

Climate Innovation Challenge:

Finance for the Future

Toolkit for Entrepreneurs



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Schedule

Saturday, May 13th

	Session	Stories and Tips from the Field	Mentors
9:00-9:30	Registration and settle in, light breakfast	Samke Mnguni	-
9:30-10:00	Opening	Robin van Reenen, Tyler Ferdinand	-
10:00-11:30	Team formation	Victoria Jackson	Samke
11:30-12:30	Problem Space	Darryl Collenbrand	Tyler, Samke, Randolph, Victoria
12:30-13:30	Lunch		
13:30-16:00	Solutions Space	Delicia Govender	Tyler, Samke, Olivia, Delicia, Tamsin (2)
16:00-16:45	Visioning	Olivia Taylor	Tyler, Samke, Delicia,
16:45-17:00	Closing and Recap	Tyler	-
17:00 - 19:00	Teamwork / Aperó	-	-

Sunday, May 14th

	Session	Stories and Tips from the Field	Mentors
9:00-9:30	Opening and light breakfast	-	-
9:30-9:40	Recap and Agenda	Tyler Ferdinand	-
9:40-10:00	Opening Pitch	Samke Mnguni	
10:00-12:30	Mockup / MVP	Baraka Msulwa	Samke, Tyler, Riyadh, Lindiwe,
12:30-13:30	Lunch	-	-
13:30-15:00	Mockup / MVP Testing and Refinement	Riyaadh Mohamed	Samke, Tyler, Lindiwe, Victoria, Tamsin (1)
15:00 - 16:00	Pitch Prep	Shirley Mburu	Tyler, Samke,
16:00-17:30	Pitches and Judging	Tyler Ferdinand	-
17:30-18:00	Awards and Closing	Samke Mnguni	-
18:00-19:00	Winner Interviews	Tyler Ferdinand	-

Hosts and Partners

- [The CIFAR Alliance](#)
- [The Mastercard Center for Inclusive Growth](#)
- [BFA Global](#)
- [Climathon Global](#)
- [The University of Stellenbosch Launchlab](#)
- [UCT Algorand Financial Innovation Hub](#)

Welcome!

Welcome to the [Climathon!](#) In this document, Climathon participants will find a variety of information that will help them have a successful climathon.

The goal of the climathon is to pitch a climate adaptation solution that leverages financial technology. The pitch should clearly articulate the problem, solution, vision and showcase a minimum viable product or mockup.

Note: As an early-stage start-up founder participant, you cannot compete with an existing mockup or minimum viable product. You must create a NEW component, even though it may be based on your existing solution.

Theme: Climate Adaptation and Financial Services

As the planet continues to warm due to greenhouse gas emissions, regions around the world are facing **climate impacts that will continue to increase** in frequency and/or magnitude in the future (e.g. droughts, flooding, diseases). Many of you will remember Day Zero in Cape Town.

While much attention has gone to climate mitigation, [less has gone to adapting communities](#) (and ecosystems) to these climate impacts. We need **more investment and innovation in adaptation solutions** as vulnerable communities are already facing the brunt of climate impacts.

Often vulnerable communities' first barrier to adapting to climate change is resources, in particular, **financial resources**. Therefore, it makes sense to design adaptation solutions that enhance financial inclusion and resilience.

The Climate Innovations for Adaptation and Resilience (**CIFAR**) **Alliance** has designed a [framework for digital finance for climate resilience](#) that highlights different types of solutions at the climate adaptation and finance nexus.

Note 1: Mitigation and Adaptation can go hand-in-hand (and often should!). For example, renewable energy is often thought of as a mitigation solution because it reduces our reliance on global warming fossil fuels. However, energy access is also extremely important to climate

vulnerable communities that require energy to adapt (e.g. solar cooling solutions in areas that are increasing in temperature). Organizations like [GOGLA](#) are improving the adaptation narrative behind energy solutions.

