



Widening the conversation on blended finance archetypes

How emerging blended finance solutions can unlock the
greatest private sector leverage



Acknowledgements

This thought leadership paper was driven by Standard Chartered's Blended Finance Programmes Team. We would like to acknowledge colleagues across Standard Chartered's deal teams whose expertise and commitment to executing innovative transactions generated the practical experience on which this article draws.

We are also grateful to Convergence Blended Finance who provided valuable input during the development of this article, including through the provision of market data, insights, and feedback, and for their continued leadership in advancing the blended finance agenda. The views expressed and responsibility for the final content rest solely with Standard Chartered.

Executive summary

- This article argues that, if scarce concessional and catalytic capital are to achieve maximum leverage, the way that the 'blended finance' toolkit is used should move beyond the simple application of lower-cost capital into the financing stack and towards more targeted interventions.
- It points to three practical blended finance solutions as examples: grant-based absorption of first-step transaction costs, commercial credit enhancement beyond MDB/DFI balance sheets, and targeted risk allocation through high-credit-quality counterparties.
- Target audience: The article is written for practitioners in development finance — MDB and DFI officers, donor governments, private sector project financiers, impact investors, and policy advisers — who are familiar with blended finance mechanics and are looking for actionable structural innovations to increase leverage from constrained concessional budgets.

The leverage imperative

Since 2012, the blended finance market has recorded approximately 1,500 transactions representing over USD250 billion in total financing volume, although the amount of private capital directly mobilised through traditional blended finance structures remains substantially lower (Convergence Market Data Explorer, 2026). Convergence's latest findings show that, in 2025, every USD1 of concessional capital supported USD5.33 in commercial financing (including market-priced capital from private, public and philanthropic sources), up from USD4.14 in 2024 and a historical average of USD3.92. Looking specifically at private sector capital, the corresponding mobilisation ratio was USD2.57, up from USD2.16 in 2024 and a historical average of USD1.15 (Convergence, 2026).

This article argues that while concessional finance often plays a role in subordinating risk within the capital stack at the project or fund level, greater private capital mobilisation can be achieved through a range of more targeted, origination-level applications of concessional finance. The three mechanisms set out below represent illustrative, but not exhaustive, examples of how this can be achieved: grant support for early-stage transaction costs, commercial credit enhancement beyond multilateral development bank [MDB] and development finance institution [DFI] balance sheets, and targeted risk allocation to high credit quality counterparties. This article underlines that these approaches address the key barriers to investment and can help unlock additional private capital. However, their

effectiveness is context specific, and they should be considered alongside fund-level and other blended finance structures that address different market failures. Two case studies then illustrate how these mechanisms operate in combination, grounding the framework in demonstrated market precedent.

USD5.33

in commercial financing was supported by every USD1 of concessional capital in 2025



