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Enabling investment into conservation, climate and communities.

SustainaSea Blue Economy Advisors

Finance4Blue

SME BlueImpact Asia – Manila Workshop

18th and 19th of June 2026

ADB ASIAN DEVELOPMENT BANK

www.finance.earth

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Workshop Objectives

OVERALL WORKSHOP OBJECTIVES

1. Facilitate dialogue between MSMEs, financial institutions, and public sector stakeholders on the demand and supply dynamics for blue economy financing in the Philippines.
2. Assess key constraints to financing and investment: gaps in bankability, risk perceptions, impact assessments, and enabling infrastructure.
3. Explore pathways to close the financing gap, including **near-term derisking instruments and TA**, and **longer-term mechanisms to catalyse additional capital** at country- and regional-levels.
4. Identify clear next steps and stakeholder commitments to operationalise a pilot and support further interventions in the Philippines.

DAY 1 – Thursday 18 June

Setting the Scene & Designing the Near-Term Pilot Financing Mechanism

- Present the investment pipeline: the 4 shortlisted SMEs and assess their bankability and TA needs.
- Map the full financing landscape: understand FI appetite, current lending products, and deployment challenges.
- Explore the broader financing needs of LGUs, microenterprises, and nature-based solution providers.
- Co-design the TA package for the near-term pilot through facilitated breakout groups.

DAY 2 – Friday 19 June

Broadening the Scope: Addressing the Financing Gap in the Philippines

- Present the aggregated blue economy financing gap across all segments and proposed financing mechanism(s).
- Interrogate and refine the proposed financial architecture with all stakeholders.
- Explore conditions for scaling the mechanism beyond the two pilot corridors.
- Agree on an action plan with owners and timelines, and secure stakeholder commitments.

Time	Session	Description & Objectives	Format / Facilitator
DAY 1 — Thursday 18 June | Setting the Scene & Designing the Near-Term Pilot Financing Mechanism			
09:00–09:30	**Welcome & Opening**	Scene-setting and workshop objectives, Mission video	ADB / SustainaSea
09:30–10:00	**Session 1: Pilot Onboarding**	Philippine pilot findings, SME pipeline overview, bankability framework, and impact KPIs, bringing all participants to a shared knowledge base.	Presentation: Yann Grandemange (Finance Earth), Thomas Egli (SustainaSea), Joan Fulton (Finance4Blue)
10:00–11:00	**Session 2: SME Practise Elevator Pitch Session**	Shortlisted SMEs learn to present their business, investment ask, and TA needs (5 min each). Q&A to probe investment case and bankability.	Pitches + Q&A: facilitated by Joan Fulton (Finance4Blue)
11:00–11:30	*Networking Break*		
11:30–12:30	**Session 3: Other Financing Needs**	Financing needs beyond SMEs: 1) LGUs, 2) new ventures, 3) microenterprises & associations, and 4) nature-based solutions (NbS). Interactive exercise on financing mechanisms and aggregation roles.	Presentation + moderated discussion: Yann Grandemange
12:30–13:30	*Networking Lunch*		
13:30–14:30	**Session 4: Financial Institution Perspectives**	Financial institutions (ASA Philippines, CARD MRI, DBP, LANDBANK) share current activities, challenges in deploying capital, and blue economy appetite.	Presentations + panel discussion: facilitated by ADB
14:30–15:30	**Session 5: Breakout – Pilot Design**	Three working groups co-design the TA package: (1) SME financing, (2) Infrastructure, (3) Microfinance. ADB introduces lending modalities.	Breakout groups: facilitated by ADB & consortium
15:30–16:00	*Networking Break*		
16:00–17:00	**Session 6: Plenary Readout & Day 1 Close**	Groups report back; consolidation of key takeaways from the day.	Plenary: ADB
DAY 2 — Friday 19 June | Broadening the Scope: Addressing the Blue Economy Financing Gap in the Philippines			
09:00–09:15	**Opening & Day 1 Recap**	Summary of Day 1 outputs and framing for Day 2.	ADB
09:15–10:00	**Session 7: Aggregated Financing Gap & Proposed Mechanism(s)**	Synthesis of the full blue economy financing gap (SMEs, infrastructure, microenterprises, NbS) and proposed financing mechanism(s) to close it, examples of existing programmes and programme architectural components.	Presentation: ADB, DPI, Finance Earth
10:00–11:00	**Session 8: Discussion & Breakout - Architecture Design**	Structured discussion to iterate the financing architecture: Does it address Day 1 needs? How to extend beyond pilot corridors? What role does each institution play?	Breakout + plenary: facilitated by ADB & Finance Earth
11:00–11:15	*Networking Break*		
11:15–11:45	**Session 9: Agreed Action Plan & Next Steps**	Consolidated synthesis of workshop conclusions. Agreed actions, owners, and timelines. Securing commitments from participants.	Plenary: ADB & consortium
11:45–12:00	**Closing Remarks**		ADB

SESSION 1 | 09:30–10:00

Session 1: Pilot Onboarding

Recap of the ADB SME BlueImpact Philippines findings and the tools developed

SME Blue Impact Philippines Pilot Objectives

SME BlueImpact Philippines aims to support SMEs to secure investment from local financial institutions and other investors.

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

2. **Prepare SMEs to secure investments through capacity building workshops**

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

4. **Develop a SME BlueImpact digital platform to connect SMEs with investors**

This workshop is also being used to test and refine the **investment readiness tool** within the wider platform architecture. The tool is critical to scaling the pipeline across the Philippines and broader region by providing aggregation and standardisation of information relevant to potential funders and other key stakeholders.

A **SME** is a registered small or medium-sized business, which we generally define as having fewer than 200 employees.

The **Blue Economy** refers to the sustainable use of ocean resources. The project seeks to identify businesses that support economic growth, livelihoods, and protect the health of marine ecosystems.

