

# Green Finance and Investment Guide

December 2025

## Published by:

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Registered offices  
Bonn and Eschborn, Germany

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GIZ Jordan

On behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ)  
Supporting the green economy transition in Jordan  
The project develops policy instruments and supports intermediary organisations with the goal of establishing practices for an inclusive green economy.

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## List of abbreviations

Abbreviations	Description
ACI	Amman Chamber of Industry
BMZ	German Federal Ministry for Economic Cooperation and Development ( <i>Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung</i> )
CBAM	Carbon Border Adjustment Mechanism
CBJ	Central Bank of Jordan
CC	Climate Change
COVID-19	Coronavirus Disease 2019
CVDB	Cities and Villages Development Bank
EBRD	European Bank for Reconstruction and Development
EE	Energy Efficiency
EIB	European Investment Bank
EMV	Economic Modernisation Vision
ESG	Environmental and Social Governance
EU	European Union
GAIN	Green Action in Enterprises (Project)
GAM	Greater Amman Municipality
GCF	Green Climate Fund
GDP	Gross Domestic Product
GEFF	Green Economy Financing Facility
GG-NAP	Green Growth National Action Plan
GHG	Greenhouse Gas
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
IFC	International Finance Corporation
IsDB	Islamic Development Bank
JEDCO	Jordan Enterprise Development Corporation
JEF	Jordan Environment Fund
JOD	Jordanian Dinar
JREEEF	Jordan Renewable Energy and Energy Efficiency Fund
MEMR	Ministry of Energy and Mineral Resources
MENAFN	Middle East North Africa Financial Network
MFI	Microfinance Institutions
MoEnv	Ministry of Environment
MoF	Ministry of Finance
MoITS	Ministry of Industry, Trade and Supply
MoPIC	Ministry of Planning and International Cooperation
MPP	Municipal Private Partnership
MSW	Municipal Solid Waste
MWI	Ministry of Water and Irrigation
NAFES	National Fund for Enterprise Support
NDC	Nationally Determined Contribution

NRW	Non-Revenue Water
PPP	Public–Private Partnership
RE	Renewable Energy
RECP	Resource Efficiency and Cleaner Production
SME	Small and Medium-sized Enterprises
USD	United States Dollar

## Executive summary

Jordan is taking significant steps toward building a sustainable and climate-resilient economy, aligning national priorities with global climate commitments under the Paris Agreement. The **Green Investment Guide**, developed by the GIZ-implemented Green Action in Enterprises (GAIN) project and commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) and in collaboration with the Frankfurt School of Finance & Management, aims to serve as a **practical tool for enterprises, financial institutions, and investors** seeking to identify, structure, and finance green investments in the country.

The guide outlines the business opportunities of green investments for industries, presenting how **sustainability is increasingly linked to competitiveness, cost savings, and access to markets**. It highlights key regulatory developments such as the forthcoming **National Green Taxonomy** and the Central Bank of Jordan (CBJ) **Green Finance Strategy**, which together set the foundation for a unified approach to classifying and financing environmentally sustainable projects. This aligns with the broader national policy direction set by Jordan's Economic Modernisation Vision (EMV), which includes "Green Jordan" and "Sustainable Resources" among its key economic drivers to unlock one million jobs and 41 billion JOD in investment by 2033.

A detailed overview of **financing instruments** is presented, covering private and public channels, along with certain grants and international support programmes, all of which facilitate green investments of the private sector. Public institutions such as the **CBJ, Jordan Renewable Energy and Energy Efficiency Fund (JREEEF), Jordan Enterprise Development Corporation (JEDCO), Cities and Villages Development Bank (CVDB), and the Industrial Development Fund** offer concessional loans, grants, and combinations of such offerings targeting Small and Medium-sized Enterprises (SMEs), as well as large corporations. Private and Islamic banks are also expanding their green lending portfolios, often in partnership with international facilities.

The report emphasizes key investment opportunities for private sector in resource efficiency measures, including **energy, water, and waste management**, alongside emerging themes such as circular economy, green buildings, and sustainable transport. Drawing on stakeholder consultations and field insights, it identifies both the progress achieved and the challenges that remain in mobilizing green capital at scale.

Ultimately, this guide seeks to bridge information gaps on green finance and catalyse collaboration between policymakers, financiers, and businesses to accelerate Jordan's transition toward a green, inclusive, and resilient economy.

## Purpose and Approach of Green Finance






The purpose of green investment is to generate positive environmental impact alongside financial returns and economic resilience by directing capital towards projects that preserve natural resources, reduce pollution, and support sustainable development, while at the same time reduce production costs and prevent enterprises from future climate risks. Unlike conventional investments, which focus purely on profitability, green investments aim to address environmental challenges such as climate change (CC), energy efficiency (EE), and resource conservation. The approach involves integrating environmental objectives into the investment decision-making process—whether through acquiring green physical assets, adopting cleaner technologies, or financing businesses that meet environmental criteria. To guide this approach, investors may rely on frameworks such as green taxonomies,



Environmental & and Social Governance (ESG) standards, or lender-specific eligibility criteria, ensuring that the investment not only meets financial goals but also contributes meaningfully to a greener future.

## Green vs Conventional Finance

Green finance focuses on investments that support sustainability and reduce environmental impacts, while conventional finance primarily aims at maximizing financial returns. Growing awareness of climate change has pushed financial institutions to adopt frameworks like green taxonomies, which set clearer standards for what qualifies as a green investment.

Aspect	Conventional Finance	Green Finance
 <b>Primary Objective</b>	Maximize financial returns	Profitability + environmental sustainability
 <b>Focus Areas</b>	General sectors (all industries)	Renewable energy, energy efficiency, sustainable agriculture, eco-tech
 <b>Consideration of ESG</b>	Limited or none	Central to investment decision-making
 <b>Incentives</b>	Standard financing terms	May include lower interest rates, tax benefits, access to special funds
 <b>Global Alignment</b>	No direct link	Often aligned with Paris Agreement & green taxonomies

## National Alignment

In Jordan, the **National Green Taxonomy** is developed under guidance of the CBJ, the Ministry of Environment (MoEnv), the World Bank and overseen by a Technical Working Group that also includes the Ministry of Finance (MoF), and the Reform Secretariat of the Ministry of Planning and International Cooperation (MoPIC) and participants from the public and private sector stakeholders. The development process was initiated in 2023 and is expected to be finalised before the end of 2025 or in early 2026.

