



Enabling investment
into conservation, climate
and communities.



Finance4Blue



SME BlueImpact Asia

Investment and Impact Readiness Workshop
Mati, Davao Oriental and Dapa, Surigao del Norte
February 2026



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Workshop Agenda

Time (AM)	Activities	Lead
09:00 – 10:00	Arrival	-
10:00 – 10:05	Opening and Welcoming Remarks	LGU Mati and ADB
10:05 – 10:15	Introduction to Project and Workshop	Finance Earth
10:15 – 11:30	Overview of “Investment Readiness”	Finance4Blue
11:00 – 11:45	First Exercise: Interactive Session to Identify Investment Needs	Finance4Blue & Finance Earth
11:45 – 12:15	Group Discussion on Results	Finance Earth
12:15 – 13:00	Lunch	-
13:00 – 13:15	Overview of “Impact Readiness”	SustainaSea and Blue-Green Advisors
13:15 – 13:30	Example Businesses	Finance Earth
13:30 – 14:00	Second Exercise: Interactive Session to Identify Impacts of Business	SustainaSea and Blue-Green Advisors
14:00 – 14:45	Plenary: Group Discussion on Results and Advice on Next Steps	Finance Earth
14:45 – 15:00	Wrap-up and Close	ADB

Introduction to Programme and Workshop



The ADB SME Blue Impact Programme

The objective of the project is to identify Blue Economy SMEs in selected target regions and support them in securing investment from local financial institutions and other investors.

Project Objectives



Identify SME businesses in the Blue Economy that can deliver benefits for people and nature.



Support with engaging investors by preparing business plans and pitch decks.



Prepare SMEs to secure investments through capacity building workshops.



Establish SME BlueImpact digital platform to share information about the businesses.

Project Partners



ASIAN DEVELOPMENT BANK



Funded by the UK Government and supported by the Ocean Risk and Resilience Action Alliance (ORRAA)

Defining the “Blue Economy”

This programme focuses on businesses that operate in ocean and coastal environments, and which support (or can support) positive environmental outcomes.

Blue Economy focus

- Blue Economy means “the sustainable use of ocean and coastal resources to drive economic growth and improve livelihoods, while protecting and nurturing marine ecosystems” (ADB)

Types of businesses

- Any sectors and businesses that are related to the Blue Economy / are dependent on the Blue Economy, including:

Fishing / fisheries	Seafood processing and distribution	Aquaculture and mariculture, seaweed farming	Pollution / waste control, resource efficiency, circular economy
Coastal and marine tourism	Coastal resilience / coastal community infrastructure	Ports and shipping, transport	Renewable energy

- We are also interested in businesses that **have the potential or plans** to improve livelihoods and protect and nurture marine ecosystems

Blue Economy SMEs

We are focused on small and medium-sized enterprises (SMEs).

Business size & types

- Any business with up to 200 employees
- Registered business, for example: sole proprietorships, cooperatives, corporations, partnerships

Investment need

- Businesses seeking external investment under \$10 million (c. PHP 600 million)
- Investment required to overcome challenges, grow business or develop sustainable Blue Economy opportunities

Geographic scope

- Businesses with **operations or impacts** (real or potential) in Davao Gulf – Pujada Bay
- Can be based outside Davao Gulf – Pujada Bay

Workshop Objectives

We want to support SMEs and other stakeholders attending today's workshop to understand what we mean by "impact" and "investment readiness" and how to unlock impactful investment.



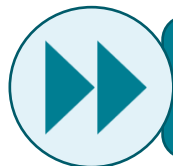
Introduce the ADB SME BlueImpact programme and its goals



