

The Caribbean Blue Economy Financing (BluEFin) Project

BLUE CARD FUNDING

Purpose / Rationale

The Blue Card is a financial mechanism designed to integrate sustainable finance into everyday consumer behavior. By linking routine transactions to marine and coastal conservation, it enables banks, fintech companies, and consumers to contribute directly to environmental management. This approach addresses the urgent need for funding in ecosystem conservation while enhancing corporate environmental responsibility.

The Blue Card can be issued as a traditional credit/debit card or integrated into digital payment systems. Finance flows generated from the use of this bank card could include, e.g. Each direct client contribution or transactions that are calculated transactions, generates a contribution, typically as a percentage of the bank's annual commission and others such as, directed toward ecosystem conservation and restoration initiatives. The card can also be linked to savings or reward programmes, with potential tax benefits depending on national laws.

Capitalization & Implementation Structure

This funding that is generated through Blue Card Funding is generated through a defined percentage of transaction fees or commissions collected by the issuing bank or fintech. These funds can be administered by the Conservation Trust Fund (CTF), which designates implementing entities

responsible for executing eligible local projects aligned with regional conservation priorities. Project selection is conducted through a structured process involving relevant stakeholders to ensure that funded initiatives are targeted, relevant, and impactful. All participating entities banks operate within established financial oversight frameworks and comply with applicable regulations on anti-corruption, fraud prevention, and data privacy.

Strategic Positioning within the Blue Economy

The Blue Card integrates the private financial sector into the national Blue Economy landscape, promoting sustainable finance while supporting ecosystem services that underpin fisheries, tourism, and coastal protection. It positions banks and fintech companies as responsible actors in environmental stewardship, enhancing their regional and international sustainability profiles.

The Blue Card represents an opportunity to lead in environmental, social, and governance innovation with a first-of-its-kind product. It addresses a persistent gap in sustainable finance where ocean ecosystems remain underfunded despite their economic value. Through this service, environmental impact is directly embedded into routine consumer behavior, allowing a percentage of bank commissions from each transaction to support conservation efforts. This model fills a clear market gap by introducing a consumer-facing blue finance instrument.

Executed by:



Financed by:



Implemented through:



Expected Outcomes

- Increased and measurable financial flows to marine and coastal conservation initiatives
- Strengthened and operationalized public–private partnerships
- Improved enabling environment for private sector participation in the Blue Economy
- Increased number of stakeholders sensitized and engaged
- Direct support to conservation projects and coastal communities
- Contribution to measurable environmental and social impact indicators
- Increased consumer participation in conservation through deliberate, everyday financial choices

Operational Mechanism

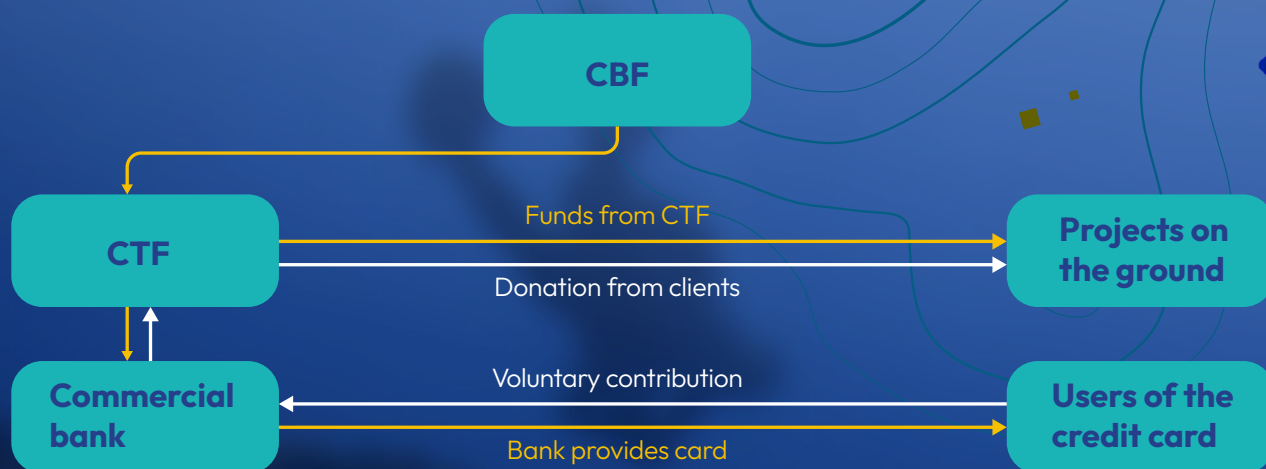
Issuance: Bank or fintech partners issue the Blue Card.

Transaction Allocation: The mechanism will allocate a defined share of transaction value, derived from bank commissions, transaction fees, or cardholder contributions to finance conservation projects.

Fund Management: The designated entity NGO/CTF receives funds and channels them to local conservation projects.

Project Implementation: Conservation and restoration projects are selected and funded within the country or region.

Flow of funds for the Blue Credit Card



Alignment with the Sustainable Development Goals:



Contact details:

secretariat@caribbeanbiodiversityfund.org
caribbeanbiodiversityfund.org