Note 2: Sustainable resource use and climate action often are conflated. However, sustainable resource use would need to occur, regardless of climate change, so that the world's growing population would have access to food, water and shelter. That being said, many sustainable resource solutions also have climate impact implications. For example, coastal communities facing increasing storms and tidal surges are protected by mangroves. However, mangrove health is reduced by inorganic plastic waste accumulation that essentially suffocates the trees. To build coastal climate resilience, we will have to continue investing in clean coasts.

Useful Definitions

Climate Adaptation - process of adjustment to current or expected climate change impacts to reduce potential damages (physical or social) or take advantage of new opportunities

Climate Change - change in the state of the climate identified by changes in the mean and/or the variability of its properties (e.g. temperature, rainfall) and that persists for an extended period

Climate Mitigation - intervention to reduce emissions or enhance the sinks of greenhouse gasses

Climate Resilience - the capacity of social, economic and environmental systems to cope with a hazardous- climate event or trend or disturbance while maintaining its functional capacity

Financial Inclusion - all people and businesses have access to - and are empowered to use - affordable, responsible financial services that meet their needs (e.g. payments, savings, credit, and insurance)

Financial Resilience - ability to withstand life events that impact one's income and/or assets

Minimum Viable Product - an early, basic version of a product or service that meets the minimum necessary requirements for use but will be adapted and improved in the future based on user feedback

Mockup - detailed, realistic visual representation of a product or service

Sustainable Resource Use - maintaining the long-term use of resources while maximizing

social benefits and minimizing environmental impacts

Attention! Before the Event...

Please complete your [Principles You](#) account as that will assist with team formation.

Please bring the following:

- Notebook and pen (we are striving for minimal waste!)
- Your laptop or other personal advice

Mentors

Lead Mentors

- [Tyler Ferdinand](#):
Climate Resilience and Adaptation, Food Systems and Agriculture, Social Equity, Carbon Markets.
- [Samke Mnguni](#):
Concept Development, Progress Monitoring, Stakeholder Engagement, Financial Inclusion, Data Analysis, Project Implementation

Financial Services

- [Baraka Sulwa](#):
Financial inclusion, consumer insights, lean experiments
- [Riyaadh Mohamed](#):
Research, Entrepreneurship, Management Consulting, Sustainable Development, Strategic Planning, Financial Analysis

Climate and Environment

- [Darryl Colenbrander](#):
Coastal Policy and Management
- [Olivia Taylor](#):
Sustainability, ESGs, Political Science, Climate Resilience, Investment Analytics, Renewable Energy.
- [Tamsin Faragher](#):
Climate Resilience, Landscape Architecture, Infrastructure, Water Management.
- [Lindiwe Johnson](#):
Sustainable Development, Climate Change, Environmental Impact Assessment, Research, Project Management

Venture Building

- [Randolph Bruce Meth:](#)
Serial Entrepreneur, Business Strategy and Development, Renewable Energy
- [Victoria Jackson](#)
Entrepreneurs, Sustainability, Business Mentor

Judges

- [Celina Lee](#) - CEO & Co-Founder, [Zindi](#)
- [Nthakoana Maema](#) - Incubation Program Manager, [ORIBI](#)
- [Daniel Sullivan](#) - Resilience Director, City of Cape Town
- [Anda Ngcaba](#) - Innovation Director, [Algorand Financial Innovation Hub](#)
- [Duval Van Zijl](#) - Climate Director, [Stellenbosch LaunchLab](#)
- To be added shortly...Mastercard Center for Inclusive Growth

Example Participants

1. [Raquel Telo](#) Founder of Anima Active
2. [Donna Shefer](#) Freelance Urban Planner
3. [Anga Mbeyiya](#) Founder of Mwani Blu
4. [Liso Nyandu](#) Founder of Mudala
5. [Francois van Wyk](#) Founder of CarbonSpark
6. [Cynthia Mhlongo](#) Founder of Khwezi Innovations
7. [Tshiamo Seekoei](#) University of Stellenbosch Student
8. [Nadia Scheffer](#) Ideator of Seaweed (Self-employed)
9. [Theodore Batik](#) Computational Engineer of the University of Cape Town
10. [Ross Nelson](#) Founder of Circles
11. [Nicholas de Jager](#) Lab Manager of Sea-Stematic
12. [Tatenda Muvhu](#) Software Engineer of Educative Tech
13. [Nthabiseng Msingatha](#) Product Support Intern of Meltwate
14. [Yaa Addo-Bediako](#) Molecular Biology and Biotechnology
15. [Fanuel Shinedima](#) Chief Executive Officer of Windhoek Investment Group
16. [Damien du Preez](#) Marketing Officer of Centre for Research on Democracy
17. [Odirile Mariri](#) Project Coordinator for Enactus South Africa

