

CLIMATE RISK MANAGEMENT at Fundación Genesis Empresarial (Guatemala)



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Part of the webinar series by the Green Inclusive and Climate Smart Finance Action Group (AG-GICSF)

The GICSF- Action Group

Unique multi-stakeholder think-tank for
environmentally responsible inclusive finance

- Launched in Feb. 2013 in Berlin, hosted by the European Microfinance Platform (e-MFP), *90+ members* with different levels of engagement representing *60+ institutions*
- Coordinated by: Natalia Realpe Carrillo, HEDERA & Institute of Advanced Sustainability Studies (IASS); and Davide Forcella, YAPU Solutions & CERMi

OBJECTIVES

- Discuss **current challenges and strategies** in green inclusive finance
- **Improve knowledge and action** of inclusive finance actors in environmental issues
- **Enhance cooperation** among green inclusive finance actors
- **Increase international attention** for green inclusive finance
- **Develop dedicated tools**, recognized as “standard” by the inclusive finance sector, to support green inclusive finance
- **Publicise and disseminate its findings**
- **Enhance the interest and concrete commitment** of all actors (MFIs, investors...) in green inclusive finance

The GICSF- Action Group Achievements

2013-2019

- **Green Index:** standards for environmental performance assessment
- **Catalogue** green energy products
- **7 Events**, 2 scientific committees,
- **10+ trainings & 40+** presentations
- **Publications & e-learning**

2020 (selection of)

- **Green Index Study:**
 - Mapping International Standards vs. GI;
 - analysis of 1000 + env. assessments;
 - Assessment of needs for environmental performance from 250+ stakeholders
- **Launching GICSF AG Webinar Series**
- **Launching the Development of Green Index 3.0**
- **Development of Online library**
- **Establishment of newsletter and AG Map**
- **Launching the Development of Universal standards for environmental performance: joint work with SPTF & CERISE**

Impact & Traction (As of 30 April 2021)

Action Group members	Jan 2020 60	Jan 2021 90	+ 50 % increase	New requests to join the AG 66 (in Jan 2021)
GICSF AG Newsletter	External subscribers +250			
EMW 2020 Participants to the GICSF AG sessions (18-20 Nov 2020)	GICSF AG meeting 65	DIM7 US - Green Index 3.0 67	Green Index Training 36	Investing in Green Inclusive Finance 55
Green Index 3.0 / Dim 7 US	+ 20 meetings with SPTF - CERISE	13 Apr Training 40	Reviewers engaged + 50	
Webinars Participants	3 Dec - UNIGE 37	17 Dec - FGCA 84	4 Feb - Palladium 55	18 Feb - IOB 44
	4 Mar - Agrobanco 70	18 Mar - REDCAMIF 84	8 Apr - PENDA Capital 53	22 Apr - UNCDF 78

Impact & Traction

3 joint workshops with FinDev Gateway in Jan 2021:



“Evaluation and Support for Improving Inclusive Green Finance for MFIs - The Green Index”



	Attended	Registered
SPANISH	110	242
ENGLISH	213	445
FRENCH	80	165
Total	403	852

Ongoing activities 2021

- Finalisation and delivery of Green Index 3.0
- Finalisation of Universal standards for environmental performance: joint work with SPTF & CERISE
- Training Preparation on Green Index 3.0
- Preparation of the “State of the Art of Green Inclusive Finance”
- Regulation & Green Inclusive Finance, Digital & Green Inclusive Finance, Green Inclusive Finance in Europe (in collaboration with EMN)
- Guidelines for green products development/disbursement, “working with green heroes” FSPs
- Webinars, newsletters, preparation of 2 pagers and discussion papers
- Finalization and delivery of Online Library
- Digital tool Green Index 3.0

Coming soon

We are working to increase the sector understanding and action in green inclusive finance

- New website! (expected: June 2021)
- Online library dedicated to green inclusive finance only, publicly available, containing + 500 documents and growing! (expected: June 2021)

Green Index evolution

2014

Green Index 1.0:

- The most accepted tool to assess MFIs' environmental performance
- Publication available online on e-MFP AG webpage
- Green Index available in SPI4 (optional Dim 7)

2016

Green Index 2.0:

- Incorporates lessons learnt from MFI's use, ability, and willingness to track environmental management
- Quantitative components for green products
- Integrated into SPI4 (only qualitative)

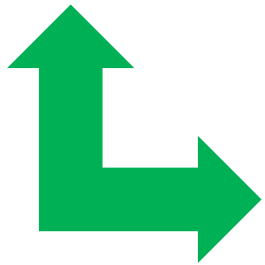
2021

Green Index 3.0:

- Inclusion of (climate) vulnerability
- lessons learnt from 1000+ assessments & 6 years of use, stakeholders inputs
- Alignment to international initiatives
- Aligned with Universal Standards Env. Performance "Dim 7" developed with SPTF & CERISE, new mandatory dimension of US

Preparing 2nd Feedback Round

GREEN INDEX 3.0



DIM 7 of USSPM



Webinar Series

- Series of webinars on topics related to green inclusive finance
- Brief presentations by practitioners & academics
- Opportunity for discussion and networking
- Material and video available online

1 webinar every 2 weeks

Opt 1: 45 mins - Opt 2: 15 mins

Everyone active in green inclusive finance is invited to speak - please contact us !

