



Enabling investment
into conservation, climate
and communities.



Finance4Blue

SME BlueImpact Asia – Knowledge Dissemination Webinar

April 2026



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Agenda and Objectives

Agenda

Project Overview

SME Investment Needs

SME Pipeline Overview

Illustrative Financial Architecture

International Context and Replication

Summary Findings and Next Steps

Q&A

Objectives

1. Present and validate key findings from the Philippine pilot with local and regional stakeholders

2. Gather structured feedback and outline the programme's next steps

3. Build awareness of the SME BlueImpact Asia programme and its investment pipeline among potential partners

Project Overview



ADB Blue Impact Philippines Project Objectives

The following consortium have been commissioned by ADB 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.



Further develop a SME BlueImpact digital platform to share information about the businesses.



The project included a field trip in February 2026 to the target areas of the Southern Leyte–Siargao and Davao Gulf–Pujada Bay corridors to host capacity building workshops, roundtables and identify investable SMEs.

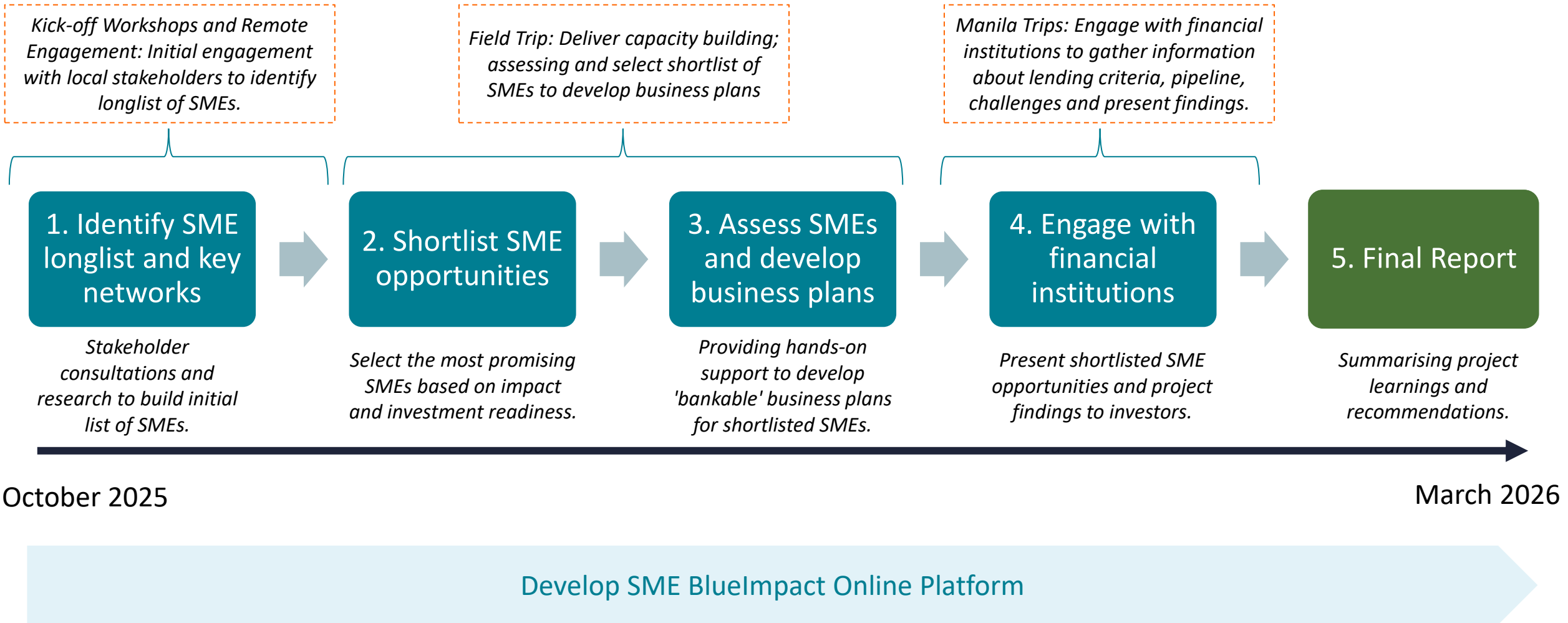
Project Partners



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

Project Process

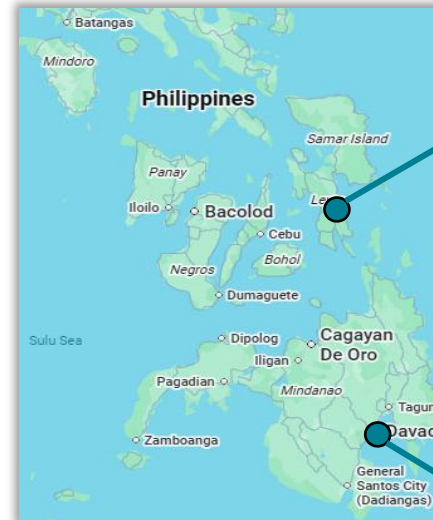


Field Trip Overview (1/2)

A ten-day field trip across Davao and Siargao engaged Blue Economy SMEs, and community partners. The field trip targeted locations across the Southern Leyte-Siargao and Davao Gulf–Pujada Bay corridors.