Identify your investment needs and how to access repayable finance

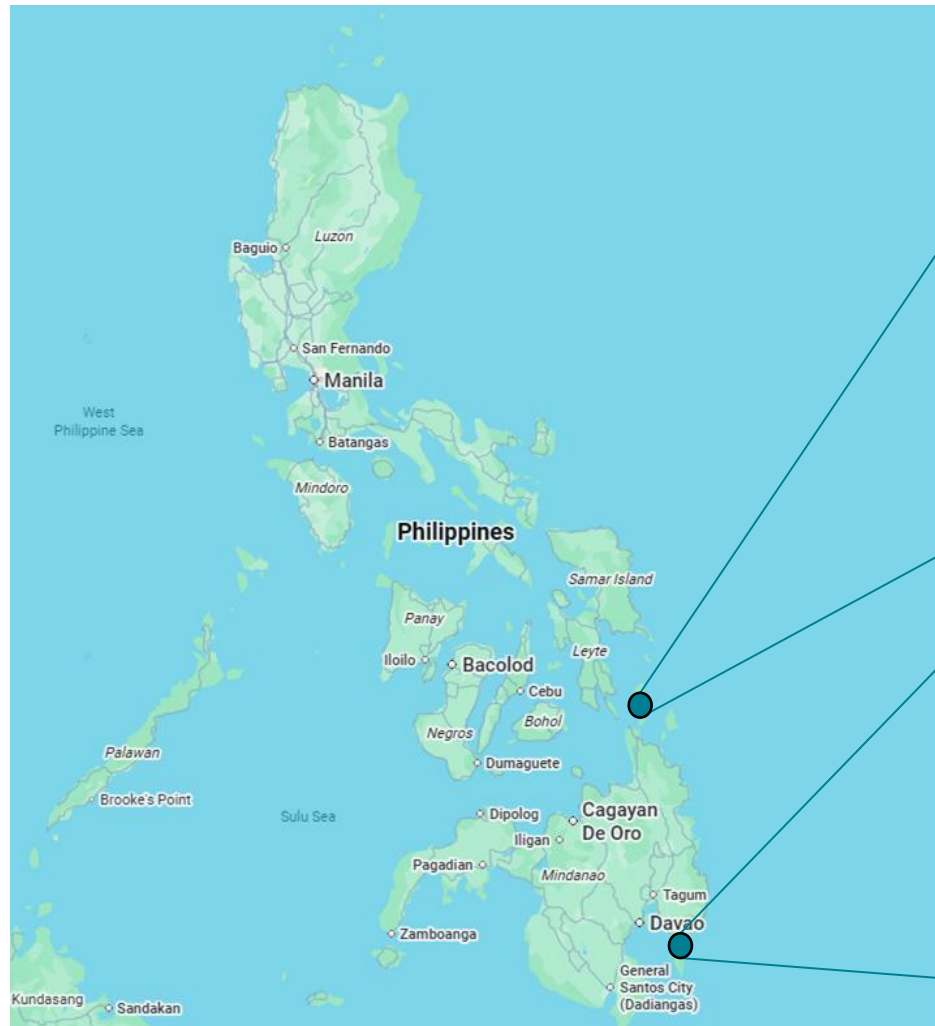


Understand your environmental and social impact and map business impact



Outline the project's next steps and how you can get involved

Project Scope: Target Regions



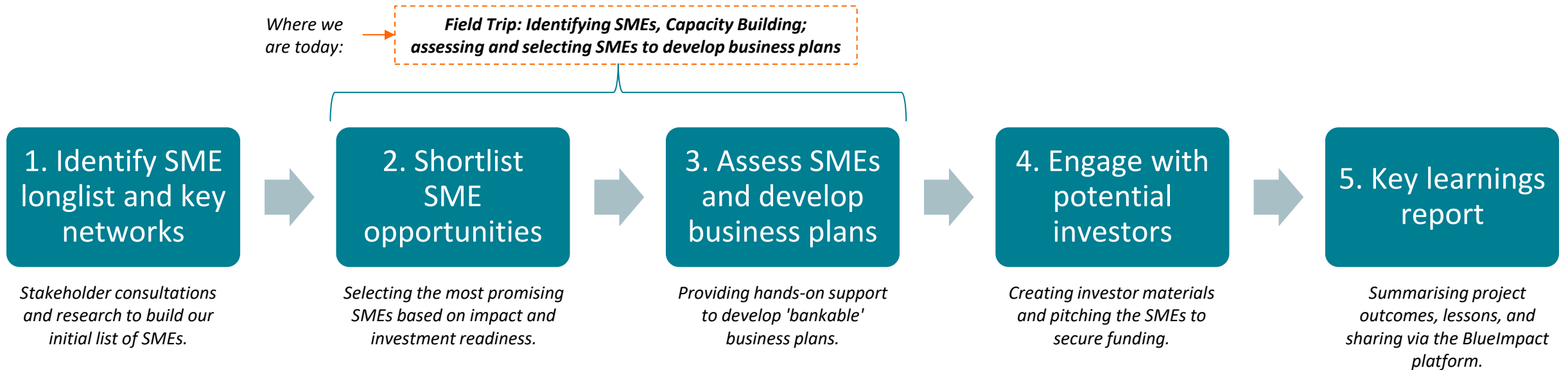
Siargao – Southern Leyte Corridor



Davao Gulf – Pujada Bay

Project Process

We are delivering this project over three months.



Overview of “Investment Readiness”



Investment Readiness



Investment Readiness – What does Investment Readiness Mean?



What does Investment Readiness mean?

☐ In the broad sense it means being ready (attractive) for someone to want to provide funding to your entity.

The funding can be for different purposes and in different forms:

- 1 Short-term operations ☐ Working capital (short-term loans)
- 2 Investments in Capital Expenditures (Capex) ☐ Longer-term loans
- 3 Ownership ☐ Equity participation

Blue Finance

Is funding for entities that have operations that maintain or increase positive impact in the Blue Economy (as defined earlier in the presentation). It is a combination of classical finance and impact related finance.

**SME
BlueImpact**

Is to guide entities along this journey to access affordable finance and achieve, maintain or scale positive impacts while achieving economic goals.

**Investment
Readiness**

Requires understanding what funders need and presenting the information in the manner that they prefer.

The following slides are a few structures that are common in the financing world and that help you assess where you are in your readiness journey

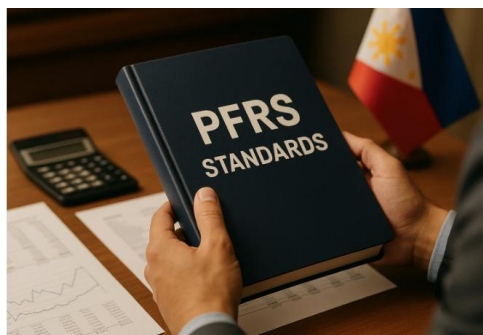
Investment Readiness – Financial Statements



Financial Statements

📌 The Base: Whether large or small, start here.

