

## **Contents**

<b>1 GLOSSARY</b>	<b>2</b>
<b>2 ACRONYMS</b>	<b>9</b>
<b>Alphabetical Index</b>	<b>10</b>

# 1 GLOSSARY

**Agricultural terraces:** In agriculture, a terrace is a piece of sloped plane that has been cut into a series of successively receding flat surfaces or platforms, which resemble steps, for the purposes of more effective farming.

**Air pollution:** Air pollution is contamination of the indoor or outdoor environment by any chemical, physical or biological agent that modifies the natural characteristics of the atmosphere.

**Animal breeding loans:** Animal husbandry loans are generally offered for purchase or creation of assets and infrastructure related to poultry, sericulture, piggery, dairy development, fisheries development and apiculture etc.

**Anonymized data:** Type of information sanitization whose intent is privacy protection. It is the process of removing personally identifiable information from data sets, so that the people whom the data describe remain anonymous.

**Aquaculture:** Also known as aquafarming, is the controlled cultivation ("farming") of aquatic organisms such as fish, crustaceans, mollusks, algae and other organisms of value such as aquatic plants

**Back-office:** In most corporations is where work that supports front office work is done.

**Benchmarking:** Is the practice of comparing business processes and performance metrics to industry bests and best practices from other companies.

**Biodigesters:** A device or structure in which the digestion of organic waste matter by bacteria takes place with the production of a burnable biogas and a nutrient-rich slurry

**Biodiversity:** Is the biological variety and variability of life on Earth.

**Biodiversity conservation:** Is the protection and management of biodiversity to obtain resources for sustainable development.

**Biodiversity degradation:** Describes the decline in the number, genetic variability, and variety of species, and the biological communities in a given area.

**Biodiversity loss:** Includes the worldwide extinction of different species, as well as the local reduction or loss of species in a certain habitat, resulting in a loss of biological diversity.

**Biomass stoves:** Burn biomass fuel to heat a home or heat water.

**Board of Directors:** Is an executive committee that jointly supervise the activities of an organization, which can be either a for-profit or a nonprofit organization such as a business, nonprofit organization, or a government agency.

**Borrowers:** A person or organization that borrows something, especially money from a bank

**Circular economy:** Model of production and consumption, which involves sharing, leasing, reusing, repairing, refurbishing and recycling existing materials and products as long as possible

**Classic energy:** Work done to accelerate a body of a given mass from zero to its final velocity.

**Clean energy:** Energy that comes from renewable, zero emission sources that do not pollute the atmosphere when used

**Clean or hybrid energy grid connections:** Combine two or more energy conversion devices for ... availability of resources, power and voltage levels

**Climate adaptation:** Is the process of adjusting to current or expected climate change and its effects

**Climate change:** Contemporary climate change includes both global warming and its impacts on Earth's weather patterns.

**Climate change mitigation:** Avoiding and reducing emissions of heat-trapping greenhouse gases into the atmosphere to prevent the planet from warming to more extreme temperatures

**Coastal wetland protection:** Coastal wetlands protect upland areas, including valuable residential and commercial property, from flooding due to sea level rise and storms

**Composting toilet:** Is a type of dry toilet that treats human waste by a biological process called composting

**Conditioning loan renewal:** Lines of credit and balloon mortgages. A line of credit is an ongoing availability to borrow money using your property as collateral

**Consultant:** Is a professional (also known as expert, specialist, see variations of meaning below) who provides advice and further purposeful activities in an area of specialization

**Contingency plan:** Is a plan devised for an outcome other than in the usual (expected) plan.

**Contour trenches:** Is an agricultural technique that can be easily applied in arid sub-Saharan areas to allow for water, and soil conservation

**Credit risk guarantees:** Insures the guarantee holder against credit loss related to an export transaction.

**Crop association:** The growing of two or more crops in the same field at the same time.

**Crop rotation:** System of growing different kinds of crops in recurrent succession on the same land

**Deforestation:** Is the permanent removal of trees to make room for something besides forest.

**Degradation:** The process in which the beauty or quality of something is destroyed or spoiled

**Demand:** Economic principle referring to a consumer's desire to purchase goods and services and willingness to pay a price for a specific good or service.