Emerging solutions

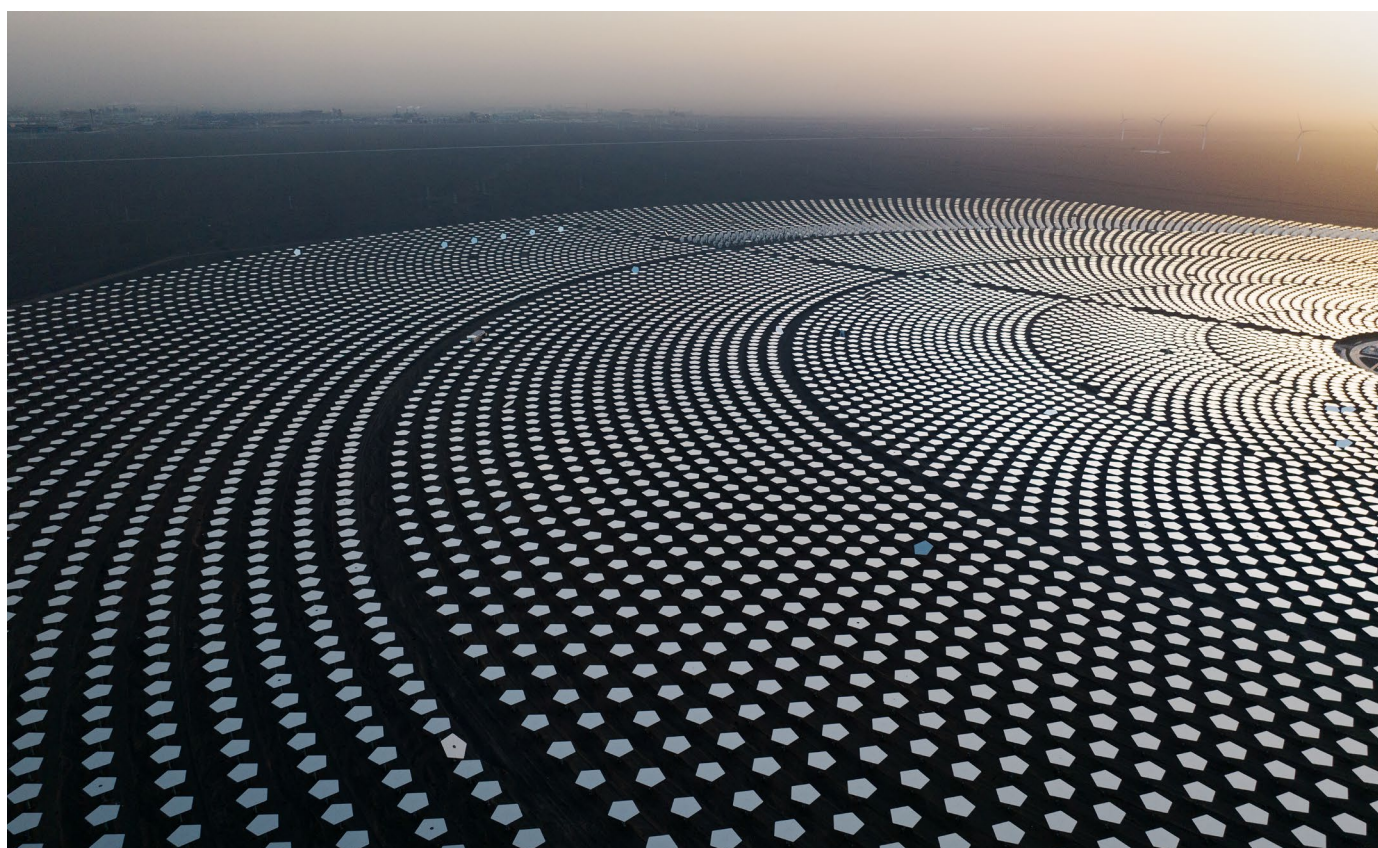
Solution 1: Grant and concessional finance to absorb first-step transaction costs

A persistent barrier to project bankability in blended finance structures are the initial costs associated with early project preparation and feasibility assessment. Legal and structuring fees, compliance costs and initial staffing for first-of-a-kind deals and the preparation of bankable feasibility documentation represent fixed expenditures that require capital before any bankable revenue streams materialise.

In the context of country platforms – “programmatic approaches to blended finance that can help remove barriers to investment at a country level” (Standard Chartered, 2024) - this problem is acute. The Taskforce on Access to Climate Finance has documented that a significant proportion of country platform projects stall at the pre-feasibility or structuring stage: not because underlying project economics are unsound, but because no party is willing to absorb the first-step costs required to produce a bankable structure (Taskforce on Access to Climate Finance, 2025). The Green Climate Fund (GCF) confirms that project preparation facilities remain

chronically underfunded relative to the pipeline of potentially viable transactions (GCF, 2026). Project developers can (and do) take on early-stage risk, but the need for project preparation activity remains high, particularly given the scarcity of risk-bearing equity capital in Emerging Markets and Developing Economies (EMDEs) (see e.g. Climate Policy Initiative and GFANZ, 2025). In the absence of concessional finance to cover these costs, they typically fall directly on project developers and/or equity investors.

In many EMs, it is therefore very helpful in scaling the investment pipeline when MDBs and DFIs help finance project preparation in the private sector. However, if we are to close the investment gap, it is also important that projects whose preparation has been funded in this way are subsequently financed with as much private capital as possible rather than automatically continuing down the pipeline for MDB financing. We see this naturally when project development is financed by philanthropy.





