

November 1999  
Participation Issue

## Balkan Groups Cite Investment Priorities for Post- War Reconstruction

On October 10, twenty citizens' organisations from South European countries released a document containing recommendations for the use of international funds for post-war reconstruction in the Balkan region. Following a meeting in Bankja, Bulgaria, the NGOs stated that the investments reflect the needs of residents and provide them with opportunities to participate in the decision-making process. "We are aware that the international financial institutions are preparing for significant investment in the region," stated the NGO document. "Now we need to ensure that the ideas of civil society and building democracy are integral parts of the envisioned economic development, along with respect for human rights and the environment."

The document lists immediate needs for mitigating the severe impacts of recent regional conflict, and calls for specific priority investments in transportation, energy, agriculture and water resources. The list consists of the needs and desires of ordinary people in South European countries. It highlights especially investment into small and medium enterprises rather than large infrastructural projects such as new highways and airports.

The document *NGO Bankja (Bulgaria) Declaration on Stability for People and Environment in South Eastern Europe* indirectly supports a CEE Bankwatch Network letter written a week before the adoption of the declaration. The letter was sent to leaders of the international financial community and G-7 Ministers of Finance, asking them to prevent the European Investment Bank (EIB) from leading infrastructure development

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## Paving over Public Participation

How would you react if you awoke one morning to find that a four-lane motorway was under construction just 200 meters from your house? What would you do if you learned that the construction was in violation of the legislation of your country? What would you think if you learned that this project was being financed by the EU-based European Investment Bank (EIB)? To whom could you turn in your country to influence the construction process?

These questions are vital to 5000 Budapest citizens. In the early spring of 1998, the inhabitants of the Kaposztasmegyer II housing estate woke up to the noise of a nearby construction site. Construction of the northern section of the M0 orbital motorway had just begun. The route was designed to connect two motorways around Budapest via a 4 km long segment passing near Kaposztasmegyer II.

This motorway segment will have serious environmental

# MAIL

## Delta Lloyd Said NO to Nuclear Investment

Delta Lloyd is withdrawing its investment into CEZ, the Czech electricity company that is building a controversial nuclear reactor at Temelin, about 100 kilometers south of Prague. Czech citizens organisations, together with WISE International, have pointed out to the Dutch company Delta Lloyd that they have a social responsibility. The environmental groups informed Delta Lloyd of the international criticism surrounding the construction of the nuclear power plant and the potentially negative effects this investment could have on the insurance company. The criticism is related to both safety and economic issues. In reaction to the discussion with NGOs, Delta Lloyd announced in a letter that "social responsibility will prevail" and the company will sell its share in CEZ.



and health impacts on the people living in the area. On top of this, independent experts claim the motorway is unnecessary. Not only will it not improve traffic flow in Budapest, it will negatively affect air quality because it is in a wind corridor.

Local citizens formed an NGO opposing the construction after learning about a fake public hearing that took place a year earlier. After some investigation, the NGO learned that the construction plan lacked a proper Environmental Impact Assessment, violating the Nature Protection Law. Furthermore, the housing estate was not even indicated on the construction site map.

Several NGOs took their concerns to the local municipality and to the Ministry of Transportation, both of which initially supported their efforts. But the municipality was a few months from elections, and the newly elected national government

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## EU Accession: Is Anyone Thinking of Alternatives?

Since the beginning of official negotiations in 1998, there have been frequent media reports on Hungary's "progress" in becoming EU-compatible. Every day we hear something like: "Overall, though there is work to be done in x,y,z fields," "Hungary is doing well," or "Hungary is the most advanced of all accession countries in integrating EU legislation."

In the political sphere, there is reason to rejoice at this news. Joining the EU has been the priority of all governments since the early 1990s, regardless of political affiliation. Ever since the first changes in legislation and the transition to a market economy, EU accession has been framed as an "inspirational" step. Preparation for this step has been the subtext to various progress-oriented decision-making processes. But is this type of progress really a good thing?

The environment is the most critical issue in Hungary's accession. According to the EU, progress in this area is mainly dependent on investment.

This approach is deplorable since it will mainly benefit EU companies who will receive contracts to invest and implement their technologies. In the field of energy, Hungary has been successful in transposing most



EU policies and is making great efforts to integrate the legislation. Unfortunately, "the policy is still mainly focussed on supply -alternative energy sources are still not a priority.

