

BlueOrchard Impact Footprint - Methodology & Definitions

Indicator name	Definition
# of people supported	Total number of individuals and Micro, Small, and Medium Enterprise (MSME) clients served by financial institutions (FIs), as well as climate insurance beneficiaries. This figure is calculated by multiplying the number of clients by the average household size in each country, based on United Nations estimates (https://www.un.org/development/desa/pd/household-size-and-composition). The total reflects investments made through BlueOrchard private asset portfolios as at the end of the reporting period.
# of MSMEs reached	Number of micro, small, and medium-sized enterprises (MSMEs) that were clients of FIs directly financed through BlueOrchard private debt portfolios at the end of the reporting period. The size and classification of MSME clients are determined by their loan size at origination (in USD): • Micro: loan below USD 15,000 • Small: loan between USD 15,000 and USD 150,000 • Medium: loan between USD 150,000 and USD 250,000
% of microenterprises	Proportion of FIs' clients, out of the MSMEs reached, that were microenterprises at the end of the reporting period.
% of SMEs	Proportion of FIs' clients, out of the MSMEs reached, that were small and medium enterprises at the end of the reporting period.
# of jobs created/maintained by MSMEs	Estimated number of employees working for MSMEs supported by the FIs financed by BlueOrchard private debt portfolios at the end of the reporting period. This estimate is calculated by multiplying the number of MSMEs financed by an average number of employees, based on the size category of the enterprises as defined by the IFC. See IFC definitions (https://www.ifc.org/en/what-we-do/sector-expertise/financial-institutions/definitions-of-targeted-sectors).
% female clients	Proportion of all women who received financing across FIs financed through BlueOrchard private debt portfolios, out of the total number of clients across all FIs financed, at the end of the reporting period.
% rural clients	Proportion of all clients residing in rural areas who received financing across FIs financed through BlueOrchard private debt portfolios, out of the total number of clients across all FIs financed, at the end of the reporting period.
median loan size	Median outstanding loan amount to borrowers from FIs financed through BlueOrchard private debt portfolios at the end of the reporting period. The median represents the value at which half of the loans are larger, and half are smaller.

average loan size (micro)	Average loan amount disbursed to microenterprises by FIs financed through BlueOrchard private debt portfolios at the end of the reporting period.
average loan size (small)	Average loan amount disbursed to small enterprises by FIs financed through BlueOrchard private debt portfolios at the end of the reporting period.
average loan size (medium)	Average loan amount disbursed to medium enterprises by FIs financed through BlueOrchard private debt portfolios at the end of the reporting period.
# of students and learners reached	Number of individual borrowers who received a loan for educational purposes from FIs financed through BlueOrchard's education finance strategy at the end of the reporting period.
# of education providers reached	Number of education providers who received a loan from FIs financed BlueOrchard's education finance strategy at the end of the reporting period.
# of climate insurance beneficiaries	Number of new climate insurance policyholders at the end of the reporting period, compared to baseline, multiplied by the average household or business size in each country.
# countries invested since inception (private asset portfolio)	Number of countries in which BlueOrchard has invested through private asset portfolios since inception, excluding the locations of holding companies.
# countries invested (current bond portfolio)	Number of countries in which BlueOrchard has invested through public debt portfolios as at the end of the reporting period.
# of institutions financed since inception (private assets portfolio)	Number of companies financed by BlueOrchard through private asset portfolios since inception.
# of issuers (current bond portfolio)	Number of companies and sovereigns issuing bonds that have been financed by BlueOrchard through public debt portfolios as at the end of the reporting period.
Amount disbursed since inception	Total amount disbursed, in USD, through BlueOrchard private asset portfolios since inception.
AUM of bonds portfolio	Assets under management in public debt portfolios as at the end of the reporting period.