Next Webinar

We speak to the sector

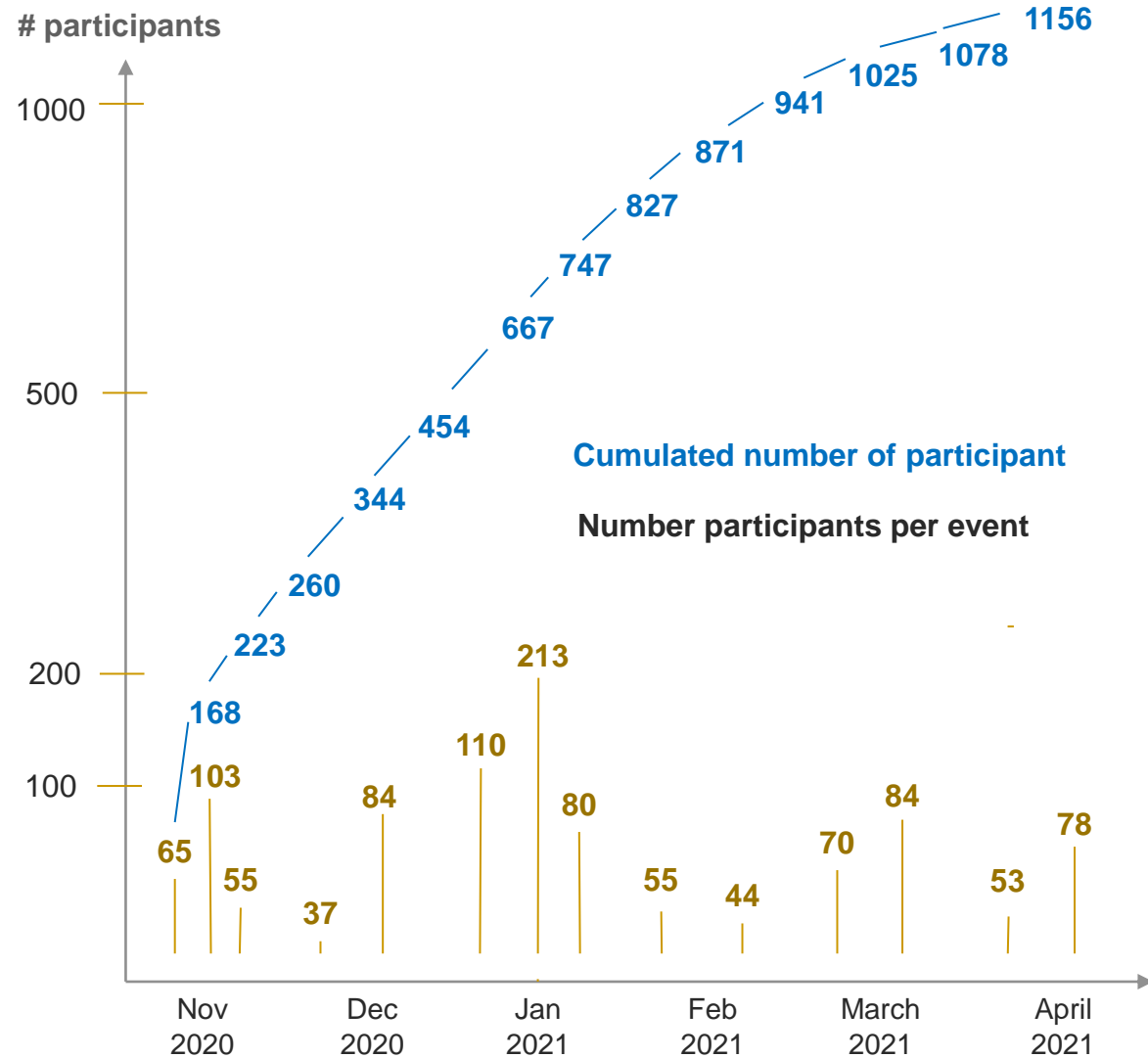
(as of 30 April 2021)

In 6 months

14 Events organised
on green inclusive finance

1156 participants

192 participants per month





EUROPEAN
MICROFINANCE
PLATFORM

NETWORKING WITH THE SOUTH

e-MFP
Green Inclusive &
Climate Smart Finance
ACTION GROUP



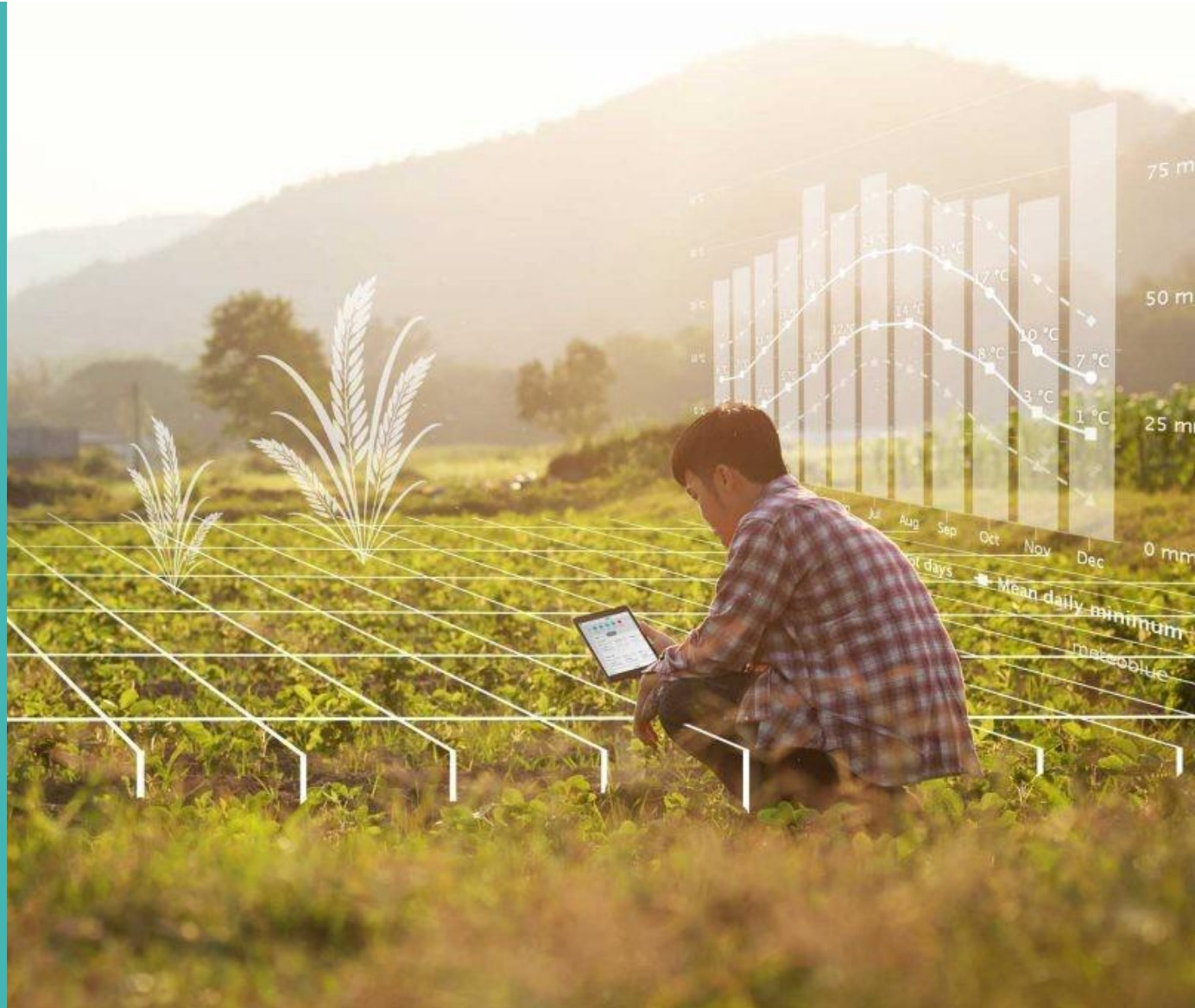
WEBINAR TITLE



Smart finance. People first.

