



UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION

TERMS OF REFERENCE (TOR)

for

“Provision of Services related to the execution of the Technical Assistance Facility of the Resilient Investment in Southern Africa (RISA) Programme”

Long-term Agreement(s) (LTAs)

March 2024

1 Organisational Context

The United Nations Industrial Development Organization (UNIDO) is the specialized agency of the United Nations that promotes industrial development for poverty reduction, inclusive globalization and environmental sustainability. The mission of UNIDO, as described in the Lima Declaration adopted at the fifteenth session of the UNIDO General Conference in 2013, is to promote and accelerate inclusive and sustainable industrial development (ISID) in Member States. The relevance of ISID as an integrated approach to all three pillars of sustainable development is recognized by the 2030 Agenda for Sustainable Development and the related Sustainable Development Goals (SDGs), which will frame United Nations and country efforts towards sustainable development in the next fifteen years. UNIDO’s mandate is fully recognized in SDG-9, which calls to “Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation”. The relevance of ISID, however, applies in greater or lesser extent to all SDGs. Accordingly, the Organization’s programmatic focus is structured in four strategic priorities: Creating shared prosperity; Advancing economic competitiveness; Safeguarding the environment; and Strengthening knowledge and institutions.

Each of these programmatic fields of activity contains a number of individual programmes, which are implemented in a holistic manner to achieve effective outcomes and impacts through UNIDO’s four enabling functions: (i) technical cooperation; (ii) analytical and research functions and policy advisory services; (iii) normative functions and standards and quality-related activities; and (iv) convening and partnerships for knowledge transfer, networking and industrial cooperation. Such core functions are carried out in Departments/Offices in its Headquarters, Regional Offices and Hubs and Country Offices.

Bidders are encouraged to familiarize themselves with typical UNIDO operations through www.unido.org and UNIDO’s Open Data platform containing all ongoing technical cooperation projects, on <https://open.unido.org>.

2 Programmatic Context

Current climate variability and expected future climate change represent significant climate hazards for Southern Africa. Rural communities and smallholder farmers across the region are heavily dependent on rain-fed agriculture for subsistence farming and are thus directly exposed to these climate hazards and their impacts. Women, who make up most of the agriculture sector labour force, are disproportionately affected.

The Resilient Investment in Southern Africa (RISA) programme seeks to address climate vulnerability and risk in agriculture and food value chains by building resilience through the cost-effective deployment of climate adaptation products, services and intelligence via SMEs in Democratic Republic of the Congo, Eswatini, Lesotho, Malawi, Mozambique, Namibia, South Africa and Zambia. Six of the target countries are Least Developed Countries (LDCs).

Adaptation finance for food and agriculture in Southern Africa requires significant scaling up and incentivisation. The RISA programme will help unlock barriers to investment by providing technical assistance (TA) to SMEs that offer adaptation solutions to the agriculture and food value chains, as well as providing financing in the form of convertible notes, pure equity and debt.

RISA is comprised of two separate but interlinked facilities:

1. RISA Technical Assistance Facility (RISA-TAF): The envisaged USD 8.7M RISA-TAF will be hosted by the United Nations Industrial Development Organization (UNIDO) and provide advisory services under the three themes described below. Ultimately, the provision of TA should be based on the needs and weak points of the SME.
 - a. Financial Advisory – supporting SMEs with refining their financial model, structuring and facilitating an investment with the RISA Investment Facility and other financiers, pitching and the preparation of an investor teaser, and data room development.
 - b. Impact Advisory – supporting SMEs to maximise and articulate their positive social and environmental impacts, with a focus on female empowerment. Specifically, this activity will support selected SMEs develop and implement Gender Action Plans (GAP), Environmental and Social Impact Assessments (ESIA) and Environmental and Social Management Systems (ESMS).
 - c. Business Development Advisory – pre-investment this activity aims to support SMEs become investment ready through advisory on, for example, business plan development, human resourcing, legal and compliance, marketing, and strategic partnership development. Post-investment this activity will support SMEs effectively deploy the capital they have raised from the RISA Investment Facility and potential co-financiers.
2. RISA Investment Facility (RISA-IF) (for information only - not part of the tender)
 - a. The RISA-IF Early will be implemented by Camco Management Limited (Camco) and will deploy USD 20 million for catalytic investments in the form of hybrid debt and pure equity in early-stage SMEs, with 30% of funding dedicated to investments that fulfil 2X's gender lens investing (2X GLI) criteria.
 - b. The RISA-IF Growth, also to be implemented by Camco, will deploy USD 60 million to deliver the growth capital necessary for SMEs in the form of debt and equity to achieve adaptation outcomes at scale, with 30% of funding dedicated to investments that fulfil the 2X GLI criteria.

3 Background Information Relevant to the Required Services

The purpose of RISA-TAF is to de-risk RISA-IF and provide both pre- and post-investment committee approval technical assistance by developing a pipeline of investment ready SMEs, support them quantify, amplify and articulate their gender and adaptation impact, and support effective deployment capital received from RISA-IF and other co-financiers.

The specific purposes for the present tender exercise include, among others:

- To develop one or more long-term contract(s) with selected service provider(s) for an extended period of time of up to six (6) years.
- To secure stable, consistent and reliable services provision under the RISA Technical Assistance Facility (RISA-TAF);
- To secure, coverage of the three themes of technical assistance across eight countries, which thereby form 24 technical assistance packages;
- Streamlined ordering of services thereby ensuring utmost flexibility with regard to service requirement refinement (as and if required during the course of the project), timely implementation, optimized administrative processes as well as high quality expertise

RISA-TAF will comprise of two bodies: one or more Service Provider(s) (SP)¹ and the hosting GCF Accredited Entity (AE). UNIDO will act as the hosting entity providing oversight and supervision by monitoring the SPs performance and ensuring corrective action is taken where required. The scope of this tender encompasses **three themes of technical assistance across eight countries.**

The programmatic timeline entails a staggered launch whereby RISA-TAF will be launched 6 months in advance to RISA-IF to originate and develop the investee SME pipeline. By RISA-IF launch, RISA-TAF targets five investment-ready SMEs and a continuous stream of an additional 5 SMEs each quarter thereafter for the first year. RISA-IF will invest quasi-debt, equity and debt into 24 SMEs while, over the 5.5 years with a possibility for a one year extension. The SP/SPs are also expected to deliver capacity building webinars to the broader ecosystem of agricultural SMEs to promote RISA, build pipeline and capacity on climate adaptation, financial literacy, development of business plans, women empowerment and gender mainstreaming.

RISA-TAF's proposed budget for the sub-activities 2.1-2.3 indicates between USD 5M – USD 7.5M and will form the so-called Not to Exceed Amount (NTE) of associated Long-term Agreement (LTA) for successful bidders. UNIDO reserves the right to issue one or more LTA(s) per sub-activity. The so-called NTE amount of each respective LTA will be allocated accordingly. RISA is in the fundraising process. In case of any additional funds in the future the NTE may be increased by UNIDO accordingly.

4 Long-Term Agreement(s) – LTA(S)

UNIDO intends to enter into LTAs with one or more successful bidders/SPs for one or more of the described sub-activities 2.1-2.3 indicated in Section 5.

In the event that UNIDO will sign a LTA with selected SP(s), the following shall apply:

- The LTA shall be valid for initially two (2) years from the date when both parties have signed the agreement with an option for further extension of additional four (4) years subject to satisfactory performance of the service providers and at UNIDO's discretion;
- UNIDO will not commit to purchase any minimum quantity of the services, and purchases will be made only if and when there is an actual requirement. UNIDO will not be liable for any cost in the event that no purchases are made under any resulting LTA;
- The LTA will be signed on a non-exclusive basis. UNIDO shall have no limitation on its right to enter, concurrently, into additional contract(s) with other companies for same and/or similar services.

Under the established LTA, call-off contract(s)/Purchase Order(s) will be issued by UNIDO's Project Manager.

In case UNIDO opts to establish a LTA with more than one service provider, UNIDO may opt to carry out an additional competition exercise (Secondary bidding) among the selected service providers at its own discretion depending on the required scope and complexity of the respective call-off contract(s)/Purchase Orders(s).