- Philippine National Financial Statement Standards are primarily based on the [Philippine Financial Reporting Standards \(PFRS\)](#), which are patterned after International Financial Reporting Standards (IFRS).
- Domestic funders may be happy with the PFRS while international investors will be more comfortable the more the financial reporting practices that align with IFRS.
- The next hurdle is audited financial statements.



Financial statements under PFRS typically include:

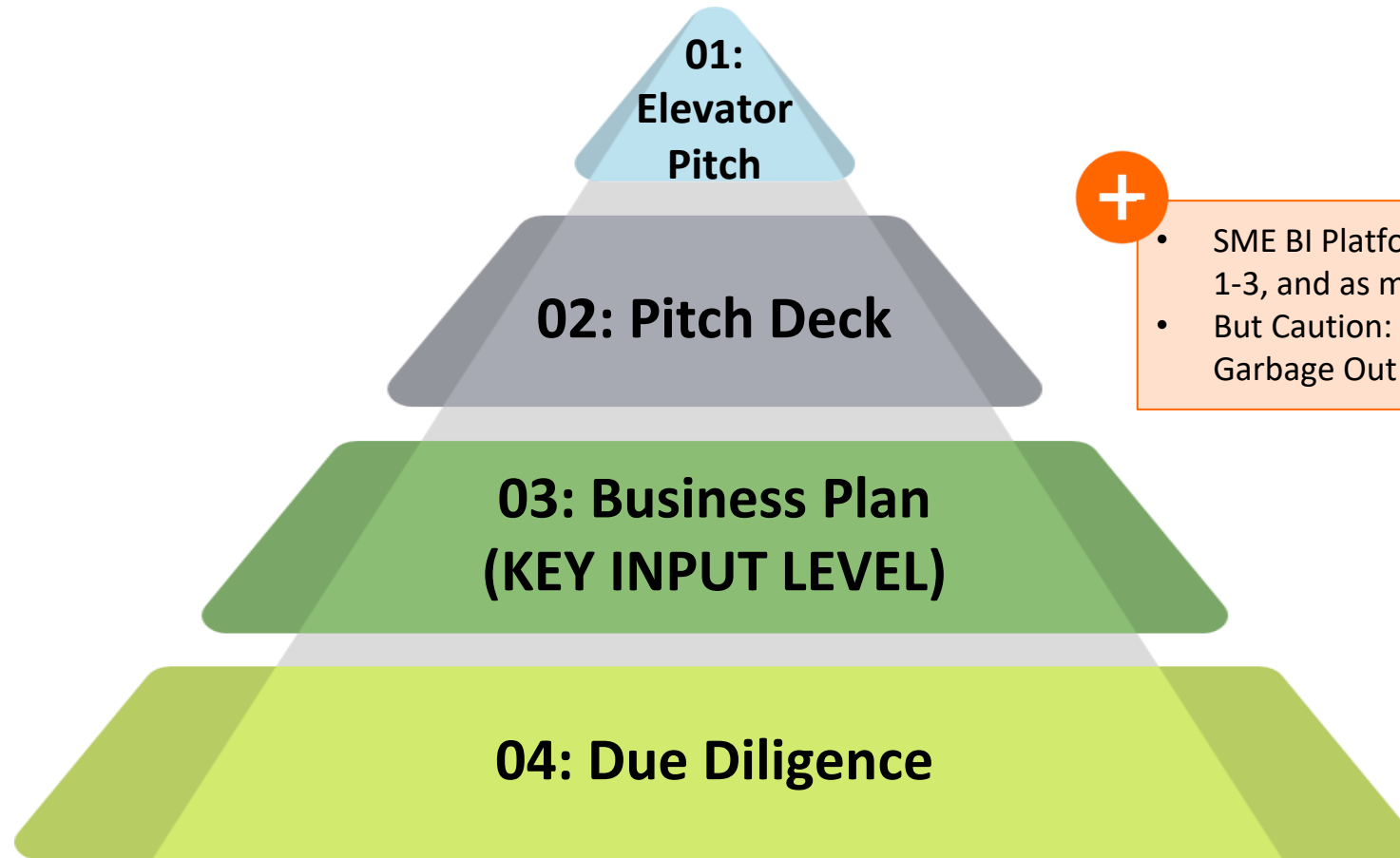
- Statement of Financial Position (commonly known as Balance Sheet)
- Statement of Comprehensive Income (commonly known as Profit & Loss or Income Statement)
- Statement of Changes in Equity
- Statement of Cash Flows
- Notes.

Investment Readiness – The Investor Documents



The Investor Documents

📄 (in order of investor interest)



- SME BI Platform is to facilitate Steps 1-3, and as much as possible Step 4.
- But Caution: GIGO (Garbage In = Garbage Out!)

Investment Readiness – Step 1: Elevator Pitch



An investor has no idea where you are headed with your pitch.



Therefore, start with your elevator pitch.



This is a summary of the whole pitch you are about to give, wrapped up in about 30 seconds.