Field Trip Objectives

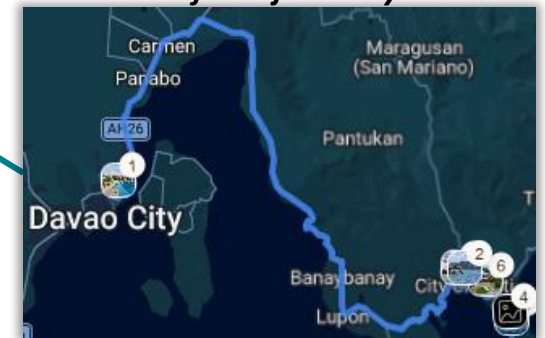
- 1 Validate SME Business Models and Impact Potential**
Conduct one-to-one consultations with c. 10 shortlisted SMEs
- 2 Build Local Capacity**
Deliver two training workshops for local stakeholders
- 3 Connect SMEs with Financial Institutions**
Engage with c. 10 Financial Institutions (FIs)



Siargao: Southern Leyte Corridor



Davao Gulf – Pujada Bay



Field Trip Overview (2/2)

During the field trip, more than 250 individuals were engaged with through workshops, interviews and roundtables.

Workshops¹



- MSMEs, LGUs attendees
- Mati , Davao Oriental
- Dapa , Surigao Del Norte

Targeted One-on-One Interviews¹



- 13 interviews at SME-level across both Mati and Siargao
- LGUs: Mati LGU, Dapa LGU, and Del Carmen LGU

Roundtables¹



- Davao Oriental resort owners
- Mati fish port fishermen and traders
- Siargao resort/tour guide operators
- Chambers of Commerce



The Case for Blue Investment: Challenges & Opportunities

Without investment in the Blue Economy, the Philippines faces a variety of challenges.

Environmental & Resource Loss

- Reports of 25-40% post-harvest fish loss in the Philippines destroying income and food security¹ and a driver of over-fishing.
- Mangrove and coral reef degradation.
- Marine pollution from coastal development.
- Unregulated, unreported, and illegal fishing leading to declining fish stocks.

Climate Vulnerability

- Annual typhoons can cause infrastructure damage (e.g. Siargao face 8-10 annually).
- Not all organisations have backup systems or adaptation plans in place, which can cause supply chain disruptions.

Economic & Social Gaps

- Fisherfolk poverty rate: 30.6%, with single-source income creating vulnerability.²
- The existing financing gap blocks SME growth in the Blue Economy.

Infrastructure Deficits

- Reports of minimal waste management.
- Not enough renewable energy present in coastal operations.
- Insufficient cold chain and processing capacity.



SME Investment Needs



Four Core Areas of Investment Needs

The field trip identified four core investment needs to address the challenges that the region is facing, reflecting the diverse types of capital required across different levels of the local Blue Economy ecosystem.

	CAPITAL TYPE	TA NEEDS IDENTIFIED	INVESTMENT NEEDS
A Infrastructure <i>>P50M¹</i>	Public / Sovereign Finance · Blended Concessional Debt · Infrastructure Finance	Regional development strategies · Project feasibility studies · Project finance structuring for bankability	<i>Power Generation · Port & Harbour Infrastructure · Waste Management Systems</i>
B Micro Enterprises & Associations <i>P10K-1M¹</i>	Microfinance · Grants	Business skills and financial literacy · Formalisation of governance and legal structures · Sustainable practices development	<i>Working Capital for Inputs and Small-Scale Processing · Capex Finance (e.g. for Small Boats and Engines)</i>
C Scaling Enterprises <i>P1M-10M¹</i>	Concessionary Loans · Venture Capital	Entrepreneurial skills development · Impact assessments · Operational optimisation · Investment readiness & investors engagement	<i>Working Capital · Capex Finance (e.g. for Productive Assets: Fish Cages, Larger Boats & Engines, Solar Ice Production...)</i>
D Commercial Enterprises <i>>P10M¹</i>	Commercial Debt · Private Equity	Investment readiness for commercial capital · FDA/environmental certification support · Regional replication strategies	<i>Working Capital · Capex Finance (for Machinery, Blast Freezers, Commercial-Grade Decentralised Infrastructure: Power Generation, Waste Treatment...)</i>

1. Indicative investment needs for individual investment opportunities.

Nature-Based Solution Opportunities

Philippines' natural capital underpins livelihoods of coastal communities but is under pressure. The trip identified emerging mangrove restoration opportunities which could lead to large scale investments.

?

Current Status:

- 64% mangrove loss in the last 100 years¹
- Coastal Ecosystems underpin the local Blue Economy (primarily via fishing), wildlife habitat, and coastal protection
- Local support for protected areas exists, but enforcement and funding ringfenced for conservation is lacking

+

Opportunities:

- **Siargao Community Marine Protection Model:** A boatmen association patrols 400 hectares, enforces against illegal cutting/fishing (with police collaboration), protects turtles, crocodiles, and other wildlife and compliance is improving as a result²
- **Large Mangrove Restoration Projects:**
 - *Wetland International* established two Associated Mangrove Aquaculture (AMA) pilot demonstration sites in Luzon and Mindanao in 2025 to combine mangrove regeneration within active fishponds¹
 - *Mama Earth* planted 5.5 million mangroves propagules in Mindanao, and has an objective to plant 5 million more in the bay of Mati (Malizia Mangrove-park)³