4.1 LTA call-off procedure

¹ Sub-contracting or forming a consortium of Service Providers (SPs) is permissible and encouraged by UNIDO to ensure expertise is covered across all technical assistance packages. In case of using sub-contractors the proposal must clearly describe which of the offered services will be sub-contracted and include the name(s), CVs of the sub-contractor(s) as well as references in its/their field of operation. In case of consortium, the proposal must provide information about all consortium members as well a consortium letter declaring who will act as the lead (being overall responsible and accountable for the contract implementation) as well as any other information deemed of use for the evaluation. The Qualification Requirements indicated in Appendix 2 must be fulfilled by the Consortium lead.

On a TA demand basis, UNIDO will conduct a secondary bidding exercise for LTA holders, a call-off contract/purchase order under a LTA should follow the processes described below:

- Selected service provider(s) receive a ‘request for offer’ based on Terms of Reference for specific project requirements from the UNIDO Project Manager.
- Within a requested time period (to be specified in the LTA, but generally no more than 1 to 2 weeks), SP(s) shall submit an offer to the UNIDO Project Manager based on the established terms and conditions of the LTA, followed by clarification Q&A whenever necessary.
- Upon receipt of the proposal(s) the UNIDO Project Manager conducts a review of the proposal(s) and determines if it meets the requirements in terms of technical, operational, personnel capacity and other relevant requirements. In case UNIDO opts to establish a LTA with more than one service provider, the UNIDO Project Manager conducts a thorough review of all offers and determines the technically acceptable lowest cost offer.
- Once a technically acceptable lowest cost bid has been identified, the UNIDO Project Manager can send a call-off purchase order/contract to the SP for its countersignature. Services are to be provided in line with the offer [e.g. in terms of actual efforts (personnel time & costs), travel arrangements, time lines, etc.] for the specific call-off as well as the overall terms and conditions of the LTA.

5 Scope of Required Services

The division of activities conducted by RISA-TAF between both entities is envisioned as follows:

Activity	Party
Activity 1: Establish and manage RISA-TAF	
Sub-activity 1.1: Establish contractual arrangements between SP(s), including TAF Manager, Technical Assistance Committee, Insights Manager and network of local consultants.	UNIDO
Sub-activity 1.2: Administer SME selection management, including outreach to adaptation SMEs to build pipeline, conducting eligibility assessments and evaluation of applications from adaptation SMEs.	UNIDO
Sub-activity 1.3: Monitor and report SP(s) Performance, as well as provide inputs for corrective action when and where necessary.	UNIDO
Activity 2: Deliver technical assistance for climate adaptation SMEs and support 2X GLI alignment	
Sub-activity 2.1: Provision of one-to-one financial advisory services to adaptation SMEs	SP
Sub-activity 2.2: Provision of one-to-one and one-to-many business development services to adaptation SMEs	SP
Sub-activity 2.3: Provision of one-to-one and one-to-many social and environmental impact advisory services to adaptation SMEs	SP
Activity 3: Develop and manage knowledge around lessons learned and market trends related to investing in adaptation SMEs	
Sub-activity 3.1: Collect market insights and develop lessons learned through interviews, entrepreneur surveys and feedback, and consultants’ reports	UNIDO
Sub-activity 3.2: Disseminate lessons learned through webinars, publications and panel discussions	UNIDO

The sub-services listed below the three sub-activities are indicative only except those under sub-activity 2.3. RISA will aim to provide TA based on its prospective investees’ needs. As they and therefore their TA needs are not yet known at this stage, the bidders are encouraged to indicate the specific sub-services they preempt would be needed based on their understanding of the barriers and challenges RISA’s targeted SMEs face in developing towards impact and investment readiness. Bidders are therefore encouraged to review Appendix 5, the indicative pipeline of RISA to understand the profile of the targeted SMEs.

Sub-activity 2.1: Provision of one-to-one financial advisory services to adaptation SMEs

The goal of this sub-activity is to provide support to the SME in raising commercial finance. That may be delivered through various means as prescribed by the action plan. This sub-activity, therefore, will be primarily utilized pre-RISA-IF investment but a proportion of SMEs may receive post-RISA IF investment financial advisory services to facilitate a second round of financing. The SP will allocate either an in-house or external financial expert to execute one or more of the non-exhaustive indicative sample list of sub-services.

1. Financial model development & refinement
2. Investment structuring
3. Credit assessment & monitoring
4. Pitchbook & investor teaser development
5. Data room development
6. Introduction and negotiation with potential co-financiers

Sub-activity 2.2: Provision of one-to-one and one-to-many business development services to adaptation SMEs

This sub-activity's primary purpose is to develop SMEs to a level of investment readiness or support the investee effectively deploy capital raised from RISA-IF and other co-financiers by providing the strategic or operational advisory support required as prescribed in the action plan. The advisory services provided would ensure the deployed funding would be deployed effectively to maximise returns on financial, social and environmental impact. Identified indicative services could include but are not limited to the following:

1. Agronomic advisory
2. Risk management
3. Internal audit & internal control
4. Accounting & reporting
5. Business plan development
6. Rollout plan development & implementation support
7. Marketing & strategic partnership development
8. Human resourcing advisory:
 - 8.1. Recruitment
 - 8.2. Staff retention
 - 8.3. Training & development
 - 8.4. Employee performance management
9. Legal Advisory:
 - 9.1. Advice on existing employment, buyer and supplier contracts
 - 9.2. Support with the obtainment of licenses and/or permits where legal input is required

This sub-activity will also entail the provision of related advisory services in the form of webinars to the broader ecosystem of SMEs operating in the agricultural value chains.

Sub-activity 2.3: Provision of one-to-one and one-to-many social and environmental impact advisory services to adaptation SMEs

The goal of this activity is to estimate, measure, analyse, enhance and articulate the positive environmental and social impact of a supported SME while mitigating any perceived or real negative impact. RISA-IF will align to 2X GLI criteria, and this sub-activity will verify and amplify an SME's 2X GLI's credentials thereby ensuring alignment on the portfolio level. As standard, each SME will receive pre-investment support in developing a gender action plan (GAP), which sets out how the SME will promote and ensure gender equality. Such advisory support includes the development of SMEs':

1. Environmental & Social Management System (ESMS)
2. Environmental & Social Impact Assessment (ESIA)
3. Gender Action Plan (GAP)

The development of the three documents above are mandatory for each investee and are required as part of the review conducted by RISA's Investment Committee. This sub-activity will also entail the provision of

related advisory services in the form of webinars to the broader ecosystem of SMEs operating in the agricultural value chains.

6 Deliverables and General Time Schedule

The Long-term Agreement(s) will be established for an initial period of two (2) years with possibility of extension for additional up to four (4) years (i.e. total LTA(s) period of up to six (6) years). The contractor will provide deliverables (including but not limited to **periodic updated logical framework, periodic progress and financial reports**) as defined in the specific call-off orders within the Long-term Agreement. Deliverables must be provided in the English language. Logical framework, narrative and financial reporting templates will be provided by UNIDO. The periodic progress reports will provide a qualitative update on progress made within a certain time period which shall be agreed upon between UNIDO and the SP(s) for one or more call-off orders relating to TA provision, cooperation with RISA-IF, market insights, lessons learned, corrective action taken and required, and time schedules for the next timer period(s) (e.g. quarter). The unaudited periodic financial reports will include a financial statement and a list of all outstanding commitments and transactions completed during the defined period. UNIDO will provide feedback to the contractor within 10 working days upon receipt of a periodic (e.g. quarterly) report. The contractor’s appointed TAF Manager, the RISA-IF Manger and UNIDO shall convene on a regular basis virtually or physically to ensure strategic and operational alignment.

The general implementation timeline for the first two years are envisaged in the table below². Evaluation of RISA applications are expected to continue through until the end of Q2 Y4 and technical assistance provision focussed on impact calculation and monitoring, and business development will continue through (tentatively) until the end of Y5 depending on the needs of the investees.