Your elevator pitch should describe:

- What the problem is
- What your solution is
- What your core value proposition is
- ☐ What your Vision and Mission are

Investment Readiness – Step 2: Pitch Deck(s)

#	Elements to include	Detail
1	TITLE SLIDE	Catchy one-line phrase, use the colours, logo, keywords of the “brand”.
2	PROBLEM	Present the importance of the problem, not the solution.
3	SOLUTION	Describe what you are planning to do/are doing to solve the problem.
4	MARKET	What is the size of your market, growth rates CAGR (Compounded Annual Growth Rate) of the industry? Show the market has momentum. Know your numbers. Who are the players? Who are the competitors? What are the channels to market?
5	TRACTION	Momentum and proof of execution of what you have done. Revenue, customer growth numbers, state your unknowns, market research. <i>[USE A TIMELINE TO SHOW MOMENTUM AND PROGRESS.]</i>
6	BUSINESS MODEL	Do not give a financial model, give a realistic understanding of the industry in which you can make a business case. State key assumptions. Show the timeline of future key milestones and numbers.
7	POTENTIAL RISKS	Show you know the key risks of the business model.
8	TEAM	Show how you are the right team to solve this problem. Show that the team is technically strong and able to lead. But also, identify if you are missing key people.
9	THE ‘ASK’, the conclusion	What do you “the presenter” and to ask of “the audience”, do for “me”, and for WHAT.
10	Optional at this point	<u>More detailed financials</u> - Present key figures that support the ASK.



- Use easy language and simple graphics, for someone who speaks the language but does not know the vocabulary.
- A Basic Pitch Deck needs to be adjusted depending on to whom you are pitching, e.g. different types of funders, government bodies, potential partners, potential employees, etc).

Investment Readiness – Step 3: Business Plan: Choice of Business Model



What is a business model?

☐ A business model is an outline for how your company plans to make money.

In general, a business model explains four things:

- 1 What product or service a company will sell.
- 2 How it intends to market that product or service.
- 3 What kind of expenses the company will face.
- 4 How the company expects to turn a profit.

Investment Readiness – Step 3: Business Plan: A Useful Tool



Business Plan: A useful tool

📖 The *Business Model Canvas* is a fluid concept and specific to each company.

Each canvas can be broken down into 9 key building blocks:

1. Customer Segments

2. Value Propositions

3. Channels

4. Customer Relationships

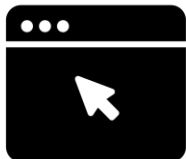
5. Revenue Streams

6. Key Resources

7. Key Activities

8. Key Partners

9. Cost



Business Model Canvas examples:

<https://www.garyfox.co/business-model-canvas-examples/>

Investment Readiness – Step 3: Business Model Plan: The How



Business Model Plan: The How

 There is no one-size-fits-all business model or plan.

Start by answering the following questions:

1

How will you make money? Outline one or several revenue streams, which are the different ways to generate earnings.

2

What are your key metrics? Identify the ways your company will measure success (KPIs), including impact metrics.

3

Who's your target customer? What is their specific problem? How big is the potential customer base?

4

How will your product or service benefit those customers? Your business model should have a clear value proposition, which is what makes it uniquely attractive to customers. Ideally, your value proposition should be specialised enough that competitors can't easily copy it.

5

What expenses will you have? Make a list of the fixed and variable expenses your business requires to function and then figure out what prices you need to charge so your revenue will exceed those costs. Keep in mind the costs associated with the physical, financial, and intellectual assets of your company.



Investment Readiness – Step 3: Business Model Plan: The How



Business Model Plan: The How: Additional Key Elements



Potential Market Size

- Consider all possible current and future applications of your idea, what is the size of our total addressable market? Domestic vs Regional vs International.
- Think broadly but be balanced and realistic.
- All statements on market potential should be based on firm figures.
- You should be prepared to demonstrate how you have arrived at those estimates and be able to explain your math with precision, including all assumptions.



Competitive Landscape

- Who are the direct competitors or substitute products.



Marketing Strategy

- How do you plan to take your product to market? How are people going to find out about you? How do you plan to attract new customers? How will you market your brand?



Potential Risks

- Climate, legal, accounting, technological, regulatory, political, liability, currency, market, costs, key people, interest rates, tariffs, inter alia.
- **Identify the top risks to your business and explain how you plan to mitigate them.**

Investment Readiness – Step 4: Due Diligence



This is a detailed analysis by potential funders of everything that you have presented beforehand.



The details must match all the previous statements and figures.



This stage is essential for real funding to happen.



KYI: KNOW YOUR INVESTOR!
KYN: KNOW YOUR NUMBERS!

First Exercise: Interactive Session Identifying Investment Needs



Investment Readiness: Self Awareness Exercise

INTERACTIVE EXERCISE: *If you are an association or NGO, you can still answer these questions.*

Group 1

1. Current Funding Needs are to fund...

- Your day-to-day activities? What exactly?
- For any investment in land, material, machinery?
- Other use?

2. Where does the money come from to finance your current activity?

[Put rough percentages for each category you choose.]

- Cash flow from the current activity?
- Friends and Family?
- Donors?
- Suppliers?
- Banks?
- Business partners who invest in your activities?
- Are the current funds equity, loans, grants?

Group 2

1. Revenues...

- Where do the revenues of your current activity come from?
- What is the growth potential of each revenue stream?
- Do you have repeat clients?
- Any clients are more than 5% of your revenues? If yes, what percentage of revenues is each one?
- Do you have long-term contracts for sales?
- What blocks you from having more revenue?
- What are some key reasons you have your clients?

2. Costs...

- What are your main costs?
- Which costs are fixed and which are variable?
- Can you control them?

Investment Readiness: Self Awareness Exercise

INTERACTIVE EXERCISE: *If you are an association or NGO, you can still answer these questions.*

Group 3

1. Funding Needs

- Do you need more funding now?
- What do you need it for?
- What funding would you like to have for the next 1-3 years?
- What would use it for?
- What are the main blockages to getting more funding?
- Do you need to spend a lot of time asking for funding or responding to information requests?