Awards

Awards will be allocated after pitches are delivered and judges deliberate on scores. Final prize amounts will be adjusted according to number of participants and breakdown between individuals and early-stage startup founders.

- Winning Team #1 - USD 1,500 for existing and for new
- Winning Team #2 - USD 1,000 for either
- Winning Team #3 - Access to LaunchLab Co-Working and 1-on-1 entrepreneurship counseling for either
- All participants: Access to members of our [TECA team](#) and the [CIFAR Alliance](#) including working groups related to blockchain, climate smart product management, etc.

Judging Rubric

Question	0 - Abstain	1- Strongly disagree	2 - Disagree	3 - Agree	4 - Strongly agree
Does the solution address a clear problem?					
Does the solution have a clear value proposition (simple and compelling)?					
Is the team equipped to execute the defined vision?					
Is there a clear potential path to scale?					
Does the solution have a clear potential impact on the climate resilience or adaptive capacity of vulnerable communities?					
Does the solution have a clear potential impact on the climate resilience of natural ecosystems?					
Does the solution integrate financial services in a meaningful way (i.e. improves equity/usability/accessibility of the product)?					
Does the product or service have a logical user journey?					

Leveraging AI

- 30 minute coaching on AI
- What conversations do we want them to have? What conversations are they having with each other to augment?
- align session with a prompt for chatgpt
- prompts for AI
 - dall-e and toolkit
 - revenue / business models -
 - prompts for chatgpt and template for context
 -
 - rapid market - could customize a model to beyond 2021
 - user journey
- AI prize - product that used AI creatively or integrated

Team Formation: 10:00-11:30

Session Intro:

Goal: Form a well-rounded team!

Pre-Task: Complete a personality test and use results to “speed-date”

[PrinciplesYOU personality test](#) - take this test (about 10 minutes)

Task: Speed-co-found! Focus on:

- **Passion:**
 - What is the problem that excites you?
- **Vision**
 - How do you envision a better world?
- **Experience**
 - What are your proudest accomplishments?
 - How have you had an impact?
- **Skills you have to offer**
 - Technical skills? Soft skills? Unusual skills?
- **Personality**
 - Refer to the PrinciplesYou test

Note 1: A good team will most likely consist of a:

- Hacker - technical strengths
- Hustler - sales and marketing strengths
- Visionary - strategy and visioning strengths

Note 2: Once you have identified your team, delineate roles so that you can be more efficient and move faster. Suggested roles:

- **Decider:** person that makes a quick decision when team is unable to come to a consensus (typically CEO or visionary)
- **Writer/Moderator:** person making sure that everything is recorded (for these purpose, perhaps the hustler)
- **Maker:** person that will “take the pen” on the mockup/prototype (hacker!)

Output: A team of 2-3 people.

The Problem Space: 11:30-12:30

Session Intro: Darryl Colenbrander

Step 1: Discovery Phase

Goal: Articulate your problem statement

Useful tool: [Miro](#): Miro is your team's visual platform to connect, collaborate, and create.

The first step in digital product design is identifying the acute problem your product idea is about to solve. Why so? Because the existing problem links your concept to reality and ensures people will really need your product in the long run. In other words, it will let you [test your idea's viability](#) and make your product market-driven.

But how to make sure the problem is worth solving? Customer pain is the answer. You should identify how big a pain point this problem creates for those who suffer from it. People, or your target audience, will be willing to spend money on a solution if any pain is involved.