EMFP Climate Risk Mgt. @ Fundación Genesis Empresarial

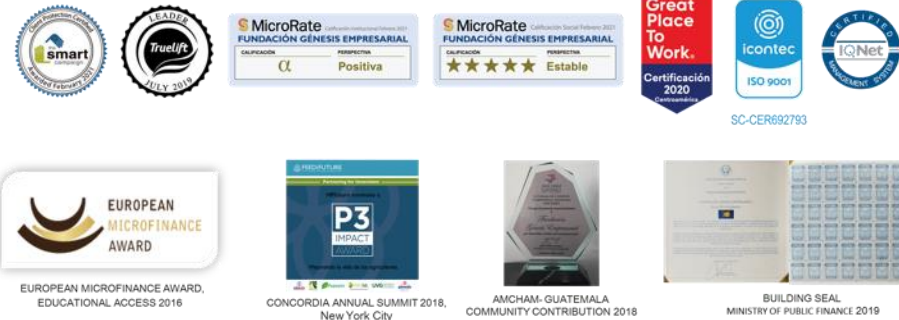
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CONTEXT

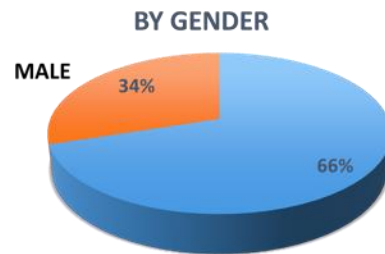
WHO IS FUNDACIÓN GENESIS EMPRESARIAL?

GÉNESIS EMPRESARIAL, Guatemalan Development Foundation, non profit, 33 years microfinance experience. Encourages and supports the entrepreneurial promotion of micro and small enterprises; is working in rural and peri-urban areas, vulnerable communities, with productive loans, housing improvement and educational programs.



22 Departments (100%)
 109 Branches
 4,396 Non-bank Correspondent
 12,000 Service Points

Total Collaborators: 1,816
 Development Promoters 910
 Training Advisors 97
 Collection Agents 52



01

MISION

Provide agile and timely financial and non-financial services, **accompanied by advisory and training**, to microenterprise, small business and rural communities, to achieve sustained development in a massive way, accelerating the progress of Guatemala.

02

VISION

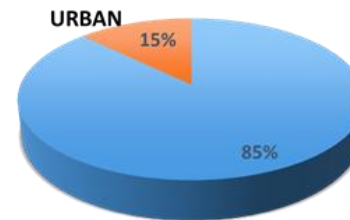
To promote development through financial and non-financial services with support, in an efficiently and effectively way to all communities in Guatemala.

03

VALUES

Integrity, Loyalty, Equity, Conviction, Honesty, Excellence and Solidarity.

BY GEOGRAPHIC COVERAGE



JUNE 2021

(NIIF)

ACTIVE CLIENTS

139,934

ACTIVE PORTFOLIO

USD\$214MM

(TCQ7.75)

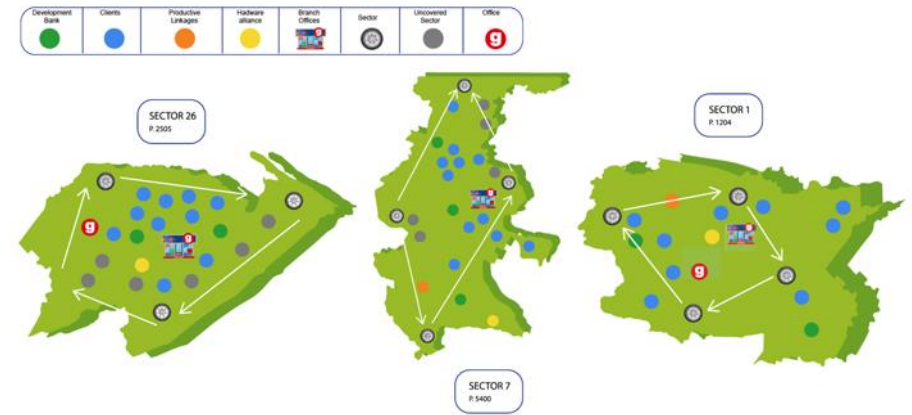
WHY FUNDACIÓN GENESIS EMPRESARIAL WORK WITH YAPU SOLUTIONS?



The Foundation promotes economic and social development, with financial inclusion in agricultural and livestock sector with productive credits designed for the segment, the appropriate term for loans are evaluated as well as the best conditions that adapt to the production cycle.

With financial and technical education, the Program of Productive Chain is implemented with Specialized Technical Promoters to guide the clients and boost their production opportunities, quality and commercialization.

Alliances with agricultural sectors are integrated with benefits for producers on small and medium scale to help them in the growth and development that allows them reach greater business opportunities generating better living conditions to the families



External

- Better practices in SPTF (Social Performance Task Finance Audit)
- SPI – 4 Client Protection Self-Assessment Tool for Financial Service Providers Treating

YAPU IS BASED ON GLOBAL EXPERTISE

YAPU Solutions' team has global expertise in green and smart data finance in reference projects. From institutional and network level implementation to programmatic design – we are your partner!



