



Transfrontier Conservation Areas
SOUTHERN AFRICAN DEVELOPMENT COMMUNITY



Co-funded by
the European Union

Implemented by

giz Deutsche Gesellschaft
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**Sustainable
Finance
Coalition**

Finance solutions for enduring landscapes

SADC TFCA Network | Webinar Series

Finance Solutions for Conservation in Africa

29 APRIL | 14:00 CAT

Agenda

The Webinar is facilitated by: [Mariam Umarji](#)

Welcome and Setting the Scene | [Candice Stevens](#)

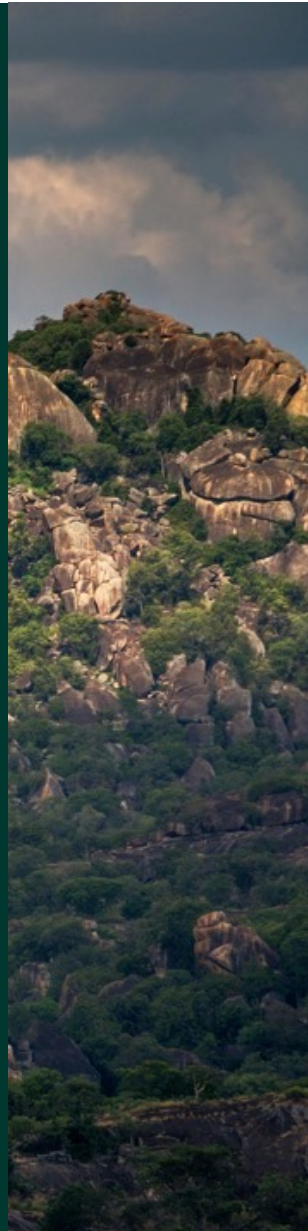
A guided tour of the Finance Solution Inventory | [Kyra Lunderstedt](#)

The Building Blocks of viable Finance Solutions

1. HWC Insurance | [Betty Chebet](#)
2. Biodiversity Credits in Namibia, [Rowan le Roux](#)

Audience Q&A

Closing | [Steve Collins](#)





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About the SFC-TFCAs Project

Project: Sustainable Finance Coordination and Capacity for Transfrontier Conservation Areas (SFC-TFCAs)

Objective

Strengthen the **financial sustainability of TFCAs** by embedding sustainable finance **capacity** within TFCA coordinating structures.

Implementer

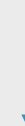


Approach = The Finance Model

FIND tailored finance solutions,
DESIGN them effectively,
MOBILISE resources and partnerships for implementation.

Goal

Enable TFCAs to become **Finance Doers at Scale**



IMPACT UNLOCKED



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Candice Stevens

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Sustainable Finance Coalition

Finance solutions for enduring naturescapes

A photograph of a savanna landscape at sunset. In the foreground, a large acacia tree stands on the left, and an elephant is grazing in the grass. The background shows a vast plain with more trees under a warm, orange sky. The right side of the image is overlaid with a dark green gradient.

**Finding the
right key
to open the
doors to
financial
opportunity**

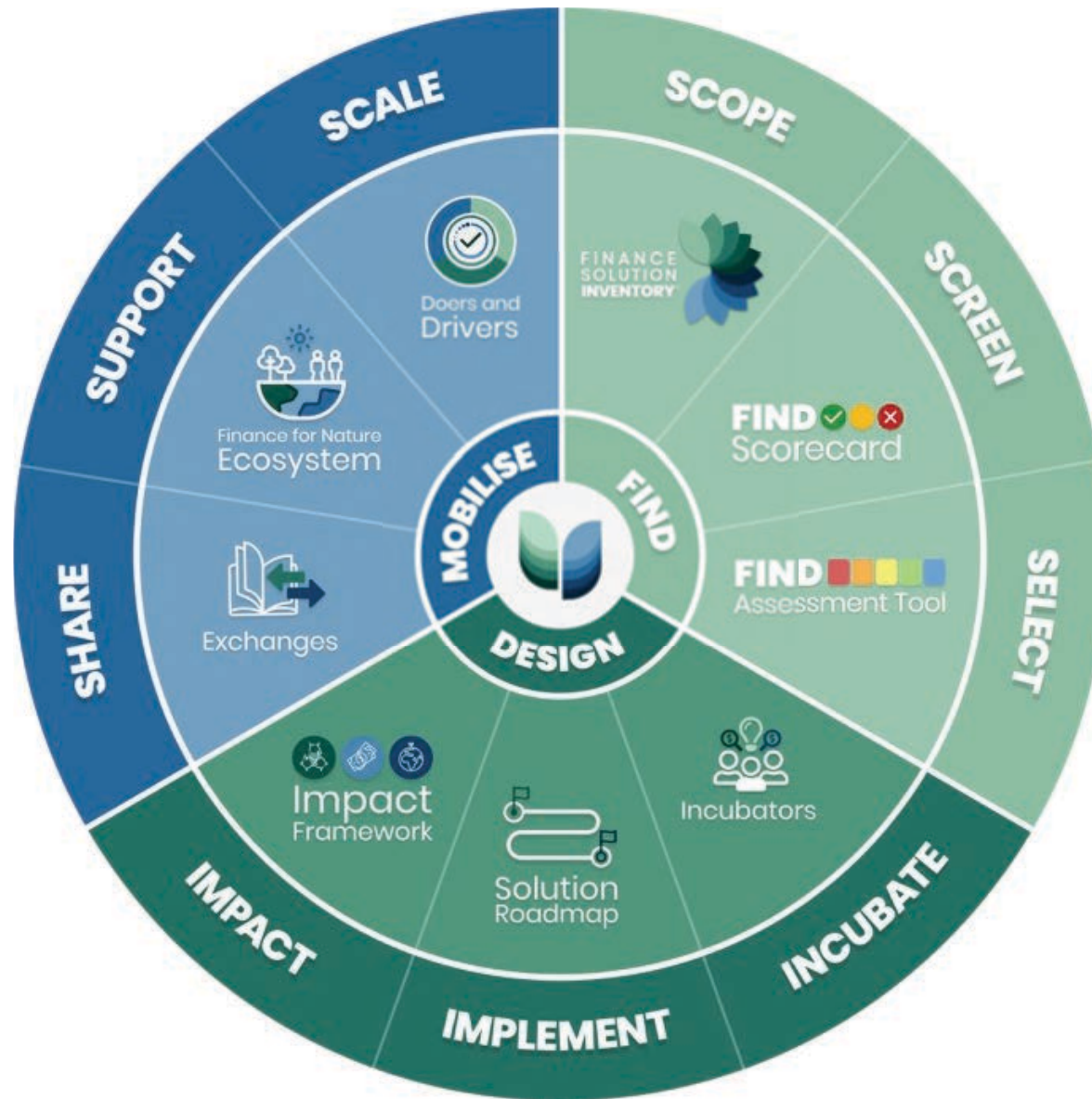


Harnesses the power of collective action to **mobilise money and expertise** to take finance solutions to scale.