A sound example of this solution in action is the 2018 Seychelles sovereign blue bond. This first-of-its-kind issuance was preceded by a USD425,000 grant from the Rockefeller Foundation specifically to cover the Seychelles government's costs of issuing the bond, i.e. the legal, structuring, and transactional costs of getting the deal to market, with Standard Chartered acting as placement agent for the bond (World Bank, 2019). A more recent example of this solution in practice is the grant provided by Korea International Cooperation Agency to fund the credit-rating process that enabled the Blue Orchard Climate Action Mobilisation Fund to secure an investment-grade rating: a critical prerequisite for attracting institutional investors such as Aviva Investors and Daido Life Insurance Company (Langston, 2026). This demonstrates how strategically deployed grant funding can overcome early transaction-development hurdles that private investors are unwilling to bear, helping to catalyse significantly larger volumes of private capital than the grant itself could provide.

USD425,000
in grant funding helped bring
the world's first sovereign blue
bond to market.

Solution 2: Commercial credit enhancements beyond the MDB and DFI balance sheet

The conventional architecture of blended finance credit enhancements has relied heavily on MDB and DFI guarantees to bring transactions within the risk tolerance of private lenders. This approach, while effective, is constrained by the balance sheet capacity of the institutions providing guarantees and creates a structural bottleneck in the mobilisation pipeline.

Arguably, a more scalable and cost-effective approach involves engaging commercial credit enhancement providers - insurers, reinsurers, and impact-aligned capital providers - to fulfil this function with catalytic capital covering the cost of such instruments rather than acting as the guarantor directly. This solution further highlights the value of early engagement with insurance-sector actors, whose risk assessment and pricing capabilities can contribute to the design and allocation of risk within a transaction, rather than being limited to the provision of coverage once the financing structure is already in place (Convergence Blended Finance and Global Asia Insurance Partnership (GAIP), 2025). It is also worth noting that some of the largest MDB and DFI guarantee products are already reinsured privately at portfolio level: MIGA, for example, reinsures approximately 70 per cent of its portfolio. What this solution proposes is an extension of that same logic: using grant funding to cover the cost of commercial insurance directly, rather than using public capital to underwrite the guarantee itself.

The applicability of this model varies with market maturity, and concessional capital has a distinct role to play at each stage. In established renewable energy asset classes such as solar, decades of default data and deep capital market liquidity mean commercial insurers can price and offer credit cover comfortably on their own. In such cases, concessional capital's main role may simply be to fund the premium itself where a project would otherwise be unbankable without that cover. In more nascent, first-of-a-kind sectors - afforestation, blue carbon, clean-cooking technology - the challenge is different. In such cases, where lenders may be unwilling to take technology, construction or market risk, and where insurers themselves may lack the actuarial data or precedent to price the risk at all, getting a project financed may require credit enhancement that can approach and occasionally exceed 100 per cent of project debt requirements (Mirabile, Benn and Sangaré, 2013). Here, concessional capital is needed not just to fund premiums but to sit alongside insurers as a risk-sharer, absorbing a portion of the exposure the market cannot yet underwrite independently until sufficient loss data accumulates.

The full burden of this credit enhancement cannot and should not fall solely on MDB or DFI balance sheets. Innovative models such as Enosis Capital - which aggregates multiple family offices, philanthropies, and foundations as guarantee providers - can play a key role in accelerating private capital mobilisation into these markets. Similarly, philanthropies and impact-oriented family offices, such as Builders Vision, can step in to extend coverage across the capital structure, bringing commercial lenders and insurers into transactions that would otherwise remain stranded in the pipeline. Over time, as default data accumulates and market liquidity deepens, commercial credit enhancement providers will increasingly price and absorb these risks without concessional subsidy, replicating the maturation trajectory seen in other climate asset classes (Convergence, 2023).

USD70m

Builders Vision, an impact platform, provided a USD70m collateralized guarantee alongside a USD200m guarantee from the IDB to enable the 2024 Bahamas Debt-for-Nature Swap (see case study 1). 1st time a family office has been brought in to provide a meaningful component of the credit enhancement package.