The taxonomy will be built on the EU's green taxonomy but also customised for Jordan taking into consideration international best practices. Technical screening criteria and environmental objectives will be established to define which projects and investments will be considered green. The CBJ's Jordan Green Loan Framework will be aligned with the taxonomy and sectors to be identified under the taxonomy. The taxonomy is expected to support the CBJ's goal under the **Green Finance Strategy** to increase the volume of green finance by 30% within five years (by 2028), at 6% per year. These efforts also support the "Green Jordan" and "Sustainable Resources" economic growth drivers under Jordan's Economic Modernisation Vision (EMV), with ambitious targets to create 1 million jobs and attract JOD 41 bn in investment by 2033.



## Drivers and Barriers

### Barriers for the Private Sector

While Jordan has made important progress in creating the foundations for a green economy, several persistent barriers hinder private sector participation in green finance and investment:

**Low Awareness of Green Opportunities:** Many businesses remain unaware of the financial and competitive advantages that can be achieved through green investment. For SMEs in particular, sustainability is often perceived as a cost rather than an opportunity, limiting demand for energy audits, water efficiency measures, or circular economy solutions.

**Technical Capacity Gaps:** Both financiers and enterprises face challenges in assessing and implementing green projects. Banks often lack in-house expertise to evaluate non-traditional investments, while companies struggle with the technical know-how required for EE, renewable integration, or wastewater reuse. This reduces the pipeline of bankable projects.

**Financing Limitations and High Collateral Requirements:** Access to affordable finance is one of the largest barriers for the private sector. Lending institutions typically require collateral that exceeds the project value, making it difficult for SMEs to secure funding. High interest rates further reduce the viability of long-term green projects that rely on gradual cost savings.

**Perceived Risks and Uncertainty:** Green projects are often viewed as carrying higher risks than conventional investments due to evolving technologies, limited track records in Jordan, and fragmented regulatory signals. This perception is especially strong in newer areas such as hydrogen or industrial water reuse, where data on performance and returns is still scarce. Perceived risks and uncertainty have an added effect of deterring traditional investors. Though there is a growing number of specialized investors and impact investment and philanthropy organizations (for example Catalyst MENA Climate Funds and Alfanar Venture Philanthropy, respectively), access to suitable specialized capital remains limited.

**Fragmented Policy Implementation:** Although Jordan has adopted progressive strategies on climate, energy, water, and waste, inconsistent tariff structures, delays in subsidy reform, and limited incentives for private sector resource efficiency investments undermine confidence and discourage investment at scale.

### Drivers for Green Finance and Investment

At the same time, a number of positive trends are creating momentum for private sector engagement:

**Cost Savings and Operational Efficiency:** Rising energy and water costs in Jordan make efficiency investments increasingly attractive. For industries where electricity accounts for nearly half of operational expenses, renewable energy (RE) adoption and efficiency retrofits can substantially lower costs. Similarly, water reuse and loss reduction in industrial processes not only conserve scarce resources but also reduce expenditure.

**Policy Support and National Frameworks:** CBJ and line ministries are taking steps to mainstream green finance through the development of a National Green Taxonomy and the Jordan Green Loan Framework, in line with the Green Finance Strategy. These instruments will create clarity on what qualifies as green, reduce ambiguity for investors, and align lending with national priorities.

**Climate Commitments and International Alignment:** Jordan has committed to reducing its greenhouse gas (GHG) emissions under its Nationally Determined Contributions (NDCs). Achieving these targets requires mobilizing private capital into renewable energy, transport, water, and waste sectors. Businesses aligning with climate goals will be better positioned for long-term competitiveness and international partnerships, particularly with the expected emergence of carbon market frameworks in light of developments under the Paris Agreement.

**Access to Climate Finance and Blended Instruments:** Development partners and multilateral funds are increasingly directing concessional finance and technical assistance to Jordan, creating blended finance opportunities that reduce risks for private investors. Mechanisms such as guarantees, green bonds, co-financing, and risk-sharing facilities are expected to expand under CBJ leadership, making it easier for banks to channel capital into green projects.

**Growing Market and Consumer Preferences:** Export-oriented companies are under pressure to meet international ESG and sustainability standards, while domestic demand for sustainable products is gradually rising. This direction is further supported by the Amman Stock Exchange (ASE), which is continuously raising the bar on ESG/Sustainability reporting for listed companies, including its latest directives on climate disclosure. This shift provides a competitive edge for businesses that integrate green practices and financing into their operations. Green procurement led by the public sector is also expected to create more local demand on green products and services.

## Sector Opportunities

### Renewable Energy (RE) & Energy Efficiency (EE)

Despite ample potential for solar and wind power, Jordan is highly dependent on imported sources for its energy needs with 85% derived from imports. Accordingly, increasing the share of RE in electricity generation from 21% in 2020 and 27% in 2023 to 50% by 2030 would also help reduce Jordan's reliance on foreign sources and improving energy security, as well as reducing GHG emissions.

The National Energy Sector Strategy (2020-2030) and the associated action plan intend to establish the roadmap to diversify the sources of energy, increase the capacity of RE. While the strategy includes several actions to be undertaken at the state level, such as exploring nuclear power and developing the regulatory framework for low-carbon hydrogen, there are also objectives established for the private sector.

With its substantial RE potential, Jordan is also well positioned to incorporate hydrogen power into its economy, which would also fit with the circular economy approach, particularly when generated using renewable sources (green hydrogen). Investment into hydrogen would also reduce Jordan's dependence on foreign fossil fuel, thereby improving its energy security.

### Water Management

According to the National Water Master Plan, prepared by the Ministry of Water and Irrigation (MWI) in 2021, a 15% decrease in freshwater resources is expected by 2040 due to climate change. Aquifers are being utilised at twice the rate of their safe yields, leading to degrading aquifers, lower groundwater levels and decreased quality of water. Illegal drilling and abstraction of water also hastens the deterioration of aquifers. Actual level of extraction of water is estimated to be 40% above the recorded figures. The National Water Strategy calls for the rate of groundwater abstraction to decrease to the safe yield rate by 2035.

Irrigation accounted for 48.6% of the water demand, despite having the lowest economic return per quantity of water used. In contrast, industry, which had the highest economic return accounted for only 3.3% of water demand. Industrial demand for water is projected to increase by 75% until 2040, compared with the level in 2021.

An important measure to improve the availability of water is to significantly reduce the share of freshwater used for irrigation. Efficiency of water use on farms is about 60%, which implies significant room for improvement. While use of reclaimed water in agriculture increased by two-thirds since 2008, freshwater accounted for 69% water used in 2021 and is projected to account for 52% in 2040<sup>1</sup>.

In addition to the inefficiency of water use, Jordan also has a significant challenge with non-revenue water (NRW). The National Water Strategy also calls for reduction of NRW from 50% to 35% when the National Conveyance Project is completed, and to 25% by 2040. Reducing the amount of NRW and improving the efficiency of water use in irrigation also have secondary benefits in reducing the energy used for pumping or treating water, which accounts for 9% of total electricity consumption (highlighting the importance of the water-energy nexus). Energy consumption by the sector is expected double with the completion of the National Conveyance Project and expansion of the distribution network to reach further populations.