2. Competition...

- Who are your competitors? Local, national, international?

Group 4

1. Trends...

- Are there any current trends in your sector that can help your activity?
- Hurt your activity?

2. Time...

- How do you use your time daily? Weekly? Monthly?
- Do you or other members of your team need any type of training to do your activity better?
- Which local, national, or international regulations and/or laws making your activity easier? or harder? Or better?

Investment Readiness: Self Awareness Exercise

INTERACTIVE EXERCISE: *If you are an association or NGO, you can still answer these questions.*

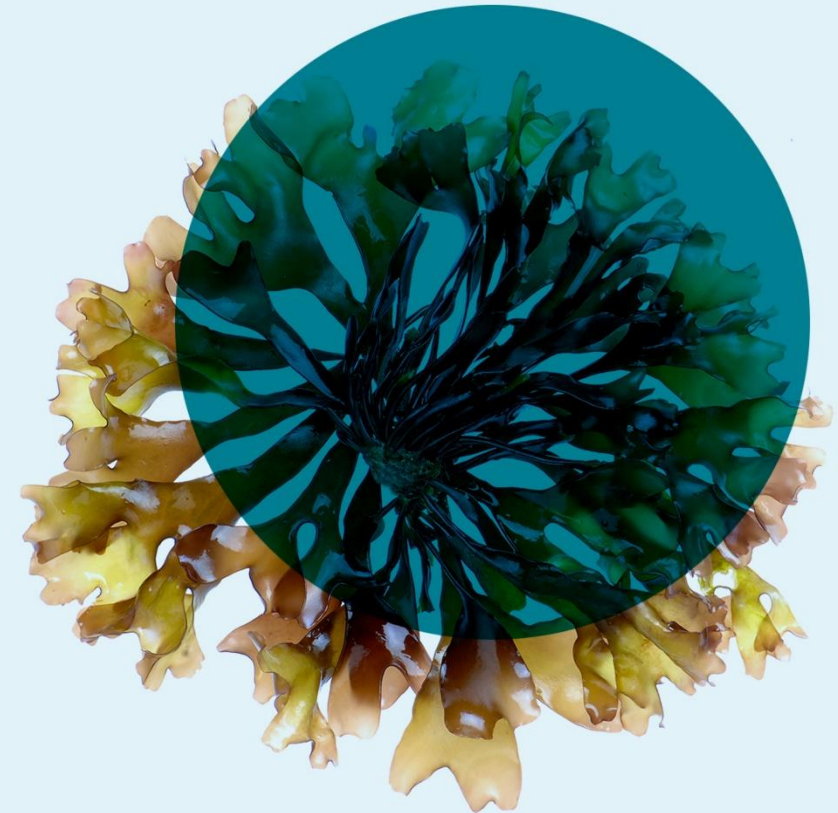
All Groups

- How critical is the natural environment for your activity?
- What aspects of the natural environment are important for your activity?
- Which ones are critical for your activity?
- Other thoughts?

Summary at the end - All Groups

- What do you think are the top three points from all the above boxes for your activity to succeed and grow?

Group discussion on results



Lunch Break



Overview of “Impact Readiness”



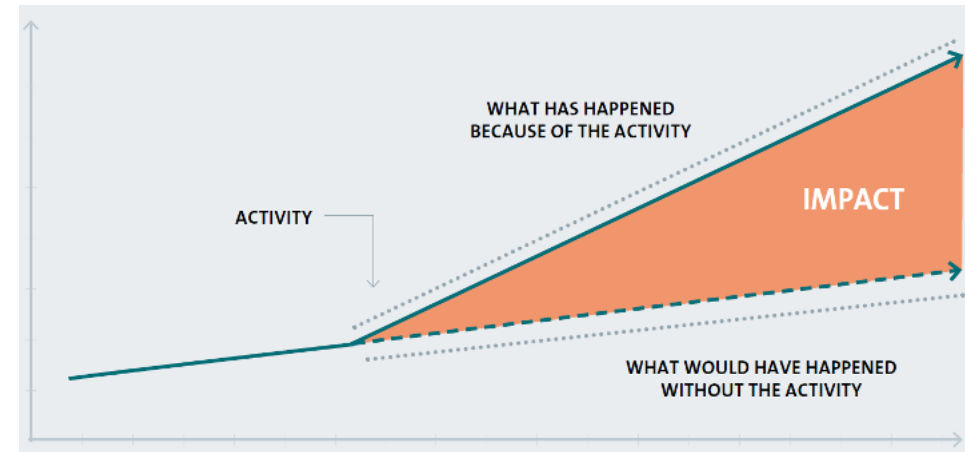
Impact Readiness



Impact; The Good and The Bad

Impact is ALREADY HAPPENING

- *Relevant* change that results from your activity
- Positive or negative
- Effects are short or long term
- Not a trend which would happen anyway



What impact does

- Changes situation for finances → ECONOMIC
- Changes situation for people → SOCIAL
- Changes situation for places → ENVIRONMENTAL

	ECONOMIC	SOCIAL	ENVIRONMENTAL
Positive	<i>Market access for farmers</i>	<i>Provide childcare for workers</i>	<i>Supply mangrove seedlings</i>
Negative	<i>Oversupply local market → decrease prices</i>	<i>Low workplace safety standards</i>	<i>Untreated waste water</i>

Impact Is Important – The Impact Lens

Who cares about impact?