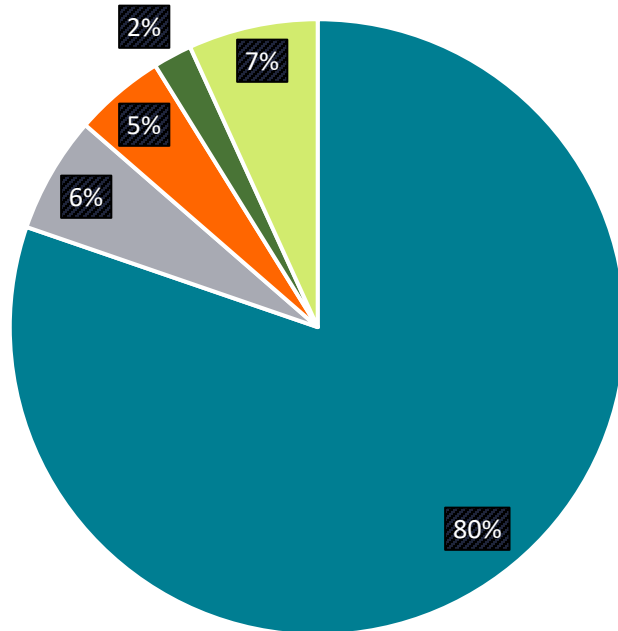
SME Pipeline Overview



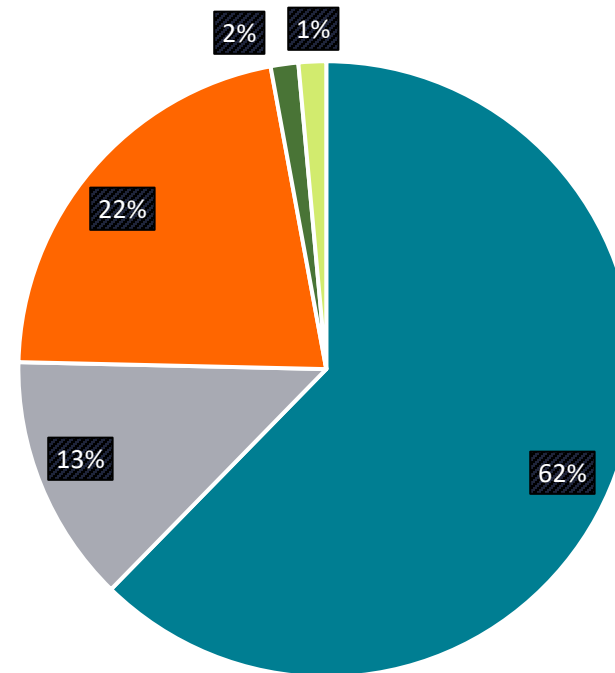
SMEs by Sector

The identified enterprises throughout the project span several core Blue Economy sectors. The localized engagement revealed a diverse pipeline, albeit concentrated in the fisheries value chain.

Davao Gulf - Pujada Bay SMEs by Sector



Southern Leyte - Siargao SMEs by Sector

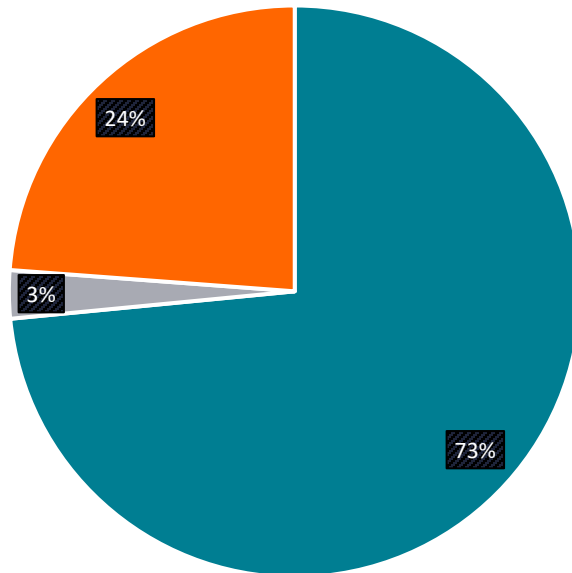


- Sustainable Fisheries & Seafood Processing
- Marine Aquaculture and Seaweed Farming
- Marine & Coastal Eco-tourism
- Green Shipping & Marine Services
- Circular Economy & Waste Management

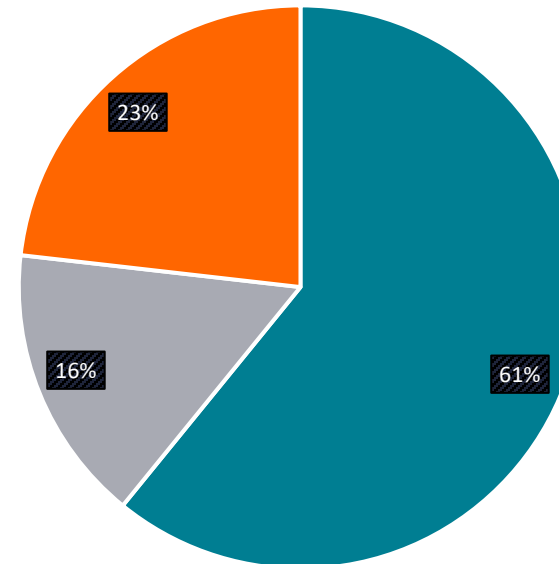
Organization Type

Beyond sectoral focus, the pipeline is characterized by a variety of legal and operational structures. Understanding these structures is important, as they dictate the financial reporting standards and the specific type of capital each entity can absorb.

