subsequent 7(a) application can be accomplished. In addition, a minimum 10% investment will be expected and the pledged collateral will consist of the equipment purchased with personal guarantees required. Finally, each case will be analyzed individually with full credit justifications, including Sources and Uses Analyses, provided for any variations.

Use of Proceeds

Without exception all loan funds will be utilized only for the acquisition of equipment, machinery or processes to comply with or exceed EPA and other environmental regulations. The TRP will provide data and other information regarding the latest technology to guide applicants in the proper selection of the necessary equipment to meet these regulations. As noted above, the TRP will certify that the

financed purchases and the applicant-business' subsequent technical capacity will allow the applicant to achieve one (1) or more of the Strategic Goals Program standards and other EPA environmental requirements. The maximum allowable borrowing amount is established at \$150,000, payable in most instances over a 10 year maturity.



THE LOAN PROCESS & THE TECHNICAL REVIEW PANEL

The overall loan process maintains a two-pronged approach in which the application is reviewed both for its technical and financial merit. Barrio Planners, a community development bank located in Los Angeles, will be responsible for financial approval and underwriting of the loan. In response to the need for an environmental/technical review of all applications submitted under this loan program, a standing Technical Review Panel (TRP) has been created to provide recommendations to EPA. The TRP is responsible for reviewing the proposed pollution prevention technology and its appropriateness at the subject facility. In addition, the TRP assesses the applicant's history of environmental compliance to determine if the applicant has been environmentally responsible in the past three years. The EPA will then determine, based on the TRP recommendation, whether or not the application shall be approved from a technical standpoint.

In general, the TRP is comprised of Industry, POTW, AQMD, Cal/EPA, REBRAC and EPA representatives. In addition, a non-governmental organization and utility representative may participate on the TRP. Agencies and organizations participating in the Los Angeles Area TRP include:

- US EPA Region 9,
- Cal EPA,
- City of Los Angeles,
- South Coast Air Quality Management District,
- Orange County Sanitation District,
- LA Co Sanitation Districts,
- Metal Finishing Association of Southern California (MFASC),
- Regional Environmental Business Resource and Assistance Center (REBRAC), and

Application Requirements

In order to make their determination, the TRP requires the following items from the applicant. The items are reviewed in greater detail below.

- P2/Loan Workshop Attendance Certificate (Attachment 5)
- Completed Technology Criteria Checklist (Attachment 1)
- Vendor Technology Specifications
- Signed "Disclosure of Conditions" Clause (Attachment 2)
- Strategic Goals Program Performance (SGP) Worksheets
- SB14 Hazardous Reduction Worksheet

- Signed Compliance History Form (Attachment 3)
- REBRAC Site Visit Release Form (Attachment 4)

P2/Loan Workshop Attendance Certificate (Attachment 5)

All applicants are required to attend a P2/Loan Workshop before submitting their application. The P2/Loan Workshop will introduce loan program requirements and P2 concepts and procedures to interested metal finishers. Additionally, EnviroLoan Loan Packets which include application instructions, the vendor checklist, environmental and financial requirements, the REBRAC Walk-Through Checklist, and other explanatory materials will be distributed.¹ Upon completion of the Workshop, each attendee will be given a Workshop Attendance Certificate which must be included in their loan application.

Vendor Technology Specifications

The vendor or the applicant must submit the following information to the TRP.

- Vendor Technology Specifications, which include:
 - a) manufacturers equipment manual,
 - b) listing of satisfied customers who have used technology,
 - c) detailed equipment specifications,
 - d) equipment schematic drawings,
 - e) maintenance schedules,
 - f) operations manual,
 - g) emergency shutdown procedures,
 - h) logistics support requirements,
 - i) any necessary equipment certifications (UL or safety certifications),
 - j) and a parts specification list.
- A list of all sites where the technology has been performance level demonstrated (minimum of 2).
- Two references who have used the technology.