**Disbursement:** Is a form of payment from a public or dedicated fund.

**Drip irrigation:** Type of micro-irrigation system that has the potential to save water and nutrients by allowing water to drip

**Ecological footprint:** Measure human demand on natural capital, i.e. the quantity of nature it takes to support people or an economy.

**Ecosystem services:** Are the many and varied benefits to humans provided by the natural environment and from healthy ecosystems.

**Efficient vehicles:** The ratio of effort to result of a process that converts chemical potential energy contained in a carrier (fuel) into kinetic energy or work.

**Electric vehicles:** Is a vehicle that uses one or more electric motors for propulsion.

**Energy efficiency:** defined by the European Energy Efficiency Directive as the ratio of output of performance, service, goods or energy to input of energy.

**Energy efficient technologies:** Using less energy to perform the same task - that is, eliminating energy waste.

**Energy mini-grids:** Is an off-grid electricity distribution network involving small-scale electricity generation.

**Energy poverty:** The lack of access to modern energy services. The European Commission defines it as the "inability to keep homes adequately warm". Energy poverty occurs when energy bills represent a high percentage of consumers' income, affecting their capacity to cover other expenses. It can also occur when consumers are forced to reduce their household energy consumption, and consequently, this affects their physical and mental health and well-being.

**Environmental degradation:** Is a process through which the natural environment is compromised in some way, reducing biological diversity and the general health of the environment.

**Environmental footprint:** Measures how fast we consume resources and generate waste compared to how fast nature can absorb our waste and generate resources.

**Environmental goals:** Which aims to protect the natural balance of the planet, while limiting the impact of human activities on the environment.

**Environmental impact:** Any change in the environment, whether adverse or beneficial, resulting from an activity, a product, or the provision of a service.

**Environmental objectives:** Goals that you would like to meet in the future

**Environmental opportunities:** Enhanced environmental and social management capacity can provide new business opportunities in areas such as energy efficiency, renewable energy, cleaner production, carbon finance and sustainable supply chains

**Environmental performance:** Is an assessment of the progress a country has made in reconciling its environmental and economic targets and in meeting its international environmental commitments.

**Environmental protection:** The practice of protecting the natural environment by individuals, organizations and governments.

**Environmental risks:** To health include pollution, radiation, noise, land use patterns, work environment, and climate change.

**Environmental strategy:** A company's long-term orientation on the management of environmental practices.

**Environmental/climate risks:** Climate-related risks include physical and transition risks.

**Filter dams:** Filters for dams are mandatory structures used to hold soil material particles in place.

**Financial risk:** Possibility of losing money on an investment or business venture.

**Fiscal year:** Is a one-year period that companies and governments use for financial reporting and budgeting

**Fodder plants:** Forage and fodder crops include forage sorghum, pennisetum, millet, lablab, cowpeas, soybeans, grain sorghum and maize.

**Foster innovation:** Is the catalyst to business growth, both when starting up and to keep your existing business profitable.

**Green activities lending:** A lending dependent on environmental criteria for the planned use of funds.

**Green building program:** Encourages a whole-systems approach through design and building techniques to minimize environmental impact and reduce the energy consumption of buildings while contributing to the health of its occupants.

**Green energy:** Is any energy type that is generated from natural resources, such as sunlight, wind or water.

**Green finance:** The improvement of financial risk related to the climate and the environment and the collection of financial tools (green bonds, green loans, sustainable bonds, sustainability-linked bonds and loans, blue bonds, and social bonds) to address climate and environmental issues.

**Green financial products and services:** Covers a wide range of financial products and services, which can be broadly divided into banking, investment and insurance products.