Suggested task: Use a flipchart or whiteboard to develop your [problem statement](#)

After discussing the general direction you want to move in, e.g. coastal flooding and infrastructure, start to determine what exact problem you will be solving for. Include:

1. I am...

- a. Who is this person?
2. I'm trying to...
 - a. What is this person's objective/goal?
3. But...
 - a. What is preventing your person from reaching their goals?
4. Because...
 - a. This is the root cause. For example, if they're struggling to save for climate risks(e.g. flooding) what's the reason behind that?
5. Which makes me feel...
 - a. This explains what the impediment is making them feel and helps to identify how the product should make them feel. E.g. I feel unprepared. The product would make them feel prepared.

N.B. Don't mention the solution yet! Articulate the status quo and consider the potential customers limitations. Phrase the problem in a way that you could draw measurable outcomes/metrics from.

Climate hazards (i.e. pains) facing Cape Town:

[ThinkHazard!](#) provides a very basic list and ranking of the main climate hazards that Cape Town faces (non-exhaustive). These include (in ranking from highest to lowest):

1. [Wildfire](#)
2. [Coastal flooding](#)
3. [Water scarcity](#)
4. [Urban flooding](#)
5. [Landslides](#)
6. [Extreme heat](#)

Examples of local climate challenges to be solved include:

- [Declining productivity of fisheries and aquaculture](#)¹
- [Risks such as wildfire endangering protected areas](#)²
- [Coastal flooding damaging infrastructure and causing forced migration](#)³
- [Coastal insurance and other financial products](#)⁴
- [Under-utilized natural assets for sequestering carbon](#)⁵

¹ Food and agriculture Organizations of the United Nations. (2022). Innovating Fisheries And Aquaculture Value Chains.

² Graeme L. Worboys. (2015). Managing Protected Areas

³ Organization for Economic Co-operation and Development. (2018). Climate-resilient Infrastructure.

⁴ National Oceanic and Atmospheric Administration. (2019). Coral reef ecosystems.

⁵ The blue carbon initiative. (2019). About Blue Carbon

- [Inconsistent energy access](#)⁶
- [Limited access to climate finance for coastal areas](#)⁷
- [Increasing health risks in blue services](#)⁸

The Solutions Space

Goal: Select one solution and develop a user journey storyboard

Useful tool: [Miro](#): Miro is your team's visual platform to connect, collaborate, and create..

Now that you've honed in on a problem, we will work on the solution(s). Ideation is a term in psychology that refers to the initial process of generating ideas or possible solutions. When you launch a digital product, ideation means brainstorming all the possible solutions to explore new ideas and learn more about your customer.

Suggested task 1: Flipchart or whiteboard to develop your [solutions menu](#)

1. Start at the end - imagine that your user has solved their problem. How did they do it? Everyone takes some quiet time to brainstorm possible solutions on stickies.
2. Begin to hone in on your solutions - debate 3 of the most promising solution ideas
3. Make a map for each candidate solution. List customers and key players and draw a simple flowchart of the key steps between problem and solution and how they may interact with the product. Keep it simple (5-15) steps.
4. Ask experts - time to utilize your mentors! Interview your mentors to help poke holes in your candidate solutions.
5. Vote. Let each person take two votes. If you are a team of two, maybe recruit a mentor to vote to even things out.
6. Refine the winning candidate. Make sure you have a full (draft) user journey map

⁶ PML Applications Ltd. (2009) Potential ecological benefits and impacts of large-scale offshore and coastal renewable energy projects.