Identifying the right **Finance Solution** for the right **Place** with the right **People**.

Take an identified finance solution from idea to **implementation** within clear **impact** parameters.



FIND

Ensuring a targeted approach to financing nature to maximise results.



- › **Scope** all possible finance solutions to identify the most viable.
- › **Screen** all options to create a shortlist to assess.
- › **Select** 2-3 finance solutions for DESIGN using clear criteria.

DESIGN

Taking a finance solution from idea to impact with clear milestones, parameters and timelines.



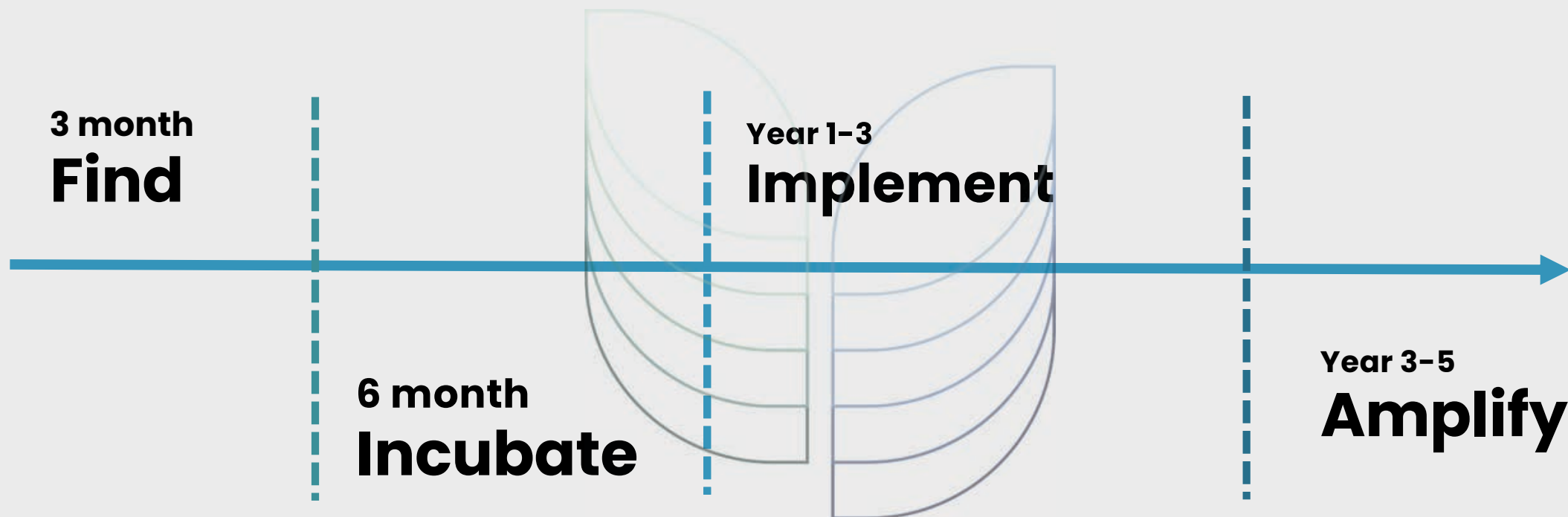
- › **Incubate** to determine if finance *ideas* are viable or not.
- › **Implement** to activate finance solutions and apply them.
- › **Impact** to take a finance solution over the line.

MOBILISE

Harnessing the power of collective action to mobilise money and expertise to take finance solutions to scale.



- › **Share** by exchanging knowledge and awareness of finance for nature.
- › **Support** by catalysing key partnerships and access to capital.
- › **Scale** by walking a Sustainable Finance Journey with Doers and Drivers.



TARGET: From Finance Solution *Idea* to **Impact** within 5 years.





**3 scaled solutions
unlocking:**

USD 87 Million

**14 new
finance solutions
in development**



2 KEYS HELP US UNLOCK THE POWER OF IMPACT AT SCALE

OUR FINANCE MODEL

- WITHOUT A CLEAR PROCESS, FINANCE SOLUTIONS REMAIN AN IDEA

OUR FINANCE DOERS AND DRIVERS AT SCALE

- WITHOUT COMMITTED ORGANISATIONS, FINANCE SOLUTIONS DON'T GO TO SCALE



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The Finance Solution Inventory