The EU craze has mobilized a great deal of people, not just in the political sphere, but also in other sectors of society, which are trying to measure the effects of EU integration, as well as assessing the preparation phase. The government has set up special offices to deal with negotiations. Academic groups have been surveying and studying EU policies. The industry has been restructuring itself and organizing conferences. Even environmental NGOs have been organizing information seminars on EU policies. But has any effort been put into informing citizens about the possible consequences of accession and hearing their views on the situation?

To most of us, joining the EU is not an option. Rather, it has been presented as the only possible choice for forward-looking development (which replaced non-existing regional authorities). But what about the following questions: How will decision-making be affected when an extra Brussels or Strasbourg-based supra-national decision-making level is added? (especially when we don't have access to the process of the EU's internal reform?) What is the reality of the subsidiary principle within the EU? How will it be applied to our young democracies, once the rhetoric has been put aside?

## Paving over Public Participation

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wanted to maintain its image, so they took no further steps. The NGOs turned to the Capital Court of Budapest.

They requested that the EIB withdraw financing until a final court decision was declared. The answer of EIB President Sir Brian Unwin was "NO." Unwin stated that any project financed by the EIB would have been subject to detailed environmental studies and would have received the necessary legal clearances. Furthermore, he stated that the Bank was not obligated to judge the national legal procedures of countries in which projects are financed.

After the Bank's refusal to withdraw financing, the Hungarian NGOs, together with CEE Bankwatch Network, turned to the European Ombudsman through the European

## Czech Public Concerned By EU Pre-Accession Funding

Since late 1989, accession to the European Union has frequently been declared a priority of Czech society. However, this assertion is not very visible in practice. Some crucial changes in community law required by the European Union were not implemented properly in the past and this implementation process is still very problematic.

Such is also the case of the state regional policy, long based on a centralized approach. For the time being, regions in the Czech Republic exist only in theory, lacking any official, elected representation. In the opinion of CEE Bankwatch Network's Czech member Hnutí DUHA, this gap has problematised public involvement in decision-making processes.

By the end of 1998, the Czech Republic's only experience with public (non) involvement in pre-accession aid procedures, had been the PHARE program. The greatest weakness of the PHARE program was non-transparency, absence of NGO participation, and lack of control over programs and projects. PHARE became captive to elite consultants who consumed a large portion of the provided financing. Neither were the projects subject to a systematic evaluation by their final beneficiaries (local authorities, businesses, citizens and citizen groups).

A similar situation arose in the preparation of Regional Development Strategies, which began in the autumn of 1998. This was the first step to further preparation of the National Regional Development Strategy, later to be transformed into the Regional Development Plan. This plan is required by the EU to apply for pre-accession aid for 2000-2006. In preparing the methodology for the whole process, the Ministry of Regional Development failed to require that strategy promoters include citizen groups in the coordination of activities and working groups (which replaced non-existing regional authorities). Nor did it specify a public involvement procedure during the preparation process.

Growing public interest in decision-making pressured authorities to secure public involvement. Nonetheless involvement remained unsatisfactorily low. NGO representatives who stepped into the process were greatly frustrated by the fact that public commentary and proposals were often outweighed by heavily represented proponents of industry and commerce. Not only Czech citizens have faced these problems. Public participation in structural and cohesion funding is still problematic within the European Union itself. This has created tensions both from social and environmental points of view, because significant funding will be directed into sensitive areas like transport, environmental infrastructure, agriculture, and rural development.

Environmental Bureau for legal redress. In a precedent-setting case, the Ombudsman agreed to act on behalf of the NGOs and requested that the EIB submit all documents detailing its decision to finance the project.

After continued negotiations, Capital Court suspended construction of the M0 until a final court decision was declared. Instead of suspending construction, however, construction increased in pace. The highway segment was completed and opened in the autumn of 1999 - a great example of the manner in which new democracies in Central and Eastern Europe function.

Protest? Opposition? Ongoing trial? EU Ombudsman? Who cares? It is just a little game of ordinary people. They are only citizens.

# CEE Bankwatch Network Goes West

*All over the CEE region the European Investment Bank (EIB) is supporting projects opposed by local communities. Profound changes are needed to make this institution more transparent and responsible for the projects it is supporting. MAIL interviewed Magda Stoczkiewicz about her recent move to Brussels to work on the European Investment Bank.*



**MAIL: If the EIB is the European Union's home bank, why is CEE Bankwatch Network interested in it?**

Magda Stoczkiewicz (MS): The EIB started with a mission inside the European Union but it also works in other regions, including Mediterranean and African countries and, since 1989, Central Eastern Europe. Even if EIB denies its development nature, looking at the spectrum of activities the Bank is conducting, one could hardly call it a commercial bank. And despite having a staff ten times smaller than the World Bank, the EIB is currently competing with the WB in terms of money lent to East European countries.