INTEGRATED CLIMATE RISK MANAGEMENT SYSTEM



Supported by:
 Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety

based on a decision of the German Bundestag



SUCCESS CASES ACROSS COUNTRIES AND CONTIENTS ON EBA FINANCE

www.unepmeba.org



FINANCIAL SECTOR TRANSFORMATION TOWARDS RESILIENT AGRICULTURE FINANCE

www.ecomicroecuador.org.ec



REGIONAL PROGRAM DESIGN AND DEVELOPMENT FOR GCF



„LIGHT TOUCH APPROACH TO BIODIVERSITY AND ADAPTATION FINANCE

www.unepmeba.org/biodiversity-platform/

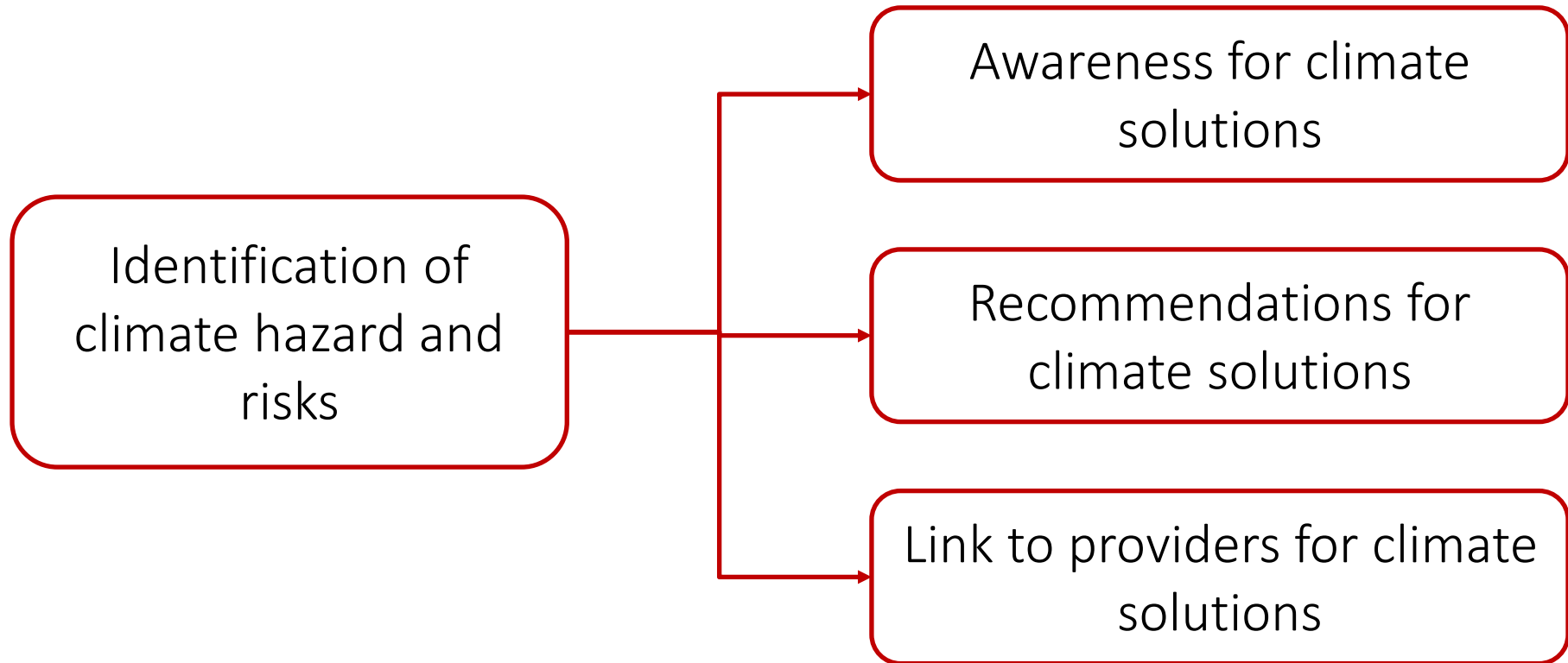
PROJECT

OBJECTIVE 1: VULNERABILITY

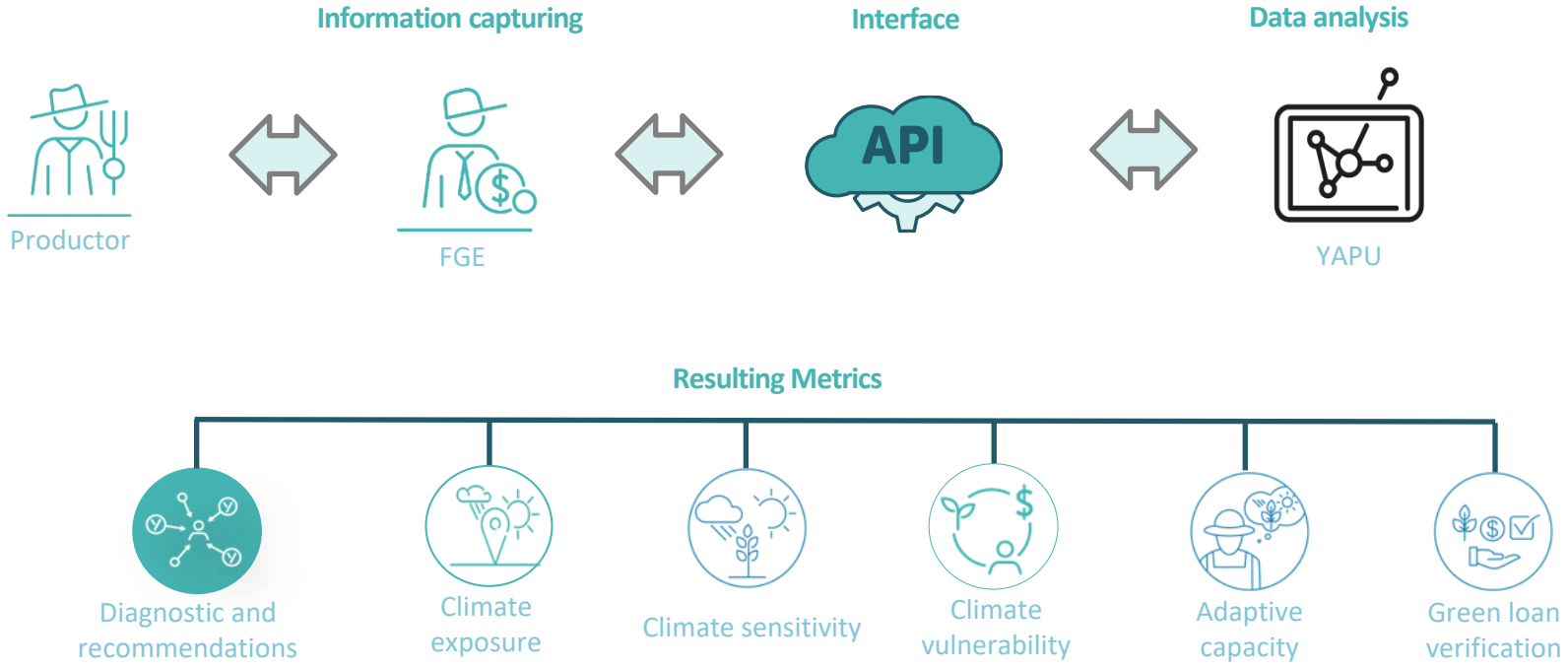
$$\text{VULNERABILITY} = \text{EXPOSURE} + \text{SENSITIVITY} - \text{ADAPTIVE CAPACITY}$$