Kyra Lunderstedt

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Finance
Solution
INVENTORY®



Finance Solution **INVENTORY**®

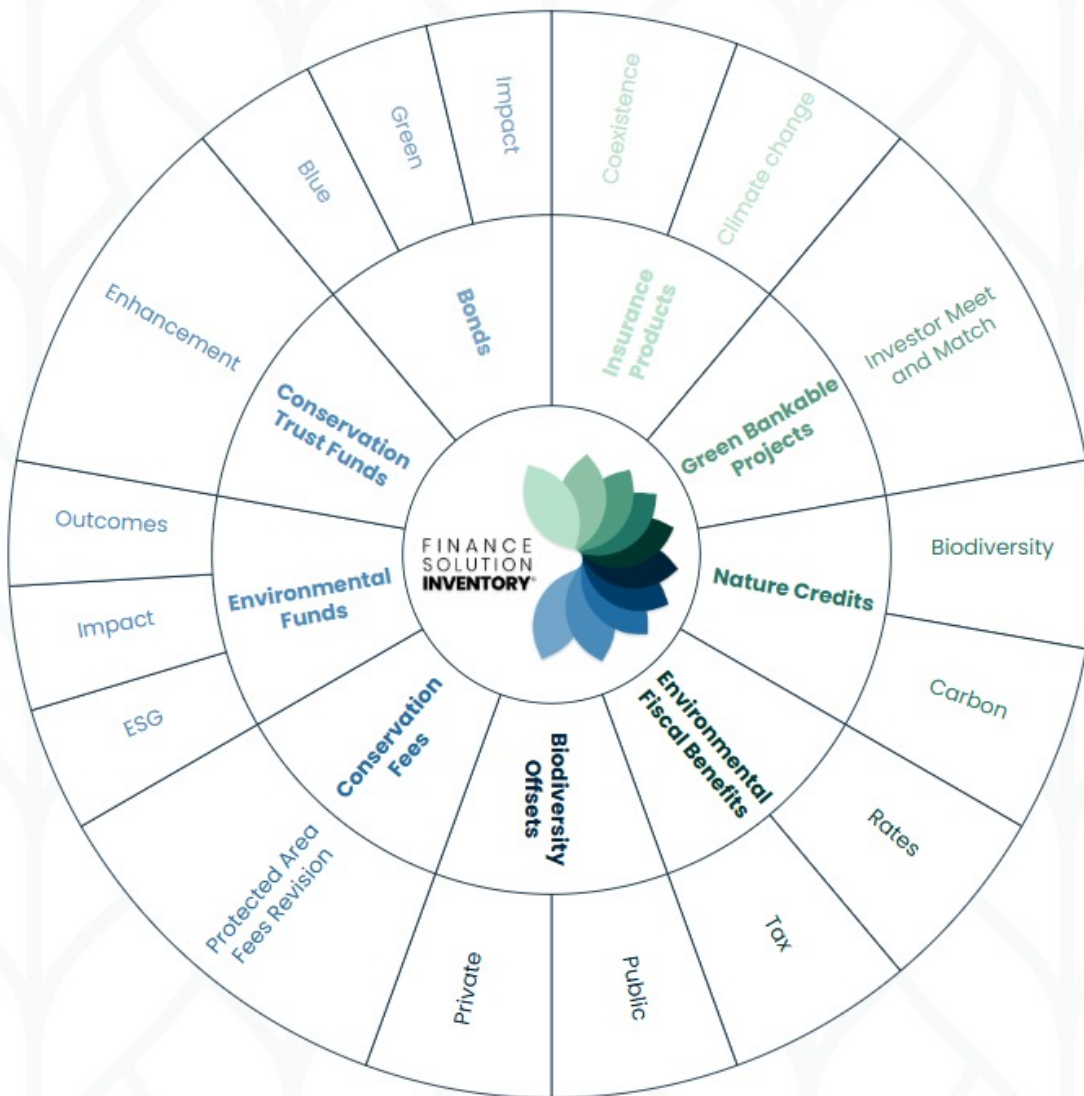


**A first-of-its-kind, African-led
knowledge hub of **Finance Solutions**
targeted toward conservation
impact.**



Endorsed by:





Highlights
Finance Solutions
and examples
from across
Africa in an
**Inventory
Wheel.**



Solution Sheets

1. User-friendly
2. Inform a basic understanding of different Finance Solutions
3. Highlight the Building Blocks
4. Provide Examples in Practice



SOLUTION SHOWCASE
**OECM AND
THREATENED SPECIES
TAX INCENTIVE**

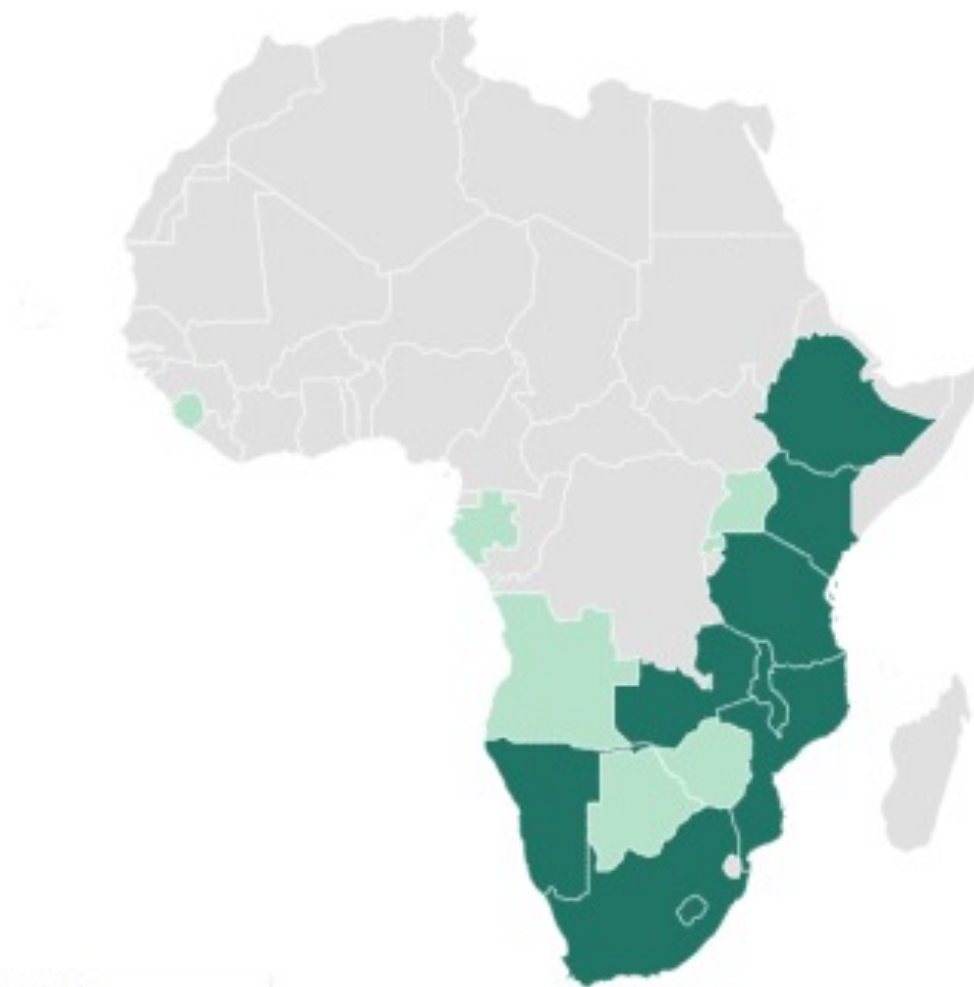
A SOLUTION PROUDLY DEVELOPED BY:



Phase 2

Showcase **Tailor-made Finance Solutions** as featured solutions aligned to typologies.





Phase 2

An **interactive map** of Tailor-made finance solutions *featured* from across the continent, noting their impact.

Finance
Solution
INVENTORY®



<https://inventory.sfcoalition.org.za/>





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The Building Blocks of Viable Finance Solutions

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Human-Wildlife Conflict (HWC) Insurance in Africa



Who are we?

AB Entheos is a market driver curating, designing and implementing sustainable financial solutions in Africa.

AB Entheos was registered in Kenya in 2014 with a mission of **resilient communities thriving in nature**. AB Entheos is using insurance as a tool for people and nature to co-exist and thrive together. We insure communities for losses caused by nature, making them more financially resilient, allowing them to thrive in nature.