In case there is an expectation for onboarding of experts to implement certain project requirements (thematic areas) this must be stated in the Technical Proposal. Bidders must also describe their plan on addressing technical assistance gaps, identifying and recruiting either in-house or external experts to enhance the breadth and quality of TA provision.

Tentative project implementation time line:

	Q1 Y0	Q2 Y0	Q3 Y0	Q4 Y0	Q1 Y1	Q2 Y1	Q3 Y1	Q4 Y1
UNIDO-SP Contract Finalisation								
Online Platform Development								
Expert Network Expansion								
Outreach & Origination								
Webinar Execution								
Evaluation of RISA Applications								
Provision of Technical Assistance								
RISA-IF Launch								

7 Contents of Proposals

Bidders are requested to submit both technical and commercial proposals and accompanying technical and commercial bid forms. Bidders are furthermore requested to indicate which of the three themes of technical assistance they will offer, and the subservices they will offer under each. **Partial bids per thematic technical assistance area will be accepted. Bidders will be evaluated on the themes of TA as offered in the proposal.** For example, a bidder that proposes a bid for two themes: financial advisory and business development, will not be evaluated on their ability to provide impact advisory (GAP, ESIA & ESMS). A bidder that proposes a bid to conduct impact advisory will not be evaluated on their ability to provide business development and

² The Y1 is aligned with the launch of RISA-IF.

financial advisory technical assistance. In case of a consortia, the Long-term Agreement to be signed with UNIDO must be signed by the leading organisation of the consortium or partnership.

As part of the technical proposal review UNIDO may request an interview with key personnel/representatives of the bidders.

Technical Proposal (To be submitted in separate envelope according to the instructions stated in the Instruction Letter)

Bidders may structure their proposal as desired but as a minimum, proposals must include details on the following items:

1. Diagram and description of organisation/consortium structure including the delineation of roles and responsibilities, as well as proposed contractual arrangements between consortium and coordination modalities.
2. Organisation(s) profile
 - 2.1. Relevant experience in, referencing at least two projects of a similar nature:
 - 2.1.1. Agriculture
 - 2.1.2. Climate Adaptation
 - 2.1.3. Technical Assistance (TA) provision on the three TA themes:
 - 2.1.3.1. Financial advisory (if offered)
 - 2.1.3.2. Business development (if offered)
 - 2.1.3.3. Impact, specifically Gender, ESIA and ESMS development (if offered)
 - 2.2. CVs of key individuals and TA advisors in consortium, in particular, profile of proposed TAF Manager as well as individual consultants/advisors that may form part of consortium and a description of roles to be hired upon securing the bid. CVs should include:
 - 2.2.1. location
 - 2.2.2. skillset of key individuals and experts selected to provide TA including language competences.
 - 2.2.3. Level of seniority:
 - Partner/ Director
 - Senior Manager
 - Manager/Intermediate professional
 - Junior professional
 - Administrative personnel
3. TA Delivery Methodology:
 - 3.1. Proposed methodology in verifying TA requirements
 - 3.2. Proposed methodology in delivering timely TA including one-to-one TA for the bidders' proposed sub-services, as well as via webinars for sub-activities 2.2 and 2.3 (if selected).
 - 3.3. Proposed methodology in monitoring and evaluating on an SME and project level, including enforcement of GCF's and UNIDO's Environmental and Social Safeguarding Policies and Procedures³ and taking corrective action if required.
 - 3.4. Proposed methodology in address potential capacity gaps of the bidder
 - 3.5. Proposed TA delivery monitoring plan, including method to identify and implement corrective action.

Commercial Proposal (to be submitted in separate envelope according to the instructions stated in the Instruction Letter)

³ UNIDO's ESSPP can be found [here](#).

All-inclusive cost per day depending on the level of expertise (please see Appendix 7a). The all-inclusive cost per day per level of expertise shall also include the overhead fees (management and other administrative fees) as well as any other cost.

Note to bidders:

Travel costs and daily subsistence rates (DSA), if applicable – are not to be included in the Commercial Proposal for the LTA.

Ticket costs for travels and DSA costs shall be provided in the offer/cost breakdown for the specific call-off (please refer to call-off procedure indicated above) once the LTA is established. Travel (ticket) costs shall be based on the ‘most economical ticket prices’ at the time of booking, and if requested by UNIDO Project Manager, shall be communicated to the Project Manager/project team prior to booking for additional approval.

8 Technical Requirements and Technical Evaluation Criteria (please also refer to Appendix 2 of the tender documents)

Full compliance with requirements stated in Terms of Reference including but not limited to:

- Thematic and sectoral expertise;
- Proposed services offering
- Local context and capacity
- Project management

Language Requirements

All communication with UNIDO will be in the English language. Personnel assigned to DRC are expected to have a high level of French language proficiency. Personnel assigned to Mozambique are expected to have a high level of Portuguese language proficiency. The bidder shall confirm language proficiency of its experts/personnel in the above languages.

9 Commercial Evaluation Criteria (please also refer to Appendix 2 of the tender documents)

Appendix 1 – Theory of Change

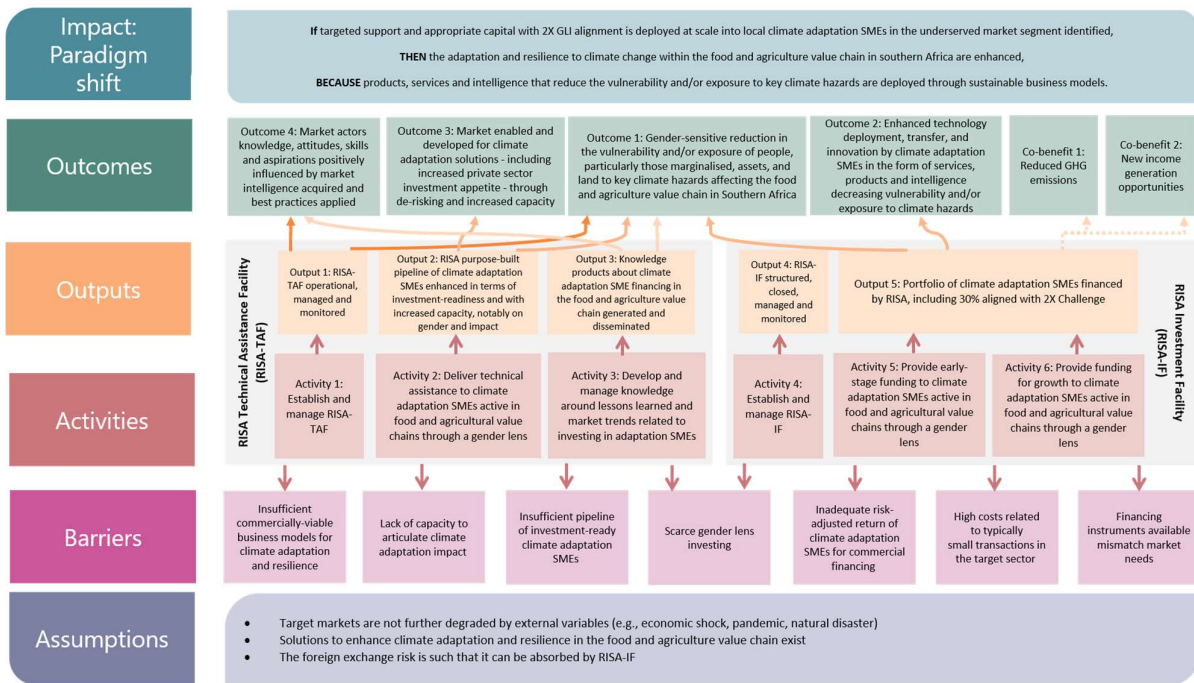


Figure 1: RISA's Theory of Change Schematic

RISA Goal Statement

If targeted support and appropriate capital with 2X Gender Lens Investing (GLI) alignment⁴ is deployed at scale into local climate adaptation SMEs in the underserved market segment identified,

then the adaptation and resilience to climate change within the food and agriculture value chain in Southern Africa are enhanced,

because products, services and intelligence that reduce the vulnerability and/or exposure to key climate hazards are deployed through sustainable business models.