OBJECTIVE 2: NBS RECOMMENDATION SYSTEM



Flujo de informacion



INFORMATION CAPTURING IN GFORMS

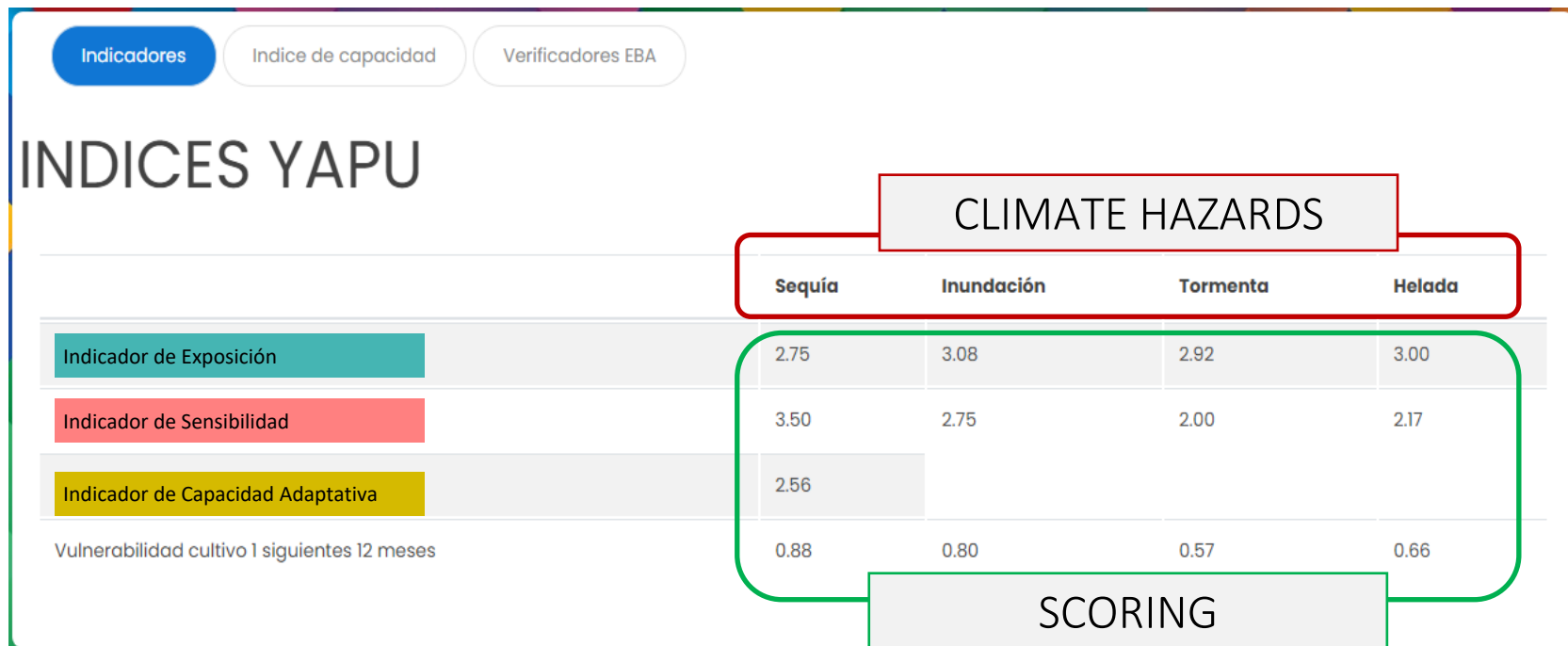
Adaptive capacity in 9 dimensions

The screenshot shows a GForm interface with a teal header. Below the header, there are four tabs: 'Capacidad adaptativa 1' (highlighted in blue), 'Capacidad Adaptativa 2', 'Recomendaciones 1', and 'Recome'. Below the tabs, there is a horizontal scrollbar and the title 'Calidad de suelo'. There are three dropdown menus: 'Erosión *' with 'Media' selected, 'Compactación *' with 'Si' selected, and 'Realiza Análisis de suelo *' with 'Si' selected.

Diagnostic and recommendation system

The screenshot shows a GForm interface with a yellow header. Below the header, there is a horizontal scrollbar and the title 'Diagnostico de calidad de suelo'. Below the title, there is a red text message: 'Existe un riesgo tolerable de deslizamientos en el terreno. Debe fortalecer los lugares criticos.'. Below this, there is a section titled 'Recomendaciones' with three items: '1.-Sombra Natural', '2.-Manejo Forestal Sostenible', and '3.-Tinas Ciegas'. Below the recommendations, there is a question: '¿ Se leyó y recomendó el diagnostico al cliente ? *'. Below the question, there is a radio button selected for 'Sí'.

CREDIT COMMITTEE REPORT: RISK



CREDIT COMMITTEE REPORT: AWARENESS

Indicadores	Indice de capacidad	Verificadores EBA	
CAPTURED DATA	CLASSIFICATION AND RATING		DIAGNOSTIC MESSAGE
Dimension	Calificación	Capacidad Adaptativa	Mensaje
MANEJO DE NUTRIENTES 2021-02-23 17:04:19	3.5	ALTA	Fortalecer el uso de abonos orgánicos dentro de la unidad productiva. Producir sus propios abonos orgánicos disminuye el costos e incrementa la rentabilidad. Es necesario la utilización de abonos orgánicos o la implementación de agricultura orgánica y continuar con la preservación del suelo.
GESTION DEL GANADO 2021-02-23 17:04:19	3.5	ALTA	El uso del sistema semi establecido genera estrés animal y altas dosis de metales pesados en una sola localidad. El optimo número de animales por hectarea no provoca compactación de suelos y disminuye la emision de gases efecto invernadero. Aprovechamiento de residuos para producir abono orgánico y gas combustible utilizable en el hogar. La sanidad a través de quimicos incrementa la resistencia de las plagas y enfermedades, y el riesgo de contaminación de fuentes hidricas y alimentos.
GESTION DE ECOSISTEMA 2021-02-23 17:04:19	2.8	MEDIA	Al no tener presencia de arboles, aumenta la posibilidad de erosión, incrementa el riesgo de plagas y enfermedades. Es necesario la identificación de variedades resistentes. Es necesario mantener áreas de conservación para preservar los ecosistemas.