Business model:

1. **Localized insurance:** co-creating insurance solutions with communities, to address the risks they face in nature.
2. **Enabled by technology:** we use technology for quick claims reporting, verification and payouts.
3. **Community education:** we use gamification to make learning about insurance fun and simple.



The word “enthusiasm” comes from the Greek word “entheos” which means the God within. And the happiest, most interesting people are those who have found the secret of maintaining their enthusiasm, that God within.”

Earl Nightingale

**We dream of Africa where
people are resilient against
risks, have access to
financial services and are
thriving.**



AB Entheos



Our Footprint in Africa



Organisations that have supported our growth



Key clients and partners



Memberships



Some of our clients



A case for Human- Wildlife Conflict Insurance in Africa



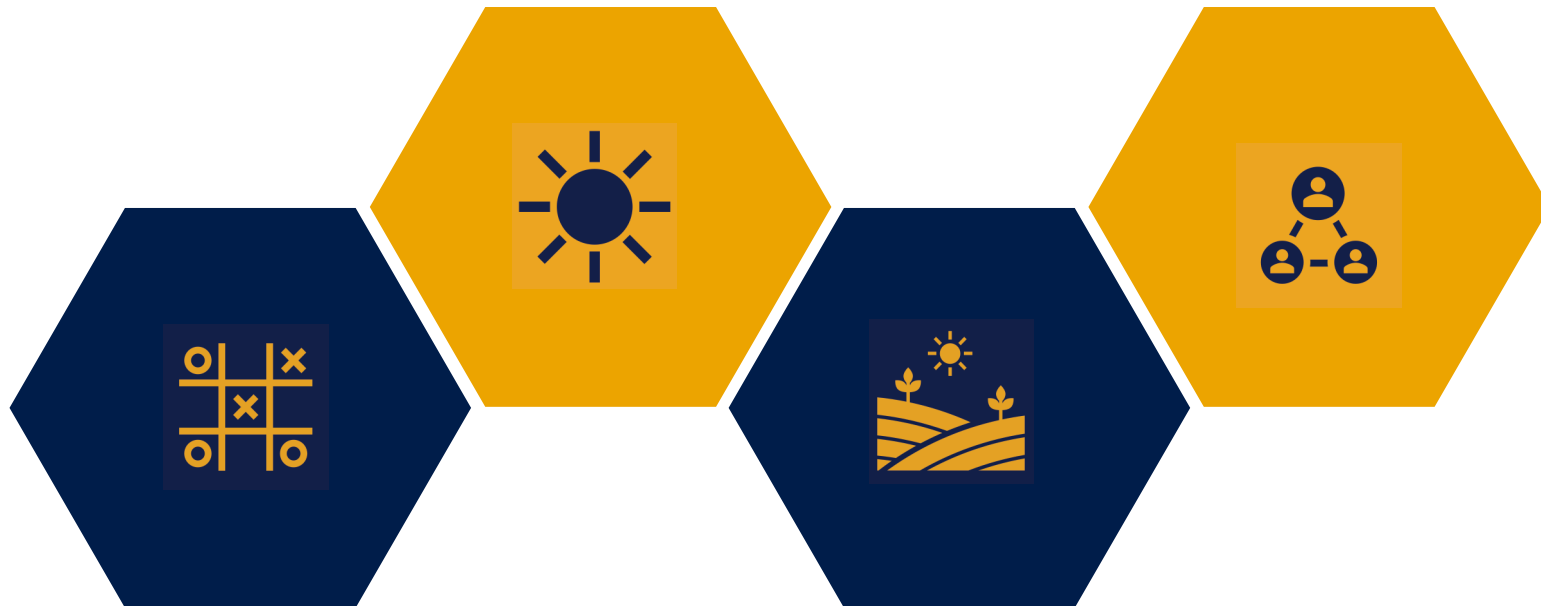
AB Entheos

The problem

Human-Wildlife Conflict (HWC) poses serious threats to **food security**, **conservation efforts**, **human health**, and the **well-being of both humans and wildlife**, impacting local communities and ecosystems. HWC leads to loss of **livelihoods** and threatens wildlife populations due to **retaliatory killings**.



Drivers of Human Wildlife Conflict (HWC)



Poor land use planning

Poor land use planning leads to habitat encroachment by human settlements

Climate change

Changes in weather patterns due to climate change leads to scarcity of food and water resources exacerbating HWC.