Solution 3: Targeting specific risk types through high credit quality counterparties

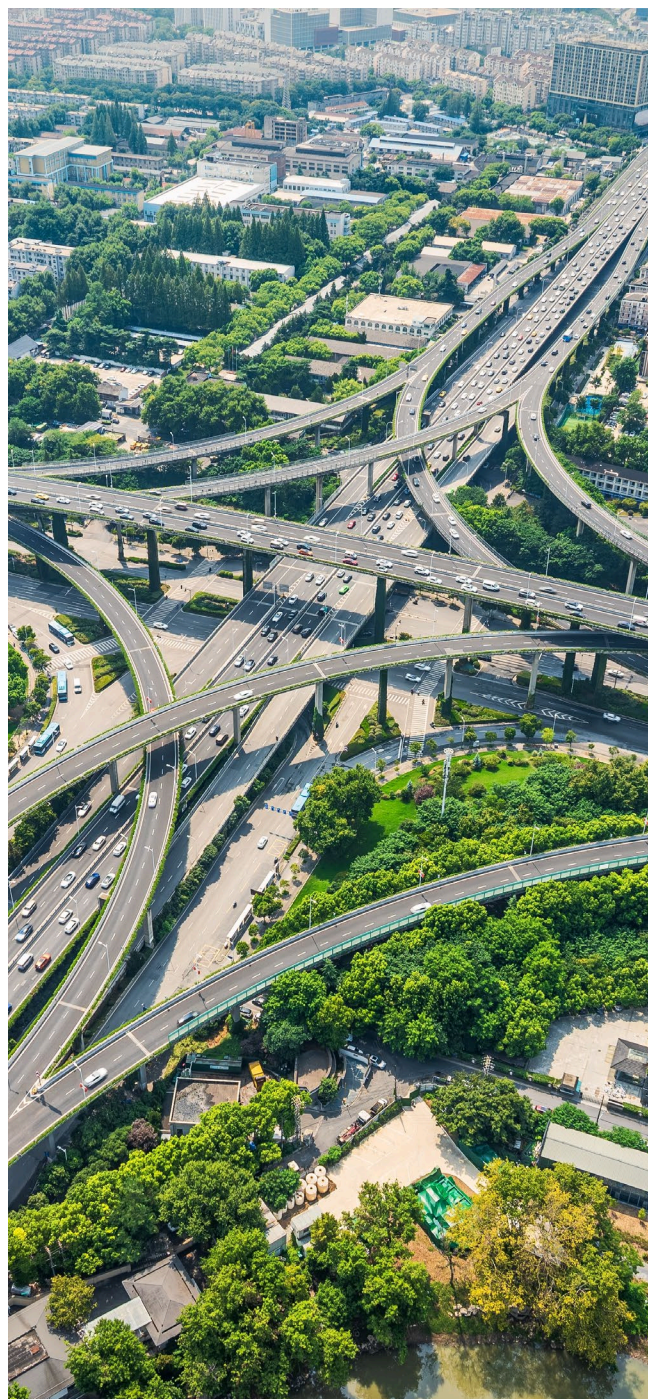
Not all risk in a blended finance capital stack is amenable to the same mitigation instrument. Offtake risk, price risk, foreign exchange risk, delivery risk, and political risk each require distinct counterparties and structures. The third solution examined here - engaging partners with strong credit ratings and motivated balance sheets to target specific, discrete risk types - represents a more surgical application of catalytic capital than traditional structures: think 'targeted' versus 'broad-spectrum' antibiotics.

In carbon markets, this approach is rapidly developing. Corporate offtake commitments for verified, high-quality carbon credits and nature-based solutions provide the price and revenue certainty upfront that anchors project economics and enables debt to be structured around predictable cash flows.

In other sectors (e.g. power markets) minimum-revenue guarantees offer a route for blended finance providers to step in and manufacture that same certainty directly: by underwriting a floor beneath a project's expected revenue stream. This removes the price uncertainty that would otherwise make project financing structures unbankable for commercial lenders. Such guarantees may sit alongside related tools such as first-loss guarantees, credit enhancements, and hedging that development banks deploy to de-risk climate-related cash flows (ADB, 2024).