RISA will offer the first dedicated funding facility in the SADC region targeting SMEs deploying products, services and intelligence creating climate adaptation benefits while combining it with dedicated technical assistance. It will address persistent barriers and lead to long-lasting changes, by facilitating and enabling a market for climate adaptation solutions. GCF participation will crowd-in private investments in the under-funded food and agricultural value chain.

RISA-TAF Outcomes

In terms of outcomes, RISA-TAF will first and foremost reduce the vulnerability and/or the exposure of people, particularly women, assets, and land to key climate hazards, e.g., water scarcity and drought, extreme weather events, saline intrusion through sea level rise, etc., affecting the food and agriculture value chain in Southern Africa.

Giving gender due consideration and focusing on the most climate vulnerable, the increased pool of investable SMEs together with the increased capacity related to climate adaptation financing unlock investment for the deployment of products, services and intelligence delivering climate adaptation benefits and durably reduces the vulnerability and/or exposure to acute climate hazards.

Besides, the market for climate adaptation solutions in the food and agricultural value chain will be enabled and de-risked increasing the appetite of the private sector. Market actors' knowledge, attitudes, skills and aspirations are expected to be positively influenced by the market intelligence acquired and best practices applied and disseminated.

RISA-TAF Outputs

The Programme will deliver an integrated financing instrument that is designed and structured to contribute to the goal statement, capitalised with adequate financing, managed by specialised and experienced technical assistance professionals, and monitored adequately and in line with the Accredited Entities own rules and procedures as well as the funders' requirements. The concrete outputs will be in the form of a pipeline of projects and SMEs that will have been identified for their prospect to enhance climate adaptation

⁴ <https://www.2xchallenge.org/criteria>

and resilience. They will be supported, including on gender and impact, and de-risked through highly targeted technical assistance to increase their investment readiness. All along, market intelligence will be harnessed and compiled to produce knowledge products which further contribute to enabling a market and creating impact beyond the individual transactions.

RISA-TAF Activities

Key activities include the establishment and management of RISA-TAF, in close coordination with RISA-IF. The facility will deliver highly specialised and targeted technical assistance for climate adaptation SMEs and support gender equity through the implementation of gender action plans. It will also develop and manage knowledge around lessons learned and market trends related to investing in adaptation SMEs in the target market segment.

RISA-TAF Barriers

The Programme is addressing a set of interrelated barriers impeding an effective market to effectively deploy adaptation solutions in the food and agricultural value chain at scale and in a sustainable and commercially viable manner. Based on experience and validated through market research, there are insufficient commercially viable business models for climate adaptation and resilience. By extension, the pipeline of investment-ready climate adaptation SMEs is insufficient considering the challenge at hand. Evidence also shows that the capacity to articulate climate adaptation impact is commonly lacking. Furthermore, it is also apparent that the gender dimension is not diligently considered.

- **Climate impact:** Experience shows that many companies active in the sector produce or have the potential to produce climate adaptation benefits. However, the capacity to understand the concept of climate impact is low in general, particularly at the SME level. By supporting SMEs understand their potential climate adaptation impact, RISA can reduce climate risk and develop more resilient value chains.
- **Insufficient pipeline:** As recognised in the literature and amongst practitioners, there is a chronic lack of investment-ready SME pipelines. Particularly during their early stage, many companies are ill-equipped to articulate a compelling value proposition to an investor. Only 6% of private capital fund managers characterise investment readiness levels for climate resilience SMEs as 'high', with almost 50% of respondents rating them as 'low'.⁵ Despite this, almost half of respondents indicate that agriculture was an attractive sector for investment.⁵ To face a prospective investor and bring the transaction to closure, the financing and investment acumen requires strengthening to develop both a compelling business case and the required technical and legal documentation.
- **Underdeveloped support ecosystem:** Both RISA-TAF and RISA-IF will act to expand and develop the market for SMEs in the agricultural sector. Notably, RISA-TAF is targeted towards developing a support ecosystem for SMEs by facilitating engagements with financiers, supporting SMEs access necessary funding and providing technical assistance to businesses become commercially sustainable. By developing and disseminating influential knowledge products based on the empirical evidence produced by RISA, the ecosystem and its key actors will be reinforced.

⁵ African Private Capital Association (AVCA) and Tony Blair Institute for Global Change (TBI), 2023: Climate Financing in Africa: Strategies for the Future, https://www.avca.africa/media/gpenpxlo/02084-avca-tbi-climatereport_8.pdf