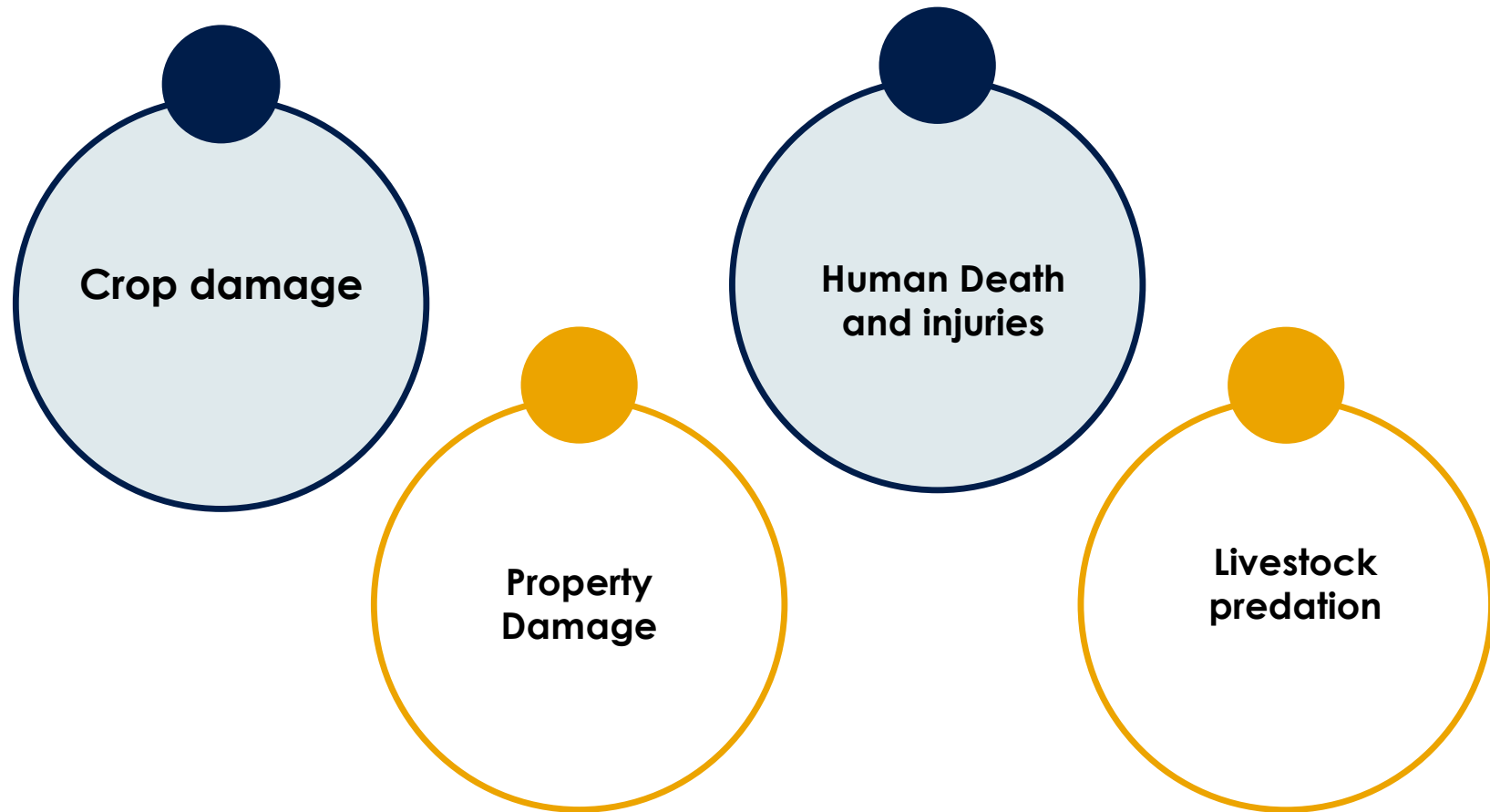
Competition for space and resources

Both humans and animals depend on water, grazing land, and crops especially in dry areas leading to direct competition.

Increase in population

As human populations grow, pressure on land and resources increases, leading to more contact with wildlife.

Common HWC incidences

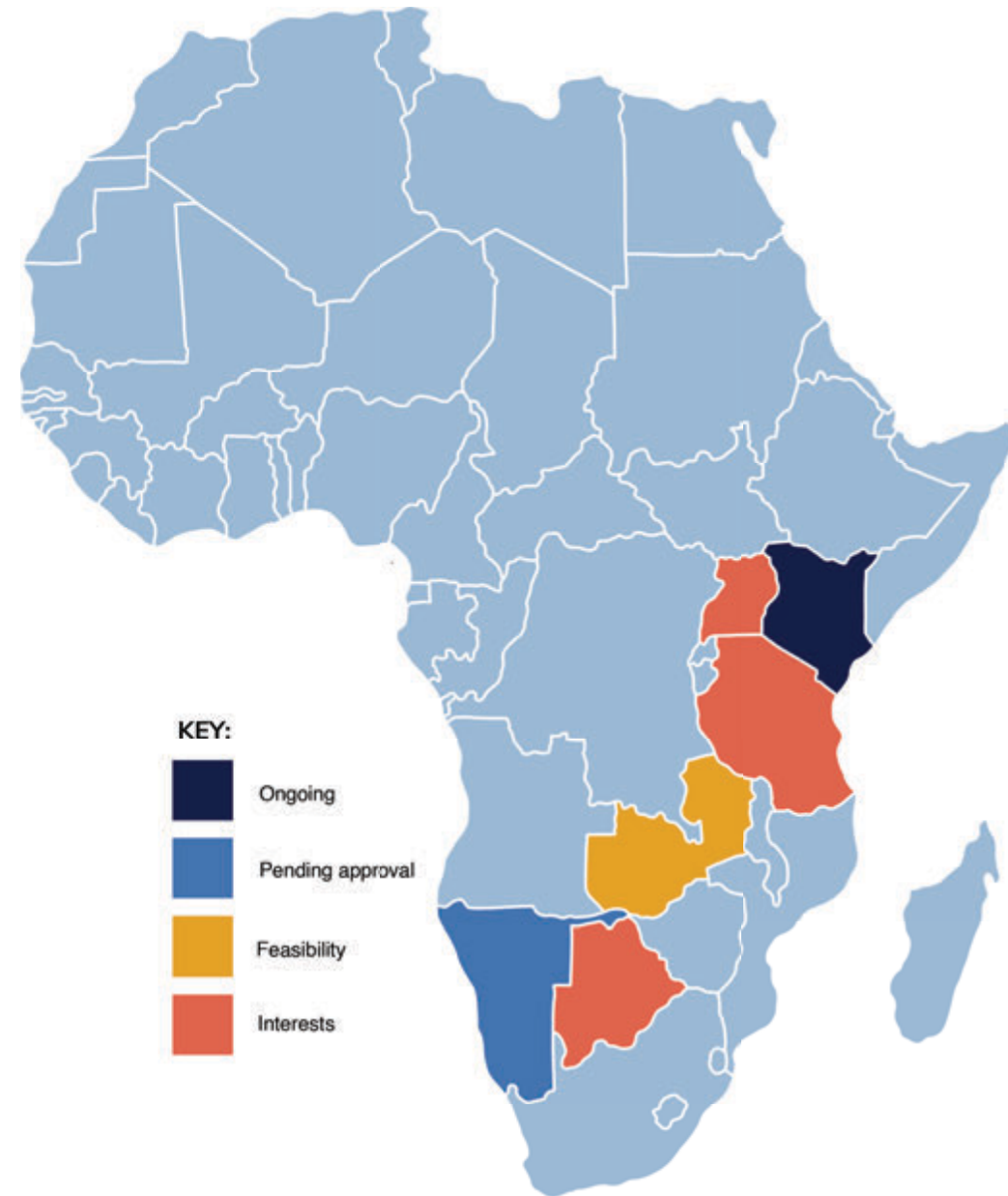


Human-Wildlife Conflict Insurance & Compensation

\$100,000,000

Estimated losses arising from wildlife in the 6 key countries of immediate opportunity to implement the solution.

Kenya, Namibia, Zambia, Tanzania, Botswana and Uganda.