Such mechanisms are useful because they are targeted: rather than guaranteeing the entire capital structure, a minimum-revenue guarantee isolates and absorbs a single risk type (price volatility) that might deter private financiers who would otherwise be comfortable with lending. More targeted products like these support banks that are on the ground and familiar with local risks to compete against those who simply have the lowest cost of capital but little understanding of local markets.

This targeted risk mitigation is a useful illustration of the 'PIMMs' framework, a set of standardised blended finance structures identified by Convergence Blended Finance as having the greatest potential to mobilise private investment at scale in developing countries (Convergence, 2025), and points towards an increasingly sophisticated toolkit for leveraging scarce concessional funding. By allocating specific costs and risks to specific funding partners, new partners can play a role in the capital stack as described in the case studies below.



Case studies: solutions in practice

Case study 1: The Bahamas debt-for-nature swap

Standard Chartered acted as sole lender on a USD300 million debt-for-nature conversion for the Government of The Bahamas, leveraging a matching USD300 million guarantee package from the Inter-American Development Bank (USD200 million), Builders Vision [an impact platform founded by Lukas Walton] (USD70 million), and private insurer AXA XL (USD30 million), unlocking an estimated USD124 million for marine conservation over the transaction's fifteen-year life (see Figure 1).

The tiered guarantee structure is a direct application of Solution 2 discussed above: an impact-aligned family office

(Builders Vision) and a private insurer (AXA XL) absorbed guarantee exposure that would otherwise have required additional DFI capital, demonstrating both philanthropic/family office capital's capacity to occupy concessional positions in the stack and commercial insurers' growing appetite to participate where risk is clearly defined and allocated. The broader lesson is that non-traditional catalytic capital providers, when properly structured into the risk stack, can scale the leverage achievable from each dollar of public concessional funding.