<sup>1</sup> National Water Strategy 2023-2040.

The Water Sector Green Growth National Action Plan 2021-2025 (GG-NAP) observes that while “private sector actors [...] are] paying a commercial consumption tariff higher than for residential users. The cost of water consumption for the commercial sector, however, is still quite low. Efforts could be taken to increase the cost of water for these uses, and investments in resource efficiency can be made to ensure that the private sector is a reliable steward of Jordan’s water resources.” **Accordingly, businesses should recognise that water efficiency measures should be part of their planning for the future.**

Several actions identified for the GG-NAP are of direct relevance to industrial businesses: “Technical Assistance to support water efficiency in businesses, industries and commercial activities (Based on SwitchMed Experience)” (WR06, USD 4,414,000), “Increasing willingness of end user stakeholder to accept wastewater reuse in Jordan” (WR09, USD 1,000,000) and “Construct an industrial wastewater treatment plant in Zarqa” (WR10, USD 27,700,000). Among these actions, WR06 relates to the application of lessons learned from the EU-funded Switch-Med MED TEST II project with respect to water efficiency in the beverages, textiles or other sectors.

## Waste Management

Jordan generates more than **3 million tonnes of solid waste annually**, with per capita generation rising steadily due to urbanization, industrial activity, and population growth. Without intervention, waste volumes are projected to nearly double by 2034 (Municipal Solid Waste Management in Jordan, 2019). At present, more than **90% of municipal solid waste (MSW)** is disposed of in landfills, with recycling rates below **7%**, mostly driven by the informal sector (Jordan Times, 2021; MENAFN, 2025). Landfills such as Al Ghabawi are nearing capacity and generate significant methane emissions, while municipalities struggle with high operational costs for collection and disposal (ScienceDirect, 2024). Hazardous waste, e-waste, and industrial waste remain under-regulated, leaving a gap for dedicated treatment facilities (GG-NAP, 2021–2025), except for the hazardous waste storage sight at Swaqa.

The **National Solid Waste Management Strategy (2015–2034)** and the **Waste Sector Green Growth National Action Plan (GG-NAP 2021–2025)** identify waste as a priority sector for transformation. The targets include increasing recycling and recovery rates to 40–50% by 2030, developing integrated facilities that combine sorting, composting, and treatment, and expanding waste-to-energy (WtE) solutions to recover biogas and electricity (Jordan Times, 2021; GG-NAP, 2021–2025). Strengthening private sector participation, and introducing new tariff and (Public–Private Partnership) PPP models are also central to the roadmap (MENAFN, 2025). This has recently been translated through the establishment of Amman Vision as a private sector investment arm under Greater Amman Municipality (GAM).

Inefficient waste management creates both **environmental and financial challenges**, but also substantial opportunities. Recycling value chains (plastics, paper, organics, metals) remain underdeveloped, offering scope for import substitution, job creation, and SME participation. WtE projects and landfill gas capture can reduce emissions while generating renewable electricity, and industrial/hazardous waste facilities could fill critical market gaps with viable cost-recovery models. These opportunities align with international climate finance and blended finance instruments, which can de-risk investments and enhance private sector participation.

## Industry & Manufacturing

Jordan's industry and manufacturing sector presents a significant arena for green investment, driven both by national priorities and international market dynamics. As one of the largest contributors to the Gross Domestic Product (GDP) and exports, the sector is energy and resource intensive, yet still heavily reliant on outdated equipment and processes. This reliance has resulted in high production costs, particularly through excessive energy and water consumption, as well as waste generation. Opportunities therefore exist to modernise production lines with cleaner, more efficient technologies that reduce resource use and emissions while improving competitiveness. Priority sectors such as chemicals, food, textiles, and plastics have been identified as particularly relevant for such interventions, given their heavy environmental footprint.

The pressure to decarbonise is also increasing, as Jordanian exporters prepare for international measures such as the European Union (EU) Carbon Border Adjustment Mechanism (CBAM). For industries targeting European markets, the ability to demonstrate low-carbon production processes will become essential, making decarbonisation a strategic necessity rather than a voluntary action. This has already spurred initiatives under programmes such as the Green Climate Fund (GCF) High Impact Programme for Corporate Sector, which supports the adoption of low-carbon technologies and energy management systems in Jordan's industries.

## Green Sector (Green and Circular Products and Services)

Jordan's green and circular economy sector is emerging as an important area for investment, offering both environmental benefits and economic opportunities. The country's shift from a linear to a circular economy is being driven by the need to reduce reliance on imported raw materials, minimise waste, improve resource security, and build resilience in supply chains. The COVID-19 pandemic underscored this urgency, as disruptions in global trade highlighted the risks of depending on external supplies. In response, Jordan has been promoting the use of alternative inputs through recycling, upcycling, and resource efficiency, enabling industries to extend the lifespan of products, reduce production waste, and create new business models such as repair, refurbishment, and sharing services.

Financially, the circular economy reduces the need for costly landfill expansion and environmental remediation, while opening up new markets, particularly in Europe, where sustainable production is increasingly a prerequisite for trade. The GG-NAPs already identify waste management and circular economy as priority areas, including proposals for a national centre of excellence and specialised upcycling hubs to drive innovation and knowledge-sharing. For investors, this creates a clear framework backed by policy direction, donor engagement, and national funding opportunities. With these conditions in place, the green and circular products and services sector in Jordan is poised to become a dynamic driver of sustainable growth, competitive exports, and inclusive job creation.



## Financing Instruments

### Overview

Access to finance remains one of the main enablers for scaling up green investments in Jordan. A well-functioning ecosystem of financial instruments ranging from public funds and concessional facilities to commercial financing products and international climate finance plays a critical role in supporting enterprises and investors to adopt sustainable technologies and practices.

In recent years, the CBJ and key national stakeholders have taken major steps to mobilize both public and private capital toward environmentally sustainable projects. These efforts are complemented by international development partners and finance institutions, who channel technical assistance and blended-finance mechanisms to lower investment risks and improve access for SMEs and larger enterprise.

### Equity Financing

Where appropriate, SMEs can consider capital investments as an alternative to debt financing and grants. Equity deals tend to require significantly more preparation and carry significantly more due-diligence than other types of financing. However, certain corporate investment needs can only be met through bringing in new investors, particularly for innovative and newly established enterprises (start-ups), whose operational history and lack of tangible assets prevent them from securing normal debt financing.