72%

of *African Governments* responded that HWC was a major and serious concern in their country

The challenge of government run compensation schemes

Lack of trust & transparency

Fraud

Slow or no compensation

Government bureaucracy

Tedious reporting & verification processes

Low compensation levels not commensurate to the losses incurred

Unsustainable funding mechanisms

The solution

**Community engagement
and education**

**Compensation/insurance
fund**

(death, injuries, crop damage, livestock
predation & property damage)

**Tech-driven claims
verification**

**Community verification
officers (CVOs)**

**Timely and equitable
compensation**

**Effective mitigation
strategies**

HWC insurance compensation structure

Death and Injury to community members

Injury or death, medical expense to a person following attack/ acts of wild animals:



Property damage

Loss or damage to building and/or stock, fences, water tanks, pipes, granaries, cattle boma, grain storage, solar panels as a result of an accident caused by wildlife.



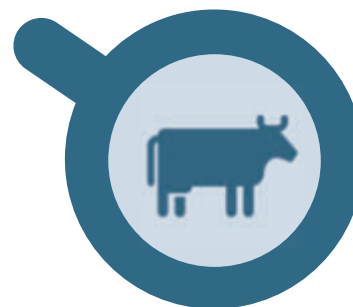
Crop damage

Loss or damage to unharvested crop outside protected areas following incident by wild animals.



Livestock predation

Predation and/or depredation of livestock leading to death or euthanasia on medical grounds



The claims verification process in 3 easy steps

01

First notification of loss (reporting)

Multiple options:

- 24/7 hotline (toll free)
- USSD platform
- Ground officer or trusted community leader

Community Verification officers collect all information and evidence required for the claim to be verified and approved

Claim Verification

02

03

Claim Settlement

- The payment is approved by the authorized parties and stakeholders.
- Claim payment disbursed via bank, mobile money transfer or claimant's preferred channel.

The Journey to HWC Insurance

Feasibility & Country Strategy

Sensitization

Implementation, Roll-Out and impact measurement

1. Identify countries of interest
2. Carry out research and feasibilities
3. Prioritize countries for implementation

Various roadshows to sensitize stakeholders including:

1. Parliamentarians for legislation
2. Insurers & reinsurers;
3. Ministries
4. NGOs; and CBOs
5. Any other stakeholders

Individual country roll outs to include:

1. Data analytics
2. Product design and pricing
3. Roll out
4. Impact measurement & tracking
5. Iterations and product improvements

Key Building Blocks

Assessing
natural assets
and their value

Stakeholder
mapping and
engagement

Legal &
Regulatory
frameworks

Government
buy-in

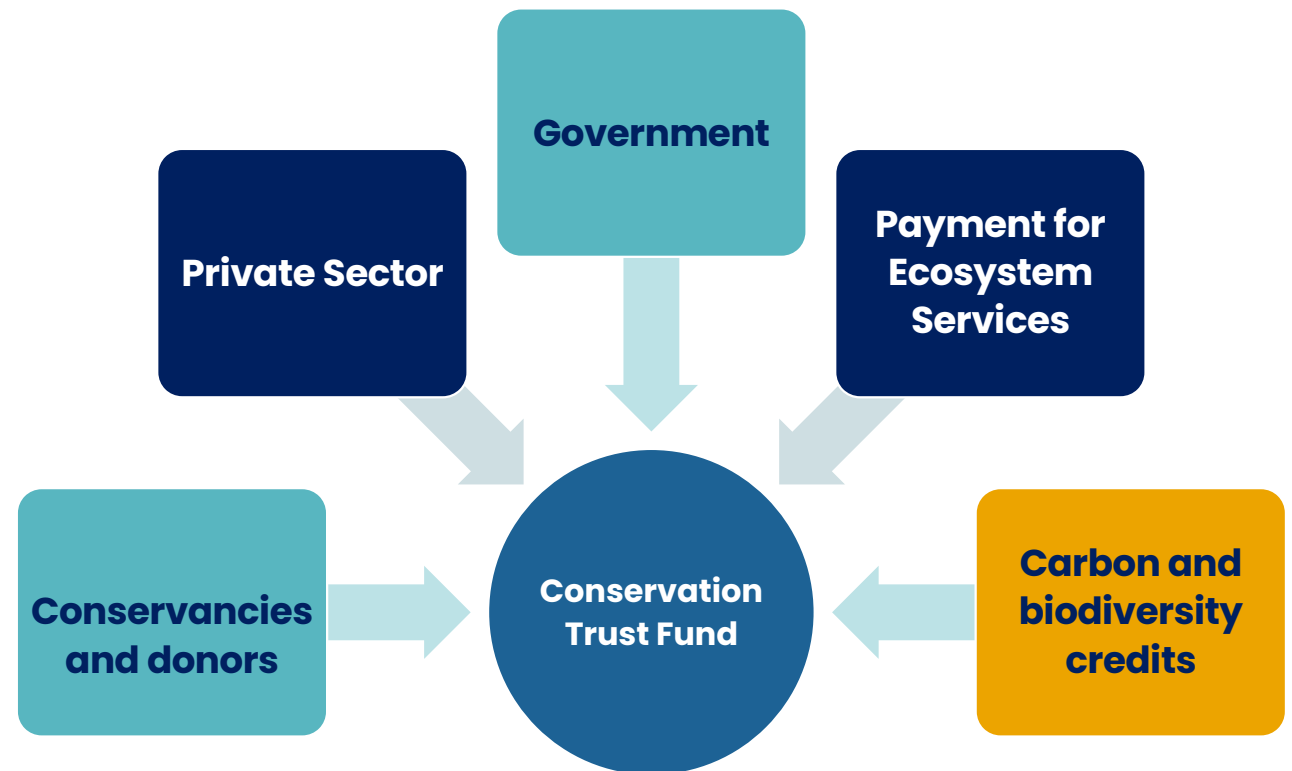
Sustainable
financing and
Governance

Product design

- Data
- Technology
- Technical expertise

Sustainable Financing Mechanisms for HWC insurance

- Conservation trust funds (CTFs) could be designed to source funds from various beneficiaries of nature ecosystems
- This will contribute towards the negative impacts of conservation on communities living in proximity with nature ecosystems such as HWC
- The long-term goal to ensure the conservation trust relies less on national treasury funds, and more on other sources of sustainable financing



HWC Insurance status in Africa

Research completed in **Zambia, Tanzania** and **Uganda**.

Conversations on-going with Government of **Gabon**.



Insurance / Compensation designed in:

- Kenya
- Namibia

In **Kenya**, as at April 2024 providing cover to 1.3 million households in 6 counties through a 2-year pilot in partnership with the government.

