The North American Development Bank (NADB) is a bilateral financial institution created within the framework of the negotiations of the North American Free Trade Agreement. It is capitalized in equal parts by the governments of the United States and Mexico. Its implementation began in 1994 with headquarters in San Antonio, Texas, and a compact organizational structure, currently totaling about 118 employees.

Pursuant to its charter, the mandate of NADB is to support the development of environmental infrastructure in the areas of potable water, wastewater treatment and solid waste, as well as projects aimed at improving air quality, conserving water, reducing energy consumption and developing renewable energy sources, among others, located within 100 kilometers (about 62 miles) north of the international boundary in the four U.S. states of Texas, New Mexico, Arizona and California and within 300 kilometers (about 186 miles) south of the border in the six Mexican states of Tamaulipas, Nuevo Leon, Coahuila, Chihuahua, Sonora, and Baja California. Each project must pass through a public participation and certification process in order to be considered for financing from NADB.

To date, NADB is participating in 275 certified environmental infrastructure projects with more than US$3.33 billion in loans and grants, of which 96% has been disbursed for project implementation. NADB participation represents roughly 33% of the total investment in these projects, with approximately 60.5% going to projects in Mexico and 39.5% to projects in the United States. A breakdown of NADB financing by country is shown in the following table.

<table>
<thead>
<tr>
<th>Project Category</th>
<th>Total</th>
<th>U.S.</th>
<th>Mexico</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projects with NADB financing</td>
<td>275</td>
<td>128</td>
<td>147</td>
</tr>
<tr>
<td>Total project costs</td>
<td>$10,228.8</td>
<td>$3,515.0</td>
<td>$6,713.8</td>
</tr>
<tr>
<td><strong>Total contracted</strong></td>
<td><strong>$3,333.5</strong></td>
<td><strong>$1,316.6</strong></td>
<td><strong>$2,016.9</strong></td>
</tr>
<tr>
<td>Loans</td>
<td>2,553.3</td>
<td>928.2</td>
<td>1,625.1</td>
</tr>
<tr>
<td>NADB-funded grants</td>
<td>96.8</td>
<td>45.0</td>
<td>51.8</td>
</tr>
<tr>
<td>BEIF*</td>
<td>683.4</td>
<td>343.4</td>
<td>340.0</td>
</tr>
<tr>
<td><strong>Total disbursed</strong></td>
<td><strong>$3,198.8</strong></td>
<td><strong>$1,303.4</strong></td>
<td><strong>$1,895.4</strong></td>
</tr>
</tbody>
</table>

* Border Environment Infrastructure Fund, grant program funded by U.S. Environmental Protection Agency (EPA)

Of the 275 projects receiving funding from the Bank, 97% are either under construction or have already been concluded. Specifically, 245 have been completed or closed out, 23 are currently in implementation or pending closeout, five are in bidding or preparing to begin bidding and one is under development. One funded project was cancelled.
NADB assists border communities in meeting the challenges of project development and finance through a variety of programs, including:

- Through its **Loan Program**, the Bank provides direct financing to public and private entities for the implementation of environmental infrastructure projects. It also offers a variety of **financial services** to support border communities and other sponsors in developing sustainable projects with sound financial structures.

- In May 2020, the Bank established the **COVID-19 Recovery Program (ProRec)**, a two-year financing program to support projects that have both environmental benefits and direct positive impacts on the economy and well-being of residents in the border region. A maximum of US$200 million has been allocated to program, of which US$15 million is available to provide technical assistance grants and loans.

- Through the **Border Environment Infrastructure Fund (BEIF)**, the Bank administers grant funds provided by the U.S. Environmental Protection Agency (EPA), which can be combined with NADB financing to make water and wastewater projects affordable even in the smallest and poorest communities. Through the **Project Development Assistance Program (PDAP)**, the Bank administers technical assistance grants from EPA to support communities in the development of water and wastewater projects that have been prioritized by EPA to receive BEIF grants.

- The **Community Assistance Program (CAP)** provides grant financing from the Bank’s retained earnings for critical environmental infrastructure projects in low income-communities for public sponsors with limited capacity to incur debt. Launched in November 2011, grants are available for projects in all sectors eligible for NADB financing, with priority given to drinking water, wastewater, water conservation and solid waste infrastructure.

- The **Technical Assistance Program (TAP)** provides grant support to help project sponsors strengthen their financial performance and ensure the long-term sustainability of their infrastructure through studies related to project planning and design, as well as for capacity-building measures aimed at achieving effective and efficient operation of public services. As part of this program, the **Utility Management Institute (UMI)** offers an annual series of seminars providing utility managers and their staffs with an opportunity for professional development aimed at enhancing their managerial and financial skills.

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