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1 GLOSSARY

Adaptation to climate change: Refers to adjustments in ecological, social or economic systems that countries and communities develop to respond to actual or expected climate change impacts. It also refers to changes in processes, practices and structures to moderate potential damages or benefit from opportunities associated with climate change. [UNFCCC]

Agricultural drainage systems: It is an agricultural drainage practice that is carried out by systems that intercept and transport excess water through a plot of land and dispose of it in a safe place. Water is transported by gravity, in a non-erosive manner, in surface or subsurface channels. The objective is to control the specific moisture content of each type of crop and to avoid losses due to excess water in extreme situations. [MEbA]

Agriculture lending: Refers to loans to finance the production of crops, fruits, vegetables and livestock, or to finance the purchase or refinancing of capital assets such as farmland, machinery and equipment, breeding stock and farm real estate improvements. [Federal Deposit Insurance Corporation]

Aquaculture: Is the production of aquatic organisms under controlled conditions during part or all of their life cycle. Its development can help meet future food needs and alleviate the burden on natural resources. [U.S. Department of Agriculture]

Biodigester: It is structure or device that utilizes organic waste, particularly animal and human excreta, to produce fertilizer and biogas. [MEbA]

Biodiversity: Refers to all life on Earth, from microbes to rainforests, and how that life interacts with each other. [UNFCCC]

Biodiversity conservation: Refers to the practice of protecting and conserving the planet's richness and variety of species, habitats, ecosystems and genetic diversity [USAID]

Biodiversity degradation: Describes the decline in the number, genetic variability, and variety of species, and the biological communities in a given area [ENCYCLOPÆDIA BRITANNICA]

Biodiversity loss: Refers to the reduction or disappearance of the variety of living beings that inhabit the planet [IBERDROLA]

Bushfire reduction and prescribed fire: Firebreaks are intended to prevent wildfires from spreading before they damage the ecosystem, farmland or personal property. [MEbA]

Circular economy: The circular economy aims to minimize pollution and waste, extend product life cycles and enable broad sharing of physical and natural assets. It seeks to create a competitive economy that generates green and decent jobs and keeps resource use within planetary boundaries. [UNECE]

Clean cooking: It refers to the use of modern stoves and fuels, which improve health, protect the climate and the environment, empower women and help consumers save time and money. [Clean Cooking Alliance]

Clean energy: Is energy that, when used, does not pollute the atmosphere; creating little or no greenhouse gases. [National Grid]

Clean or hybrid energy grid connections: Is a modern network of high-voltage transmission lines that contributes to energy security, electricity reliability, climate protection and sound, sustainable economic growth. [Americas for a Clean Energy Grid]

Climate change: Refers to long-term changes in temperatures and weather patterns. These changes can be natural, such as variations in the solar cycle. However, since the 19th century, human activities have been the main driver of climate change, mainly due to the burning of fossil fuels such as coal, oil and gas. [UN]

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 [WWF]

Climate finance: Refers to local, national or transnational financing of mitigation and adaptation actions to address climate change. [UNFCCC]

Coastal wetland protection: Coastal wetlands protect upland areas, including valuable residential

and commercial property, from flooding due to sea level rise and storms [EPA]

Contour trenches: Is an agricultural technique that can be easily applied in arid sub-Saharan areas to allow for water, and soil conservation [Vishwakarma and Pande (2014), *Decision support system for contour trenching*, *Indian Journal Soil Conservation*, Vol. , No. , pp , 2014 2 143-153]

Corporate Social Responsibility: Is the set of actions taken by a company to ensure that its activities have a positive impact on society and that they affirm the principles and values by which the company is governed, both in its own internal methods and processes and in its relations with other stakeholders. CSR is a voluntary initiative. [ILO]

Crop rotation: It is a practice that consists of sequentially producing plant species in a given location by alternating crops every year, every two years or every three years. This diversified production system avoids the accumulation of pests and diseases, as well as soil depletion that usually occur with the production of a single crop in successive agricultural cycles. [MEbA]

Drip irrigation: Drip irrigation allows for the optimal usage of water and fertilizers through their application close to crop roots. This is achieved by delivering small water flows at low pressure through a variable number of emission points, called drippers, and at a high application rate, which saves water. [MEbA]

Ecological footprint: Measures how much nature we have and how much nature we use. [Global Footprint Network]

Energy efficiency: Refers to the use of less energy to perform the same task or produce the same result. Energy-efficient homes and buildings use less energy to heat, cool and operate appliances and electronics, and energy-efficient manufacturing facilities use less energy to produce goods. [Energy Efficiency & Renewable Energy]

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

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. [The European Commission]

Environmental degradation: Is the disintegration of the earth or the deterioration of the environment through the consumption of goods, such as air, water and soil. [Conserve Energy Future]

Environmental footprint: Measures how fast we consume resources and generate waste compared to how fast nature can absorb our waste and generate resources. [Global Footprint Network]

Environmental impact: Refers to the effect of human activity on the environment that causes environmental imbalances. Some of the most important environmental impacts are: air pollution, water pollution, soil pollution, waste pollution, noise pollution, damage to ecosystems and loss of biodiversity. [MAPFRE]

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 [First for Sustainability]

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. [UNECE]

Environmental protection: The practice of protecting the natural environment by individuals, organizations and governments. [Janardhanan (2021) *Water Management: A Key to Sustainable Development*]

Environmental risks: Environmental risk is the probability and consequence of an unwanted accident. Due to deficiencies in waste management, transportation, treatment and disposal, various pollutants are released into the environment, causing serious threats to human health. [Encyclopedia of Environ-

mental Health]

Environmental strategy: A company's long-term orientation on the management of environmental practices and develop environmental resources and capabilities to gain a good fit with its stakeholders' expectations. [Aragon-Correa, J. & Ortiz-de-Mandojana, Natalia. (2016). *Environmental Strategy*. 10.1057/978-1-349-94848-2_477-1.]