Davao Gulf - Pujada Bay SMEs by Organization Type



Southern Leyte - Siargao SMEs by Organization Type



- Associations & People's Organisations (Pos)
- Cooperatives
- Private Commercial Enterprises

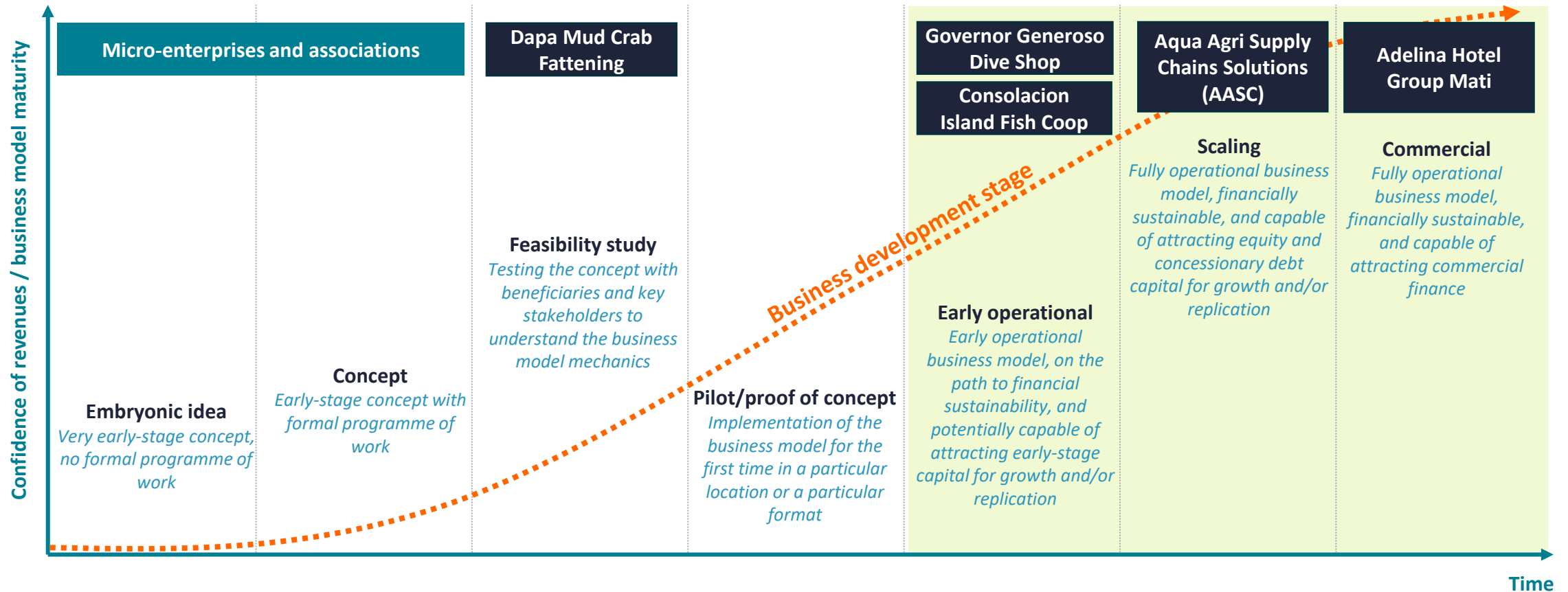
Shortlisted SMEs

Five enterprises were shortlisted across two corridors, spanning a variety of sectors.

SME Name	Business Description	Investment Needs	Technical Assistance Needs
Aqua-Agri Supply Chain (AASC)	Modular solar-powered ice plants deployed to off-grid fishing communities; institutional sales to government and NGO buyers	₱15–30M working capital and manufacturing CapEx	Governance formalization; impact measurement framework; revenue diversification
Adelina Hotel Group	Only premier hospitality platform in Davao Oriental; investing in solar, waste treatment, and desalination ahead of Mati Airport opening	₱85M across energy, desalination, and waste infrastructure	Revenue management support; sustainability certification; energy system design
Gov. Generoso Diving Shop	Only licensed dive operation in Governor Generoso; reef conservation mandate across 32 dive sites	₱1.2M for dive boat and equipment (Phase 1)	Business formalization; marine asset financing structure; digital marketing
Crab Fattening Venture	Feasibility-stage mud crab fattening using Vietnamese box technology; targets Siargao's premium hospitality market	₱15M indicative CapEx (facility, units, stock)	Feasibility study; site and permitting; market linkages
Fish Coop (Consolacion)	FDA-certified milkfish cooperative; full value chain from cage aquaculture to bottled product; 104 members	₱5.5M cage rehabilitation and working capital; ₱50M longer-term processing infrastructure	Financial planning for cage scale-up; environmental management; processing efficiency

Stage of Business Development

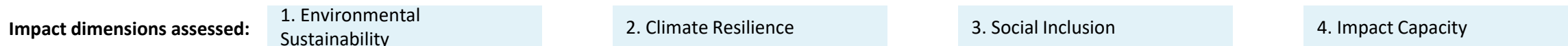
Most micro-enterprises are operating at the embryonic and concept phases, while the portfolio of shortlisted SMEs generally are more advanced in their business development journey.



Philippines Impact Framework

Integrating impact assessments into business development and planning.

Process: Examine each SME and score according to four dimensions. From available data and particularities of the entity, develop set of measurable impact metrics. These can then be transposed into KPIs integrated into business plans, defining objectives and guiding investments.