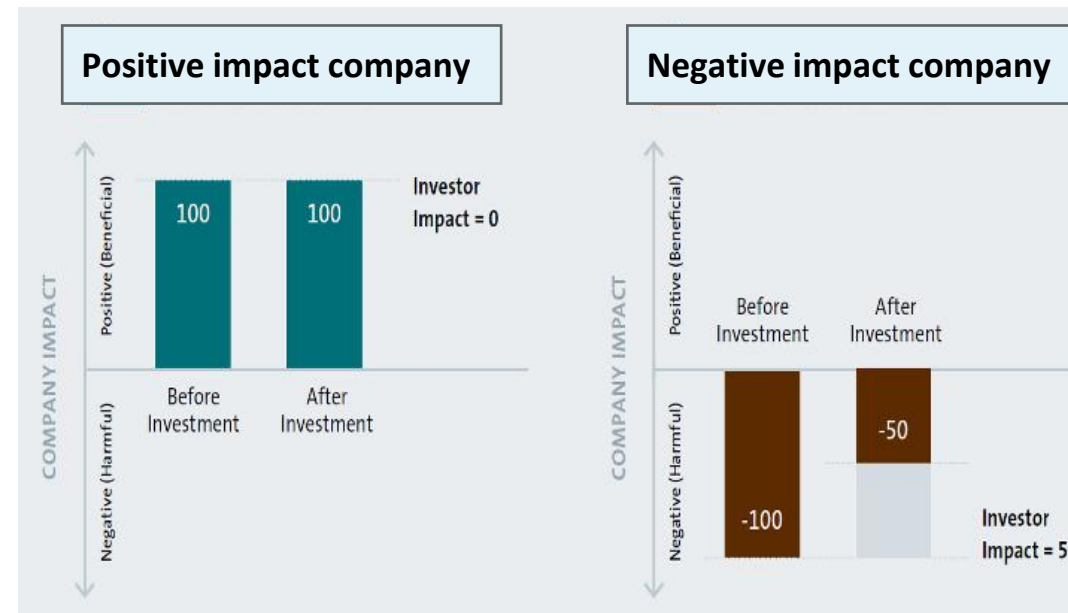
- Customers
- Employees
- Government
- Investors / donors

Understanding your impact

- Type and strength of impact
- Prove that it comes from your business activity
- How sustainable / resilient is your business

What impact can do for you

- Add to value beyond financials
- If you are seeking funding, gives additional information to potential investors



Once we understand our impact, we can use it to communicate what we do and WHY IT MATTERS

How do we measure impact?

Measuring Your Impact

What to look for

- Changes that occur = **compare**
- Monitor how this changes over **time**
- How large is the effect = **size**

What to measure

- Choose **indicators** that we can measure (ESE)
- Assemble indicators into **groups**
- Assess and score each indicator
- Calculate score for each **group**

How we do it

- Collect data about business activities
- Score 1 - 5 for each impact **group**
- Add score (1 - 5) for **risk**
- Add score (1 - 5) for **impact potential**
- Calculate total score

Indicator	Definition	Group
ECONOMIC DIMENSION (covered in investment readiness)		
Revenue	Annual sales, last 2-3 yrs	<i>Financial readiness</i>
Profitability	EBITDA margin or net margin	
Job Creation	# and type of jobs	<i>Operational readiness</i>
Productivity	Output per labour / capacity unit	
Value added	Contribution to local economy	<i>Market opportunity & demand</i>
Certificates / licences	Third party accreditation	
SOCIAL DIMENSION (new)		
Gender Participation	% women in workforce/value chain	<i>Social inclusion & gender</i>
Youth Engagement	% youth employed or supported	
Livelihood Support	Income generation for vulnerable groups	
Community Engagement	Partnerships, participation	<i>Governance & compliance</i>
Worker Rights & Participation	Contractual setup, grievance mechanisms, training	
Worker Safety & Conditions	Policies, certifications, licenses	
Fair Remuneration	Living wage	
ENVIRONMENTAL DIMENSION (new)		
Resource Use Efficiency	Energy, water, feed conversion ratios	<i>Environmental sustainability</i>
Pollution & Waste Management	Management of plastics, effluents, and other waste streams	
Compliance & Certification	Adherence to environmental permits; status of certifications	<i>Climate resilience contribution</i>
Habitat & Biodiversity	Effect on ecosystems (mangroves, reefs, seagrass)	

Making Impact Work For You

You want to see improvement (change)

- Compare current impact to baseline (how do you compare with the average)
- Include impact in business plan
- Measure and monitor **change** in impact **over time**

Example:

1. Impact investor looking for a business that helps protect seagrass in shallow areas.
2. Finds **Business B** and provides low-interest loan linked to improvement plan for seagrass protection.
3. Measures impact **change** over investment period
 - Requires assessment now *and* in the future

Group	Business A 2026	Business B 2026		Business B 2030
ECONOMIC DIMENSION				
<i>Financial readiness</i>	3	3		3
<i>Operational readiness</i>	3	2	Change →	3
<i>Market opportunity & demand</i>	4	3		3
SOCIAL DIMENSION				
<i>Social inclusion & gender</i>	3	3		3
<i>Governance & compliance</i>	4	4		4
ENVIRONMENTAL DIMENSION				
<i>Environmental sustainability</i>	1	3	Change →	4
<i>Climate resilience contribution</i>	1	1		3
RISK	2	2	Change →	3
IMPACT POTENTIAL	3	3		3
TOTAL SCORE	24	24		29
FINANCIAL PERFORMANCE	Good	Good		Good