Though the availability of private equity investments within this field is rather limited, there remain investors that are willing to invest in start-ups and SMEs. Such investors could be identified as Seed Capital (such as VentureSouq and Middle East Venture Partners; capital deployed at the early stages of corporate formation to establish the first legal and team structures) or Growth Capital (such as Catalyst capital deployed for corporation that have proven their business model and are seeking rapid market growth). A new form of equity investment taking shape in Jordan is Impact Investment, which aims to generate environmental and social returns, alongside typical economic considerations. An example is Alfamar Venture Philanthropy, where capital is deployed as an equity investment for financial returns as well as for social, economic, or environmental impact. An emerging trend is the availability of funding offerings that blend equity with other type of funding such as the grant/equity capabilities of Alfamar Venture Philanthropy and the equity/debt approach of Shorooq Partners. The entrepreneurship for development and employment (E4DE) project by (GIZ) is currently preparing a simplified/localized impact investment curriculum for beneficiaries, including SMEs, in Jordan.

### Debt Financing and Grants:

This report provides an extensive list of debt financing products offered by banks and other financial institutions in Jordan, and also adds a section on available grant programmes. Grants tend to have a shorter window of availability/activity, and so an SME seeking such funding should seek updated opportunities beyond this report.

Local financial institutions are the frontline of green investment in Jordan. Commercial banks, Islamic finance institutions, and microfinance institutions (MFIs) are integrating sustainability criteria into lending portfolios in response to CBJ direction, rising client demand, and national green economy objectives.

These providers give businesses practical access to funding for RE, EE, water conservation, circular economy solutions, and cleaner production upgrades. Many channel concessional resources through partnerships with international facilities like the EBRD's Green Economy Financing Facility (GEFF), and national financing vehicles like the Jordan Renewable Energy and Energy Efficiency Fund (JREEEF), making terms more attractive and reducing perceived risk for SMEs and larger enterprise.

The next subsections outline three local channels: commercial banks, Islamic financing institutions, and MFIs. Each profile highlights typical products, eligibility criteria, and how enterprises can engage.

### Summary Table

No.	Name of the institution	Focus Area	Type of Financing
1	Jordan Ahli Bank	GB, RE, EE, WR	Debt/ Loan, Blended
2	Jordan Kuwait Bank	GB, RE, EE, WR	Debt/ Loan, Blended
3	Housing Bank for Trade and Finance	GB, RE, EE, WR	Debt/ Loan, Blended
4	Bank Al Etihad	GB, RE, EE, WR	Debt/ Loan, Blended
5	Arab Bank	EE	Debt/ Loan
6	Capital Leasing	GB, RE, EE, WR	Loan, Blended
7	Cairo Amman Bank	GB, RE, EE, WR	Debt/ Loan, Blended
8	Jordan Islam Bank	RE	Murabaha
9	Arab Islamic International Bank	RE, EE	Murabaha, Musawama
10	Safwa Islamic Bank	RE	Musawama
11	Tamweelcom	RE, EE	Debt/ Loan
12	MicroFund for Women	RE, EE	Debt/ Loan
13	Jordan Renewable Energy and Energy Efficiency Fund (JREEEF)	RE, EE	Subsidized Debt
14	Jordan Enterprise Development Corporation (JEDCO)	RE, EE	Grant
15	Ministry of industry, Trade and Supply (MoITS)	EE	Grant
16	Jordan Environment Fund (JEF)	RE, EE	Grant, Co-Financing

RE= Renewable Energy

EE= Energy Efficiency

GB= Green Building

WR= Waste Reduction



## Banks

### Jordan Ahli Bank

Product Name	Sustainable Property Financing (Green Business Package)
Type of Financing	Debt/Loan (SME Financing)
Focus Areas	Green Property Acquisition, efficient items installation in buildings, Green Infrastructure Projects.
Maximum Financing Amount (Cap)	Tailored to business requirements.
Coverage/Financing Percentage	Up to 80% of the financed value.
Term (Repayment Period)	Up to 7 years (84 months).
Grace Period	Up to 1 year (12 months).
Interest/Profit Rate (Rules)	Competitive interest rate (Bank's published rates).
Client Eligibility	SMEs of all sectors.
Link	<a href="#">My Green Property Program</a>

Product Name	Sustainable Property Financing (Green Business Package)
Type of Financing	Debt/Loan (SME Financing)
Focus Areas	E-Mobility, Efficient production lines, Renewable Energy, recycling, water treatment, and waste reduction projects.
Maximum Financing Amount (Cap)	Tailored to business requirements.
Coverage/Financing Percentage	Up to 80% of the financed value.
Term (Repayment Period)	Up to 7 years (84 months).
Grace Period	Up to 1 year (12 months).
Interest/Profit Rate (Rules)	Competitive interest rate (Bank's published rates).
Client Eligibility	SMEs of all sectors.
Link	<a href="#">Financial solution Programs</a>

Product Name	Green Purchase and Sales Financing (Green Business Package)
Type of Financing	Debt/Loan (Working Capital / Asset Financing)
Focus Areas	Sustainable working capital / green assets (e.g., RE).
Maximum Financing Amount (Cap)	Tailored to business requirements.
Coverage/Financing Percentage	Up to 100% of the financed value.
Term (Repayment Period)	Flexible repayment schedule.
Grace Period	Up to 12 months (Flexible repayment schedule aligned with business cash flow, as per the SME Green Project Program umbrella).
Interest/Profit Rate (Rules)	Competitive interest rate (Bank's published rates).
Client Eligibility	SMEs of all sectors.
Link	<a href="#">My Green Project Program</a>

Product Name	Sustainable Property Financing (Green Business Package), in Partnership with IFC
Product Name	Sustainability Bond (Funding Allocation)
Type of Financing	Blended Finance (Debt instrument used to channel funds for Green & Social lending)
Focus Areas	Green: Climate/environmental projects. Social: Green SMEs, social inclusion, employment creation, women entrepreneurship.
Maximum Financing Amount (Cap)	Loan amounts tailored to your specific business requirements.