Entity-level impact ratings

56 impact metrics, corresponding to KPIs in each entity

Entity	Score	Env.	Climate	Social	Impact	Total
Adelina Hotel	11/20	4	2	4	0	10
Gov. Generoso Diving	12/20	5	2	4	1	12
AACS Solar Ice Plant	15/20	4	3	3	1	11
Consolacion Fish Coop	14/20	4	3	3	1	11
Mud Crab Grow-out	9/20	4	2	4	2	12
TOTAL	61/100	21	12	18	5	56

Portfolio-level environmental KPIs

Aligned with GEF-8 Core Indicators and ADB Strategy 2030

Impact	Baseline	Year 3 Target
Post-harvest fish loss avoided	1,000–2,000 t/yr (22 units)	5,000–8,000 t/yr (100+ units)
GHG emissions avoided	~590–880 tCO2e/yr	2,000–5,000 tCO2e/yr
Marine & coastal ecosystems under management	Informal observation only	200–1,000+ ha; 20+ reef sites
Blue carbon sequestered	0 ha under restoration	100–500 ha; 600–4,000 tCO2e/yr
Waste diverted from marine environment	Baseline to establish	75% waste diversion
Direct beneficiaries (households)	~250+ households	2,000+; 50%+ female participation

Next Steps

- Establish measurement and baseline for each KPI, including verification.
- Develop Monitoring Verification and Reporting protocols.
- Integrate impact framework into SME BlueImpact Asia Platform

1. [Oceana tackles post-harvest losses to boost livelihoods in coastal communities - Oceana Philippines](#)
2. [Fisherfolk, farmers, rural area residents remain poorest in 2021 –PSA | GMA News Online](#)

Note: These insights were either collected or confirmed during the field trips' interviews, workshops and roundtables
Image adapted from [Global Fund for Coral Reefs](#) diagram available online.

3. KPIs aligned with GEF-8 Core Indicators (CI 2, 4, 6, 9, 11) and ADB Strategy 2030 Operational Priorities 1, 2, and 3. Full methodology in annex of the final report.

Philippines Impact Framework

Impact measurement and scoring example – Adelina Hotel Group

Summary

Adelina Hotel Group (Score: 11/20) | 50-100+ employees | Community tourism catalyst | Airport development positioning | Significant data gaps in all environmental and climate dimensions.

Impact Assessment

Dimension	Score	Assessment
Environmental Sustainability	3/5	Limited waste segregation. On-property waste water storage solution implemented. Solar installation at one property. Power reliability issues. Water management and ecosystem protection not documented.
Climate Resilience	2/5	High typhoon exposure. Sea level rise, flooding, and saltwater intrusion risks. No backup systems, adaptation plan, or insurance documentation.
Social Inclusion	3/5	Employment of 50-100+ staff. Hospitality sector typically female-employing. Community tourism activities present. Female management, youth, and marginalised group data absent. Undocumented training programs.
Impact Capacity	3/5	50-100+ direct and 50-100+ indirect jobs. Community development catalyst through tourism hub positioning. Airport opening creates infrastructure opportunity. Replicable model.

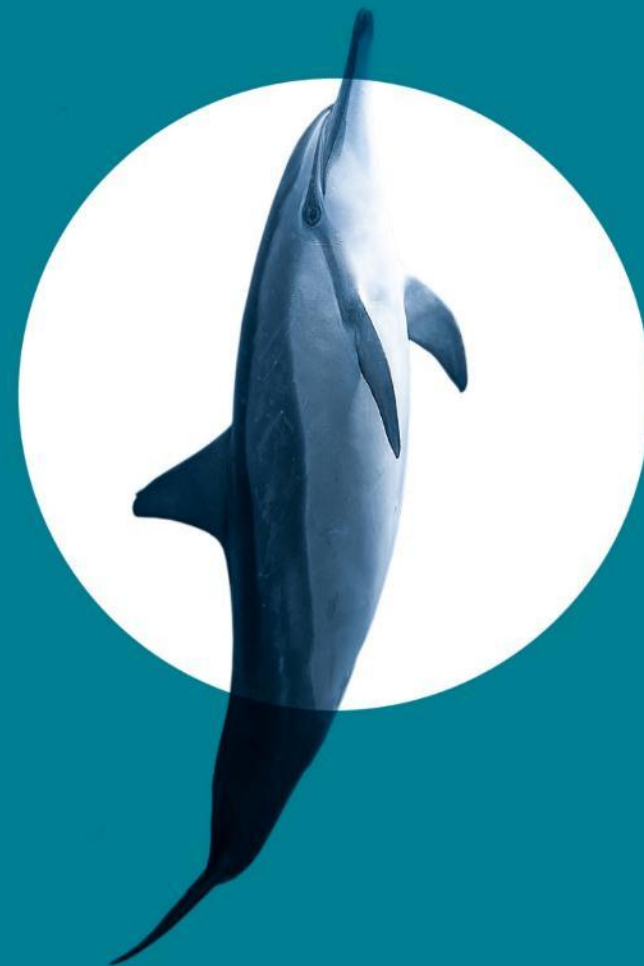
Impact Metrics (KPIs)

#	Impact Metric	Baseline	Year 1 Target	Year 3 Target	Dimension
1	Waste Diversion Rate	Limited segregation	30% waste-to-energy use	75% waste diversion	ENV
2	Renewable Energy Installed	80 kW solar installed	120 kW solar planned & connected	150 kW; 50% from renewables	ENV
3	Coastal Ecosystem Protected	No protection measures	Baseline assessment; plan developed	10+ hectares mangrove protected	ENV
4	Water Consumption Reduction	Not documented	Audit complete; plan in place	40% reduction; wastewater treatment	ENV
5	Typhoon-Resistant Infrastructure	Coastal vulnerability; no backup	Vulnerability assessed; plan developed	100% resilient; backups operational	CLIM
6	Climate Adaptation Plan	No plan exists	Strategy developed with LGU	Plan reviewed; 100% staff trained	CLIM
7	Direct Employment Created	50-100+ estimated	75-125 (+50%)	125-200 (+150%)	SOC
8	Female Management Representation	Not documented	1-2 female managers	5+; 30%+ representation	SOC
9	Youth Trained and Employed	No formal programme	20-30 youth enrolled	60-80; 85% transition rate	SOC
10	Local Procurement Rate	Not documented	30% local suppliers	70%; community benefit fund	SOC