**Green loans:** Any type of loan whose funds are committed exclusively to green projects addressing environmental concerns. The distribution of green loans is usually followed by a periodic reporting by the borrower to the lender of the use of the capital, based on qualitative and quantitative performance measures.

**Green practices:** Environmental friendly actions, which can help to environment protection and sustainability

**Green Transition:** Path to achieve long-term sustainable economic development in human living conditions.

**Greenhouse Software:** Is an American technology company headquartered in New York City that provides a recruiting software as a service.

**Greenhouse gas emissions:** Earth's greenhouse gases trap heat in the atmosphere and warm the planet. The main gases responsible for the greenhouse effect include carbon dioxide, methane, nitrous oxide, and water vapor

**Greenhouse gases credits:** A carbon credit is a kind of permit that represents 1 ton of carbon dioxide removed from the atmosphere

**Guarantee funds:** A guarantee fund provides a loan or credit guarantee, i.e. it enables a borrower to approach a bank for a loan.

**Guarantees:** Is a legal term more comprehensive and of higher import than either warranty or "security".

**Hazardous chemicals:** Are substances that can cause adverse health effects such as poisoning,

breathing problems, skin rashes, allergic reactions, allergic sensitisation, cancer, and other health problems from exposure.

**Hectares:** Is a non-SI metric unit of area equal to a square with 100-metre sides (1 hm<sup>2</sup>), or 10,000 m<sup>2</sup>, and is primarily used in the measurement of land.

**Housing thermal insulation:** Thermal insulation can be installed in the ceiling, external or internal walls to reduce the transfer of heat in or out of the home

**Hybrid vehicle:** Is one that uses two or more distinct types of power, such as submarines that use diesel when surfaced and batteries when submerged.

**Impacts on the environment:** Humans impact the physical environment in many ways: overpopulation, pollution, burning fossil fuels, and deforestation.

**Improper storage:** Improper storage means being exposed to extremes in temperature, humidity, smoke, fumes, pressure, or radiation due to a natural disaster, fire, accident, or equipment failure.

**Improved pasture:** Grazing lands that are not in crop rotation and are planted primarily to introduced domesticated native forage species that receive periodic renovation and/or cultural treatments

**Index insurance:** Innovative approach to insurance provision that pays out benefits based on a pre-determined index or loss of assets and investments resulting from weather and catastrophic events, without requiring the traditional services of insurance claims assessors.

**Invasive alien species:** Are species whose introduction and/or spread outside their natural past or present distribution threatens biological diversity.

**Investor:** A person or organization that puts money into financial schemes, property, etc. with the expectation of achieving a profit.

**IT Company:** An IT (information technology) company oversees the use of devices storing, retrieving, and sending information.

**Land degradation:** Is a process in which the value of the biophysical environment is affected by a combination of human-induced processes acting upon the land.

**Leasing solutions:** Leasing company provides a physical asset or service for use by a commercial client or individual for an established period of time, in return for regular payments, known as financial leasing

**Life cycle:** Is a course of events that brings a new product into existence and follows its growth into a mature product and eventual critical mass and decline.

**Liquid seeding:** Seeding a material is a concept used in fluid dynamics to describe the act of introducing specific particulates or other foreign substances into a stream of fluid being evaluated.

**Loan:** A thing that is borrowed, especially a sum of money that is expected to be paid back with interest.

**Loan officers:** Is a representative of a bank, credit union, or other financial institution who assists borrowers in the application process.

**Loans rescheduling:** If a loan is rescheduled, it means that the original arrangement for repayments is altered, typically because the borrower is finding it difficult to pay back the lender.

**Loans restructuring:** It is a method used by businesses, individuals, and even governments to avoid defaulting on current debts by negotiating reduced interest rates.