Appendix 2 –Structure

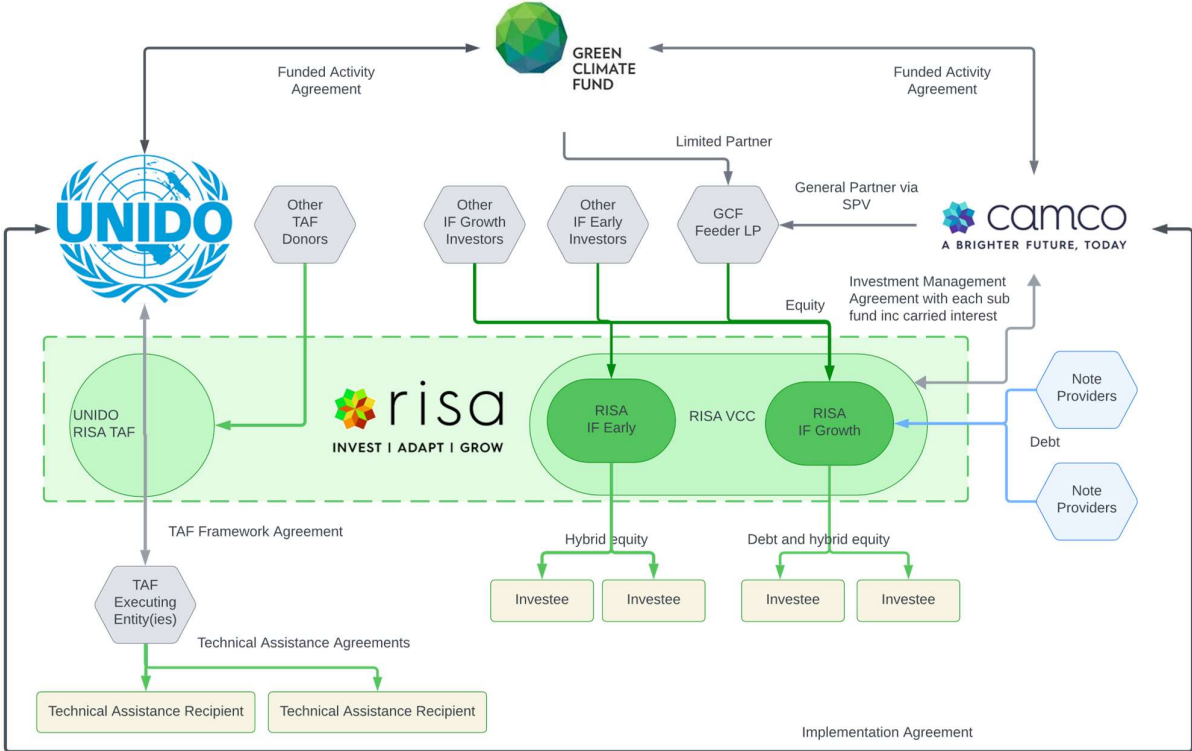


Figure 2: Proposed RISA Structure Diagram

Appendix 3 – Expected Capital Flows of RISA

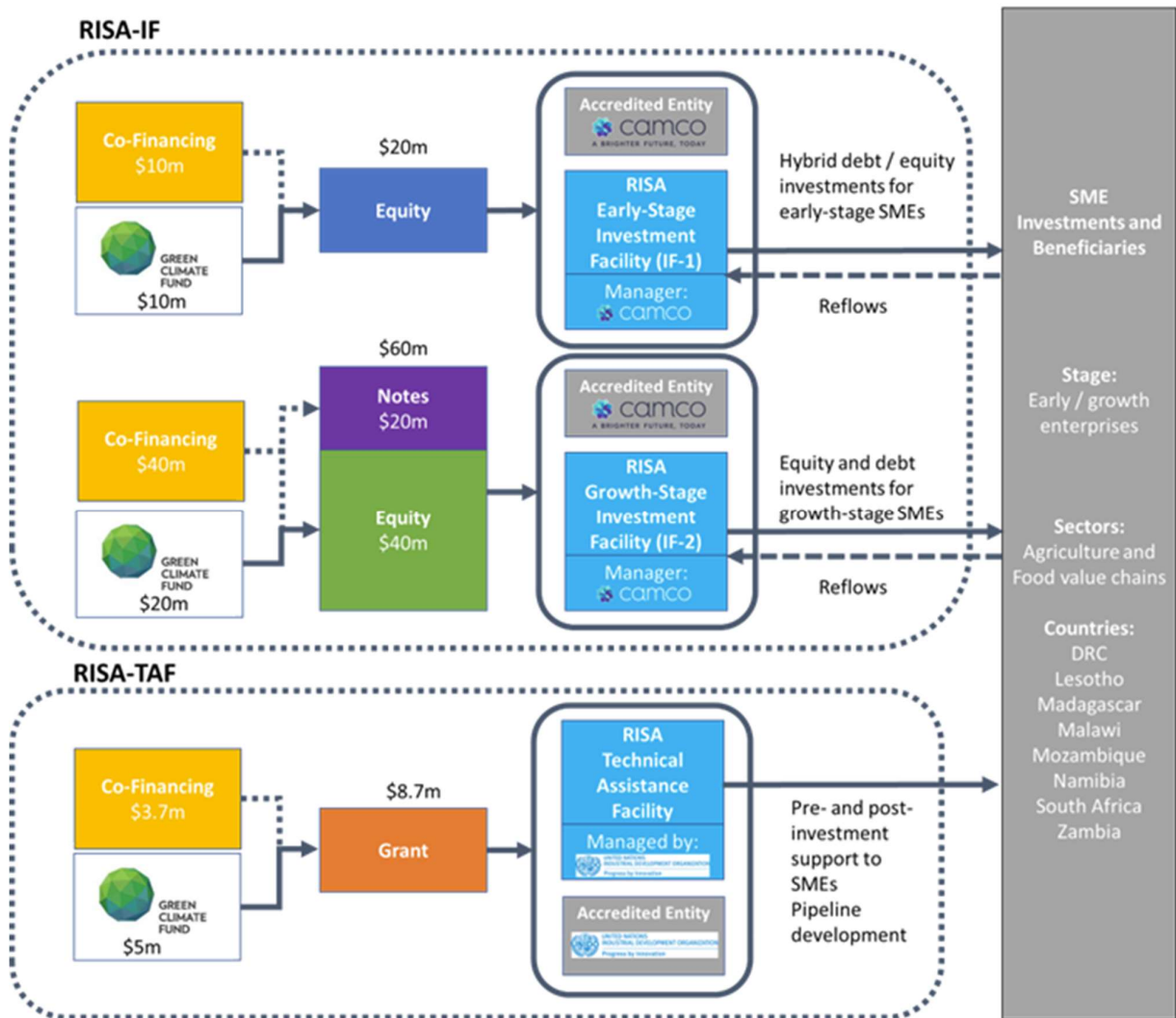


Figure 3 illustration of the capital structure and capital flows for RISA-IF & RISA-TAF

Appendix 4 – Indicative Workflow

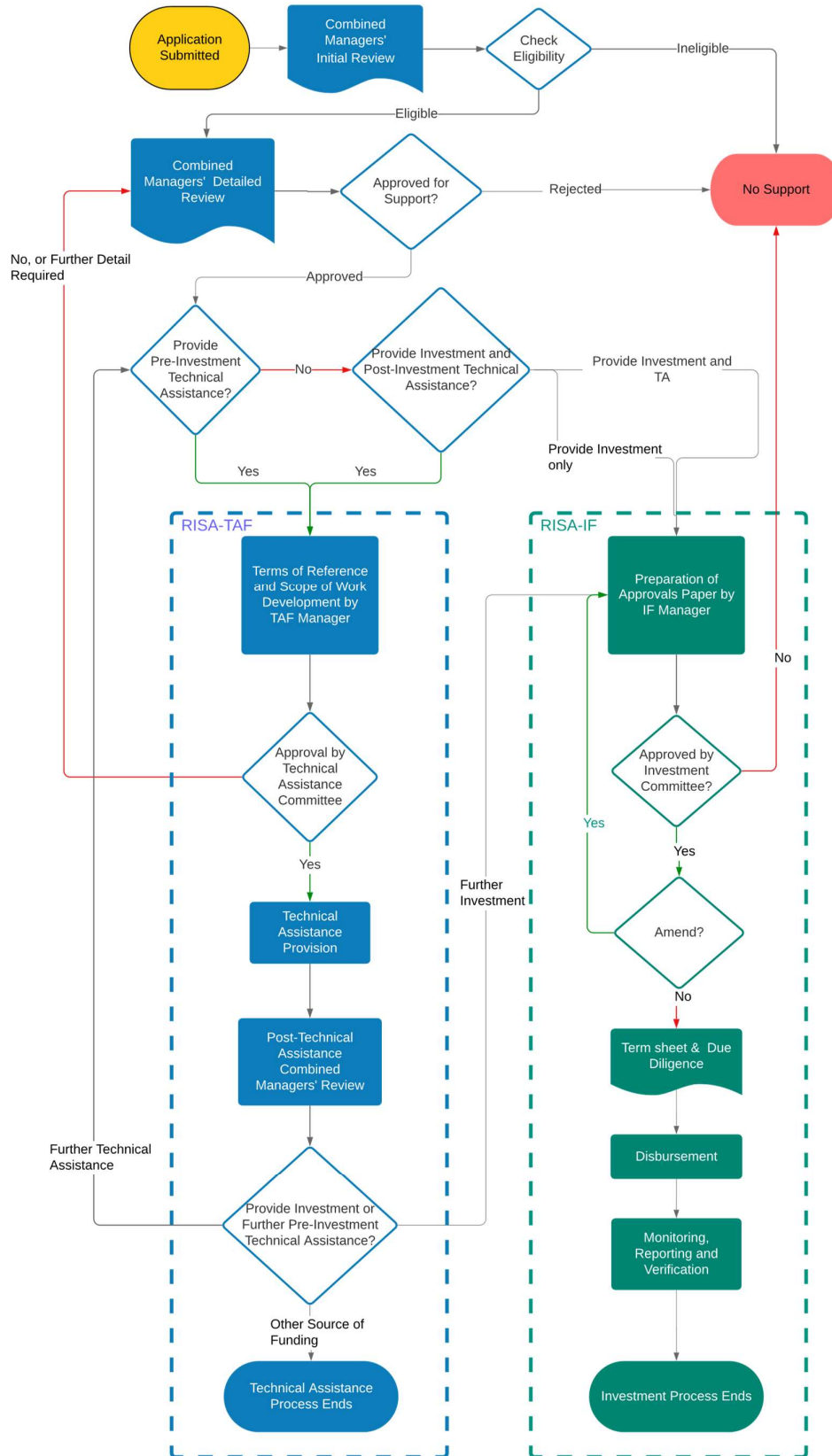


Figure 4 RISA's Proposed SME Application, Evaluation and Support Workflow Schematic