Takeaways

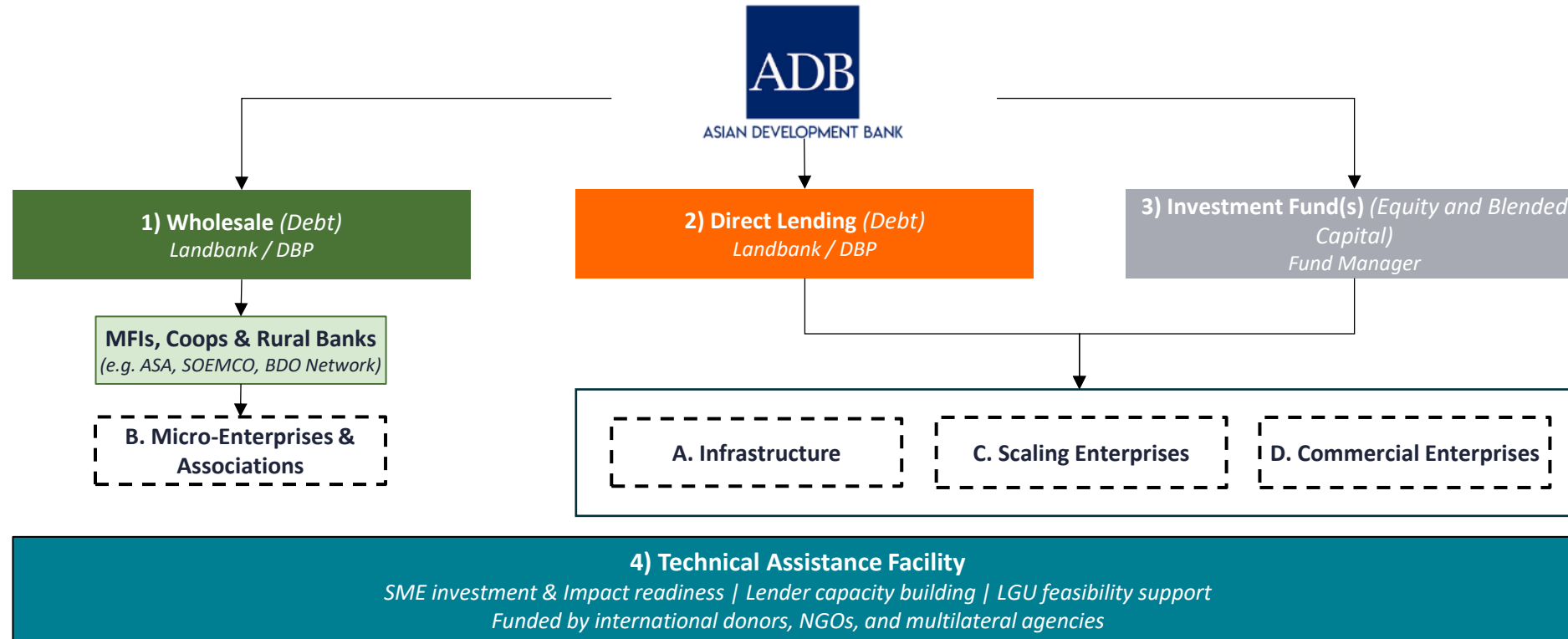
- Entity-specific interventions are developed to target improvements in KPIs; leads to an impact-first approach.
- Entity-level KPIs feed into portfolio reporting against GEF-8 Core Indicators and ADB Strategy 2030 Operational Priorities 1–3.
- Integrating these changes into a business model facilitates and strengthens investment and financial readiness.

Illustrative Financial Architecture



Illustrative Financing Structure Pathways

ADB lending modalities remain subject to government agreement. Any ADB financing will need to be catalytic, leveraging concessional funding and private sector co-financing. Pathways are illustrative only.



International Context and Replication



International Context: The Maldives Tuna Think Tank (MTTT)

The SME BlueImpact approach could be replicable across the region. The Maldives Tuna Think Tank surfaced an identical pattern of financing constraints in a different market.

Maldivian Context

- Only 20% of tuna catch processed locally
- Export volumes and value per kg are declining (falling landings, facility closures, high tariffs...)
- Younger Maldivians moving into tourism, shrinking the active fishing fleet

The MTTT Initiative (launched 2024)

- Supported by ADB, UNDP, MSPEA, and SustainaSea Blue Economy Advisors
- Convened tuna processors, government, and financiers to develop a coordinated sector roadmap
- Identified a \$500M–\$1B investment need over the next decade

Proposed: Maldives Pole & Line Blended Finance Facility

- Proposed structured vehicle combining concessional capital, guarantees, private investment, and local finance
- Four priorities: working capital for processing, acquisition financing, renewable energy CapEx, new vessel financing

Enabling Environment Constraints

- Local financial sector oriented toward tourism with limited appetite for fisheries risk
- High country-level risk premiums discouraging international investors
- Gaps in collateral/enforcement legislation and limited socioeconomic/environmental data



Maldives Tuna Think Tank Participants, February 2025

Summary Findings and Recommendations



Summary Findings (1/2)

Key insights from the Philippines field trip, SME pipeline development, and financial institution engagement.