Positive impact *can* be linked to improved financial performance!
 (investment readiness section)

Impact-linked Investment

Summary of Impact : What Happens Next



Characteristics of healthy businesses

- **Impact is already happening**
- **Understand current impact (impact baseline)**
- **Economic, social, environmental**
- **Measurement!!**



Impacts can be used to guide change and improvements

- **Impact lens used to communicate what business does**
- **Can explain relationship between impact and profitability**
- **KPIs in business plan (Key Performance Indicators)**



Impact can be linked to financial performance

- **Part of investment readiness**

Second Exercise: Interactive Session to Identify Impacts of Business



Impact Exercise: Mapping Your Business Impact

Explain the impacts of your business and how these matter to stakeholders and your long-term success

Not only about “doing good” ☐ it is about *measurable* change

What will happen

1. Map your impact

- Divide into groups (based on sectors)
- What does your business do?
- What changes because of the business activity?
- Who is affected and how?

1. Determine how to measure your impact

- Simple indicators

3. Predict how it can change

- What change is needed?
- Making this (and your business) attractive to investors

Why do we care?

What do you ask when looking to grow / succeed?

1

Is this a good business?

2

What impact does it create?

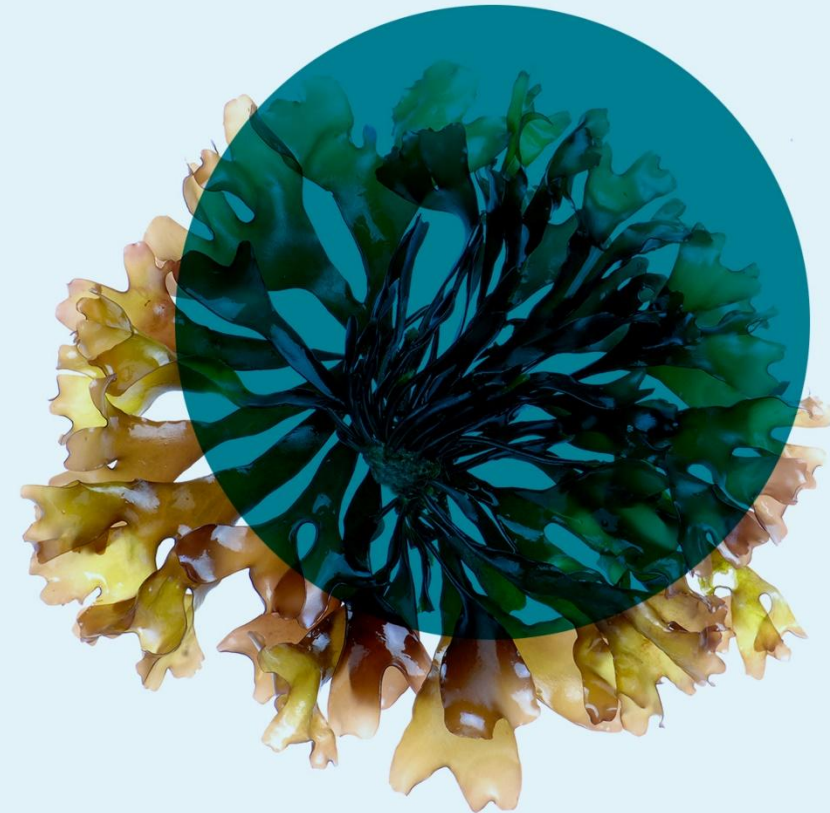
3

How can this impact improve?

Impact Exercise: Mapping Your Business Impact

1	What does your business do?	<ul style="list-style-type: none"> Describe your business <ul style="list-style-type: none"> Products or services Where you operate (coastal, inland, regional) Who depends on you (customers, communities, ecosystems) 	5 mins
2	Identify your KEY impacts	<ul style="list-style-type: none"> Identify most important impacts of your business (3 - 5) <ul style="list-style-type: none"> What type of impact: economic, social, environmental Positive <i>and</i> negative 	10 mins
3	How can these be measured?	<ul style="list-style-type: none"> Decide how could each key impact be realistically measured – <i>keep it simple!</i> <ul style="list-style-type: none"> Income Jobs created Fuel used / saved kg waste reduced or recycled 	10 mins
4	Choose a key impact	<ul style="list-style-type: none"> Choose one impact <ul style="list-style-type: none"> Why is it important? (cost, revenues, risks) 	2 mins
5	How can you improve key impact?	<ul style="list-style-type: none"> Predict a change in this impact <ul style="list-style-type: none"> What is the current situation? How would you change it? What is needed for this change? (money, skills, equipment, partners) How would this improve your business and make it more attractive? 	15 mins
<div style="border: 1px solid black; padding: 5px; text-align: center;"> Summary & lessons learned 10 mins </div>			

Plenary: Group discussion on results and advice on next steps



Impact Exercise: Mapping Your Business Impact

Feedback and Results:

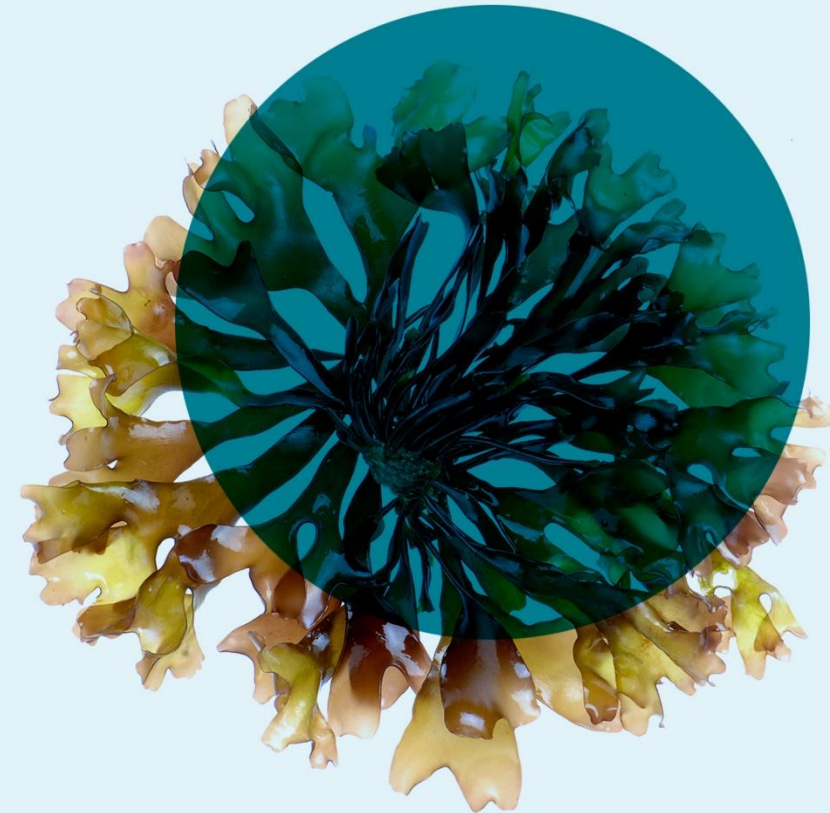
All Groups

- Which impacts of your business are most critical today?
- Which impacts do you see as critical in the future?
- What are the major barriers to improving impacts?
- Can impact change the attractiveness of your business?

Summary

- What are the top three points about impact that are most important for a business to understand?

Plenary: Group discussion on results and advice on next steps



Impact Exercise: Mapping Your Business Impact

Feedback and Results:

All Groups

- Which impacts of your business are most critical today?
- Which impacts do you see as critical in the future?
- What are the major barriers to improving impacts?
- Can impact change the attractiveness of your business?

Summary

- What are the top three points about impact that are most important for a business to understand?

Summary: What Happens Next



Characteristics of healthy investment-ready businesses

- Understand current impact (impact baseline)
- Are honest about risks (negative impacts)
- Show a credible improvement pathway
- Can explain how investment helps improve impact and profitability



Impacts can be used to guide change and improvements

- KPIs in business plan (Key Performance Indicators)
- Impact indicators for investors
- Critical information for investor screening and due diligence



Impact can be linked to financial performance

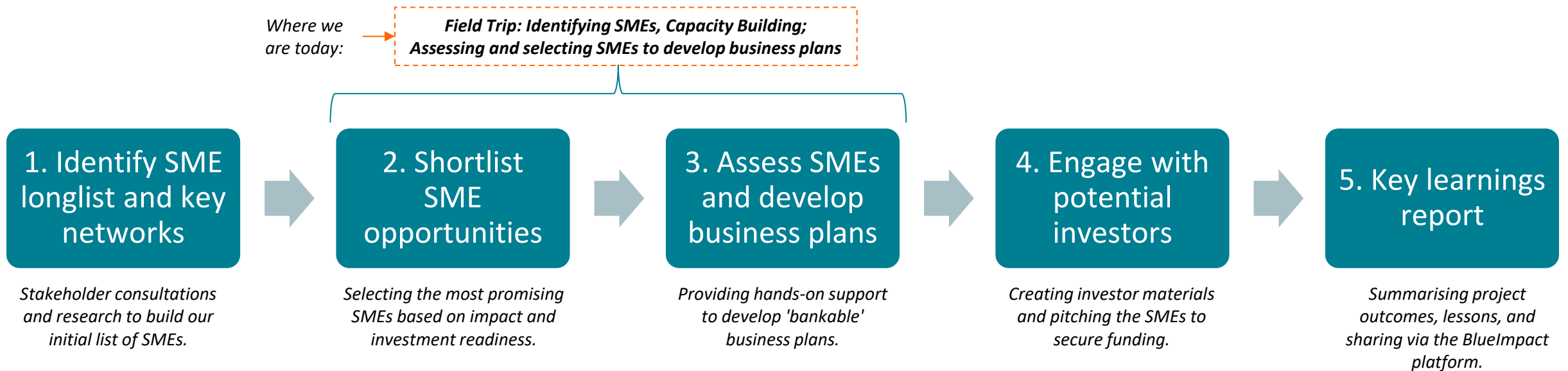
- Investment readiness!!

Wrap-Up and Close



Project Process (Reminder)

We are delivering this project over three months. We would welcome your continued engagement.



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March 2026



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**Enabling investment
into conservation, climate
and communities.**