The TRP will not verify the vendor's information and will not make any recommendations about the technology, they will only confirm that all the necessary paperwork has been completed and received.

Signed "Disclosure of Conditions" Clause (Attachment 2)

All, applicants and vendors are required to sign the Disclosure of Conditions Clause. In general, the Clause ensures that each applicant and vendor understands and agrees to the following.

- The TRP will rely on the information provided by the applicant to be true, accurate and complete as certified by the applicant and the applicant warrants that all the information that it has provided in connection with the loan application process is true and correct.

¹ Because P2/Loan Workshops are currently scheduled every-other-month, the Workshop will also be available on videotape so that no loan is unnecessarily delayed because an applicant has "just missed" a workshop. While we will encourage and prefer each applicant to attend a Workshop, Workshop Videotapes will be available for viewing at MFASC offices. Applicants who watch the video will receive the required Certificate of Attendance.

- The decision to purchase or lease P2 equipment or implement P2 practices is made at the sole discretion of the applicant.
- The EPA will use its independent discretion in reviewing the TRP's judgment as to whether to recommend that the applicant has met the necessary environmental criteria.
- Based on the TRP's recommendation, the EPA will use its independent discretion to determine whether a vendor meets the criteria for the product list and whether a vendor shall remain on the product list.

Strategic Goals Program Performance (SGP) Worksheets

Each applicant must be signed up for the Strategic Goals Program and must submit completed SGP Worksheets. The Worksheet is intended to help the company track its annual progress towards reaching SGP goals. Those goals include:

- 50% reduction in water use and 25% reduction in energy use,
- 50% reduction in land disposal of hazardous sludge and a reduction in sludge generation,
- 50% reduction in metals emissions to air and water and 98% metals utilization,
- 90% reduction in organic chemical emissions to air and water,
- Reduction in human exposure to toxic materials, and
- Compliance with environmental performance standards.

SB14 Hazardous Reduction Worksheet

Under CA state law, metal finishers are required to submit one of the following:

- 1) a Source Reduction Evaluation Review and Plan,
- 2) a Summary Progress Report, or
- 3) an SB14 Hazardous Waste Source Reduction Compliance Checklist (or equivalent).

The California State Legislature passed the Hazardous Waste Source Reduction and Management Review Act 36 in 1989 (SB14). The main emphasis of SB14 is on waste minimization and pollution prevention. In particular, the goals of SB14 are as follows:

- Reduce hazardous waste at its source
- Encourage recycling wherever
- Source reduction is not feasible or practicable
- Treat hazardous waste in an environmentally safe manner to minimize the present and future threat to Health and the environment where it is not feasible to reduce or recycle
- Document hazardous waste management information and make that information available to state and Local government.

All applicants must submit one of the three numbered items listed above.

Signed Compliance History Form (Attachment 3)

In order to verify that the loan applicant has maintained a positive environmental compliance history, applicants are required to sign a form stating that for the past three years

- The Applicant has no criminal environmental record
- The Applicant has no existing criminal environmental litigation against him. Any civil litigation should be listed and described in the packet but will not necessarily exclude the applicant from receiving the loan. Both SBA and Barrio Planners will be made aware of any existing civil litigation.
- The Applicant has a history of a proactive response to any violations and/or complaints

REBRAC Site Visit Release Form (Attachment 5)

Within two weeks of receiving the application REBRAC will perform a site visit to assess the site feasibility, facility resources, appropriateness of the technology, etc.²

The site visit will include the following.

- Review the approved vendor's equipment literature and data, including purchase price and physical size.
- Verify that the new equipment meets pollution prevention definition.
- Verify site size capability where the equipment will be located at the facility, including any auxiliary required equipment and space to meet regulatory requirements.
- Investigate and review utility support capability for the installation and operation of the equipment at the site.
- Determine quality of equipment operator training that will be provided by the equipment manufacturer, including dedicated orientation time.
- Review new equipment requirements for the addition and/or revision of CAL-OSHA health and safety programs presently in effect at the site.
- Review all sampling, monitoring and record keeping procedures associated with the equipment to meet regulatory requirements.
- Coordinate with regulatory agencies for any permits that may be required for the operation and maintenance of the new pollution prevention equipment or any waste water discharge requirements.
- Coordinate with regulatory agency requirements for source water treatment, particularly for lead and copper levels. The State of California may require the determination of a "source water treatment".
- REBRAC will prepare a checklist that responds to the site-visit.