1

The Blue Economy pipeline is real, diverse, and structurally heterogeneous

- ~80 MSMEs mapped across both corridors
- Sectors include: fisheries, aquaculture, eco-tourism, cold chain infrastructure, and agroforestry/agriculture
- Five shortlisted entities illustrate a board range:
 - Feasibility-stage concept (Mud Crab Grow-out)
 - Commercially scaling infrastructure business (AASC)
 - Commercially more mature business (Adelina Hotel group)
- No single financing instrument can serve them all

2

Investment readiness gaps are significant but addressable

- None of the shortlisted entities entered the pipeline fully investment-ready
- Core financial barriers: Incomplete documentation, informal governance, (sometimes) no audited accounts, lack of widely-accepted collateral
- Impact measurement barriers: Social inclusion and climate resilience gaps are real but secondary to foundational financial constraints

Summary Findings (3/4)

Key insights from the Philippines field trip, SME pipeline development, and financial institution engagement.

3

Market-building infrastructure is as important as capital

- Enterprises lack financial literacy and governance to approach lenders
- Lenders lack frameworks to value marine assets or assess nature-based returns
- Near-total absence of PE, VC investors, or operating accelerator programmes in both corridors
- Coordinated TA to borrowers, lenders, and LGUs simultaneously is a prerequisite for capital deployment at scale

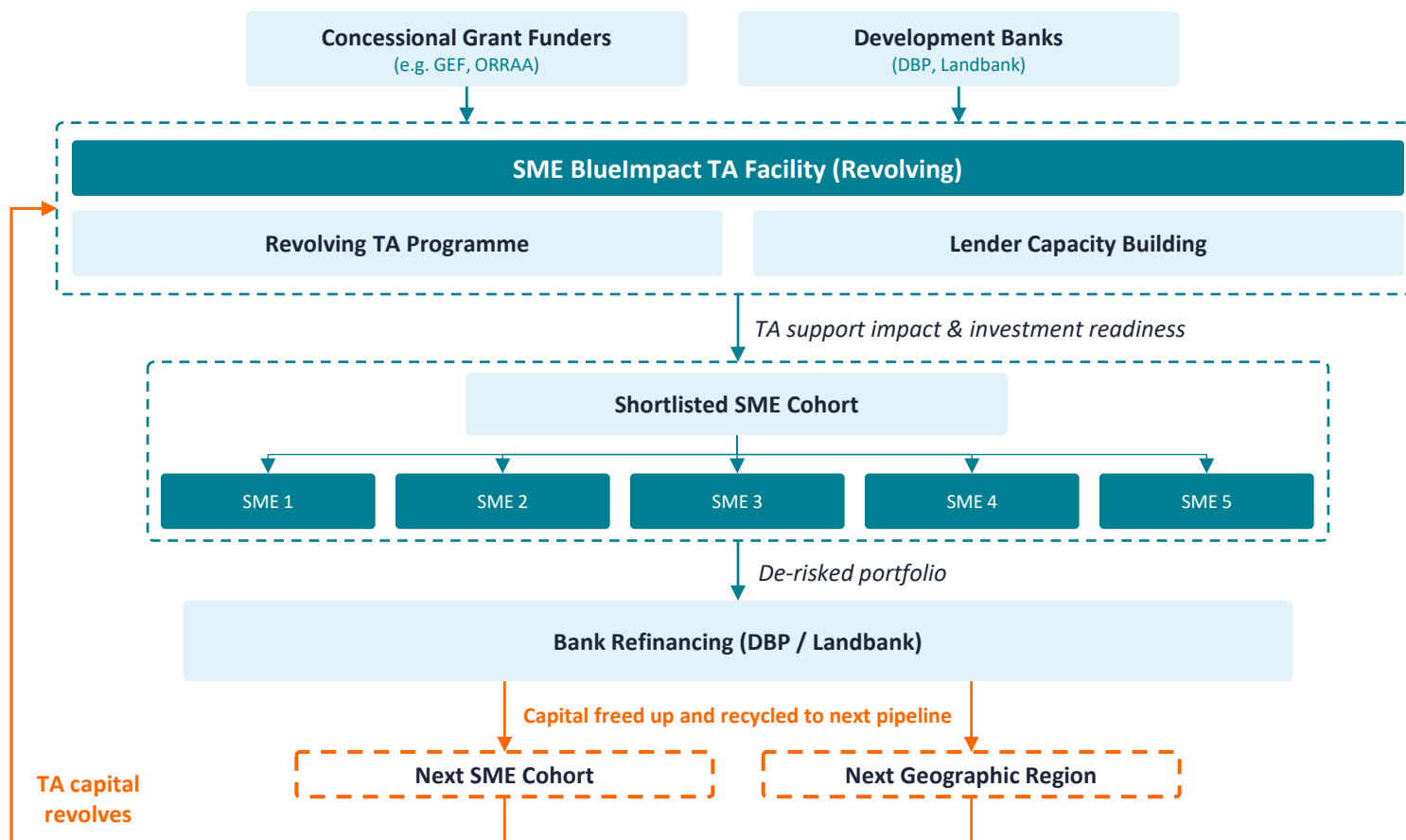
4

The financing architecture might require multiple complementary pathways

- Bank lending alone cannot reach the full pipeline spectrum
- Three capital illustrative deployment pathways to explore:
 - Direct lending (e.g. with DBP/Landbank) → scaling and commercial enterprises
 - Wholesale intermediation via MFIs, rural banks, cooperatives → micro-enterprises
 - Dedicated investment fund → equity opportunities and NbS that conventional debt cannot serve

Illustrative Structure for the Pilot: TA Facility

A dedicated technical assistance programme designed to close investment readiness gaps and unlock up to \$5m in financing for shortlisted SMEs across the two target regions.



- 1 Concessional grant funding establishes the revolving TA facility, covering investment readiness, business planning, governance, and climate risk.
- 2 Banks co-assess the portfolio alongside the TA team, building sectoral expertise without committing capital.
- 3 Once de-risked, banks refinance the pilot portfolio with their own lending facilities, freeing TA capital.
- 4 Refinancing transforms the initial grant into a reusable instrument. Capital recycles to the next cohort or region.