Appendix 5 - Indicative Pipeline

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
2009-138290	<p>A social impact coffee importer that provides roasters with green coffee, locally nurtured by cooperatives using sustainable practices. Their policies favour regenerative practices: conservation tillage, cover cropping, through which farmers increase the organic matter in soils to replenish the land and sequester the carbon from the atmosphere. They also engage in reforestation initiatives.</p> <p>This project will result in the installation of 100 off-grid boxes in rural and peri-urban areas of the Democratic Republic of Congo. The off-grid boxes will directly provide 150,000 Congolese with access to energy and clean water, as each box can filter 8,000 litres of water per day while providing 12 kWh per day. The boxes will be installed strategically across the coffee-growing regions where the company operates. As it is already an important economic hub for the country, adding productive use of energy in addition to clean water will drive economic transformation in the region. The feasibility study has been conducted, the scientists and engineers that developed the box are advisors and strategic partners, the in-country management team has been established. The next step is to raise funds to install the first 10 boxes and collect consumer behaviour data in order to optimize future installations. The project will prevent 197 tons of CO₂ from polluting the atmosphere.</p>	Agriculture Machinery &/or Tools	Congo, Democratic Republic of the	Upstream	Water scarcity & drought	Product	200,000	Exp, Vul
2023-000034	An enterprise that was established in 2018 to accelerate alternative energy technologies to low-income communities in Sub-Saharan Africa countries. It aims to scale a circular economy innovations that produce organic fertilizer for smallholder farmers, a bio digester, Pay as You Go (PAY-G) solar water pumps, training of smallholder	Agriculture Machinery &/or Tools	Malawi	Midstream	Water scarcity & drought	Product	500,000	Exp, Vul

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
	farmers in business, value addition and access to refrigeration for reducing post-harvest losses.							
2023-000035	The SME converts organic waste from vegetable markets to bioslurry and from that slurry into organic fertilizer that will be sold to smallholder farmers. This provides informal vendors in the downstream with an additional source of income would enable them to stock up emergency savings thereby reducing their vulnerability to climate hazards. In addition, their eHub will distribute a range of clean energy technologies to surrounding communities, such as PAYG solar water pumps, solar home systems and improved cookstoves.	Agriculture Machinery &/or Tools	Malawi	Upstream / Downstream	Water scarcity & drought	Product	600,000	Exp, Vul
2023-000028	Producer of organic foods using vertical farming methods. The company has developed precision farming techniques that increase agricultural yields. The vertical farming stations are situated indoors reducing the crops' vulnerability to increasing weather extremes and increasing variability in temperatures.	Agriculture Machinery &/or Tools	South Africa	Upstream / Midstream	Soil degradation; shifts in seasons: water scarcity	Product & Service	3,000,000	Exp
2023-000020	The company's website lists livestock online auctions and sales and provides intuitive data and analytics for addressing water scarcity, food security, and market efficiency for the livestock sector, enabling companies to ensure higher profit margins and wider social impact.	Information Technology	Namibia	Upstream	Water scarcity	Intelligence	3,000,000	Exp, Vul
2023-000007	An e-trading platform connecting agricultural producers to buyers to improve market access of smallholder farmers. The company collates data and insights for farmers to become better aware of market trends and pricing. Additionally, the company provides logistical support for farmers, lowering transport costs from 35% to 20% of operating costs. This enables farmers to use resources more efficiently resulting in their reduced vulnerability to increased water scarcity.	Information Technology	South Africa	Midstream	Water scarcity & drought	Intelligence	200,000	Exp, Vul

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
2023-000019	Developer of an online marketplace platform intended to connect small-scale farmers to the public. The company's platform allows users to order seeds as well as purchase fruits and vegetables directly from the farm. It also includes data analytics services and logistical services to farmers, enabling farmers to connect with retailers to bring their product to the market. This allows farmers to produce more with the same resources decreasing their vulnerability to climate hazards which would impact crop yield.	Information Technology	South Africa	Upstream / Midstream / Downstream	Water scarcity & drought; increased frequency and intensity of extremes; increasing average temperatures ; seasonality; rainfall changes	Intelligence	2,000,000	Exp, Vul
2023-000022	Developer of aerial imagery drone technology designed to provide actionable data to farmers. The company's tools use a combination of satellite and drone imagery coupled with machine learning algorithms that help in orchard management, water leakages, problem tree identification, pest and disease management, and yield management, enabling farmers to scan their farms, analyse captured information, reduce costs, and increase yields.	Information Technology	South Africa	Upstream	Changes in disease & pest distribution	Intelligence	3,000,000	Exp
2023-000025	Operator of a mobile technology platform designed to manage and finance large groups of smallholder farmers. The company's platform replaces pen and paper-based management systems with real-time big data by utilizing project management, data analytics, and climate impact assessment tools, reducing transaction costs and inputs for smallholder farmers.	Information Technology	South Africa	Upstream	Changing rainfall patterns	Intelligence	200,000	Vul
2109-143427	This project aims to scale-up the provision of climate smart solutions to around 30,000 smallholder farmers in Zambia to boost sustainable agricultural productivity and enhance food security and nutrition. The SME provides extension services on data analytics and agricultural intelligence systems that enable smallholder farmers to	Information Technology	Zambia	Upstream		Product & Service	1,000,000	Exp

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
	use water more efficiently, as well as improve soil, crop and livestock management.							
2023-000039	The SME is an agribusiness bringing agricultural, weather forecasting and financial services to smallholder farmers in Zambia.	Information Technology	Zambia	Upstream	Water scarcity & drought	Service	500,000	Exp
2023-000026	Developer of an insurance pay-out technology system intended to protect island communities. The company's product uses satellite data to deliver insurance purchased online or through brokers. It monitors disasters, wind speed etc. and releases payments of predetermined amounts within hours, enabling customers to get smarter, simpler insurance.	Insurance	South Africa	Upstream	Increased frequency and severity of floods and storms	Service	500,000	Vul
2023-000032	Using technology and parametric insurance to insure the previously unbanked, uninsured, untapped market of 1.5 billion smallholder farmers worldwide, including Zambia and Malawi. Facilitated crop and livestock insurance cover to 1.1mln farmers and have offered our products in 11 markets. Since starting in 2015, their products have covered over 4.9 Million smallholder farmers.	Insurance	Zambia	Upstream	Water scarcity & drought; season shift	Service & Intelligence	3,000,000	Vul
2107-141655	The main objective is to serve as a centre for community training in climate smart agriculture technologies and to support the surrounding communities through hands-on capacity building and outgrower schemes. The company has been serving the surrounding community with free planting materials (banana and cassava) and expertise (agroforestry, conservation agriculture etc.). With increased demand from these communities, this proposed project has been set up with emphasis on promotion of climate resilience interventions.	Land converted to sustainable management	Malawi	Upstream	Changing rainfall patterns; shifts in seasons; soil degradation	Service	200,000	Exp, Vul
2205-147079	The encroachment of alien Acacia bush has meant less open land, grazing land and groundwater for farmers in Namibia. Agricultural activity is reduced and is more dependent on rainwater and therefore vulnerable to drought. The SME harvests the alien bush and processes it	Land converted to Sustainable Management	Namibia	Upstream	Soil erosion; Reduced biodiversity; Water	Product	7,000,000	Exp, Vul

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
	into pallets used for packaging. Farmers then have more access to arable land and groundwater, increasing productivity and output, and decreasing vulnerability.				scarcity & drought			
2023-000036	This SME will demonstrate the market for clean cooking in Namibia by producing biomass fuel pellets from harvested alien Acacia bush. Such encroacher bush depletes groundwater and reduces arable land thereby decreasing agricultural output and incomes and increasing vulnerability. The bush-based biomass will be sourced from a wood chip producer located at the same site as the factory. The SME will train a network of women entrepreneurs to sell the pellets and cookstoves to poor households in rural and peri-urban areas using PAY-G. Arable land is freed up, and farmers become less vulnerable to drought and depleted groundwater.	Land converted to Sustainable Management	Namibia	Upstream	Soil erosion; Reduced biodiversity; Water scarcity & drought	Product	500,000	Exp, Vul
2105-141034	A company based in the agribusiness industry that processes fruits and vegetables into chips, such as plantains, potatoes, taros, sweet potatoes and coconuts. 3/4 of the imported chips in DRC are produced with chemical ingredients that are harmful to long-term health. The company offers healthier alternatives - chips bio. The company is indirectly addressing deforestation and participating in a campaign to reduce its carbon footprint by planting hectares of coconut, banana, potato and sweet potato trees. The company also uses ecological packaging.	Processing Facilities	Congo, Democratic Republic of the	Upstream	Soil erosion	Product	300,000	Exp
2023-000044	The SME aims to expand a state-of-the-art maize mill and develop an outgrower programme. The mill and outgrower scheme will enable the reduction of post-harvest losses, increasing smallholder incomes. The SME is able to offer a reliable market and fair prices by securing off-take agreements and linking farmers with high-volume	Processing Facilities	Mozambique	Upstream	Water scarcity & drought; Season shift; Changing waterfall	Product	3,000,000	Exp

