# **ESG**pedia

# ESGpedia supports banks' programmes to enable companies on Sustainability-Linked Financing and to strengthen sustainability capability

CIMB, Maybank, the Mongolian Sustainable Finance Association (MSFA), and OCBC are among several institutions to leverage the ESGpedia platform to advance their sustainable finance strategy and drive climate action.

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ESGpedia has supported several financial institutions to enhance their respective sustainability programmes, to enable companies and SMEs on Sustainability-Linked Financing, credible greenhouse gas (GHG) emissions reduction, and to strengthen sustainability capability.

The financial institutions include banks such as CIMB, Maybank, and OCBC, as well as the Mongolian Sustainable Finance Association (MSFA).

ESGpedia's one-stop sustainability digital platform covering carbon accounting and ESG reporting solutions help companies effectively quantify and account for carbon emissions from various business activities, and generate Sustainability Reports, in accordance with international reporting frameworks and ISO 14064 methodologies.

ESGpedia has partnered with the banks and associations to enhance their Sustainable-Linked Financing programmes and ESG risk monitoring capabilities, overall helping the financial institutions advance their sustainable finance strategy.

Within a year, ESGpedia has supported more than ten financial institutions across Asia to provide over 250 Sustainability-Linked Loans (SLLs) – a significant milestone in advancing credible, data-driven sustainable finance across the region.

Leveraging the ESGpedia platform, the banks unlock capabilities to actively engage their client ecosystem, from data collection, emissions calculation, to monitoring of Sustainability Performance Targets (SPTs) linked to the banks' SLLs. Financial institutions are able to fully customise their assessment content towards their sustainability requirements, and incentivise their ecosystem by offering preferential financing rates, promoting brand loyalty and driving sustainability adoption amongst businesses while keeping costs and resources manageable.

By embedding ESG criteria into risk assessments, the financial institutions achieved better climate-related risk mitigation, and were able to drive climate action and effectively mobilise capital towards meaningful impact.

Many businesses have successfully leveraged ESGpedia to get connected with partner banks and access various sustainable financing programmes, advancing their ESG strategies, enhancing operational resilience, and strengthening their appeal to investors and customers.

## CIMB - SME Sustainability-Linked Loan/Financing (SLL/SLF) Programme

CIMB has partnered with ESGpedia for its SME Sustainability-Linked Loan/Financing Programme (SME SLL/SLF Programme). Launched in August 2024, the partnership has since enabled more than 100 companies in setting credible GHG reduction targets and unlocking preferential interest rates through Sustainability-Linked Financing.

The partnership with ESGpedia has helped CIMB channel more financing towards impactful outcomes in a simple, transparent, and scalable manner.

# Maybank – myimpact SME Programme

Maybank has strengthened its myimpact SME Programme through a partnership with ESGpedia. Launched in November 2024, the myimpact-ESGpedia collaboration has enabled SMEs to quantify GHG emissions, set achievable decarbonisation targets, and generate their Sustainability Reports. Through the digital assessment on ESGpedia, Maybank can seamlessly monitor clients' progress on SPTs linked to SLLs, strengthening the bank's ability to guide customers along their decarbonisation journey while deepening engagement with the wider SME community.

Participants in the myimpact SME Programme have reported tangible benefits, from enhanced operational efficiency to stronger business credibility with partners and regulators.

Refer to Annex A for the full article

Mongolian Sustainable Finance Association (MSFA) – Switching On the Green Economy (SOGE) Project

Having first connected at Singapore FinTech Festival two years ago, MSFA has partnered with ESGpedia on the Switching On the Green Economy (SOGE) project to develop a centralised Measurement, Reporting, and Verification (MRV) system starting with one of Mongolia's key economic sectors, the agri-food sector. A first-of-its-kind, the partnership lays the foundation for a national ESG data repository to enhance market access to sustainable and green financing instruments and incentives.

MSFA utilised ESGpedia's digital platform to introduce a structured, centralised solution for enterprise ESG assessments, verifications, and data-driven analysis. The platform connects key stakeholders – from enterprises to certification bodies – to streamline sustainability data collection and evaluation.

Through this initiative, companies can unlock access to sustainable finance opportunities, supporting their long-term growth and transition.

Refer to Annex B for the full article

## **OCBC - SME Start-ESG Programme**

ESGpedia supports OCBC in its SME Start-ESG Programme, to offer SMEs with a simplified, cost-effective, and reliable platform that helps SMEs obtain a baseline measurement of their sustainability metrics, specifically GHG emissions, as a prerequisite to attaining SLLs from OCBC.