CREDIT COMMITTEE REPORT: RECOMMENDATION

RECOMMENDATION SYSTEM FOR CLIMATE CHANGE COUNTER MEASURES (EBA, NBS)

Dimension	Recomendacion1	Recomendacion2	Recomendacion3
MANEJO DE NUTRIENTES 2021-02-23 17:04:19	Abonos Organicos Areación de abono orgánico Lombricomposta	Adicionamiento de suelos Control de humedad de abono orgánico Bioles	Cultivos de cobertura Rotación de cultivos
GESTION DEL GANADO 2021-02-23 17:04:19	Sistema Silvoagrícola Abonos orgánicos Manejo interado de plagas	Sistema silvopastoril Agricultura ecologica Sistema Agrosilvopastoril	Sistema Agrosilvopastoril Manejo de nutrientes Sistema Silvo pastoril
GESTION DE ECOSISTEMA 2021-02-23 17:04:19	Sistema Silvoagrícola Banco de semillas Manejo forestal sostenible Menejo de nutrientes	Vivero mixto Huerto familiares Agricultura ecológica Abonos orgánicos	Reservorio para agua Diversificación de cultivos Composta

CREDIT COMMITTEE REPORT: VERIFICATION

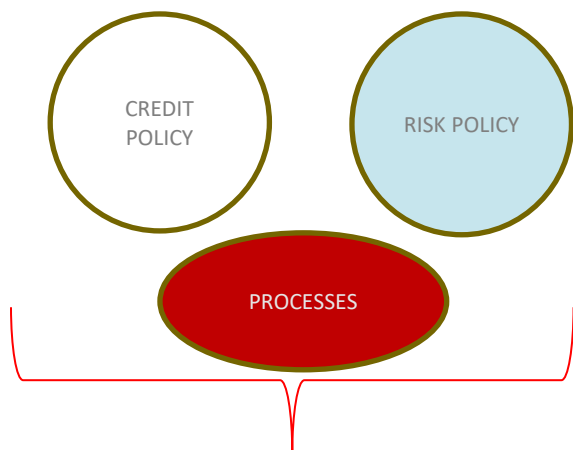
Indicadores Índice de capacidad Verificadores EBA

VERIFIED GREEN LOANS

QUALITATIVE & QUANTITATIVE ASSESSMENT

Descripción	Calificación	Estimación
Puntaje total sobre abonos orgánicos	4	ALTA
Puntaje total sobre agricultura de conservación	0	MUY BAJA
Puntaje total sobre agricultura ecológica	0.6	MUY BAJA
Puntaje total sobre agricultura orgánica	3.8	ALTA
Puntaje total sobre apicultura	4	ALTA
Puntaje total sobre diversificación de cultivos	3.75	ALTA
Puntaje total sobre huertos familiares	3.8	ALTA
Puntaje total sobre Invernadero	4.4	MUY ALTA

POLICIES AND PROCEDURES



- Clear institutional framework
- Climate risk considerations
- Operationalization
- Monitoring, reporting, verification

RISK SEGMENTATION

NIVEL DE RIESGO		Sensibilidad				
		Muy alta	Alta	Media	Baja	Muy baja
Exposición	Muy alta	E	D	D	C	B
	Alta	D	D	C	B	B
	Mediana	D	C	B	B	B
	Baja	C	B	B	B	A
	Muy baja	B	B	B	A	A

FOLLOW-UP ACTIONS

Calificación	Actividad
E	Asignación de visita de seguimiento a la inversión, en la visita se confirma: <ol style="list-style-type: none"> 1. Materialización de la amenaza 2. Estado del cultivo 3. Capacidad adaptativa: medidas implementadas y planificadas
D	Llamada Call Center con formulario específico, en el cual se confirma: <ol style="list-style-type: none"> 1. Confirmación de la amenaza 2. Estado del cultivo Asignar visita del promotor si el cliente lo requiere. Asignación de visita de seguimiento a la inversión, con valor en riesgo > Q25,000.00. En la visita se confirma: <ol style="list-style-type: none"> 1. Materialización de la amenaza 2. Estado del cultivo 3. Capacidad adaptativa: medidas implementadas y planificadas
C	Llamada Call Center a todo cliente con formulario específico, en el cual se confirma: <ol style="list-style-type: none"> 1. Confirmación de la amenaza 2. Estado del cultivo
B	Ninguna
A	Ninguna