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
	market players. An initial investor already has helped to achieve a guaranteed market for higher-priced maize and has introduced sustainable farming practices. RISA will seek to invest in the next round.				patterns; Flooding			
2023-000004	<p>The enterprise is an agribusiness that creates economically sustainable opportunities for rural communities. Now, they have a poultry project and are in the process of implementing a cassava processing project, a drought resistant crop.</p> <p>The company wishes to set up a multi-purpose processing hub that will dry, juice, and store produce in cold storage, seed banks/nurseries etc. to address the issue of post-harvest and pre-harvest losses.</p>	Processing Facilities	South Africa	Midstream, Downstream	drought; Increased frequency and severity of floods and storms; Rising average temperatures	Product	1,750,000	Exp, Vul
2023-000005	Agro processing of industrial hemp for fibre, hurd and seeds to sell to industries such as textiles, automotives, construction, plastic, pet and other manufacturing industries. Hemp is a drought tolerant crop enabling cultivators to adapt to increasing water scarcity.	Processing Facilities	South Africa	Downstream	Water scarcity & drought	Product	1,000,000	Vul
2023-000007	This SME will develop and distribute a network of solar mills in rural areas to provide access to renewable energy for milling and other productive uses. The solar mills are purpose built to meet the staple food processing needs of Zambian farms, while also incorporating the Internet of Things (IoT) technology and cloud computing that allows for remote monitoring. Linking productive agricultural machines to solar power offers off-grid communities a solution for reduced primary product wastage. Reduced wastage leads to increased incomes ceteris paribus meaning vulnerability to climate hazards which would affect yield is reduced.	Processing Facilities	Zambia	Midstream	Water scarcity & drought	Product	2,000,000	Exp, Vul

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
2105-141268	<p>An agri-food tech company that aims to fight climate change with sustainable agriculture technologies, and plant protein such as water lentils.</p> <p>The company would like to conduct a climate-smart agricultural pilot project in Mozambique to grow a high-protein plant called water lentils (43% protein-dry content), to be scaled at industrial level. The company is working with a water lentils research centre to make sure that the pilot project is scientifically sound, and also measures the sustainability impacts of the project. Water lentil cultivation utilizes water more efficiently than alternative protein production, such as soy, and is also highly saline resistant.</p>	Resilient Crops	Mozambique	Upstream	Water scarcity; drought; Rising sea level and increased saline intrusion	Product	4,000,000	Vul
2005-136953	The company intends to be a pioneer in the semi-intensive production of vegetables in Mozambique, leveraging from innovative agriculture techniques. Their value proposition is to produce and market high quality leafy vegetables, tubers (bambino and sweet potatoes) and freshwater fish, organically grown and delivered to buyers: pre-processed; with no seasonality issues; and in environmentally friendly ways. The social impact includes providing organic food for buyers, creating more than 200 direct and indirect jobs and serving as the source of income for 60 families of growers involved, totalling 300 beneficiaries.	Resilient Crops	Mozambique	Upstream	Soil degradation; Shifts in seasons	Product	621,000	Vul
2023-000043	The SME is a seed supply company in Mozambique. It was established in 2011 and is the first Mozambican seed company to both locally produce and register seeds, so local farmers have access to superior quality and locally adapted seeds at affordable prices. Phoenix Seeds researches, produces, processes and sells certified seeds. They sell an average of 1,500 metric tons of seeds per year. The main seeds are for maize, sugar beans, pigeon pea, cow pea, soybean, sesame, rice and groundnuts. The	Resilient Crops	Mozambique	Upstream	Water scarcity & drought; Season shift; Changing waterfall patterns; Soil erosion	Product	1,000,000	Exp

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
	company is located in Vanduzi in Manica Province, close to the Zimbabwean border.							
2023-000045	The project is located in Zambia's Southern Province – historically a drought-prone area and home to the majority of Zambia's cattle farming. The project seeks to create a market for premium cattle by modernising its management systems, improving cattle feed and introducing best practice husbandry. The project buys over 5,000 cattle each year from smallholder farmers and is contributing significantly to long-term income increases in the region. The project seeks to replace maize silage with drought-resilient sorghum which will lower the risk of cattle feed shortfall.	Resilient Crops	Zambia	Upstream	Water scarcity & drought; Season shift; Changing waterfall patterns	Product	1,200,000	Vul
1802-128872	The project has several objectives: 1) Provide an operational approach to coherently integrate the climate change dimension into national forest programs through the restoration and promotion of bamboo culture; 2) Improve incomes of agricultural producers and provide jobs for rural populations by reviving the raffia sector and planting mango trees;	Restoration &/or Improved Ecosystems	Madagascar	Upstream	Changing rainfall patterns; shifts in seasons; soil degradation	Product & Service	200,000	Exp, Vul
2210-149346	The company exports vanilla beans from Madagascar. They created a cooperative to ensure fair trade, increased income and knowledge for growers, and to support the development of local communities socially and economically. It has started in one region and will be developed and extended to other regions, while also promoting the use of new technology such as desalination with a solar pump. A warehouse will also be built and a CO2 extractor with solar energy will be used for the downstream activities of the value chain.	Storage Facilities	Madagascar	Upstream / Midstream	Biodiversity loss	Product	1,200,000	Vul

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
2203-146166	The company's strategy is to develop basic storage facilities in rural areas that act as market discovery mechanisms for rural farmers, provide effective storage and reduce post-harvest losses, ensure adherence to quality standards and provide collateral for access to finance for the farmer. Reduced post-harvest losses result in farmers being able to realize more income with the same agricultural inputs reducing their vulnerability to water scarcity and weather extremes.	Storage Facilities	Zambia	Midstream	Water scarcity & drought	Service	500,000	Exp
2023-000038	This SME aims to introduce solar-powered cooling solutions to improve food safety, reduce waste and increase income among small-scale farmers in Zambia. The SME will install cooling systems based on the self-chill concept to cool dairy (milk tanks), agricultural products (cold room) and fish (ice maker). These units will provide services to agricultural cooperatives through a PAYG system. The project also aims to sell smaller cooling systems and units to local smallholder farmers. The project will provide access to chilling services to over 160 smallholder farmers, ensuring less waste due to spoilage, better agricultural efficiency and improved food safety. Increased agricultural efficiency reduces vulnerability to climate hazards that would decrease yield.	Storage Facilities	Zambia	Midstream	Water scarcity & drought	Product	500,000	Exp, Vul
2023-000046	The SME produces mainly seed maize and seed potatoes. Seed potatoes are produced under irrigation both as an outgrower for a farm as well as direct production. Approval has been given to establish seed potato handling and cold storage infrastructure reducing post-harvest losses	Storage Facilities	Zambia	Upstream / Midstream	Water scarcity & drought; Season shift; Changing waterfall patterns	Product	9,000,000	Exp
2204-146513	The company seeks to lead in creating green jobs. Their business model is twofold: Through the NGO and non-commercial funding, the company plans to build Commercial Aquaponics Greenhouse farms at partner	Water Use Management	Lesotho	Upstream	Water scarcity & drought	Product	500,000	Exp, Vul