If the applicant wishes to continue with the loan process after the walk-through, they must agree that the checklist can be shared with the technical/environmental Panel and sign the release form as presented in Attachment 5. The checklist will show that the walk-through has been completed and that the business is adequately prepared to accept the proposed P2 technology.



² The REBRAC site visit will cost the applicant \$25. The \$25 fee covers the cost of REBRAC membership and the required site visit as described above.

The Panel will verify that the necessary paperwork, as identified above, has been submitted and that the information is accurate and true, to the best of their ability. REBRAC will perform a site visit within two weeks of receiving the application and will work from pre-determined guidelines to assess the shop's readiness to accept new P2 equipment.

After the TRP reviews all submitted information and the results of the REBRAC site visit, the TRP will make their recommendation of approval or denial to the EPA, at which point the TRP's involvement in the process is completed. The EPA will then make the final determination and submit their decision to Barrio Planners. If both the technical and financial reviews are positive, Barrio Planners will agree to underwrite the loan for the Small Business Administration, who will guarantee the loan, and for Wells Fargo who will ultimately release the funds. The overall TRP review process is presented in Figure 1 below.

EXHIBITS

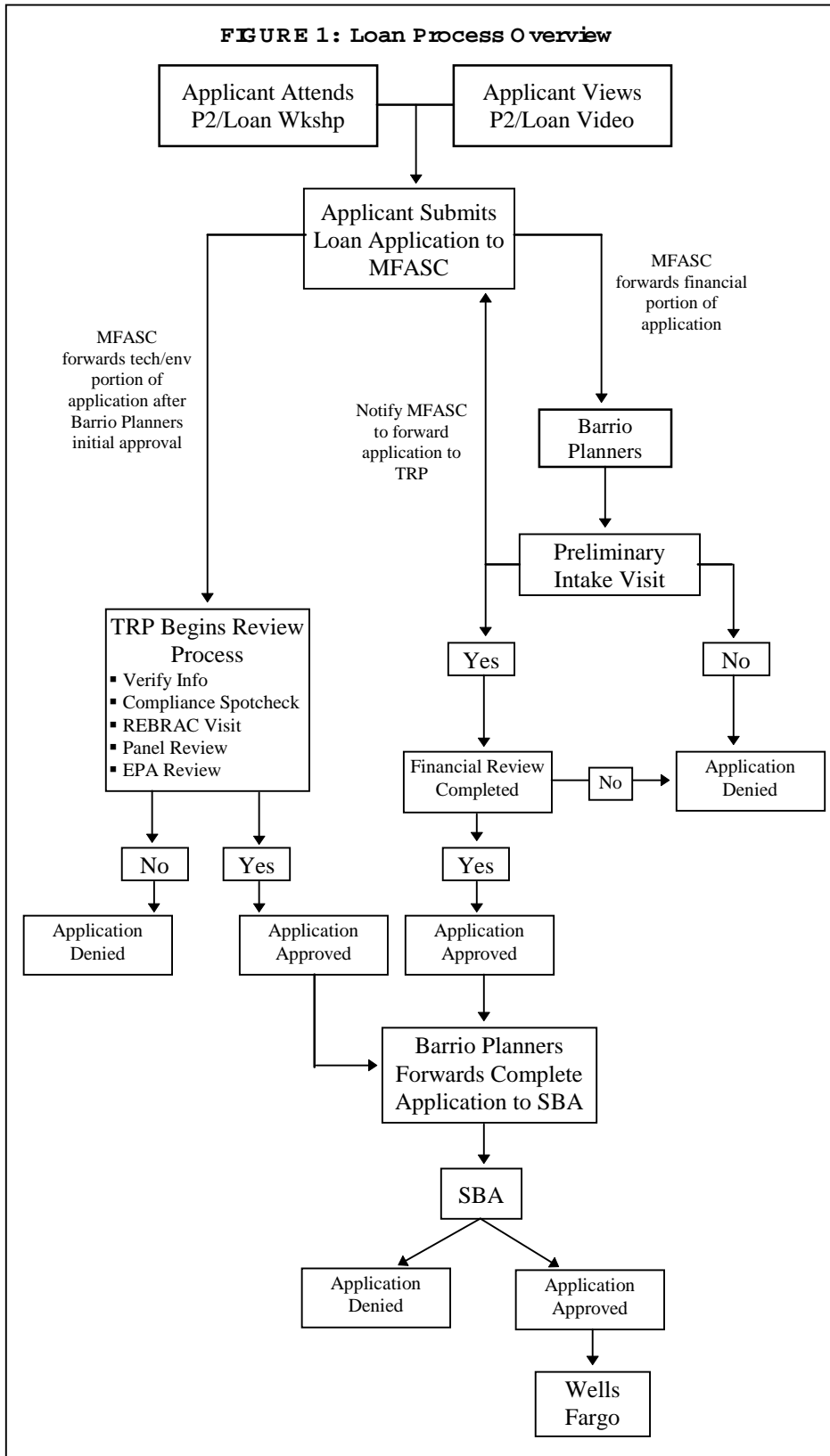
Technology Review Panel Checklist (Exhibit A)