Environmental, Social, and Governance - ESG : Refers to the environmental, social and corporate governance factors that are taken into account when investing in a company. [BBVA]

Green finance: Refers to any structured financial activity; product or service, which has been created to ensure a better environmental outcome. [World Economic Forum]

Green financial products and services: Are financial products offered to consumers and businesses that either provide environmental benefits or reduce negative environmental impacts. Examples include green car loans, energy efficiency mortgages, green credit cards, and eco-savings deposits. [Business Finance & Restructuring and Corporate Practice Group]

Green loans: Is a form of financing that allows borrowers to use resources to finance projects that contribute to an environmental objective. [The World Bank]

Green technologies: Refers to a type of technology that is considered environmentally friendly because of its production process or supply chain. It also refers to the production of clean energy, the use of alternative fuels and technologies that are less harmful to the environment than fossil fuels. [Investopedia]

Green Transition: Refers to the social change strategy that will allow us to turn the current environmentally unsustainable global situation into a new sustainable paradigm "that drives development and peace, aiming to improve the living conditions of all [UN Habitat]

Greenhouse crop management: Is a closed structure, covered with translucent materials, that creates optimal climate, water, pest control, soil fertility and ventilation conditions in order to attain high productivity more quickly, at lower cost and with less of an environmental impact. Climate variables inside the greenhouse are controlled with several devices and materials including, inter alia, shade mesh, windows and openings, forced ventilation and humidifiers. [MEbA]

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. [IFC]

Managed grazing: Involves carefully controlling livestock density and timing and intensity of grazing. Compared with conventional pasture practices, it can improve the health of grassland soils, sequestering carbon. [Project Drawdown]

Nature-based solutions: Refers to actions to protect, sustainably manage or restore natural ecosystems facing socio-environmental challenges, while providing benefits for human well-being and biodiversity. [The World Bank]

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

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

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. [Phaesun]

Poor waste management: Refers to the lack of waste collection systems through to inefficient waste disposal leading to air, water and soil pollution. [UNEP]

Renewable energy: Is energy derived from natural sources that are replenished at a higher rate than they are consumed. In other words, it means using the sun, the power of wind or water and the heat of the earth, which are abundant and widespread in nature, to generate electricity. [UN]

Social performance: Refers to the effectiveness with which an organization achieves its social objec-

tives and creates value for the population it seeks to benefit. [CERISE]

Social performance management: Refers to how management systems, processes and products translate an organization's social mission into practice. [CERISE]

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

Soil restoration: Is the process of improving the structure, microbial life, nutrient density, and overall carbon levels of soil. [Eco Farming Daily]

Soilless agriculture: Soilless agriculture or aeroponics is the process of growing plants in an air or fog environment without the use of soil or an added medium (known as geponics). Unlike hydroponics, which uses a liquid nutrient solution as a growing medium and essential minerals to maintain plant growth, or aquaponics, which uses water and fish waste, aeroponics is carried out without a growing medium. [MEbA]

Solar cookstoves: Is a device which uses solar energy to heat or cook food. [Green Citizen]

Solar home systems: Are stand-alone photovoltaic systems that offer a cost-effective mode of supplying amenity power for lighting and appliances to remote off-grid households [Energylopedia]

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

Sustainable Development Goals : Are a call to action for all countries to end poverty and inequality, protect the planet and ensure that all people enjoy health, justice and prosperity. [UN]

Sustainable finance: Is the process of taking due account of environmental, social and governance (ESG) considerations when making investment decisions in the financial sector, leading to increased longer-term investments into sustainable economic activities and projects [The World Bank]

Sustainable forest management: It is a set of practices that promotes the development of local communities while conserving biodiversity and sequestering carbon; it can even eliminate deforestation and restore forest cover. This is achieved through practices such as reduced impact logging, respecting conservation areas, protecting seed trees, censusing and mapping commercial trees, fire protection and encouraging natural forest regeneration (selective pruning and clearing). [MEbA]

Terracing: Refers to the ancient Andean technique of terracing, which consists of making cuts in steep slopes to form contour ridges and establish cultivation surfaces that are supported by stone walls. By being placed perpendicular to the water flow, the terraces reduce erosion, retain soil and moisture, and thus generate a microclimate conducive to crop growth. [MEbA]

The Paris Agreement: Is an international treaty on climate change. It was adopted by 196 Parties at COP21 in Paris on December 12, 2015. It aims to limit global warming to well below 2, preferably 1.5 degrees Celsius, compared to pre-industrial levels. [UNFCCC]

Wind breaks: Windbreaks consist of one or several rows of trees and shrubs of different heights placed perpendicular to the prevailing wind direction. Their purpose is to reduce the force of the wind close to the ground and, therefore, its mechanical action on crops, pastures and livestock. They are used to slow wind erosion and help regulate climatic conditions on farms. Windbreaks can also be used as living fences that delimit the boundaries of a property or areas within it. [MEbA]

2 ACRONYMS

BoD: Board of Directors

CDP: Carbon Disclosure Project

CO₂: 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: European Sustainable Finance Disclosure Regulation

EUR: Euro

FSP: Financial Service Provider

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

GMO: Genetically Modified Organism

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-go

SDGs: Sustainable Development Goals

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

UNECE: United Nations Economic Commission for Europe

UN PRI: United Nations Principles for Responsible Investment

UNFCCC: United Nations Framework Convention on Climate Change

USSEPM: Universal Standards for Social and Environmental Performance Management

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