⁷ Nasdaq. (2021). What are blue bonds

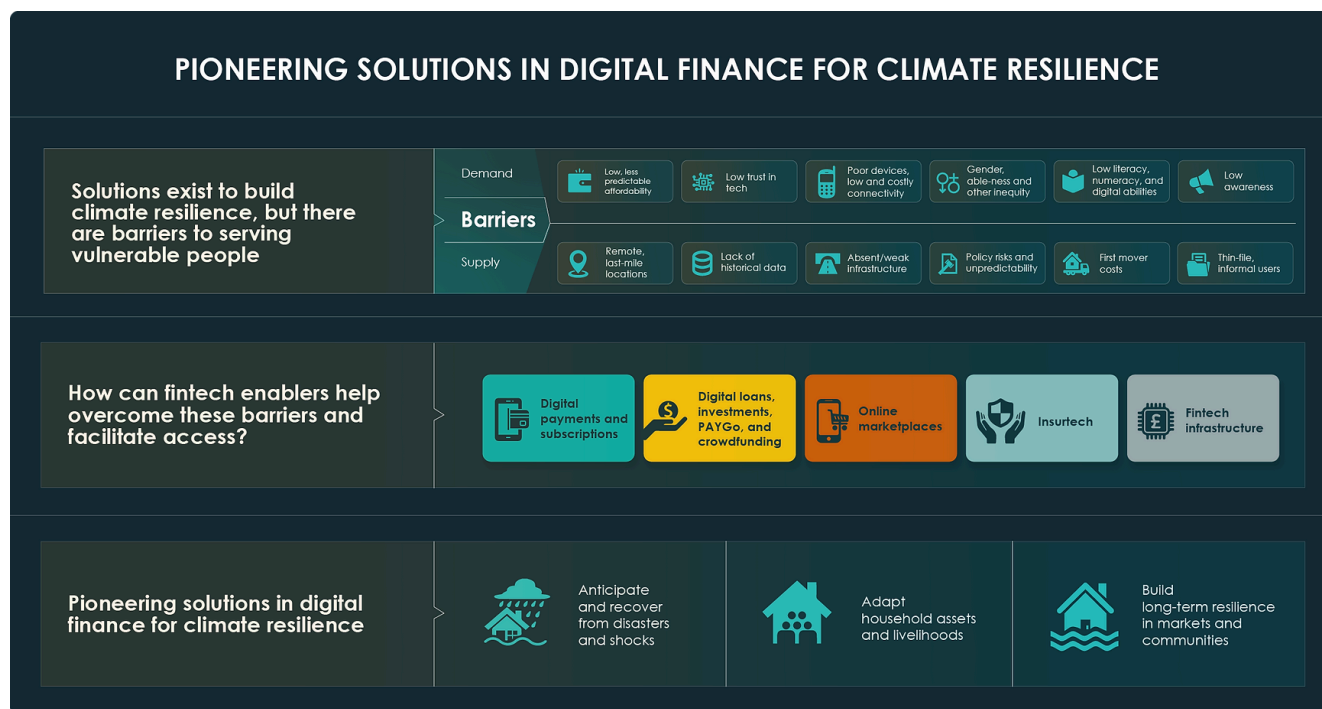
⁸ International Finance Corporation - World Bank Group. (2022). Blue Finance Safeguarding Marine Ecosystems, the Climate, and Livelihoods.

Suggested task 2: Use a flipchart or a whiteboard to develop your [storyboard](#)

1. Give everyone EIGHT sticky notes
2. In 2-3 minutes, write one key user action on each stick note going from product discovery until the end
3. Organize in columns from steps 1-8
4. Moderator takes from the columns to create the master sequence with live discussion
5. Once a sequence is determined, elaborate on the user story in something like a [comic strip](#)

Solutions at the fintech-climate nexus

The following infographic is pulled from the CIFAR Alliance's Digital Finance for Climate Resilience Framework. [Click here for a bigger image!](#)



Example solutions from ChatGPT:

- Develop a financial product that helps small businesses and communities adapt to the impacts of climate change, such as sea level rise or extreme weather events.
- Create a platform that connects investors with opportunities to finance climate resilience projects, such as renewable energy or flood prevention infrastructure.
- Design a system that rewards companies and individuals for reducing their carbon footprint and mitigating the impacts of climate change.

- Build a tool that helps individuals and organizations assess and manage their financial risk related to climate change, such as through insurance products or diversified investment portfolios.
- Create a platform that enables communities to raise funds and finance climate resilience projects, such as through crowdfunding or community-owned renewable energy.
- Develop a financial product that helps small-scale fishers and aquaculturists adapt to changing weather patterns and increased variability in crop yields.
- Build a tool that enables cities and municipalities to access financing for climate resilience projects, such as green infrastructure or energy efficiency upgrades.
- Create a platform that connects lenders with businesses seeking financing for climate resilience projects, such as through green bonds or other impact investment products.
- Develop a financial product that helps individuals and families prepare for and recover from the impacts of climate change, such as through emergency savings accounts or climate-resilient insurance products.