**MAIL: EIB has come under scrutiny from CEE Bankwatch Network for a reason - what is wrong with this institution?**

MS: There are a couple of problems with the operations of the Bank. The EIB operates in such environmentally sensitive sectors as transport and energy, but the crucial problem now is

lack of access to information and absence of public participation.

**MAIL: Can you be more specific? What kinds of problems in terms of access to information do you face?**

MS: The Bank makes some information available, such as the Annual Reports. But at the project level it is simply impossible to get any information. Even if it is a public loan, which will be repaid by taxpayers, the EIB refuses to acknowledge the right of citizens to be informed about the project. This also relates to the central issue of public participation.

**MAIL: So what do EIB projects look like in terms of public participation?**

MS: All over the CEE region we have cases where the Bank is supporting projects opposed by local communities. Even after being notified by citizens' groups about protests and opposition against particular projects, EIB proceeds with loans. In theory, the Bank has to obey EU directives on public participation for projects inside the Union. These directives are also supposed to be applicable to loans outside the EU, at least when it comes to accession countries. In practice however, this does not prove to be the case.

**MAIL: So what's next?**

MS: As a first step, we want the European Investment Bank to adopt Access to Information and Public Participation policies based on the Aarhus Convention. We are preparing a booklet, which will be our position paper clarifying the EIB's role in the region and our position on the reforms needed. What was acceptable in 1958 when the Bank was formed is no longer acceptable as we move into the 21st century.

## EIB Supported Project in Storm of Corruption

In October 1999 the Lesotho [Africa] High Court awarded significant damage payments to the Lesotho Highlands Development Authority against Masupha Ephraim Sole, its previous first executive.

In 1998 the European Investment Bank (EIB), the long term financing arm of the European Union, provided a package of loans totalling ECU 99 million for the Lesotho Highlands Water Project. The Highlands is an \$8 billion project to supply water to South Africa and electricity to Lesotho. It involves the construction of five dams on the Senqu River, a power plant, and tunnels through Lesotho's mountains. The dams will block Lesotho's rivers from flowing into the Atlantic Ocean, and divert about 40% of the water into the Senqu river basin northwards via a complex series of tunnels to South Africa's Ash river and then into the Vaal dam. The work is due for completion in 2017. Ironically, the project's high costs have caused water prices in South Africa's most populous region to nearly double, putting it out of reach of the poor blacks already suffering from water inequities created under apartheid.

The lack of democratic reforms and deteriorating social well-being lie at the heart of Lesotho's current situation, further aggravated by the invasion and occupation by South African military forces. Not surprisingly, given the imports of the Lesotho Highlands Water Project to South Africa and the growing anti-South African sentiment in Lesotho, protection of the dam sites was a top military priority.

Less than 13% of the total land area of Lesotho is suitable for farming. The Mohale valley, which would flood when the Mohale dam is completed, contains Lesotho's most fertile agricultural land. In addition to the residents affected by flooding of the village, road construction and other project activities will affect other residents. A total of about 20 thousand people will lose their lands and homes because of Phase 1 of the project. Those evicted will not be given replacement farmland. Initially the project empha-

sised training in skills that were useless in Lesotho.

In addition to what appears to be a growing and long-term impoverishment of the Highlands people, it is doubtful that there will be sustainable economic benefits in the temporary construction-related jobs. Construction activities have been faced with considerable labour unrest given the low pay and harsh working conditions of the Basotho work force. In 1996, numerous workers were shot dead and many others sought refuge in churches. The project has caused the vulnerable Highlands population to lose fields, grazing lands and access to fresh water sources. Despite promises, their livelihoods have not been re-established, and poor people have been pushed closer to the edge in their struggle for survival. Problems of erosion and the downstream effects of massive water diversion will disrupt ecosystems and people's livelihoods.

Recent revelations of massive corruption in connection with the project have caused another storm of problems. A dozen firms, among them well-known names as ABB of Switzerland and Alcatel of France, allegedly paid more than \$2 million in bribes to Mr. Sole between February 1988 and December 1998.