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
	schools. Second, they plan to partner with smallholder farmers to build commercial Aquaponics Greenhouse farms on vast farmland. The company aims to strengthen partnerships with both smallholder farmers and schools while ensuring their climate-smart technology, research and experience enhances economic activity and agricultural production levels. Their farming system enables them to engage in farming activities throughout the twelve months of the year.							
1910-134697	This is an irrigation project comprising of drilling high-capacity boreholes, pumping water from boreholes with solar and wind turbines, and storing the water in elevated tanks for gravity irrigation.	Water Use Management	Lesotho	Upstream	Water scarcity & drought	Service	2,500,000	Exp, Vul
2005-136895	The proposed project seeks to establish the Green Energy surface irrigation technology for seed and grain purification. The project aims to install a solar irrigation system that draws water from Lake Malawi to the 8 ha land, with 3 ha portioned for Soya and Quality Protein Maize (QPM) production.	Water Use Management	Malawi	Upstream	Water scarcity	Product	2,041,155	Vul
2208-148119	The project aims to provide financing to smallholder farmers and estate farms for solar powered irrigation systems and recommended seed varieties. The project will also increase the number of Agricultural Extension Development Officers (AEDOs) for better coverage, leading to an expansion of gravity irrigation systems among smallholder farmers in Malawi. The project will work with 4,000 famers.	Water Use Management	Malawi	Upstream	Water scarcity	Service	200,000	Vul
2023-000033	The SME provides hydro-powered irrigation pumps which do not require grid-electricity. The SME provides pumps to smallholder farmers in combination with agriculture extension services, critical agro-inputs, and market access for harvest. The model also enables end-users to pay for the product and service as a percentage of the harvest, in proportion to the value created by the technology and	Water Use Management	Malawi	Upstream	Water scarcity & drought	Product & Service	250,000	Vul

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
	service. Smallholder farmers become less dependent on rainwater thereby reducing vulnerability.							
2023-000040	The development of a 1,170 ha irrigated farming hub of two macadamia farms, an annual crop farm and a 1,000 MT macadamia processing facility. In addition to using throughput from the hub estates, Tropha aims to source from over 1,000 macadamia farmers by 2026, improving these farmers' access to a profitable value chain and developing local emergent farmers into SME agriculture businesses. The funding will also provide up to 100 hectares of year-round irrigation to local smallholder farmers to grow cash crops, such as chillies, and food crops.	Water Use Management	Malawi	Upstream	Water scarcity & drought; Season shift; Changing waterfall patterns	Product & Service	10,000,000	Exp, Vul
2023-000041	The development of a 600-ha of centre pivot irrigation for a sugarcane outgrowers cooperative, which has over 1,000 farmer members. To be rolled out in phases, the project has proven to be a successful business model this far. This has been driven by the appointment of a professional farm management company to maximise the estate's performance and by securing a long-term off-take agreement which provides a guaranteed market. The cooperative has been consistently profitable and has paid \$6.5m of dividends to farmers over the last six years. The local community no longer has to depend on rain to ensure crop cultivation. Vulnerability to droughts and changing rain season is reduced. The impact of the project on the local community has been significant, providing employment, income, food and access to credit. The opportunity lies in the third phase expansion of the irrigated sugarcane plot.	Water Use Management	Malawi	Upstream	Water scarcity & drought; Season shift; Changing waterfall patterns	Product	2,000,000	Vul
2110-143849	This project reuses water through an integrated approach for three components: Agriculture, poultry and fish farming. The water used for the fishponds and the chicken feed troughs is reused for agriculture, and from	Water Use Management	Mozambique	Upstream	Water scarcity & drought	Product	500,000	Exp, Vul

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	agriculture for the production of feed. The water from the poultry waste is used to produce agricultural inputs. The Agriculture component is in the initial implementation stage, growing vegetables in 2 ha through a gravity irrigation system. With part of the financing received, the company intends to install a drip irrigation and/or hydroponic system.							
2023-000042	The development of an irrigation and outgrower scheme. This allows the company to grow additional crops during the dry season and diversify its offer, while securing food supplies to local markets. Dependency on rain and therefore vulnerability to drought and changes in rainfall patterns is reduced, coupled with access to market services, which will increase smallholder farmer income.	Water Use Management	Mozambique	Upstream	Water scarcity & drought; Season shift; Changing waterfall patterns	Product	500,000	Vul
2110-144017	This 1 Ha project with a hydroponic tomato plant will be established to provide surrounding regions with fresh vegetables and processed tomato products. This project will employ over 30 people and the fresh produce will be distributed to various supermarket chains with long term off-take agreements. Feasibility study completed and chain of supply secured. With Namibia importing over 70% of their vegetables from South Africa and water being scarce, this project intends to change that.	Water Use Management	Namibia	Upstream	Water scarcity & drought; Increased frequency and intensity of extremes; Increasing average temperatures ; Seasonality shift; Rainfall changes	Product	500,000	Exp, Vul
2110-143643	This enterprise intends to promote water recycling, efficient (solar powered) irrigation systems, solar drying, and solar cooling to power sustainable agri-food and animal feed production in a rural drought-stricken area of Namibia.	Water Use Management	Namibia	Upstream	Water scarcity & drought	Product	TBD	Exp, Vul

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2023-000009	The company focuses on hydroponics with the core business being the growing, packing and marketing of high-quality tomatoes. It is a premier tomato grower that grows, packs and markets vine ripened tomatoes. The utilisation of hydroponic techniques reduces the vulnerability to increasing soil erosion due to climate change as well as uses water more efficiently than current standard local market practices.	Water Use Management	South Africa	Upstream	Water scarcity & drought; Soil erosion	Product	2,500,000	Exp
2023-000015	Provider of irrigation and farming technology services. The company offers irrigation technology, water application technology and crop management services in South Africa.	Water Use Management	South Africa	Upstream	Water scarcity & drought	Product	3,000,000	Vul
2109-143036	The company's multi-function wastewater treatment system cleans water and extracts the nutrients from the wastewater into a mobile system, thereby providing an integrated Water, Energy, and Food Security solution that is scalable. ISO 30500 closed-loop wastewater treatment systems with zero liquid discharge and low-to-zero sludge production are made available for water stressed environments. Their nutrient & freshwater recovery from wastewater can be applied to a variety of agriculture and aquaculture operations. When initially powered by solar or other renewables, their product produces Green Hydrogen Energy. Standalone electrolytic H2 production, conversion, and fuel cell bank storage modules are also available.	Water Use Management	South Africa	Upstream	Water scarcity	Product	3,000,000	Vul
1910-134611	The company uses aquaponics as a method of sustainable organic food production. It combines aquaculture and hydroponics to create a highly productive living ecosystem for sustainable agriculture. The produce grown is pesticide and chemical free, and superior in quality. The integration of fish and plants in a recirculating system uses fish waste as fertilizer. Consequently, this enables aquaponics systems to operate at a 30-40% lower cost compared to standard hydroponics. The benefit of yielding two	Water Use Management	South Africa	Upstream	Water scarcity & drought	Product	200,000	Exp, Vul

ID	Description	Vertical	Country	Value Chain	Climate Hazard	Service / Product / Intelligence	Investment Ask (USD)	Risk Decrease: Climate Hazard (CH), Exposure (Exp), Vulnerability (Vul)
	products (fish and vegetables) de-risks the farming model and the marketing model. This dual revenue line makes aquaponics a commercially viable business model, compared to other vegetable and/or fish farming methods.							
2202-145833	The enterprise provides agriculture loans (asset-based loans). Farmers receive high-quality climate resilient seeds, fertilizer, etc. on credit with flexible repayment schedules and rates. The company aims to assist small-scale farmers in acquiring much needed irrigation equipment to increase farm productivity, alleviate poverty and increase resilience to climate change. Irrigation equipment systems will be provided to select farmers who can then provide services at very low costs to small-scale farmers in their communities. Their target is to disburse about 5,000 solar water pumps.	Water Use Management	Zambia	Upstream	Water scarcity	Product & Service	1,000,000	Vul
2305-151242	The SME deploys solar water pumping solutions to smallholder farmers in areas where there are off-takers with private out-grower schemes and where there are opportunities for farmers to commercialize in Zambia. Off-takers have been identified in central province with 36,000 farmers under their agricultural schemes who are willing and able to pay through lease-to-own payment schemes. Two suppliers have been engaged as strategic partners providing quality pumps and providing technical and remote monitoring support to the project for the period of the pilot. The next step is to raise capital to distribute 2,000 pumping solutions and impact 14,000 lives.	Water Use Management	Zambia	Upstream	Water scarcity & drought	Product	2,000,000	Exp, Vul