Tons of CO ₂ emissions avoided or reduced per annum	Estimated annual amount of carbon dioxide (CO ₂) or CO ₂ equivalent emissions avoided or reduced as a result of projects financed through bonds in BlueOrchard public debt portfolios, relative to a defined baseline scenario (i.e., emissions that would have been generated in the absence of these projects). The figure is reported as at the end of the reporting period and reflects only BlueOrchard's attributable share of financing.
MW of renewable energy capacity installed per annum	Total nominal generating capacity of renewable energy equipment (such as solar panels, wind turbines, hydroelectric generators, etc.) installed annually as a result of projects financed through bonds in BlueOrchard public debt portfolios during the reporting period. This figure reflects only BlueOrchard's attributable share of financing.
MWh of renewable energy produced per annum	Amount of electricity generated by renewable energy installations as a result of projects financed through bonds in BO public debt portfolios during the reporting period, measured in megawatt-hours (MWh). This figure reflects only BlueOrchard's attributable share of financing.
# technical assistance projects implemented since inception	Number of technical assistance projects delivered by technical assistance facilities of BlueOrchard private asset funds since inception. The figure includes ongoing and completed projects.
# of engagements with issuers (listed debt portfolio)	Number of requests and collaboration for environmental and social improvements provided to issuers in BlueOrchard public debt portfolios during the reporting period.
# of engagements with portfolio companies (private assets portfolio)	Number of requests and collaboration for environmental and social improvements provided to portfolio companies in BlueOrchard private asset portfolios during the reporting period.
# of end clients financed	Number of loan clients served by FIs financed through BlueOrchard private debt portfolios at the end of the reporting period.
Emerging and frontier countries	Number of countries classified as emerging and frontier markets according to Bloomberg Emerging Markets Categorization, in which BlueOrchard has invested through private asset portfolios since inception and public asset portfolios as at the end of the reporting period.
Smallholder farmers supported	Number of microborrowers who received a loan for agricultural purposes from FIs, as well as smallholder farmers reached by companies through direct investments, financed through BlueOrchard private debt portfolios at the end of the reporting period.

Education portfolio financed	Total outstanding education portfolio, in USD, held by FIs financed through BlueOrchard's education finance strategy as at the end of the reporting period.
Students, learners & education providers reached	Number of borrowers who received a loan for education purposes from FIs financed through BlueOrchard's education finance strategy at the end of the reporting period.
# of women-led MSMEs reached by FIs	Number of female borrowers and women-led businesses who received a loan for business purposes of less than 250,000 USD from FIs financed through BlueOrchard private debt portfolios at the end of the reporting period.
Amount invested in renewable energy industry	Outstanding amount invested in bonds through BlueOrchard public debt portfolios with renewable energy and energy efficiency as the primary impact theme.
# of jobs created/maintained by MSMEs	Estimated number of employees working for MSMEs supported by the FIs financed by BlueOrchard private debt portfolios at the end of the reporting period. This estimate is calculated by multiplying the number of MSMEs financed by an average number of employees, based on the size category of the enterprises as defined by the IFC. See IFC definitions (https://www.ifc.org/en/what-we-do/sector-expertise/financial-institutions/definitions-of-targeted-sectors)
ODA recipient countries	Number of countries eligible to receive Official Development Assistance (ODA) according to the OECD, in which BlueOrchard has invested through private asset portfolios since inception and public debt portfolios as at the end of the reporting period.
Least developed countries	Number of countries classified as least developed according to the United Nations, in which BlueOrchard has invested through private asset portfolios since inception and public debt portfolios as at the end of the reporting period.
Affordable housing loans beneficiaries	Number of individual borrowers who received a loan for mortgage or housing purposes from FIs with an average housing loan balance of less than USD 15,000, financed through BlueOrchard private debt portfolios at the end of the reporting period.
Climate insurance beneficiaries	Number of new climate insurance policyholders at the end of the reporting period, compared to baseline, multiplied by the average household or business size in each country.
Private capital mobilised	Amount of private capital in BlueOrchard's portfolios at the end of the reporting period.

As of June 2025.