The EIB's recent involvement in the project shows how the bank is unconcerned about policies and principles of the European Union. As a public institution of the European Union, EIB should have prepared its loan more carefully to avoid risking public money and bringing environmental and social disaster for people who are already in a difficult situation. Do European citizens want to support corruption while the shareholder states of EIB all signed the OECD Convention on Combating Bribery? Perhaps the staff of EIB is unable to ensure project quality, as they have fewer than one-tenth of the staff of World Bank but handle a higher number of loans. Shouldn't the grey eminence of European development finance be opened up for reforms as the World Bank was fifteen years ago?

## Lithuanian Greens Stop Construction of Airport in Curonian Spit National Park

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If you ask Lithuanians where you should spend the summer holidays, they will suggest Neringa, a strikingly beautiful place with unique sand dunes. This site has been promoted as a UNESCO world heritage site. Its beauty was threatened due to plans to revitalise an obsolete small airport at Nida. After more than a year of intensive campaigning by Lithuanian environmental groups, the Ministry of Environment suspended construction of the airport. In support of the environmental groups, Lithuanian President Valdas Adamkus said he would never use this airport if it were ever reconstructed.

In 1998, the municipality of Neringa started reconstructing the airport in Nida, intending to expand the existing runway to accommodate international air traffic. As Lithuania already has four international airports, the nearest only 80 kilometres away, the economic feasibility of the project was doubtful. Reconstruction of the airport was to be financed by a World Bank Structural Adjustment loan. None of the environmental procedures required by the World Bank were applied, because the Bank was not directly involved in the distribution of the loan money. It was the government that would make these decisions. A total of 1.25 million USD was allocated and spent for reconstruction of the airport but an additional 1.26 million USD would have been required for its completion.

Despite arguments by economists and environmentalists, and despite violations of EIA procedures and Lithuanian laws, the airport construction plan was approved by all the responsible official institutions. Only after protests by the Lithuanian Green Movement and several other environmental NGOs and citizens, construction was suspended and finally stopped.

## New Coal Power Station in Georgia

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Because Georgian President Shevardnadze ruled that a new power plant in Georgia using low quality coal is a national priority, the project is exempt from both Georgian legislation requiring an environmental impact assessment and from the nation's fundamental environmental law. This project is supported by a 200 million USD loan from Chase Manhattan Bank and the Slovak Exim Bank.

The Tkibula power plant will create a market for low quality Tkibula coal, which will result in high emissions. The Imereti region, where Tkibula is situated, is one of the most populated and polluted regions of Georgia. It has bad environmental conditions as a result of the heavy industry of Kutaisi and Zestafoni, which have emitted enormous amounts of pollutants. Contamination from different substances have already exceeded national environmental standards, which according to Georgian legislation forbid construction of new potentially polluting factories.

The Imereti region is mountainous and forests protect it from landslides and floods. The acid rain created by the plant's emissions will further damage forests and the region's agricultural land. In addition to possibly endangering human health, it could result in large economic losses. Historical monuments in

## Estonia to Lower Emission Standards?

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Documents obtained by environmental groups reveal that the government of Estonia is about to undermine national environmental regulations and sell the publicly-owned energy company to a US-based energy company. NGOs suspect that softened emissions charges are a pre-condition of NRG Energy, which will soon buy 49% of the shares of two major power generators in Estonia.

Two power plants, together called AS Narva Elektriijaamad, are oil-shale-fired and thus major air polluters in Estonia. Built between 1960-1970 according to Soviet standards, the power plants produce huge quantities of sulphur dioxide (SO<sub>2</sub>), nitrogen oxides (NO<sub>x</sub>), carbon dioxide (CO<sub>2</sub>) and fly ash. In mid-October 1999, the Estonian Minister of Economy suggested to the Minister of Environment that environmental charges on air and water pollution should be lowered for AS Narva Elektriijaamad. According to a letter leaked to NGOs, the Minister of Economy called for slackened environmental laws, and asked that the 1993 bilateral environmental agreement with Finland be re-opened for re-wording. The ministers only initiated a public debate after pressure from citizens and the media when the latter learned about the leaked document.



the region are also in danger.

Moreover, waste from the coal mines will require large landfills due to the radioactivity, for which no space or proper locations are available in the region. International agreements such as the Climate Convention have also not been respected.

The local authorities have promised the surrounding community new jobs. Moreover, they speak in terms of regional welfare, urban infrastructure development and improvements in the social sector. 20 million USD of the 200 million USD loan will be for reconstruction of the Tkibula coal mine. The rest will be for construction of the power station as well as the purchase and installation of equipment.