**Local taxonomy:** Is the practice and science of categorization or classification.

**Managed grazing:** Describes many systems of pasturing, whereby livestock are moved to portions of the pasture, called paddocks, while the other portions rest

**Micro-insurance products:** Offer coverage to low-income households or to individuals who have little savings.

**Mixed-plant nurseries:** Means a use wholly or partially contained within one or more greenhouses where trees, shrubs, flowers or vegetable plants

**Natural retaining walls:** Structures designed to restrain soil to a slope that it would not naturally

keep to (typically a steep, near-vertical or vertical slope).

**Natural shade:** Means the shade provided by tree canopy.

**Nature-based solutions:** Refers to the sustainable management and use of natural features and processes to tackle socio-environmental challenges.

**Network:** A group or system of interconnected people or things

**Non-dedicated loan products:** A non-amortizing loan is an alternative type of lending product in which payments on the principal are not made until a lump sum is required.

**Non-financial products and services:** Include information, education, networking/access to markets and recognition. They should complement the financial offerings of a bank.

**Non-index insurance:** The index measures deviations from the normal level of parameters such as rainfall, temperature, earthquake magnitude, wind speed, crop yield, or livestock mortality rates.

**No-tillage systems:** Is an agricultural technique for growing crops or pasture without disturbing the soil through tillage.

**Outstanding loans:** Is one that has not yet been fully repaid. ... Too many outstanding loans and a large outstanding balance on their credit cards.

**Over exploitation:** Refers to harvesting a renewable resource to the point of diminishing returns.

**Partnerships:** Is an arrangement between two or more people to oversee business operations and share its profits and liabilities

**Partnerships guidelines:** Organisations get into partnerships in return for funds, support, material, image, etc. Partners do not need to have common objectives.

**Peer-learning:** Is an educational practice in which students interact with other students to attain educational goals.

**Permaculture:** Is an approach to land management and settlement design that adopts arrangements observed in flourishing natural ecosystems.

**Pico PV:** A PicoPV system is defined as a small PV-system with a power output of 1 to 10W, mainly used for lighting and thus able to replace unhealthy and inefficient sources such as kerosene lamps and candles.

**Pollution:** Is the introduction of contaminants into the natural environment that cause adverse change.

**Poor waste management:** Ranging from non-existing collection systems to ineffective disposal -causes air pollution, water and soil contamination.

**Precision fertilization:** Emphasizes that farmers should use the various fertilization methods, fertilizer species and application rates according to the different types of soil, weather conditions and other factors

**Private stakeholders:** Is a party with an interest in an enterprise; stakeholders in a corporation include investors, employees, customers, and suppliers.

**Qualitative indicators:** Measure change over time against specific, predetermined criteria.

**Quantitative indicators:** Are those that can be objectively measured.

**Rainwater reservoirs:** A rainwater tank is a water tank used to collect and store rain water runoff, typically from rooftops via pipes.

**Recycled/reused:** The phrase reduce, reuse, recycle refers to the recommended sequence of activities for treating materials to make better use of materials so that we create less damage to the environment.

**Recycling:** Is the process of converting waste materials into new materials and objects.

**Regulations/frameworks:** Is a model people can use for reforming and enacting regulations in an effective and logical way.

**Remittances:** Is a non-commercial transfer of money by a foreign worker, a member of a diaspora community, or a citizen with familial ties abroad, for household income in their home country or homeland.

**Renewable/recyclable:** Renewable means that the product is made from a natural resource that

replenishes itself naturally over time.

**Renewable energy:** Energy that comes from a natural source or process that is constantly replenished.

**Research Institution:** Is an establishment founded for doing research.

**Resiliencies:** The capacity to recover quickly from difficulties; toughness.

**Sanitation:** Refers to public health conditions related to clean drinking water and treatment and disposal of human excreta and sewage.

**Sanitation supply:** Cleaning materials means cleaning chemicals and equipment including but not limited to, detergent, bleach, mops, brooms and buckets.