The Bahamas debt conversion for nature transaction – overview

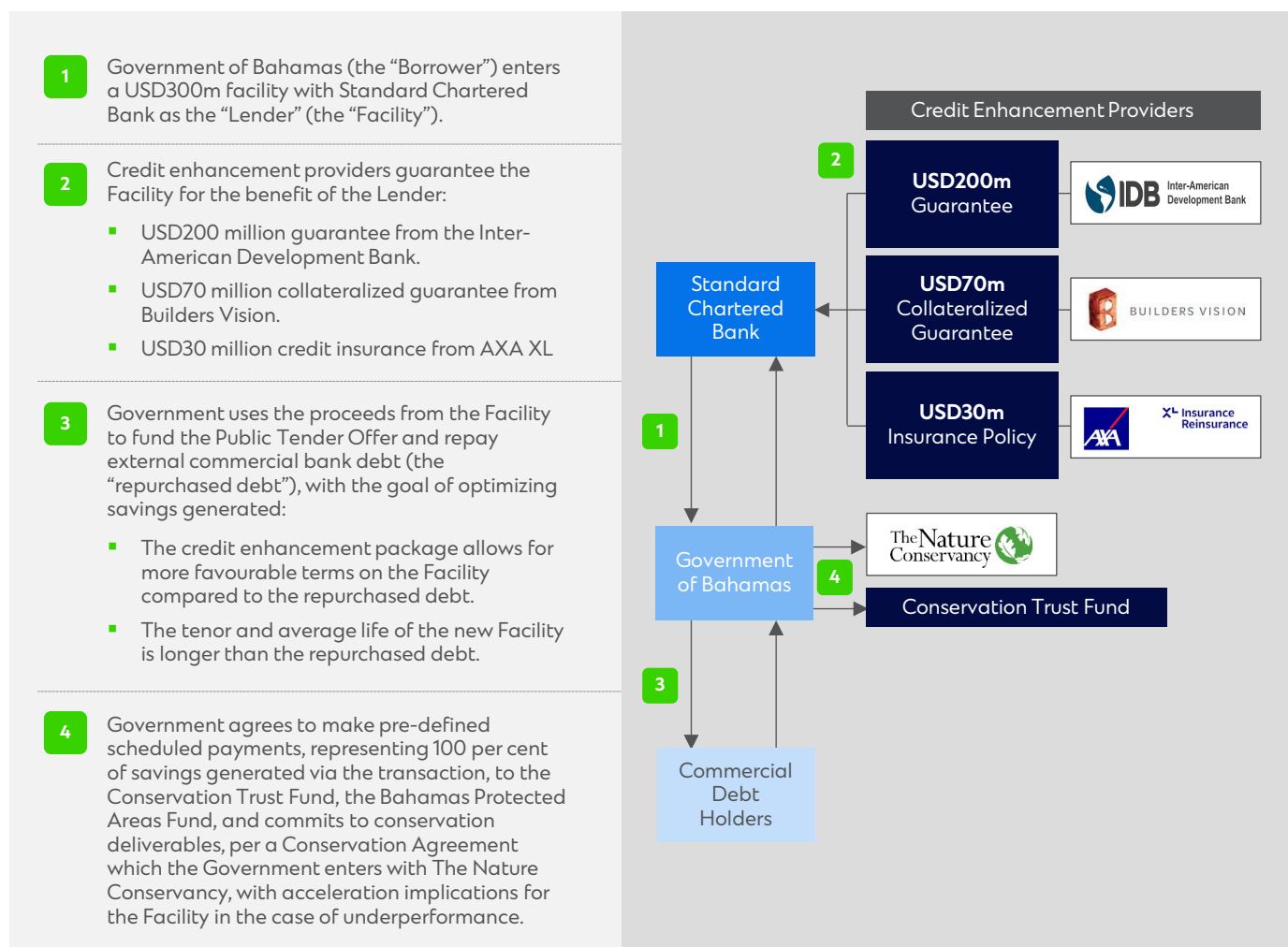


Figure 1: Transaction structure of the 2024 USD300 million debt-for-nature swap for the Government of The Bahamas

Case studies: solutions in practice

Case study 2: Carbon removals deal debt facility transaction

A consortium of financial institutions, corporate buyers, intermediaries, and insurance providers recently structured a pioneering transaction to provide debt financing to a carbon removal developer. The structure deliberately separated project financing from future credit sales, giving the developer greater financial flexibility while reducing delivery risk (see Figure 2).

The transaction's most significant innovation was the precision with which individual risk categories were identified, isolated, and allocated to the counterparties best positioned to manage them. Long-term offtake commitments from corporate buyers addressed revenue risk directly, providing the predictable income stream required to support commercial debt financing. This illustrates an innovative approach to risk allocation: rather than relying on a traditional guarantee instrument, corporate counterparties with strategic sustainability objectives absorbed the revenue uncertainty that might otherwise have prevented financing.

A specialist carbon insurer provided cover that de-risked the financing itself, while transaction advisers and brokers helped structure and place the relevant insurance arrangements. This demonstrates how commercial credit enhancement providers, when engaged through targeted structures, can reduce pressure on MDB and DFI balance sheets while contributing specialist risk assessment and pricing expertise that strengthens overall transaction design.

This particular transaction involved no concessional funding, instead, bankability was achieved by disaggregating the risk stack and matching each component to its most natural risk bearer. Nevertheless, this approach can be applied directly to blended finance transactions, with the key implication that we should focus first on identifying and addressing the specific risks preventing commercial participation and deploy concessional capital only where those risks remain unallocated by the market. Broad, transaction-level concessional support should be reserved for situations where risks cannot be efficiently distributed among commercial stakeholders.