<b>Coverage/Financing Percentage</b>	N/A (Source of funds)
<b>Term (Repayment Period)</b>	N/A
<b>Grace Period</b>	N/A : Justification: This is an IFC Funding Source for the bank, not a direct loan product for customers.
<b>Interest/Profit Rate (Rules)</b>	N/A (Determined by market and Ahli Bank)
<b>Client Eligibility</b>	SMEs generally; especially women-owned or women-led SMEs.
<b>Link</b>	<a href="#">Sustainable Property Financing</a>

## Jordan Kuwait Bank

<b>Institution</b>	Jordan Kuwait Bank (JKB)
<b>Product Name</b>	Energy Efficiency & Renewable Energy Product (CBJ Program)
<b>Type of Financing</b>	Debt/Loan (CBJ Subsidized)
<b>Focus Areas</b>	Working capital, fixed assets, maintenance, and expansion for RE/EE projects.
<b>Maximum Financing Amount (Cap)</b>	JOD 4 Million
<b>Coverage/Financing Percentage</b>	Up to 100% of the client's needs.
<b>Term (Repayment Period)</b>	Up to 10 years.
<b>Grace Period</b>	Up to 2 years.
<b>Interest/Profit Rate (Rules)</b>	CBJ Subsidized: 3% - 4% (Amman); 2.5% - 3.5% (Outside Amman).
<b>Client Eligibility</b>	All Details and companies operating in Jordan.
<b>Link</b>	<a href="#">JKB Energy Efficiency Product</a>

<b>Institution</b>	Jordan Kuwait Bank (JKB)
<b>Product Name</b>	EIB Green Transition Facility (GTF) - Guarantee
<b>Type of Financing</b>	Debt/Loan (Guaranteed/Concessional)
<b>Focus Areas</b>	Climate Action projects: RE/EE, sustainable transport, green buildings, water/waste management, circular economy.
<b>Maximum Financing Amount (Cap)</b>	\$45 million in green investments for Jordan's private sector. (Total facility volume)
<b>Coverage/Financing Percentage</b>	N/A (Determined by JKB) Justification: This is a guarantee facility (not a loan). The guarantee covers up to 60% of the risk.
<b>Term (Repayment Period)</b>	Flexibly determined by JKB, with a minimum of 2 years and potentially up to 10 years, depending on the project's nature.
<b>Grace Period</b>	Flexibly determined by JKB based on the project's cash flow, potentially reaching up to 2 years.
<b>Interest/Profit Rate (Rules)</b>	Preferential Interest Rates (Enabled by EIB Guarantee).
<b>Client Eligibility</b>	MSMEs and Mid-caps (companies < 3,000 employees).
<b>Link</b>	<a href="#">JKB's Energy Efficiency Product</a>

## Housing Bank for Trade and Finance

<b>Institution</b>	Housing Bank for Trade and Finance
<b>Product Name</b>	Renewable Energy & Green Financing Program (CBJ Program)
<b>Type of Financing</b>	Debt/Loan (CBJ Subsidized)
<b>Focus Areas</b>	Waste Recycling, Water Saving, Pollution Control, Green Transport, Green Technology, Green Buildings.
<b>Maximum Financing Amount (Cap)</b>	JOD 4 Million
<b>Coverage/Financing Percentage</b>	Up to 100% of total financing.
<b>Term (Repayment Period)</b>	Up to 10 years.
<b>Grace Period</b>	Up to 2 years.

<b>Interest/Profit Rate (Rules)</b>	CBJ Subsidized: 3.75% min (Amman); 3.25% min (Outside Amman).
<b>Client Eligibility</b>	Firms and companies in all economic sectors (except trade & real estate).
<b>Link</b>	<a href="#">Housing Bank - Renewable Energy Program</a>
<b>Institution</b>	Housing Bank
<b>Product Name</b>	Green Project Financing Program (EBRD GEFF)
<b>Type of Financing</b>	Debt/Loan (With Cashback)
<b>Focus Areas</b>	All forms of green projects (EE/RE/Water conservation) for private sector SMEs.
<b>Maximum Financing Amount (Cap)</b>	Up to USD 2 Million (for 1 client)
<b>Coverage/Financing Percentage</b>	N/A (Determined by the bank)
<b>Term (Repayment Period)</b>	Up to 5 years.
<b>Grace Period</b>	Available (Interest paid monthly)
<b>Interest/Profit Rate (Rules)</b>	Bank's Prevailing Rates (at the time of granting).
<b>Client Eligibility</b>	Small, Medium, and Large private sector enterprises.
<b>Link</b>	<a href="#">Housing Bank - EBRD Program</a>

<b>Bank Al Etihad</b>	
<b>Institution</b>	Bank Al Etihad
<b>Product Name</b>	Green Future Loan (EBRD Program)
<b>Type of Financing</b>	Debt/Loan (With Cashback)
<b>Focus Areas</b>	Projects promoting energy efficiency, renewable energy, and green technologies.
<b>Maximum Financing Amount (Cap)</b>	Determined by client needs, but typically ranges up to US\$2 Million for SME loans under EBRD GEFF partner programs in Jordan.
<b>Coverage/Financing Percentage</b>	Determined by the bank's assessment, but may reach up to 100% for financing eligible green assets.
<b>Term (Repayment Period)</b>	Flexible, typically up to 5 years (Standard tenor for financing fixed assets under EBRD SME programs).
<b>Grace Period</b>	Available (Flexible) and determined based on the project's cash flow and implementation period.
<b>Interest/Profit Rate (Rules)</b>	Preferential rates (Cashback of 10% on loan amount). Loan is subject to project approval by EBRD; terms are competitive.
<b>Client Eligibility</b>	SMEs employing less than 250 employees.
<b>Link</b>	<a href="#">Bank Al Etihad - Green Future Loan.</a> <a href="#">Official GEFF Jordan portal</a> <a href="#">Bank Al Etihad - Sector Specific Lending</a>
<b>Institution</b>	Bank Al Etihad
<b>Product Name</b>	Sector Specific Lending (CBJ Program)
<b>Type of Financing</b>	Debt/Loan (CBJ Subsidized)
<b>Focus Areas</b>	Waste Recycling, Water Saving, Pollution Control, Green Transport, Green Buildings.
<b>Maximum Financing Amount (Cap)</b>	Up to JOD 3 Million
<b>Coverage/Financing Percentage</b>	Up to 100% of total financing.
<b>Term (Repayment Period)</b>	Up to 10 years.
<b>Grace Period</b>	Up to 2 years.
<b>Interest/Profit Rate (Rules)</b>	CBJ Subsidized: Low rates, up to 4.5% maximum.
<b>Client Eligibility</b>	Firms and companies in all economic sectors.
<b>Link</b>	<a href="#">Bank Al Etihad - Sector Specific Lending</a>

## Arab Bank

<b>Institution</b>	Arab Bank
<b>Product Name</b>	Auto Loan (Hybrid/Electric Cars)
<b>Type of Financing</b>	Debt/Loan (Consumer/SME fleet)
<b>Focus Areas</b>	Financing Hybrid and Electric vehicles.
<b>Maximum Financing Amount (Cap)</b>	Up to JOD 100,000 (New Cars) / JOD 70,000 (Used Cars)
<b>Coverage/Financing Percentage</b>	Up to 100% financing.
<b>Term (Repayment Period)</b>	Up to 8 years.
<b>Grace Period</b>	N/A
<b>Interest/Profit Rate (Rules)</b>	Preferential Interest Rates for Hybrid & Electric Cars.
<b>Client Eligibility</b>	Individuals (and potentially SMEs for fleet financing).
<b>Link</b>	<a href="#">Arab Bank - Auto Loan</a>