The Case for Blue Economy Investment

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

Challenges

- 25–40% post-harvest fish loss destroying fisher incomes and driving overfishing[1]
- Mangrove and coral reef degradation across both pilot corridors
- Marine pollution from unmanaged coastal development Unregulated, unreported, and illegal fishing depleting fish stocks
- Fisherfolk poverty rate of 30.6%, with single-source income vulnerability[2]
- Insufficient cold chain, processing, and renewable energy infrastructure
- Annual typhoons causing recurring infrastructure damage, with limited adaptation planning

Opportunities

- Sustainable fisheries and cold chain investment reducing post-harvest losses
- Sustainable aquaculture and seaweed farming diversifying earnings
- Coastal ecotourism improving livelihoods
- Reef restoration and blue carbon creating emerging NbS financing opportunities
- Renewable energy deployment for off-grid coastal and island communities
- MFI and cooperative networks providing aggregation pathways to unlock capital at scale
- Blended finance structures enabling development bank capital to reach blue economy SMEs

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

Image adapted from Global Fund for Coral Reefs diagram available online.

The Project Journey to Date

Kick-off Workshops and Remote Engagement: Initial engagement with local stakeholders to identify longlist of SMEs.

Field Trip: Deliver capacity building; assessing and select shortlist of SMEs to develop business plans

Manila Trips: Engage with financial institutions to gather information about lending criteria, pipeline, challenges and present findings.

1. Identify SME longlist and key networks

Stakeholder consultations and research to build initial list of SMEs.

2. Shortlist SME opportunities

Select the most promising SMEs based on impact and investment readiness.

3. Assess SMEs and develop business plans

Providing hands-on support to develop 'bankable' business plans for shortlisted SMEs.

4. Engage with financial institutions

Present shortlisted SME opportunities and project findings to investors.

5. Final Report

Summarising project learnings and recommendations.

October 2025 → March 2026

Development of the SME BlueImpact Online Platform

Pilot Locations

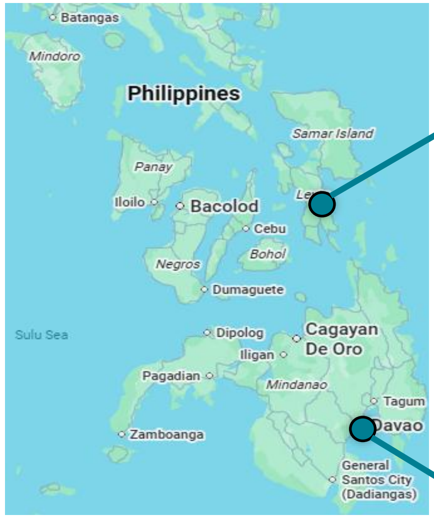
The SME BlueImpact Philippines project focused on the Southern Leyte-Siargao and Davao Gulf–Pujada Bay corridors.

Siargao – Southern Leyte Corridor

- Adjacent to the "tuna highway", with extensive coral reefs and one of the Philippines' largest mangrove reserves (Del Carmen)
- Diverse coastal fishing communities reliant on capture fisheries, aquaculture, and mud crab harvesting
- Major ecotourism destination, though rapid growth is straining local waste, energy, and water infrastructure

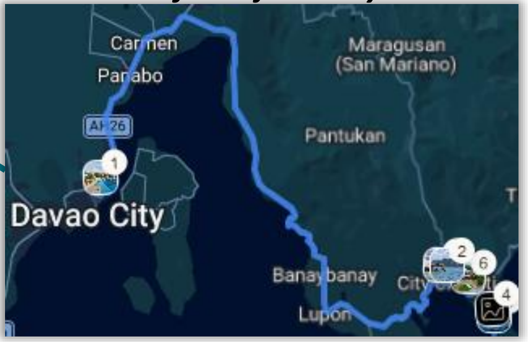
Davao Gulf – Pujada Bay

- Marine biodiversity hotspot
- Pujada Bay is a MPA, supporting dugong, dolphin, and sea turtle populations across 32 documented dive sites
- Mati City anchors the region's fisheries and is a growing ecotourism destination
- Planned airport upgrade expected to significantly increase visitor access



Siargao: Southern Leyte Corridor

Davao Gulf – Pujada Bay



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Field Trip Overview

A field trip was organised during which more than 250 individuals were engaged with through workshops, interviews and roundtables.

Workshops

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

One-on-One Interviews

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

Roundtables

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

1. Pictures, from top left, clockwise: Dapa workshop participants, Dapa workshop presentation, Mati port facilities, Mati SME field visits, Conception Island FishCoop visit (Siargao), Siargao mangroves. Center: Port of Mati fish landing site.