Carbon removals deal debt facility transaction – overview

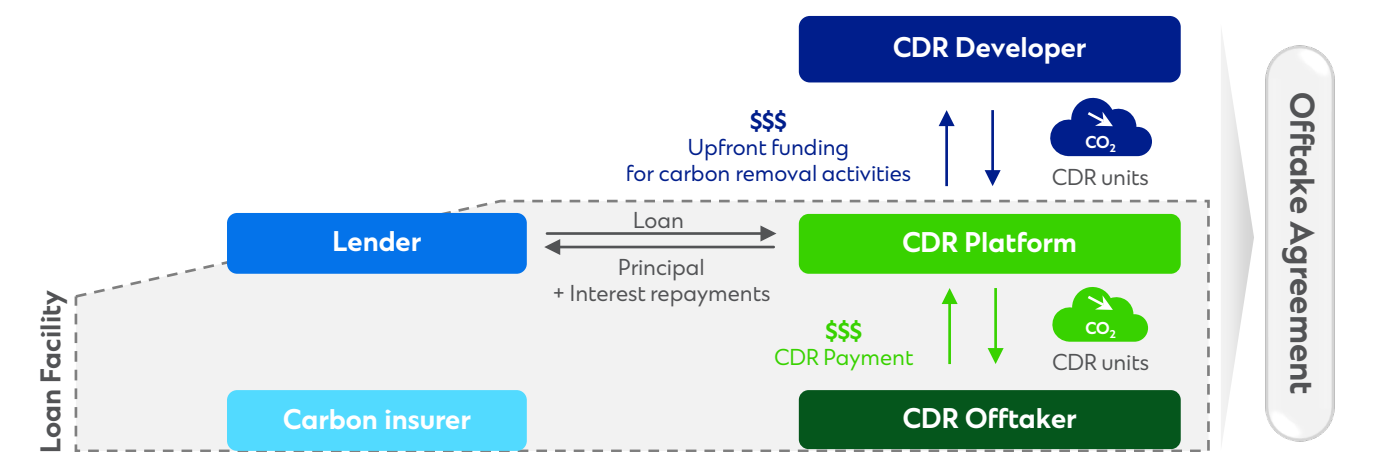


Figure 2: Illustrative transaction structure of the first-of-its-kind carbon removals transaction providing debt financing to carbon credits developer

Offtaker enters into a multi-year fixed price CDR offtake agreement related to CDR developer’s carbon removal activities, intermediated by the CDR platform .	Lender structures a loan facility with partial risk mitigation via an insurance solution co-created with carbon insurer .
Lender disburses funds to CDR platform to on-lend to CDR developer for carbon removal activities implementation and the associated Monitoring, Reporting & Verification required for CDR generation.	CDR developer generates and delivers CDRs , which releases the offtake payment from CDR offtaker to pay down the loan facility.

Conclusion

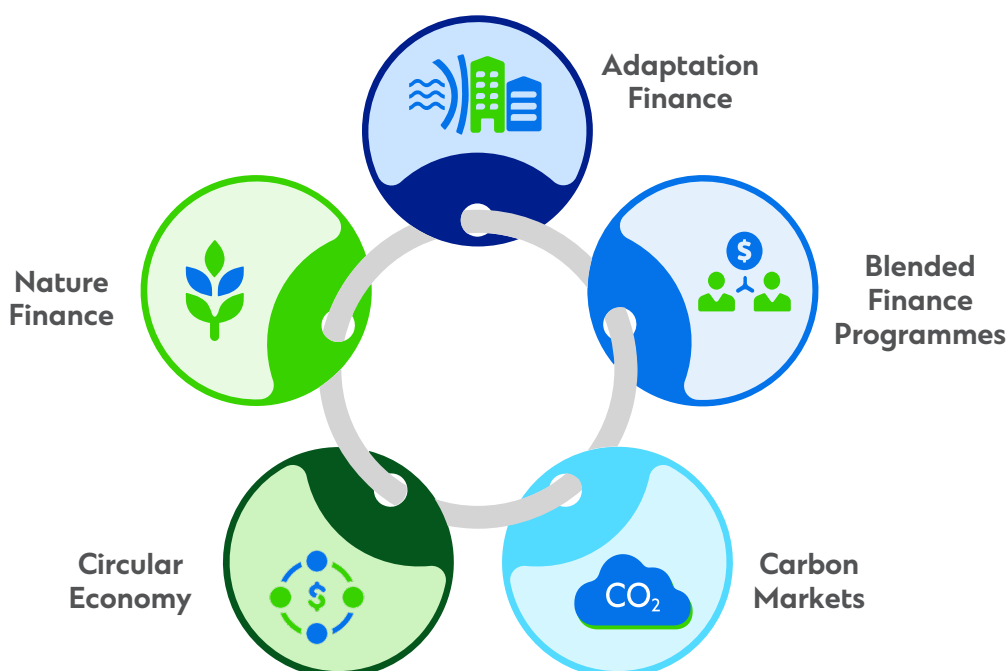
The three solutions examined in this article – grant-based absorption of first-step transaction costs, commercial credit enhancement beyond the MDB and DFI balance sheet, and targeted risk allocation through high-credit-quality counterparties – illustrate that blended finance can move beyond bespoke one-off transactions towards scalable models consistently mobilising private investors. Taken together, these solutions make fuller use of the blended finance toolkit: moving beyond the simple application of concessional capital to soften pricing within a capital stack and towards greater structural innovation in terms of where and how that capital is more precisely deployed to maximise leverage per dollar of scarce concessional funding.