## Capital Leasing (Subsidiary of Capital Bank of Jordan)

<b>Institution</b>	Capital Leasing (Subsidiary of Capital Bank of Jordan)
<b>Product Name</b>	Loan under the Green Economy Financing Facility (GEFF)
<b>Type of Financing</b>	Loan (US\$ 5 million from EBRD) / Co-financing (US\$ 1.25 million from GCF) / Grant (up to €560,000 from EU)
<b>Focus Areas</b>	Investing in climate mitigation and adaptation technologies; dedicated green finance tools, equipment, and solutions.
<b>Maximum Financing Amount (Cap)</b>	US\$ 5 million (EBRD Loan) + US\$ 1.25 million (GCF Co-financing)
<b>Coverage/Financing Percentage</b>	Not specified for the end-borrowers (MSMEs).
<b>Term (Repayment Period)</b>	Not specified for the end-borrowers (MSMEs).
<b>Grace Period</b>	Jordanian micro, small and medium-sized enterprises (MSMEs). Individuals and private companies working in energy services, or as technology suppliers, producers and service providers. Households.
<b>Interest/Profit Rate (Rules)</b>	The partner financial institutions (such as Capital Leasing) are the ones that determine the final interest rate for the customer.
<b>Client Eligibility</b>	Jordanian micro, small and medium-sized enterprises (MSMEs), individuals and private companies working in energy services, or as technology suppliers, producers and service providers
<b>Link</b>	<a href="#">Green Loan</a>

## Cairo Amman Bank

<b>Institution</b>	Cairo Amman Bank
<b>Product Name</b>	Renewable Energy Loan
<b>Type of Financing</b>	Subsidized Loan (Supported by JREEEF)
<b>Focus Areas</b>	Financing for Solar Cell systems and Solar Heaters for the home sector.
<b>Maximum Financing Amount (Cap)</b>	Up to 2,340 JOD (Solar Cells) / Up to 600 JOD (Solar Heaters)
<b>Coverage/Financing Percentage</b>	Government support: 30% of system value (or specific caps), customer pays the rest.
<b>Term (Repayment Period)</b>	Up to 48 months (Solar Cells) / Up to 24 months (Solar Heaters)
<b>Grace Period</b>	Not explicitly stated/N/A (Standard for fixed asset retail loans)
<b>Interest/Profit Rate (Rules)</b>	Highly subsidized rate (due to JREEEF support).
<b>Client Eligibility</b>	Homeowners or renters (first-degree family members) whose property requires solar systems.

<b>Link</b>	<a href="#">CAB Official Website - Renewable Energy Loan</a>
<b>Institution</b>	Cairo Amman Bank
<b>Product Name</b>	Renewable Energy Loan
<b>Type of Financing</b>	Commercial Loan (Supported by JREEEF)
<b>Focus Areas</b>	Financing for Renewable Energy Products and Energy Saving Products across various sectors (Tourism, IT, Health, Industry, Agriculture).
<b>Maximum Financing Amount (Cap)</b>	Up to 4,000,000 JOD (under CBJ/JREEEF program ceiling)
<b>Coverage/Financing Percentage</b>	100% coverage of total financing (under CBJ program).
<b>Term (Repayment Period)</b>	Up to 10 years (including Grace Period)
<b>Grace Period</b>	Up to 2 years (Maximum, determined by project cash flow)
<b>Interest/Profit Rate (Rules)</b>	Competitive rate set by the Bank (under CBJ program: 1.00% + margin inside Amman, 0.50% + margin outside Amman).
<b>Client Eligibility</b>	Firms and companies working in various economic sectors (excluding trade and real estate).
<b>Link</b>	Renewable <a href="#">Energy</a> Loan

## Islamic Banks

### Jordan Islamic Bank

<b>Institution</b>	Jordan Islamic Bank (JIB)
<b>Product Name</b>	Shamsna (Solar Photovoltaic/Heaters)
<b>Type of Financing</b>	Murabaha
<b>Focus Areas</b>	Solar PV systems and Solar water heaters.
<b>Maximum Financing Amount (Cap)</b>	(Up to the customer's debt burden limit of 50%). Note: The subsidized REEF loan component has a cap of JOD 1,980.
<b>Coverage/Financing Percentage</b>	Up to 100% of the system cost (depending on customer's status).
<b>Term (Repayment Period)</b>	Up to 84 months (7 years).
<b>Grace Period</b>	N/A
<b>Interest/Profit Rate (Rules)</b>	Sharia Compliant (Murabaha rate applied by the bank).
<b>Client Eligibility</b>	Individuals and SMEs.
<b>Link</b>	<a href="#">Shamsna product</a> <a href="#">Financing supported by the Renewable Energy Fund (JREEEF)</a>

### Arab Islamic International Bank

<b>Institution</b>	Arab Islamic International Bank (AAIIB)
<b>Product Name</b>	Renewable Energy/Energy Efficiency Financing
<b>Type of Financing</b>	Murabaha/Musawama
<b>Focus Areas</b>	Renewable Energy (RE) and Energy Efficiency (EE) projects for corporate clients.
<b>Maximum Financing Amount (Cap)</b>	Determined case-by-case, generally higher than retail caps which reach JOD 250,000
<b>Coverage/Financing Percentage</b>	N/A
<b>Term (Repayment Period)</b>	N/A (Flexible tenor based on project cash flow, can extend to 15 years for long-term assets).
<b>Grace Period</b>	N/A
<b>Interest/Profit Rate (Rules)</b>	Competitive pricing (Rates and limits are determined on a case-by-case basis according to customer credit and Shariah rules).
<b>Client Eligibility</b>	Corporate Clients (SMEs and larger firms).
<b>Link</b>	<a href="#">IIAB - Renewable Energy</a>

### Safwa Islamic Bank

<b>Institution</b>	Safwa Islamic Bank
<b>Product Name</b>	Musawamah Financing
<b>Type of Financing</b>	Musawamah (Sharia Compliant)
<b>Focus Areas</b>	Financing for solar energy systems. Also covers furniture and electrical appliances.
<b>Maximum Financing Amount (Cap)</b>	10,000 JOD
<b>Coverage/Financing Percentage</b>	1,500 JOD
<b>Term (Repayment Period)</b>	Up to 3 years
<b>Grace Period</b>	N/A (Not explicitly mentioned, repayments are typically immediate for Musawamah transactions).
<b>Interest/Profit Rate (Rules)</b>	Competitive pricing, offered "at cash price" with flexible installments. Specific profit margin (Murabaha/Musawamah rate) is not disclosed in the text.
<b>Client Eligibility</b>	Salaried employees (governmental/approved entities), professionals, and self-employed individuals. Must be at least 21 years old and have a minimum employment period of 6 months and