**Satellite data:** Information about Earth and other planets in the space, gathered by man-made satellites in their orbits.

**Silvopastoral systems:** Is the practice of integrating trees, forage, and the grazing of domesticated animals in a mutually beneficial way.

**Social mission:** Is a cause that benefits society, the economy and/or the environment in various ways.

**Soil pollution:** Is caused by the presence of xenobiotic (human-made) chemicals or other alteration in the natural soil environment.

**Soil restoration:** Refers to actions to regenerate natural soil cycles through revegetation with shrub and creeper species, reforestation with native arboreal species and containment work with stakes.

**Solar cookstoves:** Is a device which uses the energy of direct sunlight to heat, cook or pasteurize drink and other food materials.

**Solar crop dryers:** Are used to eliminate the moisture content from crops, vegetables, and fruits.

**Solar dehydrators:** Are devices that use solar energy to dry substances, especially food.

**Solar home systems:** Is a small-scale, autonomous electricity supply for households that are off-grid or have unreliable access to energy.

**Solar hydroponics:** The main aim of the solar hydroponics system is to grow a plant without soil by using a solar supply.

**Solar lamps:** Also known as a solar light or solar lantern, is a lighting system composed of a LED lamp, solar panels, battery, charge controller and there may also be an inverter.

**Solar water disinfection:** In short SODIS, is a type of portable water purification that uses solar energy to make biologically-contaminated (e.g. bacteria, viruses, protozoa and worms) water safe to drink.

**Solar water heaters:** Sometimes called solar domestic hot water systems - can be a cost-effective way to generate hot water for your home. They can be used in any climate, and the fuel they use - sunshine - is free.

**Solar water pumps:** Is essentially an electrical pump system in which the electricity is provided by one or several PhotoVoltaic (PV) panels.

**Sustainability:** Avoidance of the depletion of natural resources in order to maintain an ecological balance.

**Sustainable animal breeding:** Sustainability in animal breeding and reproduction means the extent to which animal breeding and reproduction, as managed by professional organisations, contribute to the maintenance

**Sustainable finance:** Sustainable finance can be defined as an evolution of green finance with a wider scope (environmental, social and governance - ESG). The objective of sustainable finance is to increase long-term investments in sustainable economic activities and projects.

**Target clients:** Is a group of customers with shared demographics who have been identified as the most likely buyers of a company's product or service.

**Taxonomy:** Is the practice and science of categorization or classification.

**Vulnerability:** Refers to the inability (of a system or a unit) to withstand the effects of a hostile environment.

**Waru-warus:** Is an Aymara term for the agricultural technique developed by pre-Hispanic people in the Andes region of South America from Ecuador to Bolivia

**Waste management:** Refers to the various schemes to manage and dispose of wastes. It can be by discarding, destroying, processing, recycling

**Waste production:** Waste production implies the use of material and energy and the depletion of the Earth's renewable and non-renewable resources

**Waste recycling:** Recycling of waste is defined as any recovery operation by which waste materials are reprocessed into products, materials or substances

**Water pollution:** Is the contamination of water sources by substances which make the water unusable for drinking, cooking, cleaning, swimming, and other activities.

**Water storage tanks:** Is a container for storage of water for domestic and industrial uses.

**Weather station data:** A station for taking, recording, and reporting meteorological observations.

**Weather threats:** High winds, hail, excessive precipitation, and wildfires are forms and effects of severe weather, as are thunderstorms, downbursts, tornadoes, waterspouts, tropical cyclones, and extratropical cyclones.

**Wildlife/areas:** A wildlife refuge is an area designated for the protection of wild animals, within which hunting and fishing are either prohibited or strictly regulated.