Citizens, however, are not aware of the danger the power station poses to the health of their children and the environment. This point is illustrated by the fact that they and the regional government believe that after construction, the tourism industry will develop in the region. In the process, the Georgian constitution and legislation were bypassed, and the public was excluded from the decision-making process. This project can only have negative implications for the development of Georgian society and its ecosystem.

## Macedonia to Become a Medical Waste Dump for the Balkans?

The Macedonian Government is planning to build a new medical waste incinerator, which has been donated by the British government. The environmental group Youth Action for Development and Environment (MARS) suspects that this incinerator has been abandoned in the UK as outdated technology. It will provide unnecessary capacity and cause significant environmental problems for Macedonia. It is the wrong solution to Macedonia's medical waste problems.

The agreement to acquire the new 1 million DM incinerator was signed by the Macedonian Ministries of Health and Environment in September. However, little information has been made available to the public about this crucial decision. In a recent meeting with officials from the Health Ministry, MARS expressed its concern about the lack of public involvement and questioned the need for the new incinerator.

According to MARS, Macedonia's own production of med-



ical waste represents little more than 6 percent of the waste input required to operate the plant at full capacity. In other words, Macedonia's own medical waste provides fuel for the incinerator for just 22 days per year. This means that in order for the incinerator to function efficiently during the remaining 343 days, either non-medical wastes will be used or a large quantity of medical waste will likely be imported from other countries in the region.

In addition, the group is concerned about the new facility's environmental impact. Incineration not only causes air pollution by emitting dioxins, but also produces highly toxic ash, which needs proper disposal.

MARS concludes that a careful analysis of the problem is needed, including an assessment of the potential to reduce waste generation and to separate solid wastes from medical refuse. In addition, disinfection procedures exist, which can form a viable alternative to incineration.

## Slovak Citizens Introduced to the IFC

A recently approved IFC loan to the Severoslovenske Celulozky a Papierne a.s., a pulp and paper mill in the Slovak Republic, calls into question the IFC's commitment to its new public disclosure policy as well as the thoroughness and quality of the Environmental Review Summary prepared in relation to the loan.

Local residents of Ruzomberok were concerned when they noticed a small column in the local newspaper mentioning the loan and the associated Environmental Summary Review. They wanted to know if the IFC loan would improve, maintain or worsen the foul odors which have persisted in their community as a result of the plant's production. They tried to obtain a copy of the review directly from the company. However, when the company only allowed public viewing at its own offices, the residents turned to the IFC country representative's office. After several phone calls, an unexplained delay, and finally a strong letter to the IFC, the residents finally received the review. This experience demonstrates that the IFC still has much to learn in terms of the practical application and proper implementation of its information disclosure policy.

Perhaps the reluctance to release the review stems from the poor quality of the document. It contained many inaccuracies, ignored several important factors and did not in any way address the foul odours affecting the Ruzomberok community. In fact, the IFC loan will increase production at the plant,

which will in turn increase the foul odour emissions. The pulp and paper mill has claimed that it plans only to increase paper production, but not pulp production. IFC, on the other hand, states that its loan will increase pulp production and will not directly impact paper production. Both, in fact, will be increased.

In addition to this, the review claims that there has been no significant site contamination from the mill's past activities. However, Ruzomberok residents have documentation showing that the soil as well as the ground and stream water have been contaminated in the past. Several other site contaminations resulted from waste leakage, a broken sewage reservoir and a discharge of chemicals into a waste water pipeline shared with the municipality. The review ignored all of these incidents. Moreover, it made no mention of a Ministry of Environment Decree which stated that the Ruzomberok area is greatly exposed to environmental pollution, mostly as a result of production at the pulp and paper plant.

Due to these inaccuracies and misleading statements, CEE Bankwatch Network Slovakia, in coordination with Ruzomberok residents, sent a letter to the IFC Board of Directors asking them to postpone consideration of the loan and to require an account of the negative environmental impacts by re-categorizing the project under "Category A". Unfortunately, however, the Board approved the loan anyway.

## Balkan Groups Cite ...

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in Southeastern Europe. The EIB's poor record in public accountability and information disclosure would make the EIB the least qualified international lending institution to lead the reconstruction efforts. In addition, Bankwatch charges that the EIB's Luxembourg headquarters are inaccessible to people from the region, preventing needed public input during the decision-making process.