Finally, a TRP checklist, to be filled out by the Technical Review Panel, will accompany the completed application. The Checklist will be presented to the EPA for final determination of the applicant's technical eligibility under this loan program. The applicant should use this checklist to verify that all required materials have been submitted.

Compliance Spotcheck (Exhibit B)

The Compliance Spotcheck form is provided in this packet so that the applicant understands what questions will be asked by TRP members when considering the historical environmental performance of the applicant. However, it should be noted that past violations will not necessarily disqualify an applicant and all histories will be assessed on a case by case basis.

FIGURE 1: Loan Process Overview



Attachment 1

✓ Vendor/Technology Criteria Checklist

Technology _____

Vendor _____

✓ Vendor/Technology Criteria Checklist	Yes	No
1. Is the proposed technology P2?	<input type="checkbox"/>	<input type="checkbox"/>
2. Does the proposed technology help a facility to meet an SGP goal?	<input type="checkbox"/>	<input type="checkbox"/>
3. If you answered Yes” to question #3, which goal does the technology meet? (Applicant must check at least one goal below.)		
Energy consumption reduction	<input type="checkbox"/>	<input type="checkbox"/>
Waste reduction	<input type="checkbox"/>	<input type="checkbox"/>
Water use reduction	<input type="checkbox"/>	<input type="checkbox"/>
Pollution reduction	<input type="checkbox"/>	<input type="checkbox"/>
4. Is the technology in commercial use & performance level demonstrated?	<input type="checkbox"/>	<input type="checkbox"/>
5. Has the technology undergone multiple tests on two or more sources?	<input type="checkbox"/>	<input type="checkbox"/>
6. Can the vendor provide two references?	<input type="checkbox"/>	<input type="checkbox"/>
7. What are the potential impacts on nearby residents/businesses if the controls fail?		
Is there a large safety margin for sub-par performance?	<input type="checkbox"/>	<input type="checkbox"/>
Is equipment sub-par performance easily monitored and can process be adjusted/shut down if problems arise?	<input type="checkbox"/>	<input type="checkbox"/>

The applicant is responsible for contacting at least two references who have used the technology in a commercial setting.