Visioning:

Session Intro:

Step 2: Visioning

Goal: Develop a vision statement to be used during your pitch

Useful tool: [Miro](#): Miro is your team's visual platform to connect, collaborate, and create.

Now that you have a concrete idea for a solution, it's a good time to work on articulating your vision. This will be an essential component of your pitch. A vision is different from your problem statement and user journey because it helps to paint the picture of the impact your product will have made.

Suggested task: Use a flipchart or whiteboard to develop your vision space

1. Set up a space box on your whiteboard for the following questions:
 - a. **Who/what?**
 - i. Who are the humans that will benefit? What problems do they face?
 - ii. Which natural or hybrid ecosystems will we work in? What problems do they face?
 - b. **Climate Smart Impact**
 - i. How might we create value and climate resilience for the human community?
 - ii. How might we conserve and/or regenerate nature?
 - iii. How might we help draw down or avoid greenhouse gas emissions?

c. Super Powers

- i. How might we leverage data? (e.g. generative AI, IoT, satellites, etc.)
- ii. How are we embedding financial services to boost value?
- iii. How might we leverage our community of users and stakeholders?

d. Inevitable Destiny

- i. What science-based ideas are we leveraging?
- ii. What macro-trends may we ride?

Reflect and prioritize the answers. Your final product should be only about 3 sentences!

Prototyping, Testing and Refinement

Session Lead: Baraka Msulwa

Session Support: Lindiwe

Goal: Develop a minimum viable product or wireframe (low- or high-fidelity)

Useful tools:

- [ChatGPT](#): can be leveraged for ideas, content, and coding
- No code platforms:
 - [Bravo](#): App development focused on design
 - [WordPress](#): website development
 - [Sketch](#) - A design toolkit for creating digital interfaces and interactive prototypes. It allows users to design, prototype, and collaborate with team members.
 - [Bubble](#) - A visual programming tool for creating web applications without coding. Users can create and customize apps by dragging and dropping elements on a canvas.
 - [Webflow](#) - A web design and development platform that allows users to create responsive websites and web applications.
 - [Axure](#) - A tool for creating wireframes, prototypes, and documentation for websites, mobile apps, and other digital products.
 - [Canva](#): Graphic design platform used to create social media graphics and presentations.
 - [Figma](#): Collaborative web application for interface design. Figma focuses on interface design and user experience.

- Try this [low-fidelity wireframe kit](#)

Process:

Today is the day to put all of yesterday's conceptualization to paper (or code)!

Three simple steps:

1. Design your prototype, perhaps utilizing open data (see below)
2. Test with [mentors](#)
3. Refine

Note 1: There isn't much instruction here because this is where you will have to **get creative!** Perhaps start with a mockup (you will need to showcase this, at a minimum) before moving into an MVP. Remember that an MVP doesn't need to necessarily be a version of the real thing. For example, if your solution includes hardware or infrastructure, you could design an informational pamphlet or manual that describes the product in a way that would capture potential user feedback.

Note 2: When testing with mentors, make sure you have a [basic interview guide](#) i.e. some key questions you want to ask once they interact with the mockup or MVP

Open Data

Open data tools:

- [Statista](#): Platform specialized in market and consumer data, which offers statistics and reports, market insights, consumer insights, and company insights.
- [Resource Watch](#): Resource Watch provides trusted and timely data for a sustainable future.
- [Global Forest Watch](#): Offering the latest data, technology, and tools that empower people everywhere to manage better and protect forest landscapes.
- [Climate Watch](#): Climate Watch offers powerful insights and data on national climate plans, long-term strategies, and greenhouse gas emissions to help countries achieve their climate and sustainable development goals.
- [Food and Agriculture Organization of the United Nations Data](#): FAOSTAT provides free access to food and agriculture data for over 245 countries and territories and covers all FAO regional groupings from 1961 to the most recent year available.