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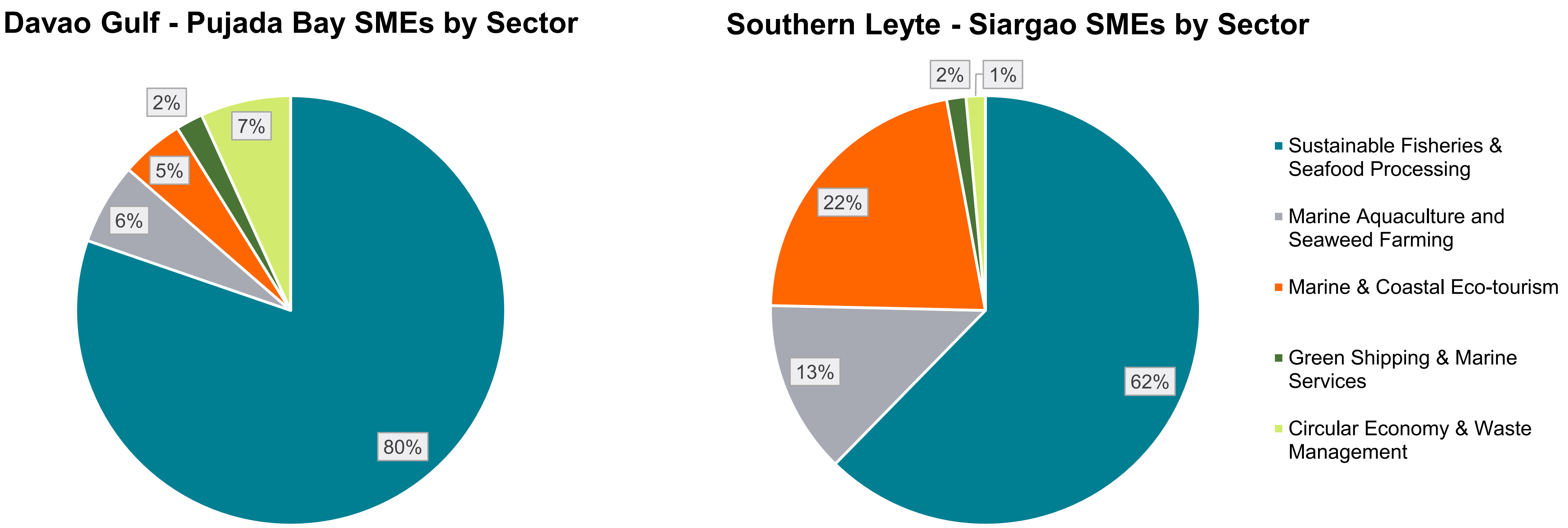
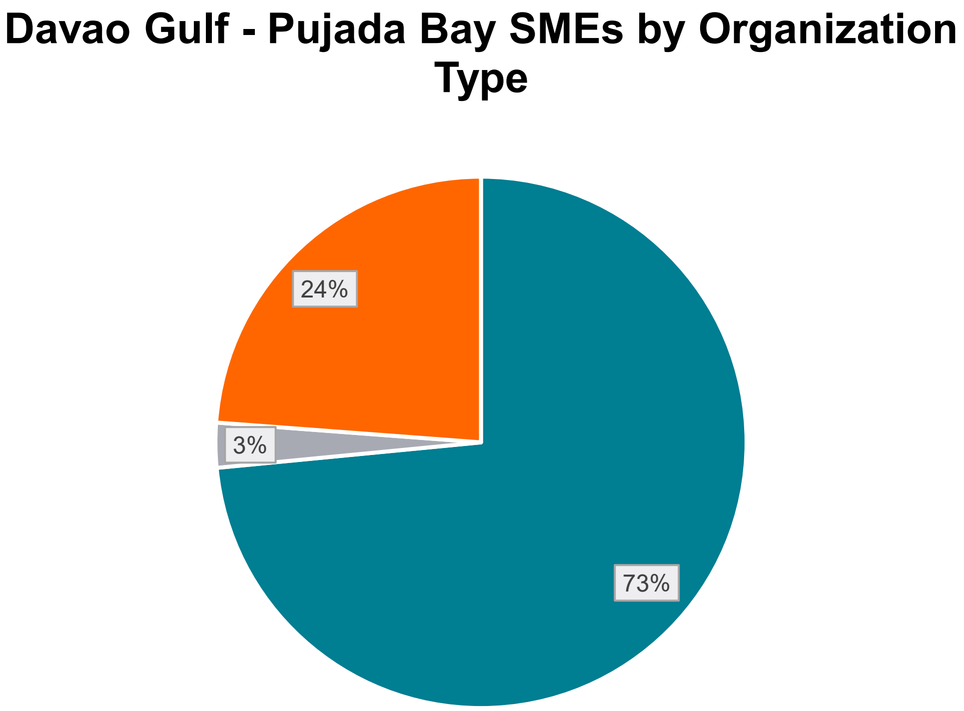
SMEs by Sector

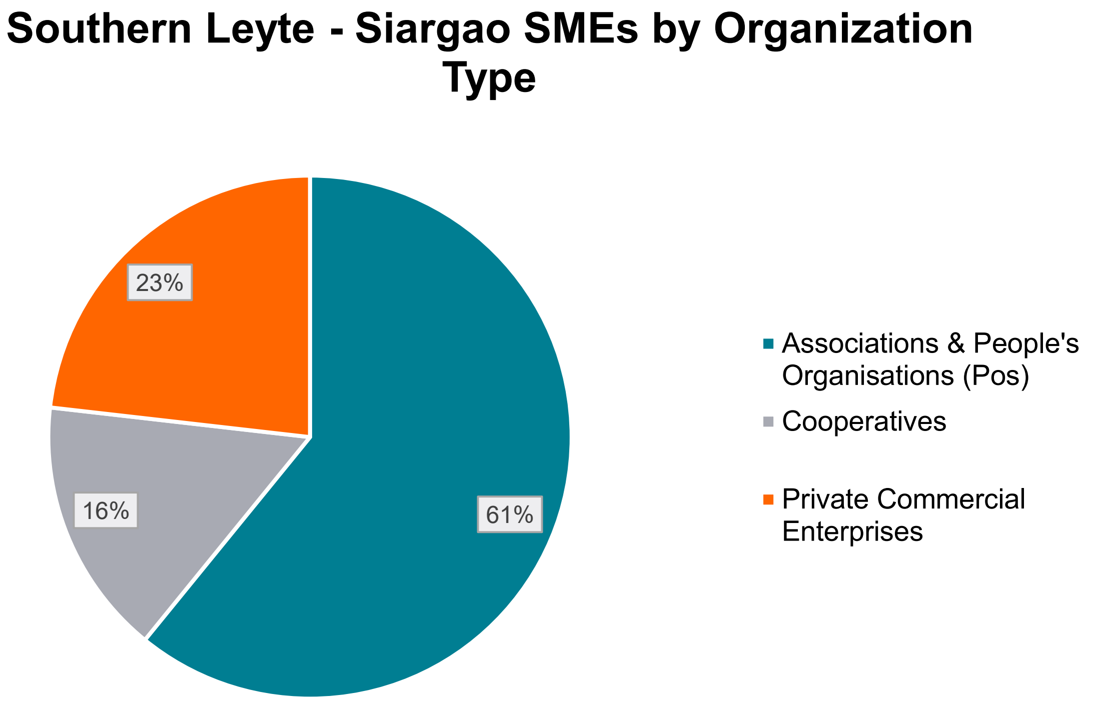
The identified enterprises throughout the project span several core Blue Economy sectors. The localized engagement revealed a diverse pipeline, albeit concentrated in the fisheries value chain.