Reference 1: _____

_____ Name of Business Contact’s Name Date of Contact

Reference 2: _____

_____ Name of Business Contact’s Name Date of Contact

EnviroLoan Pilot Loan Program Technical Review Panel

✓ Disclosure of Conditions

All applicants and vendors who wish to participate in the EnviroLoan Pilot Loan Program are required to read and agree to the following statements.

1. The term "applicant" refers to the party applying for the loan. The term "vendor" refers to the party providing the pollution prevention (P2) technology or practice. The term "participant," includes but is not limited to, Regional Environmental Business Resource and Assistance Center (REBRAC), Barrio Planners, Small Business Administration (SBA), U.S. Environmental Protection Agency (EPA), the Environmental Technical Review Panel (Panel) or members thereof, L.A County Sanitation Districts, the Metal Finishing Association of Southern CA, the South Coast Air Quality Management District and the Environmental Finance Center for EPA Region 9. The term P2 refers to the use of materials, processes, or practices that reduce or eliminate the creation of pollutants or wastes (including fugitive emissions) at the source. It includes practices that reduce or eliminate the use of hazardous materials, energy, water, or other natural resources and practices that protect natural resources and public health through conservation or more efficient use.
2. As part of the loan application process REBRAC will perform a site visit and complete a checklist to assess the plant's readiness to accept pollution prevention P2 equipment. REBRAC is relying on the information provided by the applicant to be true, accurate and complete as certified by the applicant and the applicant warrants that all the information that it has provided in connection with the loan application process is true and correct.
3. The decision to purchase or lease P2 equipment or implement P2 practices is made at the sole discretion of the applicant. The participants are not advising as to the suitability of the P2 equipment or practices at the applicant's facility. The sole purpose of the evaluation by the Panel is to determine whether the applicant should be considered for the EnviroLoan Loan Program. The applicant shall independently evaluate any information provided by any of the participants so that the applicant can make its determination as to the suitability of the P2 equipment or practices for its own facility.
4. The Panel will make a recommendation to the designated representative from the EPA as to whether in the Panel's judgment the applicant meets the environmental criteria for the loan. The EPA will use its independent discretion in reviewing the Panel's judgment as to whether to recommend to Barrio Planners that the applicant has met the necessary environmental criteria. Barrio Planners then makes its decision of whether to pre-approve the loan and makes its recommendation to SBA. The SBA can then make a determination as to whether to guarantee the loan.
5. Vendors on the vendor product list (product list) have provided the necessary information and agreed to the vendor criteria. All vendors are invited to apply to be included on the product list. The Panel will make a recommendation to the designated representative from EPA as to whether in the Panel's judgment the vendor meets the criteria for the product list and whether a vendor shall remain on the product list. The EPA will use its independent discretion to determine whether the vendor meets the criteria for the product list and whether a vendor shall remain on the product list.
6. Inclusion on the product list is for the sole purpose of making a determination as to whether the vendor should participate in the EnviroLoan Program. Exclusion from the product list is not a reflection that the vendor's product is of inferior quality or unsuitable for its intended use.
7. The information on the Electronic Bulletin Board represents the opinions of the suppliers or customers who furnished the information and is not endorsed or verified by any of the participants in the EnviroLoan Program.³

Applicant's Company	Applicant	Date
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³ The Vendor/Technology list will be available on the National Metal Finishing Resource Center Website. In addition, an electronic bulletin board will be available to record user's experience with the listed technologies.

EnviroLoan Pilot Loan Program Technical Review Panel

✓ 3-Year **History**

All applicants who wish to participate in the EnviroLoan Pilot Loan Program are required to read and agree to the following statements.

The applicant, _____, of _____,
Name (Please Print) Company

certifies that to the best of his/her knowledge the following is true:

1. The applicant has no criminal environmental record for the past three years.
2. There is no existing criminal environmental litigation against the applicant.
3. Any current civil litigation that has been filed against the applicant is listed and described below.
4. The Applicant believes he/she has a history of a proactive response to any violations and/or complaints.