Link

Free life and total disability Takaful insurance. As an additional features

[Safwa Islamic Bank Official Website \(Musawamah Financing Page\)](#)



## Microfinance Institutions

### Tamweelcom

<b>Institution</b>	Tamweelcom
<b>Product Name</b>	Green Finance - Business
<b>Type of Financing</b>	Microfinance (Debt/Loan)
<b>Focus Areas</b>	Financing fixed assets of energy-saving tools, alternative energy (solar panels, heaters), or electric vehicles for work purposes.
<b>Maximum Financing Amount (Cap)</b>	1,000 JOD - 75,000 JOD
<b>Coverage/Financing Percentage</b>	Not explicitly stated/N/A (Standard microfinance terms apply)
<b>Term (Repayment Period)</b>	6 - 48 Months (4 years), Up to 72 Months (6 years) for Electric Vehicles used for business purposes.
<b>Grace Period</b>	Not applicable
<b>Interest/Profit Rate (Rules)</b>	Declining interest rate/annual of 16.468% which is equivalent to fixed interest rate/annual of 9% Declining interest rate is indicative; the rate depends on the tenor of the loan.
<b>Client Eligibility</b>	Licensed Micro and Small Businesses (MSBs).
<b>Link</b>	<a href="#">Tamweelcom - Green Finance</a>

### Microfund for Women (MFW)

<b>Institution</b>	Microfund for Women (MFW)
<b>Product Name</b>	Taqati Green Energy Loan
<b>Type of Financing</b>	Microfinance (Debt)
<b>Focus Areas</b>	Solar water heaters, thermal insulation, or small-scale RE/EE measures.
<b>Maximum Financing Amount (Cap)</b>	Up to JOD 10,000 (Minimum JOD 250).
<b>Coverage/Financing Percentage</b>	N/A
<b>Term (Repayment Period)</b>	Up to 5 years (60 months).
<b>Grace Period</b>	N/A (Likely Not Applicable, standard for microfinance)
<b>Interest/Profit Rate (Rules)</b>	Yearly "interest": 10% (Monthly: 0.8333%). (Competitive Microfinance Rates).
<b>Client Eligibility</b>	Micro/Small enterprises.
<b>Link</b>	<a href="#">Taqati Green Energy Loan</a>

## Public Financing

### Jordan Renewable Energy and Energy Efficiency Fund (JREEEF)

<b>Institution</b>	JREEEF (through partners)
<b>Product Name</b>	Subsidized Loans & Interest Coverage
<b>Type of Financing</b>	Concessional/Subsidized Debt (Interest coverage)
<b>Focus Areas</b>	RE/EE measures for end-users (commercial, productive sectors).
<b>Maximum Financing Amount (Cap)</b>	N/A
<b>Coverage/Financing Percentage</b>	JREEEF covers interest rates and/or subsidizes loans.
<b>Term (Repayment Period)</b>	N/A
<b>Grace Period</b>	N/A
<b>Interest/Profit Rate (Rules)</b>	Subsidized/Covered Interest
<b>Client Eligibility</b>	SMEs, households, municipalities
<b>Link</b>	<a href="#">JREEEF - About</a>

## Public Grants

### Jordan Enterprise Development Corporation (JEDCO)

<b>Institution</b>	JEDCO
<b>Product Name</b>	Tamkeen Program (SME Support)
<b>Type of Financing</b>	Grant / Financial and Technical Support
<b>Focus Areas</b>	Support SMEs in industrial, service, agricultural, tourism, and creative sectors.
<b>Maximum Financing Amount (Cap)</b>	N/A (Varies by support type)
<b>Coverage/Financing Percentage</b>	N/A (Varies)
<b>Term (Repayment Period)</b>	N/A
<b>Grace Period</b>	N/A
<b>Interest/Profit Rate (Rules)</b>	N/A
<b>Client Eligibility</b>	SMEs in different governorates.
<b>Link</b>	<a href="#">JEDCO News &amp; Programs</a>

<b>Institution</b>	JEDCO
<b>Product Name</b>	Rural Economic Growth and Employment Project (REGEF)
<b>Type of Financing</b>	Grant / Technical and Financial Support
<b>Focus Areas</b>	Enhance economic growth and create sustainable jobs in rural areas (includes green/sustainable focus).
<b>Maximum Financing Amount (Cap)</b>	Varies by Window: The project's funding is diverse: 1. Innovation Grants: Up to \$4,000 USD (Individual) and \$12,000 USD (Group). 2. Microenterprise Finance: Up to 6,500 JOD (via MFIs). 3. SME Finance: Up to 50,000 JOD (via CBJ/Partner Banks).
<b>Coverage/Financing Percentage</b>	N/A
<b>Term (Repayment Period)</b>	N/A
<b>Grace Period</b>	N/A
<b>Interest/Profit Rate (Rules)</b>	N/A
<b>Client Eligibility</b>	Rural SMEs and businesses.
<b>Link</b>	<a href="#">Rural Economic Growth and Employment Project International Fund for Agricultural Development IFAD</a>

## Ministry of industry, trade and supply (MoITS) – industrial support fund

<b>Institution</b>	Ministry of Industry, Trade and Supply (MoITS)
<b>Product Name</b>	Matching Grants for Energy Efficiency & Modernization
<b>Type of Financing</b>	Grant (Matching Grant)
<b>Focus Areas</b>	Energy efficiency, industrial modernization, equipment upgrades.
<b>Maximum Financing Amount (Cap)</b>	Up to JOD 150,000 JOD (small), 300,000 JOD (medium), and 500,000 JOD (large)
<b>Coverage/Financing Percentage</b>	Up to 50% of the total project cost.
<b>Term (Repayment Period)</b>	N/A (Grant)
<b>Grace Period</b>	N/A (Grant)
<b>Interest/Profit Rate (Rules)</b>	N/A (Grant)
<b>Client Eligibility</b>	Industrial companies (SMEs and larger).
<b>Link</b>	Matching Grants for Energy Efficiency & Modernization

## Jordan Environment Fund (JEF)

<b>Institution</b>	Jordan Environment Fund (JEF) at the Ministry of Environment
<b>Product Name</b>	Grant
<b>Type of Financing</b>	Grant and co-financing
<b>Focus Areas</b>	Grants and co-financing for RE, waste management, pollution reduction, and circular economy projects. Covers feasibility and implementation.
<b>Maximum Financing Amount (Cap)</b>	N/A
<b>Coverage/Financing Percentage</b>	N/A
<b>Term (Repayment Period)</b>	N/A (Grant)
<b>Grace Period</b>	N/A (Grant)
<b>Interest/Profit Rate (Rules)</b>	N/A (Grant)
<b>Client Eligibility</b>	Private enterprise, NGOs, environmental projects
<b>Link</b>	<a href="#">Jordan Environment Fund</a>

## Conclusion

Jordan's transition toward a green economy is gaining traction through strong national commitment, growing private sector engagement, and evolving financial instruments that link sustainability with economic growth. The development of the National Green Taxonomy, led by the CBJ and key ministries, will provide a unified framework that defines what qualifies as green and unlocks access to both domestic and international climate finance. These developments will strengthen offerings and access of SMEs to green investment and finance, thereby increasing their competitiveness and access to markets.