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.





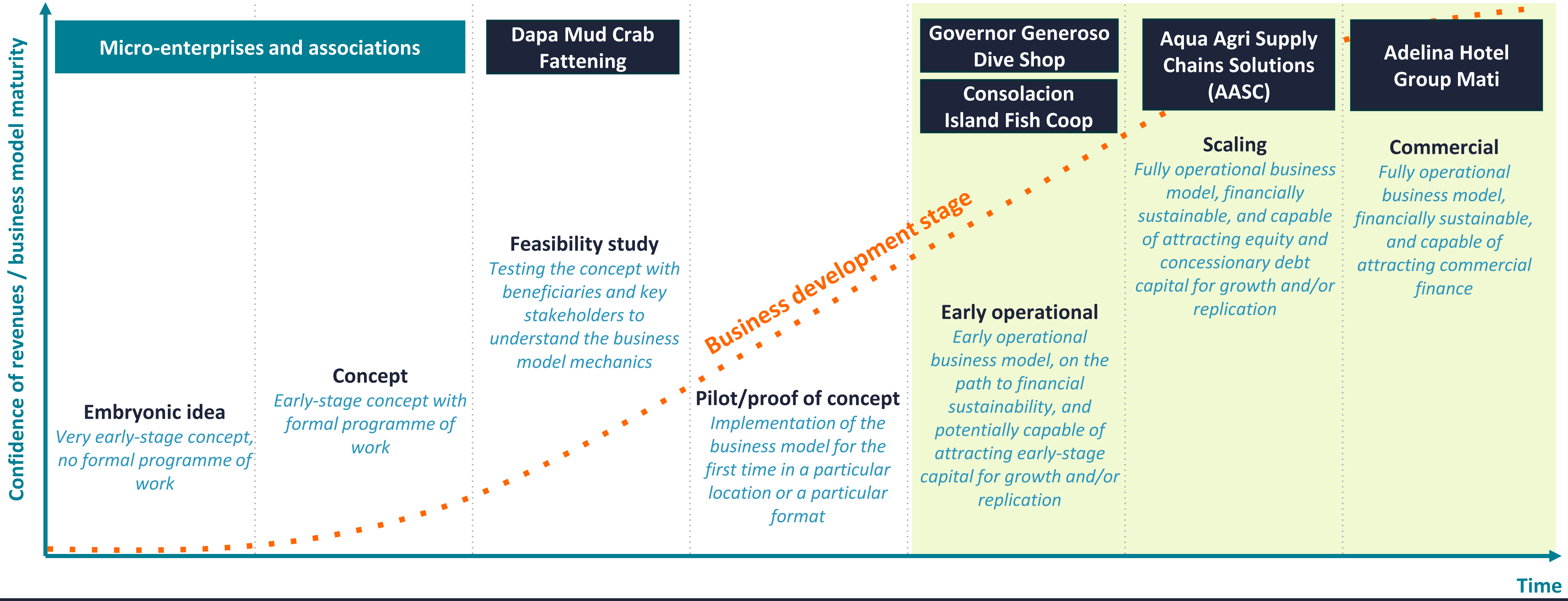
Shortlisted SMEs

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

Business 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.



SMEs Investment Readiness (Joan Fulton)

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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:

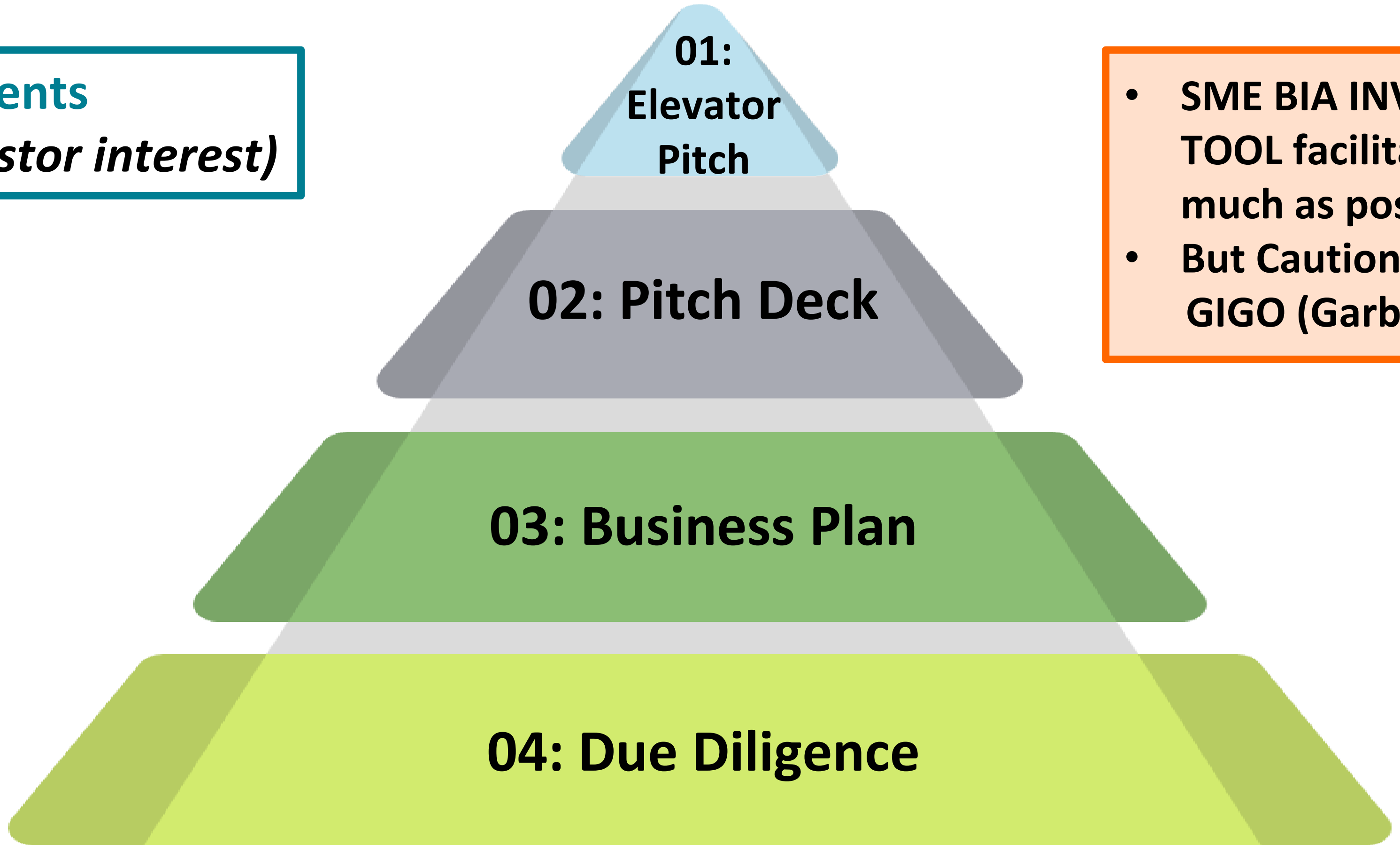
1. Short-term operations → Working capital (short-term loans)
2. Investments in Capital Expenditures (Capex) → Longer-term loans
3. Ownership → Equity participation