Feasibility and design complete in **Namibia**. About to launch to cover 600,000 households country-wide



Discussions ongoing with:

- Tanzania
- Gabon
- Uganda
- COMESA



Countries of interest:

- Zimbabwe
- Botswana
- Cameroon

Impact measurement

Livelihoods

- Timely and fair settlement of HWC claims within 30 days
- Ensure people affected by HWC do not slip into poverty by having to seek loans, and out-of-pocket payments as a result of HWC. This includes lost crops and livestock by small holder farmers; replacing damaged property; funeral costs and medical bills.
- Reduce unfair non-payments through technology to ensure the right compensation reaches the right person at the right time
- Provide education on how to claim and how to reduce risk through mitigation strategies.
- We will follow through households compensated to understand the impact of the compensation to their finances.

Conservation

- Reduced retaliatory killings of wildlife
- Improved perception of wildlife by communities living near wildlife
- Biodiversity protection

We are using insurance as a tool for people
and wildlife to co-exist and thrive together.



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AB Entheos



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Biodiversity Credits

Rowan le Roux, Sustainable Finance Coalition

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A biodiversity credit is*...

Durable

Measured

Evidence-based

Additional

Positive biodiversity outcome

*Biodiversity Credit Alliance

“...credits are not... OFFSETS!

Facilitate payments

- › Protect,**
- › Restore or**
- › Positively manage biodiversity**

Building Blocks

**MARKET
DEMAND**

1

**ROBUST
FRAMEWORKS**

2

**ROBUST
BIODIVERSITY AND
SOCIAL OUTCOMES**

3

**PROJECT
DEVELOPMENT**

4

**INTEGRITY AND
GOVERNANCE**

5

**SOCIAL
SAFEGUARDS**

6

**EQUITABLE
REVENUE
SHARING**

7



Photo by Barry Christianson

BIODIVERSITY CREDIT USE CASES

8 *Potential* Use Cases...

Global Biodiversity Targets (Contribution)	Supply Chain	Carbon Credits Enhancement	Government Policy Goals
Corporate Nature-targets	Regulatory	Consumer Products	Nature-positive Investments

Potential TFCA Use Cases?

Global Biodiversity Targets (Contribution)	Supply Chain	Carbon Credits Enhancement	Government Policy Goals
Corporate Nature-targets	Regulatory	Consumer Products	Nature-positive Investments

Biodiversity Credit Alliance Survey (2023)

As part of our action
to implement the
**corporate nature-
targets**

3,93 / 5,00

Desire to contribute to
global **biodiversity
targets** (e.g. 30x30 of
the Global Biodiversity
Framework)

3,52 / 5,00

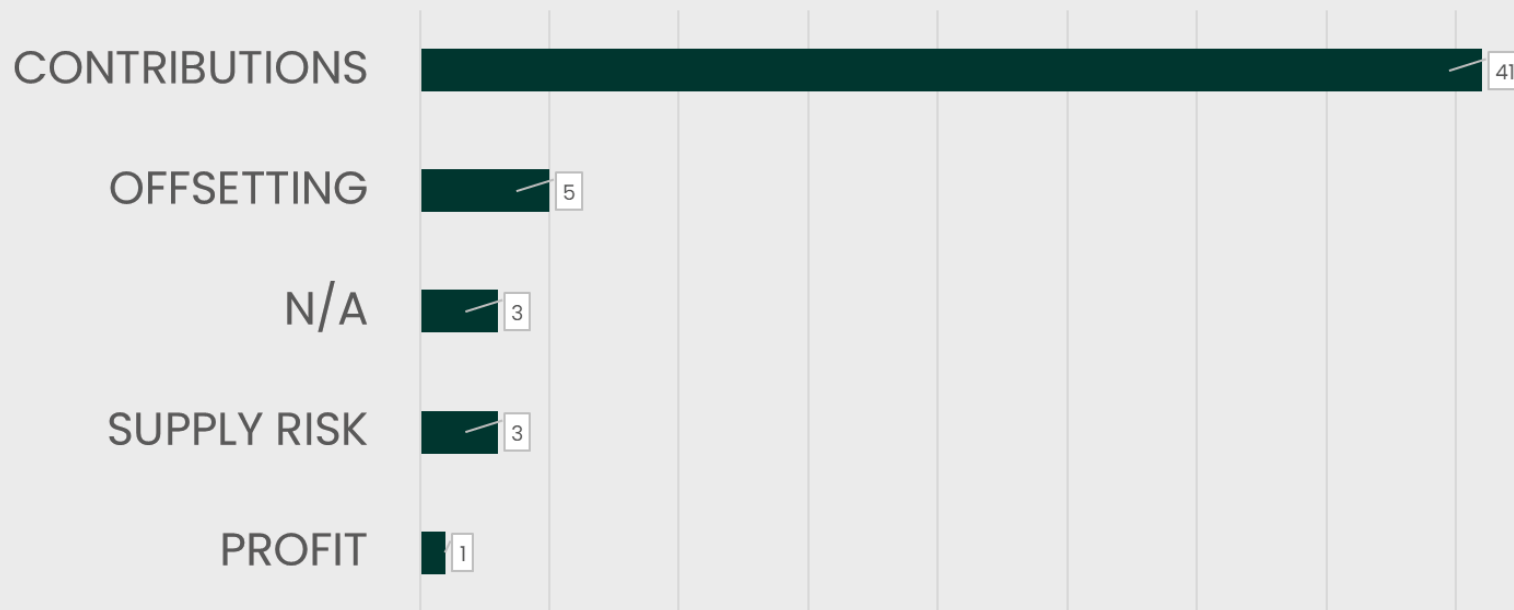
Expectation of **formal
recognition** of
biodiversity credits
by **regulators**

3,41 / 5,00

Expectation to
make a profit by
reselling the
credits later

1,38 / 5,00

Buyers Main Reasons For Demand



/ 53

Extracted from Bloom Labs, 2025. Accessed 2025/04/28.