PORTFOLIO REPORT: CONTINGENCY

RISK ADJUSTED
CAPITAL

RISK QUALIFICATION

MANAGE-
MENT

GENERAL INFORMATION

ARREARS

idunico	DISTRITO	REG	REGION	SUC	SUCURSA	PRESTAM	FUD	NOMBRE	PROGRA	CAPITAL	SALDO C	R_DIAS	Saldo de	% Saldo	Exposició	Exposició	Exposició	Exposició	GESTION	
5675_16226	DISTRITO S	3	REGION III	56	TEJUTLA	5,65E+09	450544040	MARIO EULI GRUPO SOL		6000	490,91	A 0 Días	5184	0,288	A	C	B	A	Llamada	
7187_16225	DISTRITO S	9	REGION IX	5	CHIMALTEN	510118554	450297226	JOSE ELIGIO VIVIENDA		30000	3530,02	A 0 Días	8640	0,288	B	C	B	B	Llamada	
7187_16227	DISTRITO N	13	REGION XIII	26	GUASTATOY	2,61E+09	3,345E+10	BELIBALDO VIVIENDA		30000	3055,04	A 0 Días	0	0	0	0	0	0		
7187_16237	DISTRITO S	9	REGION IX	5	CHIMALTEN	510132110	450676847	PIO CUMAR VIVIENDA		20000	1575,58	A 0 Días	56,06	0,2803	B	D	C	B	Visita	
6646_16237	DISTRITO S	12	REGION XII	55	CAMOJA, LA	5,55E+09	3,345E+10	EUDALY CEL BANCOS		6000	0,05	A 0 Días	328,8	0,6576	B	D	B	B	Visita	
6646_16237	DISTRITO S	9	REGION IX	101	SAN PEDRO	510163345	3,345E+10	MARTA ALIC MICRO		3000	4,3	A 0 Días	267,8	0,1339	A	B	B	B	Llamada	
5675_16236	DISTRITO S	15	REGION XV	47	NEBAJ	4,71E+09	3,345E+10	PEDRO LOPE MICRO		2500	9,36	A 0 Días	5347,54	0,2398	A	B	B	A	Llamada	
5675_16236	DISTRITO S	9	REGION IX	5	CHIMALTEN	510163934	3,345E+10	CEFERINO S VIVIENDA		20000	1148,74	C 31-60	3370,25	0,1037	A	B	B	B	Llamada	
6353_16237	DISTRITO N	6	REGION VI	13	CHIQUIMUL	1,31E+09	450618233	MARIO AUG VIVIENDA		15000	7135,08	D 61-90	3568,32	0,6048	B	C	D	A	Visita	
7187_16237	DISTRITO S	9	REGION IX	5	CHIMALTEN	550175161	3,345E+10	FLORENTIN GRUPO SOL		3000	4,03	A 0 Días	186,75	0,3735	B		0	D	A	Visita
5675_16236	DISTRITO S	9	REGION IX	5	CHIMALTEN	550175156	450679678	FRANCISCO GRUPO SOL		4000	5,34	A 0 Días	8640	0,48	B	D	B	B	Visita	
7187_16235	DISTRITO S	9	REGION IX	5	CHIMALTEN	510176259	50183037	JULIANA SEY MICRO		4500	30	A 0 Días	5760	0,192	B	B	B	A	Llamada	
7187_16237	DISTRITO S	9	REGION IX	5	CHIMALTEN	510181364	450673753	JOSE CRUZ Y VIVIENDA		50000	24273,65	A 0 Días	47272	0,4976	B	D	C	B	Visita	
7187_16247	DISTRITO S	9	REGION IX	101	SAN PEDRO	510186559	3,345E+10	DAMARIS EF MICRO		3000	3,47	A 0 Días	29,62	0,1481	B	B	B	A	Llamada	
6646_16247	DISTRITO N	13	REGION XIII	113	SAN AGUST	2,61E+09	3,345E+10	EMILIANO C VIVIENDA		30000	11486,71	A 0 Días	197,3	0,3946	B	C	C	A	Llamada	
6646_16247	DISTRITO S	4	REGION IV	42	COATEPEQU	4,25E+09	3,345E+10	IRMA FRANI GRUPO SOL		4000	8,41	A 0 Días	1174,4	0,5872	B	D	B	B	Visita	
5675_16246	DISTRITO S	4	REGION IV	42	COATEPEQU	4,25E+09	3,345E+10	BLANCA LUZ GRUPO SOL		3000	6,35	A 0 Días	7129,31	0,3197	B	B	C	A	Llamada	
5675_16246	DISTRITO S	4	REGION IV	42	COATEPEQU	4,25E+09	450621864	GERSON AD GRUPO SOL		4000	209,46	A 0 Días	7533,5	0,2318	A	R	B	A	Llamada	
6353_16247	DISTRITO S	12	REGION XII	48	HUEHUETEN	4,81E+09	450625559	REMIGIO M OPERACION		27068,27	16308,72	A 0 Días	3568,32	0,6048	A	C	D	A	Visita	
7187_16247	DISTRITO N	6	REGION VI	22	ESQUIPULAS	2,21E+09	3,345E+10	ANA SILVER VIVIENDA		35000	9739,65	A 0 Días	234,9	0,4698	A		0	D	A	Visita
5675_16246	DISTRITO S	9	REGION IX	5	CHIMALTEN	510216174	3,345E+10	BENIGNO M VIVIENDA		60000	23689,08	A 0 Días	5184	0,288	A	C	B	A	Llamada	
7187_16245	DISTRITO S	5	REGION V	21	CUILAPA	2,11E+09	450485882	HILMA QUIF VIVIENDA		12000	2045,38	A 0 Días	8640	0,288	B	C	B	B	Llamada	
7187_16247	DISTRITO N	6	REGION VI	22	ESQUIPULAS	2,21E+09	3,345E+10	LUIS ARNOL OPERACION		19070	3257,5	A 0 Días	0	0	0	0	0	0		
7187_16147	DISTRITO N	11	REGION XI	28	CARCHA	2,81E+09	3,345E+10	CARLOS ENR OPERACION		17922,84	7292,42	A 0 Días	67,52	0,3376	B	D	C	B	Visita	
6646_16147	DISTRITO S	3	REGION III	56	TEJUTLA	5,61E+09	450263349	RUBEN ROD OPERACION		18072,17	1473,71	A 0 Días	328,8	0,6576	B	D	C	B	Visita	
6646_16147	DISTRITO N	11	REGION XI	37	SAN CRISTO	3,71E+09	189224	JUAN LAJ CA VIVIENDA		15000	860,54	A 0 Días	704,6	0,3523	B	C	B	A	Llamada	
5675_16146	DISTRITO S	9	REGION IX	5	CHIMALTEN	510224227	3,345E+10	MARIA ROSI VIVIENDA		50000	23690,39	A 0 Días	0	0	0	0	0	0		
5675_16146	DISTRITO S	12	REGION XII	48	HUEHUETEN	4,81E+09	450672771	ANTOLIN SA VIVIENDA		29000	10633,75	A 0 Días	12558	0,3864	B	D	C	B	Visita	
6353_16147	DISTRITO S	4	REGION IV	9	RETALHULEL	910226409	90264162	EXELINA NO VIVIENDA		30000	5036,99	A 0 Días	3568,32	0,6048	B	D	D	B	Visita	
7187_16147	DISTRITO N	13	REGION XIII	20	SANARATE	2,01E+09	450438930	MARIA EVEF MICRO		20000	617,36	A 0 Días	117,45	0,2349	B		0	B	B	Llamada
5675_16146	DISTRITO S	4	REGION IV	83	TIQUISATE	8,31E+09	3,345E+10	SAYDI RAQL VIVIENDA		60000	28397,37	A 0 Días	6912	0,384	B	D	B	B	Visita	
7187_16195	DISTRITO N	6	REGION VI	22	ESQUIPULAS	2,21E+09	450252987	MARIA LUCI VIVIENDA		10000	643,63	A 0 Días	5760	0,192	B	B	B	A	Llamada	
7187_16197	DISTRITO N	7	REGION VII	53	RIO DULCE	5,35E+09	3,345E+10	ALFREDO IC GRUPO SOL		3000	1500	A 0 Días	47272	0,4976	B	D	C	B	Visita	