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 – Pyramid of Information for funding interactions

Investor Documents
(in order of investor interest)



- **SME BIA INVESTMENT READINESS TOOL facilitates Steps 1-3, and as much as possible Step 4.**
- **But Caution:**
  GIGO (Garbage In = Garbage Out!)

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Investment Readiness : 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 : Shortened Pitch Deck

#	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. *[USE A TIMELINE TO SHOW MOMENTUM AND PROGRESS.]*
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 to meet the objective you are working towards.
9	**THE ‘ASK’**, the conclusion	State clearly what funding or other request you are asking of the audience. State the purpose of the request and its timing. Mention priorities in case only the request can be partially met.
10	**IMPACT SCORECARD**	Show key elements that the business impacts (economic, social, and environmental) and identify related KPIs to be used to set a baseline and measure progress.

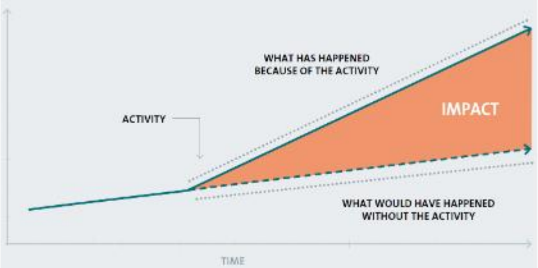
+

- *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).*

SMEs Impact Framework (Thomas Egli)

Impact: What It Is and Why It Matters

Measuring impact is what makes it real — for investors, for ecosystems, for communities.



Impact is...

- Relevant change resulting from an activity
- Positive or negative; short or long term
- Different from trend (what would happen anyway)

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

Measuring impact shows connections in the Blue Economy

How We Assessed Impact in the Philippines Pilot

01 **Field Mission + Desk Review** 10-day field mission, 250+ consultations, document review per SME

02 **Four Impact Dimensions** Environmental Sustainability · Climate Resilience · Social Inclusion · Impact Capacity

03 **Scoring (0–20)** Each dimension scored 0–5. Tier 1 (≥14): investment-ready. Tier 2 (11–13): TA needed. Tier 3 (<10): substantial gaps.

04 **Impact → KPIs** Scores translated into measurable KPIs embedded in business plans and financing agreements

The Key!

Philippines Impact Framework

Integrating impact assessments into business development and planning.

Process: Examine each SME and score across four dimensions. From available data, develop measurable impact metrics — then transpose into KPIs integrated into business plans, defining objectives and guiding investment decisions.

Example: Adelina Hotel Group

Dimension	Score	Assessment
Environmental Sustainability	3 / 5	Solar installation present. Water management and ecosystem protection undocumented.
Climate Resilience	2 / 5	High typhoon exposure. No adaptation plan or insurance documentation.
Social Inclusion	3 / 5	50–100+ staff; female-dominated. Community tourism activities. Youth data absent.
Impact Capacity	3 / 5	50–100+ direct and indirect jobs. Replicable community tourism hub model.

Overall: 11/20 (55%) | Moderate-High | Tier 2

From Impact Score to Measurable KPIs

#	Impact KPI	Baseline	Year 1	Year 3	Dim.
1	Waste diversion rate	Limited segregation	30% waste-to-energy	75% diversion	ENV
2	Renewable energy installed	80 kW solar	120 kW planned	150kW; 50% renewables	ENV
3	Climate adaptation plan	None	Strategy with LGU	Plan reviewed; 100% staff trained	CLIM
4	Youth trained & employed	No formal program	20 enrolled	60 enrolled; 85% transition	SOC

*** Require measurement and reporting framework to be operationalized.**

Translating Impact & ESG into KPIs

Measuring impact using GEF Core Indicators (CI) — aligned with reporting requirements of potential funders