Applicant's Company Applicant's Signature Date

<p>Current Civil Litigation Against the Applicant (Please attach additional sheets as necessary.)</p>

EnviroLoan Pilot Loan Program Technical Review Panel

✓ REBRAC Site Visit Release Form

If the applicant wishes to continue the loan process after the REBRAC site visit, the applicant must agree that all information obtained during the walk-through can be shared with the Technical Review Panel by signing the release form below. The TRP will verify that the walk-through has been completed and that the business is adequately prepared to accept the proposed P2 technology.

I _____ of _____ have completed the site visit with
Applicant Applicant's company

REBRAC on _____ and agree to allow any and all information gathered and discussed during
Date

this walk-through to be presented to the TRP for consideration of technical approval.

Applicant's Signature

Date

Exhibit A

EnviroLoan Pilot Loan Program Technical Review Panel Checklist



Item	No	Yes
1. Certificate of attendance from P2/Loan Workshop	<input type="checkbox"/>	<input type="checkbox"/>
2. Signed Disclosure of Conditions	<input type="checkbox"/>	<input type="checkbox"/>
3. Completed Technology Criteria Checklist	<input type="checkbox"/>	<input type="checkbox"/>
4. SGP Performance Worksheets	<input type="checkbox"/>	<input type="checkbox"/>
5. Technology Specifications	<input type="checkbox"/>	<input type="checkbox"/>
6. SB14 Hazardous Reduction Worksheet	<input type="checkbox"/>	<input type="checkbox"/>
7. Signed Compliance History Form	<input type="checkbox"/>	<input type="checkbox"/>
8. Signed REBRAC Site-Visit Release Form	<input type="checkbox"/>	<input type="checkbox"/>

The Technical Review Panel has reviewed the application for _____
and has determined that the applicant **meets** the environmental criteria as defined by the TRP.

Authorized EPA Signature Date

The TRP has determined that the applicant, _____, does not meet the environmental criteria due to the following:

We encourage the applicant to correct any errors and/or submit any necessary additional information as described above, for consideration at a later date.

The Technical Review Panel has reviewed the application for _____
and has determined that the applicant **does not meet** the environmental criteria as defined by the TRP.

Authorized EPA Signature Date

Exhibit B

EnviroLoan Pilot Loan Program
Technical Review Panel

✓ Three-Year Compliance Spot Check

Applicant _____
Company
Contact Name
Phone #

Regulatory Agency _____
Agency
Contact Name
Phone #

SPOTCHECK QUESTIONS :			
The TRP will contact the regulatory agency representative who inspects the applicant's facility and ask the following questions.			
	Yes	No	Comments
Have there been any formal actions filed against the applicant?			
If yes, what type of formal actions have been filed?			
Criminal?			
Civil?			
Administrative?			
Does your department have any existing (or proposed) criminal environmental litigation against the applicant?			
Does your department have any current civil litigation against the applicant?			
	1 yr	3 yr	Comments
How many times in the past year and past three years has the applicant's facility been inspected?			
How many NOVs have you issued over the past year and three years?			

	On-Time Response	Comments
How often, within the time frame stated in the NOV, did the applicant respond on-time to the violation?		
	Tardy Response	Comments
How often were the applicant's responses to NOVs tardy?	<input type="checkbox"/> < 30 days <input type="checkbox"/> > 30 days	
The TRP will request copies of each NOV letter that has been received by the applicant. Based on the letter(s) for the NOV(s):		
	Minor	Comments
How many violations could be considered minor (i.e., paperwork)?		
	Major	Comments
How many violations could be considered major (i.e., effluent)?		
	Repeat	Comments
How many were repeat violations?		
OTHER COMMENTS (attach additional pages if necessary)		

TRP Reviewer _____ Name _____ Signature _____ Date _____

Attachment 5

Certificate of Attendance



Awarded to

Loan Applicant's Name

Shop Name

For Attending:

EnviroLoan P2/Loan Workshop

Date: _____

Place: _____

TRP Signature: _____