SME BlueImpact Asia Digital Platform

A standardised, scalable digital infrastructure supporting the investment readiness journey from bankability through to investor engagement.

THE INVESTMENT READINESS JOURNEY



KEY DESIGN PRINCIPLES

Structured Data Input

- Guided forms prompt SMEs in logical blocks
- Same data flows through all downstream outputs
- Avoids duplication across investment readiness stages

Standardisation & Comparability

- Consistent questions across all SME profiles
- Profiles directly comparable for investor evaluation
- Simplifies aggregation into blended finance portfolios

Scalability by Design

- Scalable data architecture underpins programme impact
- Replicable across geographies and SME cohorts
- Signals readiness stage from bankability to investor-ready

PLATFORM COMPONENTS

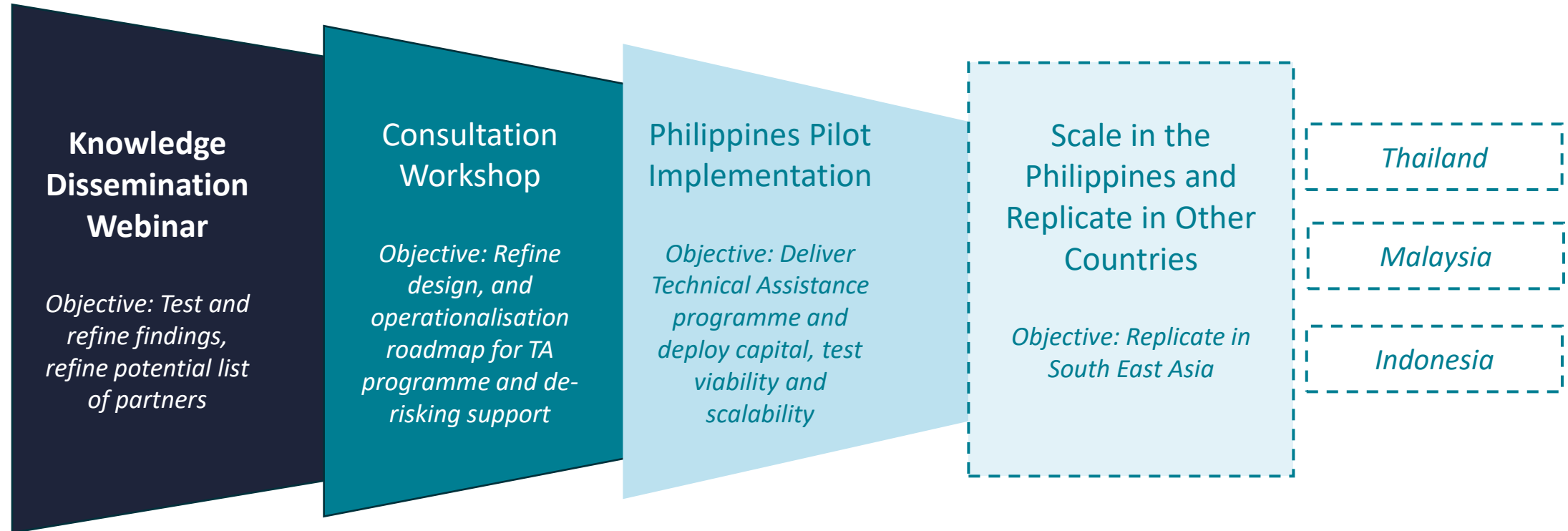
Guided Input Forms

Pipeline Database

SME Profile Viewer

Next Steps

A phased approach from scoping to operationalisation, piloting in the Philippines, and scaling across Asia-Pacific.



Q&A





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Appendix






Glossary

Acronym	Definition
AASC	Aqua Agri Supply Chains Solutions
ADB	Asian Development Bank
AMA	Associated Mangrove Aquaculture
CAPEX	Capital Expenditure
CSOs	Civil society organisation
DBP	Development Bank of the Philippines
FDA certification	A mandatory certification for manufacturing, importing, or selling health products (food, drugs, cosmetics, devices)
FIs	Financial Institutions
LGUs	Local Government Unit
MDB	Multilateral Development Bank
MFI	Microfinance Institution
MSME	Micro, Small and Medium Enterprise
NBFI	Non-Bank Financial Institution
PE	Private Equity
PFDA	Philippine Fisheries Development Authority
PFI	Private Financial Institution
PSA	Philippine Statistics Authority
SME	Small and Medium Enterprise
SOEMCO	The Socorro Empowered People's Cooperative
SPV	Special Purpose Vehicle
TA	Technical Assistance
TBC	To Be Confirmed

SME BlueImpact Asia Website Platform Screenshots

ADB SME BlueImpact Philippines Pipeline

Verified



Fishermen Cooperative of Consolacion Fish Coop

SME BI Code: 0321

Country (ISO): PH

Blue Economy Sector (ISIC Rev.4 Code): Marine Aquaculture

Sub-sector (ISIC Rev.4 Code): Marine Aquaculture

Entity's SDG Connections (up to 3): Decent Work and Economic Growth

Photo of Activity

Add a comment... No comments yet

ADB SME BlueImpact Philippines Pipeline

Data Automations Interfaces Forms

Basic Information | Financial Statements | Governance | Business Model | Objective | Verified | 1 hidden table

Grid view

	A Name	A SME BI Code	Country (ISO)	Entity's SDG...	Protected Area or...
1	Fishermen Cooperative of ...	0321	PH	Decent Work and Economic Growth	Yes