## 2 ACRONYMS

**BoD:** Board of Directors

**CDP:** Carbon Disclosure Project

**CO<sub>2</sub>:** Carbon dioxide

**Dim 7 USSEPM:** Dimension 7 of the Universal Standards for Social and Environmental Performance Management

**e-MFP:** European Microfinance Platform

**ESG Toolkit FMO:** Environmental Social Governance Toolkit from FMO

**ESRM:** Enterprise Security Risk Management

**EU SFDR:** EU Sustainable Finance Disclosure Regulation

**EUR:** EURO

**FSP:** Financial Service Provider

**GICSF-AG:** Green Inclusive and Climate Smart Finance Action Group

**GPS:** Global Positioning System

**IDB:** Inter-American Development Bank

**IFC:** International Finance Corporation

**IPBES:** Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services

**KPIs:** Key performance indicator

**MEbA:** Microfinance for Ecosystem-Based Adaptation

**MIS:** Management Information Systems

**NGFS:** Network for Greening the Financial System

**OECD:** Organization for Economic Co-operation and Development

**PAR 30 ratio:** Portfolio at risk over 30 days ratio

**PAYG:** Pay-as-you-earn tax

**SDGs:** Sustainable Development

**SMEs:** Small and medium-sized enterprises

**SPTF:** Social Performance Task Force

**TCFD:** Task Force on Climate-Related Financial Disclosures

**TNFD:** Taskforce on Nature-related Financial Disclosures

**UN:** United Nations

**UN PRI:** Principles for Responsible Investment

**UNFCCC:** United Nations Framework Convention on Climate Change

**USSEPM:** Universal Standards for Social and Environmental Performance Management

## Alphabetical Index

	<b>A</b>			
Agricultural terraces		2	Energy mini-grids	3
Air pollution		2	Energy poverty	3
Animal breeding loans		2	Environmental degradation	3
Anonymized data		2	Environmental footprint	3
Aquaculture		2	Environmental goals	3
			Environmental impact	3
	<b>B</b>		Environmental objectives	3
Back-office		2	Environmental opportunities	3
Benchmarking		2	Environmental performance	4
Biodigesters		2	Environmental protection	4
Biodiversity		2	Environmental risks	4
Biodiversity conservation		2	Environmental strategy	4
Biodiversity degradation		2	Environmental/climate risks	4
Biodiversity loss		2	ESG Toolkit FMO	9
Biomass stoves		2	ESRM	9
Board of Directors		2	EU SFDR	9
BoD		9	EUR	9
Borrowers		2		
			<b>F</b>	
	<b>C</b>		Filter dams	4
CDP		9	Financial risk	4
Circular economy		2	Fiscal year	4
Classic energy		2	Fodder plants	4
Clean energy		2	Foster innovation	4
Clean or hybrid energy grid connections		2	FSP	9
Climate adaptation		2		
Climate change		2	<b>G</b>	
Climate change mitigation		2	GICSF-AG	9
CO <sub>2</sub>		9	GPS	9
Coastal wetland protection		2	Green activities lending	4
Composting toilet		2	Green building program	4
Conditioning loan renewal		3	Green energy	4
Consultant		3	Green finance	4
Contingency plan		3	Green financial products and services	4
Contour trenches		3	Green loans	4
Credit risk guarantees		3	Green practices	4
Crop association		3	Green Transition	4
Crop rotation		3	Greenhouse gas emissions	4
			Greenhouse gases credits	4
	<b>D</b>		Greenhouse Software	4
Deforestation		3	Guarantee funds	4
Degradation		3	Guarantees	4
Demand		3		
Dim 7 USSEPM		9	<b>H</b>	
Disbursement		3	Hazardous chemicals	4
Drip irrigation		3	Hectares	5
			Housing thermal insulation	5
	<b>E</b>		Hybrid vehicle	5
e-MFP		9		
Ecological footprint		3	<b>I</b>	
Ecosystem services		3	IDB	9
Efficient vehicles		3	IFC	9
Electric vehicles		3	Impacts on the environment	5
Energy efficiency		3	Improper storage	5
Energy efficient technologies		3	Improved pasture	5
			Index insurance	5