"The Balkan reconstruction should not only be about investment in infrastructure, but also about strengthening

democracy and civic society in the Balkan countries," declared the CEE Bankwatch letter. "Democratic decision-making in the use of rehabilitation funds is critical for the economic, political, and social relationships between the Balkan countries." The letter further cites the M0 highway project in Hungary as an example of EIB's failure to involve the public in decision-making. This project was suspended by the court due to a violation of national legislation.

*Bankja Declaration is available at CEE Bankwatch Network's website: [www.bankwatch.org](http://www.bankwatch.org)*

# Whom Do They Want to Fool? More Challenges for the K2/R4 Project

Recently Ukrainian citizens' organisations obtained a Ukrainian Parliament report highlighting a number of problems related to the completion of two nuclear reactors in Ukraine. Khmelnytsky 2 and Rivne 4 (K2/R4) are partially built, Russian designed 1000 MW VVER nuclear units whose completion Ukraine is unable to finance. Ukraine has therefore been seeking the necessary 1.72 billion USD from other sources. Project sponsors have approached the European Bank for Reconstruction and Development (EBRD) for a 190 million USD loan for the project. Ukraine expects that additional funding will come from Euratom, Russia and export credit agencies based in Europe, Japan and the United States.

The Counting Department of the Ukrainian Parliament initiated a comprehensive investigation of the performance of the national nuclear power generation company Energoatom, sponsor of the K2/R4 project. The findings would interest the Ukrainian Tax Police and the General Prosecutor, as several truths about K2/R4 are revealed.

## Statements that K2/R4 reactors are 85-90% completed have no validity.

According to the *Report on results of use of the funds for K2/R4 completion* dated 16 March 1999, "On 01.01.1998 the capital investments in Unit 2 of Khmelnytsky nuclear power plant consisted of 775,800 thousand Ukrainian Hryvnas (44% of the project cost) and for Unit 4 of Rivne nuclear power plant they consisted of 863,500 thousands Hryvnas (27%)." This is a long way from the 90% figure Ukraine used with the EBRD and other sponsors to argue for completion of the plant. Is this the reason that Energoatom has

declined to disclose information about the total amount of work and investment into K2/R4 so far?

## Funds allocated to K2/R4 have been misused.

The Ukraine Parliament found that "... Energoatom misused 2255 thousand Hryvnas from funds allocated for completion of K2/R4 reactors for equity participation in construction of offices in Kiev (18/7 Kutuzova Street), for payback and interest payments on the previously obtained loan and for their own running expenses." Furthermore, Khmelnytsky nuclear power plant misused 426.1 thousand Hryvnas from funds allocated for Khmelnytsky completion. K2/R4 completion is presently being financed by a special additional tariff paid by consumers of electricity in Ukraine.

## The Special Fund is not able to collect enough money for K2/R4 completion.

According to the Parliament report, in 1998 a total of 25,826 thousand Hryvnas were collected in a special Energoatom account opened to collect money for K2/R4 completion. It is easy to see that at this pace, K2/R4 would only be completed in about 100 years, perhaps even later if misuse of funds is taken into consideration.

The Ukrainian Parliament report confirmed the earlier findings of various Ukrainian and international organisations. It is thus very surprising that the EBRD management is still putting the K2/R4 project up for Board consideration. What kind of "reconstruction and development" is this bank promoting with public money?

### First European & Central Asia Regional Assembly

## NGO Working Group on the World Bank

March 31 - April 2, 2000

Vilnius, Lithuania

The Assembly will discuss World Bank activities and their social and environmental impacts. All NGOs in the region are invited to apply. Due to limited funding, the numbers of participants is limited. Participants will be selected based on representative countries and areas of interests. Invitation, application form, and additional information available on the Bankwatch Network website: [www.bankwatch.org/ngowbwg](http://www.bankwatch.org/ngowbwg). Deadline for applications: December 15, 1999.

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Pictures from: Acid Rain, WISE

#### CEE Bankwatch Network Mail contact:

Barbara Mihók  
Tel.: (+36 1) 216 7297  
Fax: (+36 1) 216 7295  
e-mail: [babar@mail.matav.hu](mailto:babar@mail.matav.hu)

**CEE Bankwatch Network is an international NGO of 12 environmental organisations from 11 CEE and CIS countries. The Network is monitoring the activities of International Financial Institutions in the CEE and the CIS region.**



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