These case studies illustrate that the private sector will participate when risk is fairly allocated and returns are commensurate. The catalytic effect of deploying philanthropies, family offices, corporate off-takers, and commercial insurers alongside traditional MDB and DFI actors is not merely additive, it is multiplicative in its effect on leverage, enabling financiers to deploy every dollar of concessional funding with maximum leverage. Arguably, concessional finance providers seeking to maximise private sector mobilisation should consider prioritising targeted mechanisms such as these where they address the binding constraint, complementing rather than replacing subordinated capital, blended funds and other blended finance structures that remain well suited in certain investment contexts.

About our Innovation Hubs

Alongside Standard Chartered's sustainable finance offer, we know that new ideas, financial tools and technologies are key to unlocking the areas where capital isn't yet flowing at scale. We need innovation at the forefront of sustainability.

That's why we established our Innovation Hubs dedicated to this mission in 2023, to ensure that, as a Bank, we're positioned to advance areas of sustainability that are nascent but offer significant opportunity for scale. Led by subject matter experts, the Innovation Hubs encourage us to look at emerging challenges in our markets with a very different lens, to find breakthrough opportunities and incubate solutions for our clients and markets.



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Acronyms

Acronym	Full Term
ADB	Asian Development Bank
CDR	Carbon Dioxide Removal
DFI	Development Finance Institution
EMDEs	Emerging Markets and Developing Economies
GAIP	Global Asia Insurance Partnership
GCF	Green Climate Fund
GFANZ	Glasgow Financial Alliance for Net Zero
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
MDB	Multilateral Development Bank
MIGA	Multilateral Investment Guarantee Agency
PIMMs	Private Investment Mobilization Models
TA	Technical Assistance

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John Murton is Standard Chartered Bank's Senior Sustainability Advisor. He leads the bank's Blended Finance Programmes team, helping to build and strengthen strategic government, civil society and private-sector partnerships that catalyse innovative finance across its footprint markets and help to mobilise capital for sustainable development and climate transition projects.

Prior to joining the Bank, John enjoyed a distinguished 25-year diplomatic career spanning climate, energy, environmental and international development issues across Africa and Asia. As the UK Government's COP26 Envoy, he coordinated the UK's climate diplomacy, oversaw the World Leaders Summit, and led the negotiations on the landmark USD 8.5 billion South African and USD 15 billion Vietnamese Just Energy Transition Partnerships. He also spearheaded diplomatic efforts behind the Clean Energy Transition Partnership, securing commitments from 35 countries to end international public financing for fossil fuels. John was appointed CMG by King Charles III in 2023 for services to climate change and foreign policy.

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Overview of the Blended Finance Programmes team:

The Blended Finance Programmes team at Standard Chartered develops and delivers innovative financing solutions that combine concessional, philanthropic, and commercial capital to mobilise private investment into emerging markets in support of the Sustainable Development Goals. Working with development finance institutions, governments, foundations and investors, the team helps de-risk transactions, close funding gaps and scale investment in climate, infrastructure, and sustainable development projects. By structuring partnerships and pioneering new financing mechanisms, the team seeks to unlock capital at scale and accelerate progress towards sustainable development objectives across the Bank's footprint markets. Please get in touch with us to discover how we can support your national objectives today.

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