Using the verified emissions from ESGpedia, OCBC structured SLLs to SMEs to fund the capital expenditure required to embark on their sustainability related initiatives, supporting them to improve their sustainability performance and stay competitive to meet sustainability criteria required by large corporate customers.

As ESGpedia joins the Singapore FinTech Festival 2025 from 12 to 14 November – celebrating the event's tenth anniversary – the spotlight is on the meaningful partnerships forged over the years with financial institutions in the region, and the pivotal role of technology in "Shaping the Next Decade of Growth," this year's festival theme.

A key advantage highlighted across ESGpedia's partnerships with the multiple financial institutions is that technology platforms like ESGpedia allow banks to roll out their Sustainability-Linked Financing programmes efficiently, without the need for extensive inhouse digital infrastructure development. This accelerates the banks' go-to-market and effectively improves accessibility to sustainability-linked financing for their customers.

These improvements in efficiency and capability due to the adoption of technology matter because banks play a pivotal role in accelerating the region's sustainability transition. By offering practical digital solutions, ecosystem support, and linking sustainability outcomes with financial incentives, financial institutions can bridge short-term business needs with long-term environmental impact, incentivise greener business models, and shape the agenda through financial flows.

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#### Annex A

# Maybank's myimpact SME Programme and ESGpedia Partnership Empower Businesses on Sustainability-Linked Loans and Decarbonisation Journeys

Maybank has strengthened its myimpact SME Programme through a partnership with ESGpedia, providing businesses with a practical and digital pathway to begin their sustainability journey. The initiative helps SMEs measure, manage and report their environmental impact, which in turn supports their eligibility for Sustainability-Linked Loans (SLLs) and preferential financing.

Launched in November 2024, the myimpact-ESGpedia collaboration has enabled SMEs to quantify greenhouse gas (GHG) emissions, set achievable decarbonisation targets, and generate sustainability reports aligned with international standards such as ISO 14064. By integrating ESGpedia's capabilities into its SME ecosystem, Maybank continues to make sustainability accessible, affordable, and actionable for businesses of all sizes.

"ESGpedia's platform complements Maybank's mission to simplify ESG adoption for SMEs," said Adam Tan, Head, Community Financial Services, Maybank Singapore. "Our myimpact programme is about removing barriers - providing tools, data access, and trusted financing solutions that empower businesses to take meaningful steps toward sustainability."

Through the digital assessment on ESGpedia, Maybank can seamlessly monitor clients' progress on Sustainability Performance Targets (SPTs) linked to SLLs. This strengthens the bank's ability to guide customers along their decarbonisation journey while deepening engagement with the wider SME community.

Participants in the myimpact SME Programme have reported tangible benefits, from enhanced operational efficiency to stronger business credibility with partners and regulators. The initiative also complements other Maybank programmes such as HERpower, which supports women entrepreneurs and women-led enterprises with tailored financing and capacity-building opportunities.

"Technology is an enabler, but people remain at the heart of what we do," said Adam. "True to our mission of humanising financial services, we ensure every innovation, digital or otherwise, strengthens trust, inclusion and long-term resilience."

As one of ASEAN's leading financial institutions, Maybank believes banks play a pivotal role in accelerating the region's sustainability transition. Through initiatives like the myimpact SME Programme, the bank remains committed to championing inclusive growth and supporting SMEs to thrive in a low-carbon, high-opportunity future.

#### Annex B

Mongolian Sustainable Finance Association (MSFA) embarks on bridging the sustainable financing gap and advancing Mongolia's green transition with ESGpedia through the Switching On the Green Economy (SOGE) Project

The Mongolian Sustainable Finance Association (MSFA) is a membership-based, Non-Governmental Organisation (NGO) with over 70 members, established in 2017 to strengthen Mongolia's sustainable finance ecosystem through policy advocacy, the development of guideline tools, pilot projects, and capacity-building programmes.

Having connected at Singapore FinTech Festival two years ago, MSFA has partnered with ESGpedia on the Switching On the Green Economy (SOGE) project [1] to develop a centralised Measurement, Reporting, and Verification (MRV) system in one of Mongolia's key economic sectors, the agri-food sector. The SOGE project is aimed at enhancing market access to sustainable and green financing instruments and incentives while enabling data-driven decision making.

The partnership marks a first-of-its-kind, one-stop digital ESG tool in Mongolia, laying the foundation for a national ESG data repository to advance green finance, market transparency, increase sustainability capacity, and enhance competitiveness for businesses.

Leveraging the ESGpedia platform, MSFA has introduced a structural approach to measuring sustainability performance – particularly for MSMEs which previously lacked standardised tools – enhancing market readiness while unlocking time and cost savings for both financial institutions and enterprises in assessing ESG compliance and accelerating their sustainability journeys.