#	Environmental KPI	GEF-8 CI	Basis / sources / *data required*	Portfolio Baseline	Year 3 Target
1	Post-harvest fish loss avoided (tonnes/year)	CI 6	AASC solar ice cold chain / Spoilage baseline 25-40 % / *Baseline catch data, cold chain feasibility studies*	22 units; 1k - 2k tonnes saved/year; income incr.	100+ units; 5k - 8k tonnes saved/year; 5-15% spoilage
2	GHG emissions avoided (tCO_2e/year based on emissions factors)	CI 6	AASC diesel replaced by solar (10k-15k L/unit/y) / Adelina solar offsets grid power. *Energy production & usage*	80 kW + 250 kW solar deployed (Adelina + AASC); 590 - 880 tCO_2e/year avoided	1.7+ MW deployed; 2’000 - 5’000 tCO_2e/year avoided
3	Blue carbon sequestered (tCO_2e/year)	CI 6 (NbS)	Mangrove restoration (in aquaculture) / Sequestration rate / certified asset and tradable credit / *Seagrass/mangrove mapping, carbon flux models*	0 ha actively restored, baseline C stock not assessed, legislation and rights unclear	100 - 500 ha restored; 600 - 4’000 tCO_2e/year sequestered
4	Marine & coastal ecosystems under management (ha)	CI 2 CI 4	Reef monitoring by trained staff, mangrove buffer area integration, coastal zone protection, MPA creation / *Biodiversity monitoring as baseline, dive surveys*	Informal observation, no structured management plan of LGU agreements	200 - 1’000 ha under management; 20+ sites continually monitored
5	Pollution & waste diverted from marine environment (tonnes/year)	CI 9	Waste to energy facility, fish waste valorisation / *Waste collection & landfill diversion records*	260 kg/day waste converted; < 50 % fish waste	75 % waste diversion; 85 % fish waste valorisation
6	Direct beneficiaries (households, gender-disaggregated)	CI 11	Fisherfolk poverty incidence, gender split, income / *Survey data, payroll records*	500 households, 104 coop members, 22 staff, etc	2,000 + households; 50 % female part.; 20 - 30 % imp

Why it matters: These KPIs are pre-aligned with GEF-8 Core Indicators, ADB Strategy 2030 Operational Priorities, and ORRAA reporting — enabling funders to evaluate and compare impact across a blended finance portfolio.

To do: Standardised measurement and reporting framework → operationalize → data collection, verification, and monitoring team

Q&A

SESSION 2 | 10:00–11:00

Session 2: SME Practise "Elevator+" Pitch Session

Overview of the investment pipeline available in the two pilot regions

Session 2: SME Practise “Elevator+” Pitch Session

Session Format & Speakers

5 min

Opening remarks

Moderator introduces the session, the four SMEs, and the pitch & Q&A format

25 min Total

4 SME pitches : each pitch (5 min) will be immediately followed by 5 minutes of Q&A

Four SMEs × 5 min: introduction, problem, solution, the ask, team (existing vs needed), impact scorecard

25 min Total

4 Q&A sessions: 5 min per pitch and immediately after each pitch

Per pitch: 2 questions from consortium members and 2 from the audience

5 min

Synthesis & close

Moderator

Joan Fulton

Blue Finance Advisor, Finance4Blue

Aqua-Agri Supply Chain (AASC)

Solar-powered ice plants & cold chain for off-grid fishing communities

Adelina Hotel Group

Coastal hospitality investing in solar, desalination & waste treatment

Gov. Generoso Diving Shop

Licensed dive operation with a reef-conservation mandate

Fish Coop (Consolacion)

FDA-certified milkfish cooperative; cage aquaculture to bottled product

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Break

SESSION 3 | 11:30–12:30

Session 3: Other Financing Needs

Beyond the SME pipeline: LGUs, new ventures, microenterprises & associations, and nature-based solutions

01 LGUs & Infrastructure

02 New Ventures

03 Micro-enterprises

04 Nature-Based Solutions

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Session Agenda

2 min	**Introduction**	Facilitator framing
20 min	**01 LGUs / Infrastructure**	LGU Mati, Dapa, Del Carmen + SOEMCO
7 min	**02 New Ventures**	Mud Crab Grow-out Venture
12 min	**03 Microenterprises & Associations**	Rizal Taktak, and Banaybanay CSOs
7 min	**04 Nature-based Solutions**	rrreefs presentation
5 min	**Synthesis**	Key themes

Local Government Units & Infrastructure Financing Needs

Adequate infrastructure investment is essential to underpin SME growth

1. Off-grid solar and mini-grids for island & coastal communities

2. Water, sanitation & desalination capacity

3. Solid waste management (MRFs) in tourism-heavy areas

4. Port, landing site & cold chain upgrades

5. Coordinated regional environmental planning

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- https://www.arup.com/projects/cayanga-hillside-solar-farm/
- https://en.clickpetroleoegas.com.br/philippines-begin-construction-of-the-countrys-largest-desalination-plant-in-a-city-without-enough-fresh-water-to-grow-and-the-66500-m-per-d-vml97/
- https://e360.yale.edu/digest/u-s-is-a-larger-source-of-plastic-pollution-than-previously-thought-report-finds
- https://motionarray.com/stock-photos/fish-port-in-general-santos-south-cotabato-philippines-3393300/
- https://www.thegef.org/newsroom/feature-stories/philippines-indigenous-led-conservation-opens-doors

Local Government Units & Infrastructure Financing Needs

Over to our LGU & SOEMCO representatives (3 to 4 minutes each):

Alan Andrada
City Administrator
City of Mati

Gerry Abejo
Vice Mayor
Municipality of Dapa

Norman Sulima
Municipal Planning Development Coordinator
Municipality of Del Carmen

Erlinda Mahinay
Board Secretary
SOEMCO

Questions:
(1) Most urgent infrastructure investment & main financing barrier?
(2) What are the barriers faced and what TA would help access external finance?
(3) Existing investors relationships (e.g. DBP/Landbank) relationships to build on?

New Ventures: Early-Stage Financing Needs

Why new ventures matter?

Pre-bankable but high potential
A subset of the pipeline has asset-light structures, multi-year ramp-ups, or unit economics that don't meet conventional collateral-based lending criteria.

