

## Environmental Action Plan

Omar Effendi.

April 12, 2007

| Item | Description                                                                                                                                                                                                                                                                                         | Completion Indicator                                                                                                  | Due Date                                     |
|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 1    | Omar Effendi shall retain a consultant to identify environmental aspects of its operation and to design an environmental management system (EMS) and an implementation plan for this EMS.                                                                                                           | Omar Effendi provides written evidence to IFC of appointment of a suitable consultant.                                | Six months after Disbursement.               |
| 2    | Omar Effendi shall certify its environmental management system to ISO 14001 or equivalent.                                                                                                                                                                                                          | Certification awarded following assessment by an internationally recognized consultant.                               | June 2010                                    |
| 3    | Omar Effendi shall certify its occupational health and safety management system to OHSAS 18001 or equivalent.                                                                                                                                                                                       | Certification awarded following assessment by an internationally recognized consultant.                               | June 2010                                    |
| 4    | Omar Effendi develops and formally adopts a human resources policy meeting the requirements of local law and IFC Performance Standard 2.                                                                                                                                                            | The written policy is presented to and accepted by IFC, and Omar Effendi represents that the policy has been adopted. | Condition of Disbursement                    |
| 5    | A qualified fire protection engineer acceptable to IFC has prepared a Life and Fire Safety Master Plan for each store undergoing refurbishment, on implementation of which the store will meet local and an internationally recognized fire safety code, and IFC's Life and Fire Safety Guidelines. | The written LFS Master Plan is presented to and accepted by IFC.                                                      | As dictated by store refurbishment schedule. |
| 6    | Fire safety audits are commissioned for stores not scheduled for refurbishment within one year.                                                                                                                                                                                                     | Omar Effendi provides written evidence to IFC of appointment of a suitable consultant.                                | Condition of Disbursement                    |