Though policy support and sustainable finance capabilities have improved significantly in recent years, challenges remain in expanding financial products. Both MSMEs and enterprises still face barriers such as low awareness, high perceived costs, and limited access to finance.

Mr. Anand Enkhbat, CEO at MSFA explained, "Clearer standards and green finance are needed to scale the adoption of sustainable business practices – particularly for Micro, Small, and Medium Enterprises (MSMEs), which constitute a large portion of the economy. Beyond green loans, there is also a growing need for transition finance to support enterprises in adopting sustainable practices – yet identifying viable projects and scaling access to finance remains a major hurdle."

MSFA utilised ESGpedia's digital platform to introduce a structured, centralised solution for enterprise ESG assessments, verifications, and data-driven analysis. The platform connects key stakeholders – from enterprises to certification bodies – to streamline sustainability data collection and evaluation. This digital approach enhances transparency and credibility of both financial and business decisions, while enabling stakeholders involved to save time and costs in managing ESG data and processes.

As part of the SOGE initiative's pilot project, MSFA is working with 22 MSMEs and large enterprises, alongside two local certification bodies, to implement this system for the first time in Mongolia, to build sustainability capabilities and strengthen data reliability. Through this initiative, the companies unlocked access to sustainable finance opportunities, supporting their long-term growth and transition.

Additionally, the partnership contributes to MSFA's Mongolian Sustainable Finance Roadmap launched in 2022, which aims to increase green loans to at least 10% in the banking sector and 5% in the non-banking sector by 2030. The SOGE initiative plays a pivotal role in enabling the development of new sustainable finance products in partnership with banks and non-bank financial institutions (NBFIs), advancing the association's roadmap targets.

"ESGpedia's proven expertise in ESG data management and assessments across the Asian markets, combined with their established market success and platform scalability, aligned well with MSFA's objectives and came at a critical time when MSFA was facing challenges in developing a platform for enterprise ESG assessment and verification for financial needs," Mr. Anand Enkhbat explained.

The ESGpedia platform provided crucial technical expertise and regional experience, enabling MSFA to adapt global ESG standards into practical tools suited to the Mongolian context. This partnership also strengthens the capacity of MSFA's members to understand and apply ESG data for both compliance and investment decisions, bridging the gap between technology and sustainable finance.

Mr. Anand Enkhbat commented on the partnership between MSFA and ESGpedia, "Working with ESGpedia has been a highly collaborative and productive experience. Their responsiveness, flexibility, and bespoke customisations have helped us foster a more inclusive and transparent market to further accelerate sustainable finance efforts."

Moving forward, MSFA has plans to further integrate technology and ESG fintech solutions to accelerate the adoption of sustainability practices across Mongolia's business landscape and financial sector. "We plan to continue digitalising ESG data management and the generation of ESG reports using digital tools like ESGpedia's platform," Mr. Anand Enkhbat underscored the importance of leveraging innovative technology to drive sustainable growth to create a more resilient financial system. "The adoption of digital tools will come hand in hand with collaborations with government agencies and international partners, to align these tools with national taxonomies and reporting frameworks, ensuring consistency and interoperability."

"MSFA envisions a unified ecosystem that connects financial institutions, enterprises, regulators, and verifiers through digital infrastructure that enhances transparency and incentivises green investments. In line with this year's Singapore FinTech Festival theme, we believe the next decade of finance can be inclusive and transparent by harnessing digital solutions to address current market needs and gaps," Mr. Anand Enkhbat shared.

As a key player in setting industry standards and connecting financial institutions with sustainability opportunities, MSFA remains committed to bridging gaps in the sustainable finance space, by empowering banks to embed ESG principles into lending and incentivise greener business models, to shape the agenda through financial flows in Mongolia and beyond.

#### [1] https://toc-assess.esgpedia.io/

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## About ESGpedia

ESGpedia (ESGpedia Pte Ltd) is Asia's leading ESG data and technology company, headquartered in Singapore. The ESGpedia platform powers the ESCAP Sustainable Business Network (ESBN) Asia-Pacific Green Deal digital platform and the Asia-Pacific Single Accesspoint for ESG Data (SAFE) initiative. With more than 5 million sustainability data points, ESGpedia serves as the Nexus of ESG, digitally empowering corporates, SMEs, and the financial sector to ensure compliance towards ESG regulations and attain their ESG goals. ESGpedia is GRI-licensed and ISO 14064-validated. For more information, please visit <a href="https://www.esgpedia.io">www.esgpedia.io</a>.