Gap in the capital stack
Without early-stage equity or TA support, these ventures cannot grow into the bankable SMEs that financial institutions can later finance at scale.

Local example: Dapa Mud Crab Grow-out
Feasibility-stage aquaculture venture using Vietnamese box technology, targeting Siargao's premium hospitality market. Indicative CapEx: ₱15M.

Illustrative graduation pathway

New venture
(TA + equity)

Early-stage SME
(concessional debt)

Scaling SME
(bank lending)

Nature-based Solutions: Emerging Financing Models

Natural capital underpins SMEs activities but is under pressure, and represents an emerging financing opportunity

64%

mangrove loss in the Philippines (last 100 yrs)[1]

1/3

of Philippine coral cover lost in the last decade alone[2]

5.5M

mangrove propagules planted by Mama Earth in Mindanao[3]

What we mean by Nature-Based Solutions

- Investments in natural systems (mangroves, reefs, MPAs) that generate both environmental and economic returns
- Financing models: blue carbon credits, payment for ecosystem services, supply chain insetting models, etc.
- Most models remain early-stage in the Philippine context, but the field trip evidenced a diverse pipeline of opportunities spanning a range of ecosystems including mangroves and reefs

Healthy mangroves and coral reefs underpin productive fisheries as fish nurseries

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1. Wetlands International. Scaling science-based mangrove restoration in the Philippines
2. W.Y. Licuanan a b, R. Robles a c, M. Reyes. Status and recent trends in coral reefs of the Philippines
3. https://mama-earth.eco/

Synthesis

Lunch Break

SESSION 4 | 13:30 – 14:30

Session 4: Financial Institution Perspectives on the Blue Economy

What are Philippine financial institutions currently doing, and where are the gaps?

Development Bank of the Philippines

Landbank of the Philippines

ASA Philippines

CARD MRI

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SustainaSea Blue Economy Advisors

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ADB ASIAN DEVELOPMENT BANK

Session 4: Financial Institution Perspectives

Session Format & Speakers

3 min

Opening remarks

Moderator introduces the session and panellists

40 min

FI presentations

3 institutions × 10 min each: products, portfolio, challenges, and support needed

15 min

Q&A

Moderated discussion: audience encouraged to connect to morning sessions

2 min

Synthesis & close

Moderator summarises and thanks panellists

Moderator

Klaus Prochaska

Senior Financial Sector Specialist (Climate Change), ADB

Landbank of the Philippines

Agricultural & rural development finance

Development Bank of the Philippines

Development finance & infrastructure

CARD MRI

Rural microfinance & cooperative lending

SESSION 5 | 14:30–15:30

Session 5: Breakout – Pilot Design

Co-designing the ADB BlueImpact Philippines pilot structure across three financing segments

Group A
SME Financing

Group B
Infrastructure

Group C
Microfinance & Assoc.

Session 5: Breakout – Pilot Design

How this session works

10 min — **Opening & ADB framing**

Group assignments confirmed; ADB introduces available lending modalities

45 min — **Breakout groups**

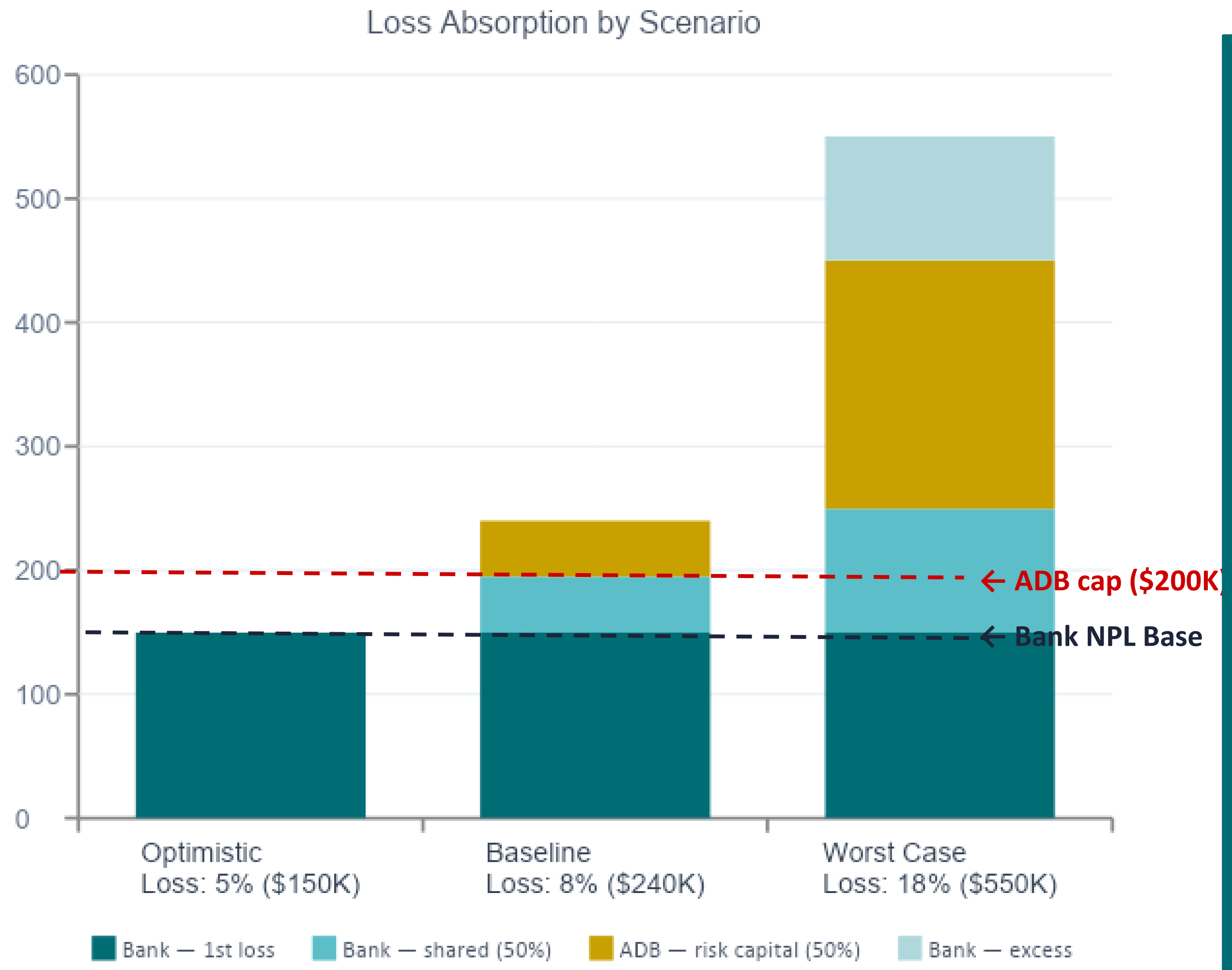
Three groups work simultaneously on their discussion questions

