

Business and sustainability can go hand in hand

AYA Bank opens up new growth opportunities and makes effort in aligning lending and environmental objectives. Aiming to promote and support 'Sustainable Consumption and Production (SCP)' in Myanmar, we developed AYA SME Green Financing Program in collaboration with SMART MYANMAR. With AYA Bank financing options, SME borrowers can proceed their projects that makes a substantial contribution to an environmental benefit. We finance the sustainable manufacturing projects covering,

- (1) Replacement and installation of highly efficient mechanical and electrical equipment such as solar panel, lighting (LED), heating and ventilation equipment, etc.
- (2) Replacement and installation of highly efficient industrial technologies such as boilers (Rice Husk), kilns, heat exchangers, etc.
- (3) Recovery and utilization of by-product gas, waste and pressure

Sustainability Linked Lending and Impact



Production and Trading

Steam boilers emit a variety of pollutants.

555 Jaggery Production, proposed a business plan to install new machine to replace old steam boiler, is funded by AYA Bank through JICA two step loan. It reduces Carbon Dioxide (60%) and its by-product chaff can be used as a natural fertilizer for plant growth, particularly in green vegetables.



Garment

Generating electricity causes a large chunk of the greenhouse gases.

AYA Bank financed Golden KTK Garment Factory for installation of new boiler machine which is fully operational with fabric waste as energy source and able to reduce electricity usage by (50%).



Manufacturing

Diesel boiler has environmental impact mainly by air emissions from fuel combustion.

In support of restoring the environment, AYA Bank funded Myat Win Zaw Rice Mill to operate boiler with biofuel - risk husks as an alternative to diesel. Furthermore, its by-product chaff can be used as a natural fertilizer.