PORTFOLIO REPORT: RISK

RESUMEN POR DISTRITO Y REGION

DISTRITO	REGION	CARTERA	SEQUIA		INUNDACION		TORMENTA		HELADA	
			Sensibilidad	Exposición	Sensibilidad	Exposición	Sensibilidad	Exposición	Sensibilidad	Exposición
DISTRITO CENTRO	REGION II - CENTRO II	Q18.023	3,00	1,00	3,00	3,00	4,00	3,00	1,00	1,00
TOTAL DISTRITO CENTRO		Q18.023	3,00	1,00	3,00	3,00	4,00	3,00	1,00	1,00
DISTRITO NOR ORIENTE	REGION VI - ORIENTE	Q33.749	2,45	1,00	2,78	2,56	2,67	3,56	1,51	1,00
DISTRITO NOR ORIENTE	REGION VII - IZABAL	Q1.500	4,00	1,00	5,00	4,00	4,00	3,00	4,00	1,00
DISTRITO NOR ORIENTE	REGION X - PETEN SUR	Q3.201	3,00	1,00	2,00	4,00	2,00	3,00	1,00	1,00
DISTRITO NOR ORIENTE	REGION XI - VERAPACES	Q36.097	2,75	1,00	3,25	3,75	3,50	3,50	2,00	1,00
DISTRITO NOR ORIENTE	REGION XIII - SUR ORIENTE II	Q53.312	2,51	1,00	2,51	3,33	2,68	3,50	1,30	1,00
TOTAL DISTRITO NOR ORIENTE		Q127.859	2,94	1,00	3,11	3,53	2,97	3,31	1,96	1,00
DISTRITO SUR OCCIDENTE	REGION III - OCCIDENTE I	Q1.965	3,00	1,00	4,00	4,00	3,50	3,00	2,50	1,00
DISTRITO SUR OCCIDENTE	REGION IV - SUR	Q33.659	3,40	1,00	3,80	3,60	3,00	3,40	2,80	1,00
DISTRITO SUR OCCIDENTE	REGION IX - OCCIDENTE II	Q121.711	2,59	1,00	2,89	3,54	2,59	3,08	2,37	1,00
DISTRITO SUR OCCIDENTE	REGION V - SUR ORIENTE I	Q14.358	3,33	1,00	4,33	4,00	3,33	3,00	4,00	1,00
DISTRITO SUR OCCIDENTE	REGION XII - HUEHUETENANGO	Q26.943	3,33	1,00	4,33	3,67	3,67	3,67	3,00	1,00
DISTRITO SUR OCCIDENTE	REGION XV - QUICHE	Q2.910	2,50	1,00	3,00	3,00	3,50	3,00	1,00	1,00
TOTAL DISTRITO SUR OCCIDENTE		Q201.544	3,03	1,00	3,73	3,63	3,26	3,19	2,61	1,00
TOTAL		Q347.426	2,99	1,00	3,41	3,54	3,20	3,22	2,21	1,00

Los valores presentados en este reporte se alimentan según las calificaciones ajustadas presentadas en la política de riesgo.

ON- AND OFF-THE JOB TRAINING

VIRTUAL WORKSHOPS

RIESGO CLIMATICO – COMO DEFINIR?

La vulnerabilidad climática (el riesgo climático) se puede – como hipótesis de trabajo – resumir de la siguiente manera:

$$\text{VULNERABILIDAD} = \text{EXPOSICIÓN} + \text{SENSIBILIDAD} - \text{CAPACIDAD ADAPTATIVA.}$$



EXPOSICIÓN
La realidad depende de la ubicación y no se puede cambiar.



SENSIBILIDAD
La realidad depende de la actividad y puede ser cambiada, cambiando la actividad.



CAPACIDAD ADAPTATIVA
La realidad depende de las prácticas y puede ser cambiada mejorando prácticas con el uso de soluciones climáticas.

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ON-THE JOB TRAINING



CREDIT COMMITTEE



SUMMARY

CURRENT STATUS OF INTRODUCTION

- Thanks to the support of IDB-Invest, YAPU Solutions system is already developed and ready to be used (9 months of development)
- 100% of the promoters are trained and all the branches are ready to generate portfolio reports.
- Local and YAPU support teams at the ready.
- A final configuration of reports is missing, which allows the generation of information.

CALL TO ACTION!

JOIN Scale For Resilience



Until 2030

- 100+ microfinance institutions and multiplier and providers
- 20+ investors
- 3+ million of smallholders
- USD 5+ billion in adaptation finance

Scale for Resilience now!

Aprovechemos juntos el potencial de la financiación climática



Moderadora
Sabrina Nagel

Coordinadora Scale for Resilience, YAPU Solutions



Gonzalo Muñoz
Campeón Climático
de Alto Nivel COP25



Jason Spensley (TBC)
Especialista Senior en Cambio Climático
Global Environment Facility (GEF)

Con la participación de



Panelista
Luca Torre

Co-fundador y Co-director, Gawa Capital



Panelista
Deissy Martinez Baron

Directora Regional, CCAFS América Latina



Panelista
Christoph Jungfleisch

Director Ejecutivo y Fundador, YAPU Solutions

Fecha

Martes 14 de Septiembre de 2021

Hora

- 9:30 a.m. (Hora Colombia, Ecuador)

- 8:30 a.m. (Hora Centroamérica)



Parte de



Thanks for your attention !

Name of the speaker, Name of the institution,
E mail speaker
Institution website

An event organized by the Green Inclusive and Climate Smart Finance Action Group (AG-GICSF)
Do you want to speak at the webinar series? Please contact us:

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