Pilot Design: FI risk-sharing Mechanism Overview

(Illustrative – Portfolio = $3M)

KEY PARAMETERS

Bank capital	**$3M**
ADB risk capital	**$200K**
Pilot period	**1–2 years**
Loss definition	**360 DPD write-off**
Bank first-loss band	**5% of portfolio**
Shared loss ratio	**50/50 Bank:ADB**
ADB exposure cap	**$200K (hard)**
Expected loss (bench.)	**3.5–5.0%**



LOSS WATERFALL

① Bank absorbs first

Bank provides credit line and covers first-loss band before ADB capital is at risk.

② Shared risk layer

Above first-loss band, Bank and ADB share losses 50/50.

③ ADB risk capital

ADB puts up to $200K at risk. If outcomes are good, ADB recovers. In a severe scenario, ADB loses.

④ Bank covers excess

Losses above the ADB cap revert fully to the Bank. No open-ended ADB liability.

Session 5: Breakout – Pilot Design

Breakout Group Assignments

Group A

SME Financing

Facilitated by Thomas Kessler (ADB) and Yann (Finance Earth)

- SME representatives (AASC, Adelina Hotel, Gov. Generoso Diving Shop, Fish Coop Consolacion)
- Landbank of the Philippines
- Development Bank of the Philippines

Group B

Infrastructure Financing

Facilitated by Klaus Prochaska (ADB) and Thomas Egli (SustainaSea)

- LGU representatives (Mati, Dapa, Del Carmen)
- SOEMCO
- Landbank of the Philippines
- Development Bank of the Philippines

Group C

Microenterprises & Associations

Facilitated by Hilly Ann Roa-Quiaoit and Aileen Ruiz (ADB)

- CARD MRI
- Rizal Taktak Women's Association
- Banaybanay CSOs Association

Nominate your spokesperson now · Capture outputs on your group's flipchart · 30 minutes

Each spokesperson covers: (1) sharpest constraint · (2) most critical TA or derisking instrument · (3) one unresolved question

Session 5: Breakout – Pilot Design

Group A – SME Financing

30 minutes · Capture outputs in notes · Nominate a spokesperson

1. What specific support (e.g. governance, financial management, impact measurement, or business planning) and requirements to access finance would each SME need to access investment?

2. What investment product or structure (e.g. grants, loans (w/ loan size, tenor, collateral, interest rate), equity investments, etc.) would work for the SMEs in this room, and what is missing in the current investment products to be viable for the SMEs?

3. What derisking instrument (e.g. partial credit guarantee, insurance) would give investors and SMEs sufficient comfort to collaborate in deploying capital in the blue economy in the pilot corridors?

Session 5: Breakout – Pilot Design

Group B – Infrastructure Financing

30 minutes · Capture outputs in notes · Nominate a spokesperson

1 What are the two or three infrastructure investments in your corridor that would most directly unlock blue economy SME growth, and what are the primary barriers to financing them today?

2 What are the LGUs current funding sources and associated funding costs?

3 What financing structures (e.g. tenor, cost of finance), and project preparation or feasibility TA would allow LGUs to overcome the constraints to scale infrastructure investment?

Session 5: Breakout – Pilot Design

Group C – Microfinance & Associations

30 minutes · Capture outputs in notes · Nominate a spokesperson

1. What structured capacity building would microenterprises and associations need before MFIs can safely expand lending to them?

2. How could CARD/MFIs could serve the specific clients in this room?

3. What lending structure would work in practice, and what derisking instruments (e.g. PCIC guarantees, parametric insurance) would be needed?

Break

SESSION 6 | 16:00–17:00

Session 6: Plenary Summary & Day 1 Close

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Plenary Readout

Tomorrow's agenda – Day 2

Time	Session	Description & Objectives	Format / Facilitator
DAY 2 — Friday 19 June | Broadening the Scope: Addressing the Blue Economy Financing Gap in the Philippines			
09:00–09:15	**Opening & Day 1 Recap**	Summary of Day 1 outputs and framing for Day 2.	ADB
09:15–10:00	**Session 7: Aggregated Financing Gap & Proposed Mechanism(s)**	Synthesis of the full blue economy financing gap (SMEs, infrastructure, microenterprises, NbS) and proposed financing mechanism(s) to close it, including ADB's existing and prospective support.	Presentation: ADB with Finance Earth inputs
10:00–11:00	**Session 8: Discussion & Breakout - Architecture Design**	Structured discussion to iterate the financing architecture: Does it address Day 1 needs? How to extend beyond pilot corridors? What role does each institution play?	Breakout + plenary: facilitated by ADB, supported by Finance Earth
11:00–11:15	*Networking Break*		
11:15–11:45	**Session 9: Agreed Action Plan & Next Steps**	Consolidated synthesis of workshop conclusions. Agreed actions, owners, and timelines. Securing commitments from participants.	Plenary: ADB & consortium
11:45–12:00	**Closing Remarks**		ADB

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Enabling investment into conservation, climate and communities.

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