The ecosystem of financing institutions spanning private banks, Islamic institutions, MFIs, and public funds, has expanded rapidly, offering SMEs, corporates, and municipalities new avenues for concessional loans, grants, and blended-finance mechanisms. International partners, including EBRD, IFC, and the EIB, continue to complement national efforts through technical assistance and de-risking tools that enhance market readiness.

However, challenges persist. Limited awareness among enterprises, gaps in technical capacity, and high collateral requirements continue to restrict investment flow. Addressing these barriers will require coordinated policy implementation, targeted financial literacy programs, and the development of bankable project pipelines.

Overall, Jordan stands at a pivotal point where policy ambition, financial innovation, and market opportunity intersect. By strengthening partnerships between public institutions, private financiers, and international development partners, Jordan can accelerate investment in RE, resource efficiency, waste management, and circular economy solutions laying the foundation for a more sustainable, inclusive, and resilient future.

## Annexes:

Annex – A Emerging Tools and Readiness Checklist

Annex – B Resources and Tools

## Annex – A Green Investment Readiness scorecard

This scorecard was created to help you identify how Green Finance your project is before applying for a loan or grant. The projects scoring more than 40 are likely qualifying as green finance ready projects.

For each category, give yourself a score:

0 = Not started or unclear

1 = Partially planned

2 = Mostly ready (minor gaps)

3 = Fully ready and supported by evidence

Main Assessment Categories				
#	Category	Description	Score (0-3)	Guidance
1	Basic Project Definition	Your investment idea is clear and defined		<ul style="list-style-type: none"> <li>- You know what you want to buy and from which supplier</li> <li>- You have a quotation or written estimate.</li> </ul>
2	Green Eligibility	Your investment clearly improves environmental performance		<ul style="list-style-type: none"> <li>- It saves energy, water, or reduce emissions/ raw material</li> </ul>
3	Technical Readiness	You have the technical details for your investment		<ul style="list-style-type: none"> <li>- You have the equipment specification and model.</li> <li>- You can explain how it will work in your operation.</li> </ul>
4	Investment cost and feasibility	You understand project cost, expected savings, and payback.		<ul style="list-style-type: none"> <li>- You estimated total cost and running cost.</li> <li>- You can roughly calculate how much energy/ water bills you will save each month</li> <li>- You can explain why it's financially worth doing.</li> </ul>
5	Environmental impact	You can describe or measure your project green benefit		<ul style="list-style-type: none"> <li>- You can say how it saves in (e.g. KWh, M3, tons Cos)</li> <li>- You know the main source of improvement (e.g. solar, efficient equipment, reducing materials)</li> </ul>

6	Policy & Sector alignment	Your project fits Jordan's national green priorities		<ul style="list-style-type: none"> <li>- In one of the focus areas: energy, water, waste, or circular economy.</li> <li>- It supports CBJ's green loan framework.</li> </ul>
7	Certification & standards	Your project aims to follow green standards or recognized good practice.		<ul style="list-style-type: none"> <li>- You consider or plan to apply for EDGE, LEED, ISO 14001 ISO 50001, or local audit.</li> <li>- It meets Best practice for efficiency and environmental care.</li> </ul>

Total Score (out of 21): \_\_\_\_\_

### How to understand your score

Total Score	Readiness Level	What It Means	Recommended Next Step
18–21	Excellent	Your investment is clearly green.	You can approach a bank or green finance program with confidence.
13–17	Good	Your project is promising but missing minor evidence or calculations.	Strengthen your estimates or collect technical data before applying.
8–12	Moderate	It could be green but needs clearer technical or environmental data.	Seek support from, JEDCO, or a consultant for pre-assessment.
0–7	Low	The project is not yet green or lacks clarity.	Rethink your design or seek advice on how to make it greener.

### Tips for SMEs

- A green project reduces energy, water use, waste, or pollution, or uses renewable energy.
- You don't need a full business plan, just show what you'll buy and why it's greener.
- The goal is to check if your idea fits green financing programs before you go to a bank.
- Banks will later ask for simple documents: quotations, photos, or short descriptions of savings.



## Annex – B Resources and Tools

- Amman Chamber of Industry (ACI) (2025). “Waste to Worth” platform: success stories of industries adopting circularity / green solutions. Available at: <https://www.wastetoworth.io/en/success-stories/> (Accessed: November 10<sup>th</sup> 2025).
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- Cities and Villages Development Bank (CVDB) (n.d.). Customer’s journey – our services [Video]. Available at: <https://www.cvdb.gov.jo/en/bank-library/videos-customer%E2%80%99s-journey-our-services> (Accessed: November 10<sup>th</sup> 2025)
- CVDB & Greater Amman Municipality (GAM) (n.d.). Municipal Observatory and Amman Urban Observatory – data for investors. [Online]. Available at: [https://media.ammancity.gov.jo/En/List/Amman Urban Observatory](https://media.ammancity.gov.jo/En/List/Amman_Urban_Observatory) (Accessed: November 10<sup>th</sup> 2025)
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- EBRD (n.d.). Technology Selector Tool: Jordan. Available at: <https://ebrdgeff.com/jordan/> (Accessed: November 10<sup>th</sup> 2025)
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- Green Industry Platform (n.d.). SME Support Centre. Available at: <https://www.greenindustryplatform.org/sme-support-centre> (Accessed: November 10<sup>th</sup> 2025)
- Industrial Support Fund (Jordan) (n.d.). Official website. Available at: <https://industrialfund.jo/> (Accessed: November 10<sup>th</sup> 2025)
- The Green Forum, available at: <https://www.thegreenforum.org> (Accessed: November 10<sup>th</sup> 2025)
- International Finance Corporation (IFC) & European Bank for Reconstruction and Development (EBRD) (n.d.). I-GO Assistant. Available at: <https://igosolution.org> (Accessed: November 10<sup>th</sup> 2025)