- [GSMA Intelligence](#): This easy-to-use platform allows users to easily assess markets, profile competitors and plan the business for the future.
- [Notre Dame - Gain](#): Data points for more than 180 UN countries. Data includes all ND-GAIN indicators across 20+ years.
- [Earth Online](#)
- [Mercator Ocean](#): In Mercator Ocean, you will find operational products for real-time analysis and forecasting, updated daily or weekly, and multi-year products based on reanalysis and model simulations, without data assimilation, over long time series in the past.

Pitch Formulation

Session Lead: Shirley Mburu

Goal: Develop a pitch deck

Useful tools:

- Keep it simple, use [Google Slides](#)

Process:

At this point, you should have everything you need to create a successful pitch deck. Weave together the outputs from the previous sessions.

Note 1: Remember to keep things visual and concise!

Note 2: Return to the [rubric](#) to make sure that you touch upon the main judging criteria.

Note 3: Select 1 or 2 presenters and PRACTICE the pitch! Take it outside if needed.

Example Adaptation-Fintech Companies

- [Abalobi](#)⁹, Sustainable fishery Marketplace

Abalobi is a fishers' cooperative in South Africa that began as an environmental intervention to support and preserve small-scale fisheries. The team now boasts a platform co-designed with fishers to

⁹Elevating small-scale fisheries through data & technology: <https://abalobi.org/>

log their catch, manage fisheries, track processing, and interface with buyers.

- [Bekia](#)¹⁰, Tech-enabled waste collection and recycling

Bekia is a tech-enabled waste collection solution that enables companies and households to exchange their waste (plastic, paper, electronics, metals, cooking oil) in exchange for a financial incentive that is paid into a digital wallet.

- Cloud to Street, Predicting flood risk for insurance

[Cloud to Street](#)¹¹ uses flood models and satellite data to underwrite parametric flood insurance policies. Their data analytics platform can predict the size and damage of flood risk, and map floods in high-resolution, in real-time, anywhere on earth, using direct observation — at a fraction of the cost of traditional models.

- Meridia, Unlocking land value for climate-vulnerable farmers

[Meridia](#)¹² is an end-to-end solution for land and property documentation in emerging markets. By providing formal land titles, Meridia gives smallholder farmers tenure security and the opportunity to access tools to improve their livelihoods and expand production. Meridia also delivers value to huge agribusinesses given their extensive dataset of 10,000s of land parcels.

- Pula, Reimagining the landscape of agricultural insurance

[Pula](#)¹³ designs and delivers innovative agricultural insurance and digital products to help smallholder farmers manage yield risks, improve farming practices, and grow their incomes over time. Pula's unique offering is that they distribute the product through partners engaged in increasing farmer resilience, strengthening the entire value chain. As of June 2021, Pula has 70 distribution partners, 49 insurance partners, and 21 reinsurance partners.

- Topl, Radically rethinking supply chain traceability

[Topl](#)¹⁴ is a blockchain protocol that provides traceability and transparency into how businesses engage with, prove, market, and monetize sustainable practices. There is a huge opportunity to empower companies to build brand equity by demonstrating new ways they extend value to workers at origin, improve accountability above smallholder farmers, and push back against 'greenwashing'.

- Gramcover, De-risking rural livelihoods with affordable insurance

[Gramcover](#)¹⁵ is an insurtech that offers an "assisted digital" marketplace of customized insurance products for rural communities in India. Gramcover policies help smallholder farmers protect their income from external shocks including extreme weather events.

¹⁰ Separate Your home waste and start making money Now: <https://www.bekia-egypt.com/en/>

¹¹ Making parametric flood insurance possible: <https://www.floodbase.com/>

¹² Field data solutions for smallholder supply chains: <https://www.meridia.land/>

¹³ Global Insurtech: <https://www.pula-advisors.com/>

¹⁴ The Blockchain Built for Good: <https://www.topl.co/>

¹⁵ Bridging the Gap Between Insurance & Rural India: <https://www.gramcover.com/>