FINANCIAL INSTITUTIONS & INVESTOR ENGAGEMENT

Financial Institution Engagement

Capital Provider

Fund Manager

Market Facilitator

Risk Manager / Advisor

Policy Advocate / Standard Setter

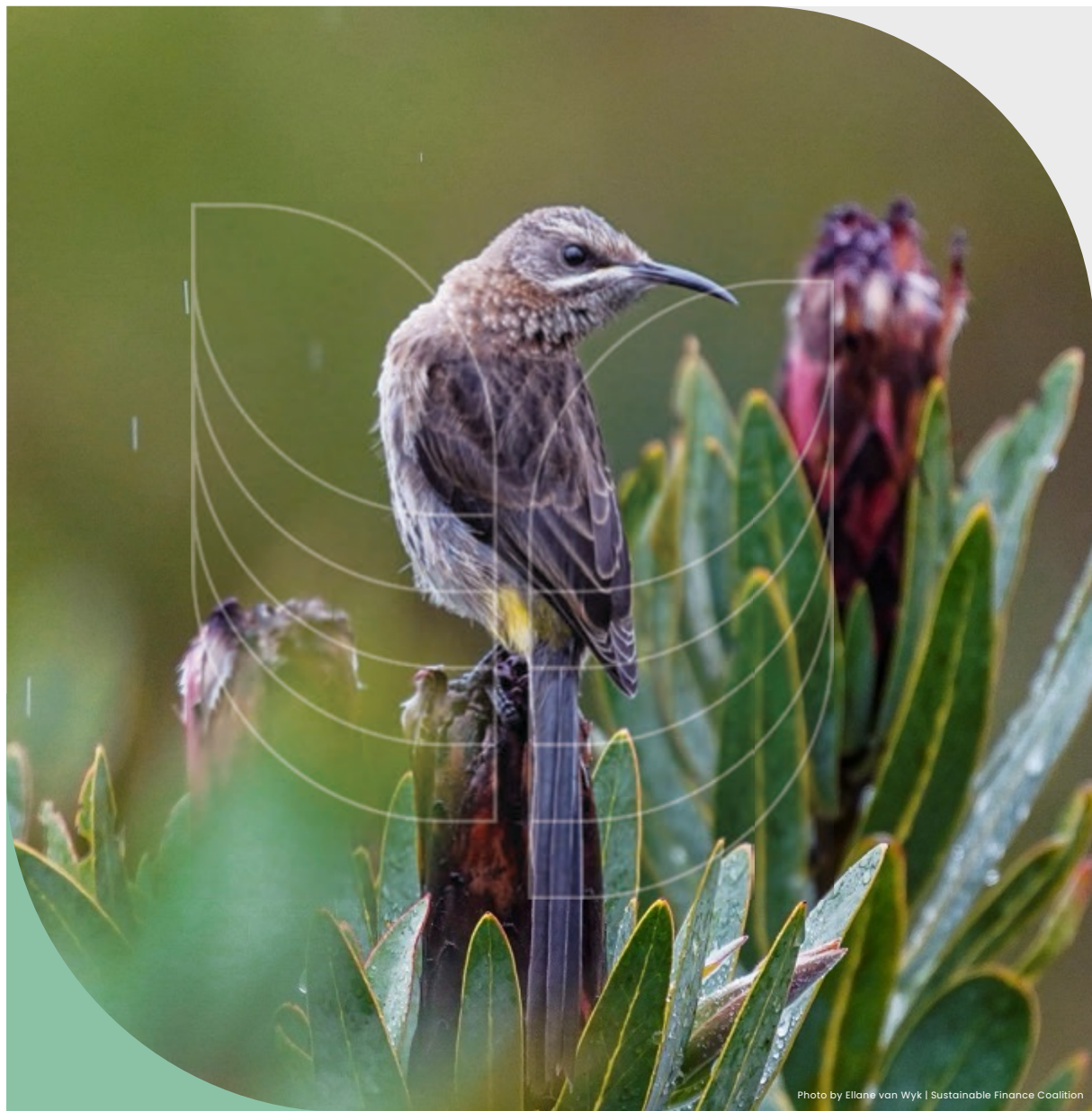


Photo by Ellane van Wyk | Sustainable Finance Coalition

EXAMPLE: WILDLIFE CREDITS

WILDLIFE CREDITS...

...is a **Program** that constitutes *several* nature projects that **protect, restore** or **positively** manage biodiversity.

**Wildlife Corridor
Protection
(Elephants)**

**Species
Protection
(Lion
Tolerance)**

**Wildlife Zone
(Landscape
Habitat
Protection)**

**Species
Protection
(Wild Dog)***

WILDLIFE CREDITS...

...have a **biodiversity outcome** that is **measured**

...represent an outcome that has **already been demonstrated** and use **Evidence Based data**

...show **durability**

...exhibit **additionality**

WILDLIFE CREDITS...

...biodiversity outcomes are **paid for** through the Community Conservation Fund of Namibia (“CCFN”)

Wildlife Credits **capitilised** through grant funds of which KfW is the majority (~US\$19m)

Opportunity for **private investment** to crowd in on de-risked projects and support new projects



Photo by Barry Christianson

ACTIONABLE RECOMMENDATIONS

Strategic Steps for Engagement and Investment

Build Capacity

Develop expertise on biodiversity, metrics, market dynamics, nature risk, certification systems, valuation and **use cases of Biodiversity Credits**

Engage Selectively

Engage with existing **Biodiversity Credits projects**, and partnerships, with a focus on African initiatives (CreditNature, African Parks, Landbanking Group)

Prioritize *High Integrity*

Focus on robust standards, verification, social safeguards (IPLCs)

Explore Blended Approach

Seek opportunities for risk mitigation via public / philanthropic partners to stimulate demand

An example through Private Investment in the CCFN Wildlife Credits Program.



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Closing

Steve Collins, SADC TFCA Network

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Coalition

Finance solutions for enduring naturescapes

If we grow finance solutions for nature champions, they will be enabled to secure and manage their unique resources, and biodiversity and people will flourish.



In partnership with



WILDERNESS
FOUNDATION
AFRICA

sustainablefinancecoalition.org in the-sustainable-finance-coalition inventory.sfcoalition.org.za

The Sustainable Finance Coalition is a registered NPC, NPO and PBO. The Coalition is led by Founder and CEO, Candice Stevens, and supported by a Coalition Core Team. Our diverse and innovative Team hails from across Africa offering multi-disciplinary expertise and experience. The delivery of our Finance Model is enhanced through collaboration with our Finance Doers at Scale, our Finance Solution Drivers, and our Specialist Contributors. We are supported in our efforts by our Board and a voluntary advisory Council comprised of thought leaders from 19 sectors. The Coalition thanks and acknowledges the collective action required to design finance solutions for nature at scale from across the many parts of our Finance for Nature Ecosystem, and the role of our donors, funders and investors.

NPC: 2023/202978/08 | NPO: 314-003 | PBO: 930083078

DISCLAIMER

In the interests of advancing the development of tailor-made finance solutions for nature and people, we encourage you to talk about our work.

We ask that you appropriately reference the Sustainable Finance Coalition (the Coalition) in all communications, by providing our logo and website: www.sustainablefinancecoalition.org and take a moment to reflect on our Values and Commitments, including our Acknowledgement Commitment Statement. Please note that the Coalition's co-founding organisations, WWF-SA and Wilderness Foundation Africa, are independent entities, subject to their own immaterial property and sharing protocols.

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