



**Transfrontier Conservation Areas**  
SOUTHERN AFRICAN DEVELOPMENT COMMUNITY



Co-funded by  
the European Union

Implemented by

**giz** Deutsche Gesellschaft  
für Internationale  
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Sustainable  
Finance  
Coalition

Finance solutions for enduring natureescapes

# 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](#)





# 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 TFCAs 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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# Welcome and Setting the Scene

Candice Stevens

**SADC TFCA Network | Webinar Series**  
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# Sustainable Finance Coalition

Finance solutions for enduring naturescapes

A photograph of a savanna landscape at sunrise. The sky is a mix of orange and yellow, transitioning into a greenish-blue gradient on the right side. In the foreground, an elephant is silhouetted against the bright light, standing near a large acacia tree. The background shows a vast plain with several other acacia trees under a hazy sky.

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

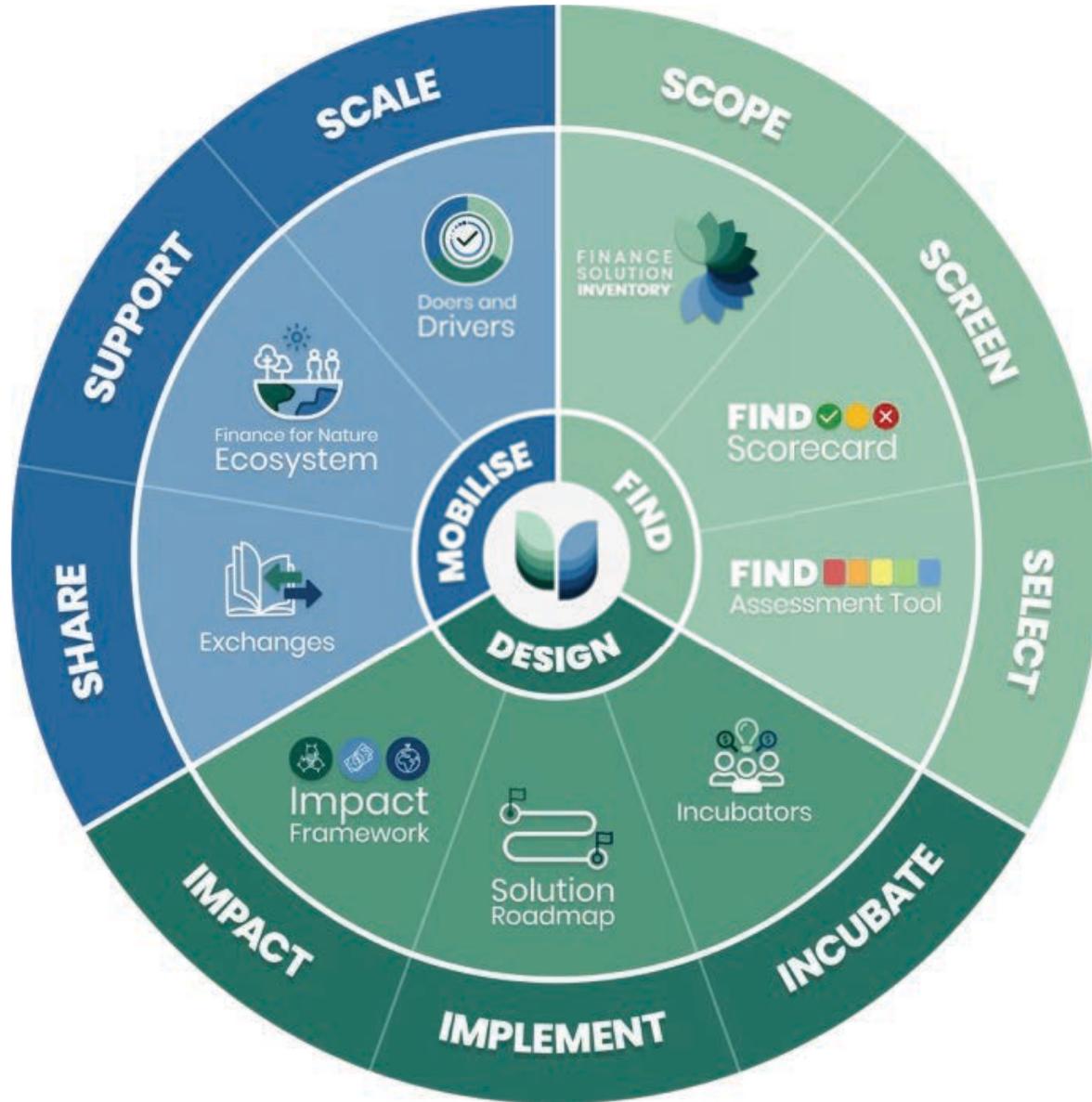


Harnesses the power of collective action to **mobilise money and expertise** to take finance solutions to scale.



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.

3 month  
**Find**

6 month  
**Incubate**

Year 1-3  
**Implement**

Year 3-5  
**Amplify**

**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**<sup>®</sup>



Finance  
Solution  
**INVENTORY**<sup>®</sup>

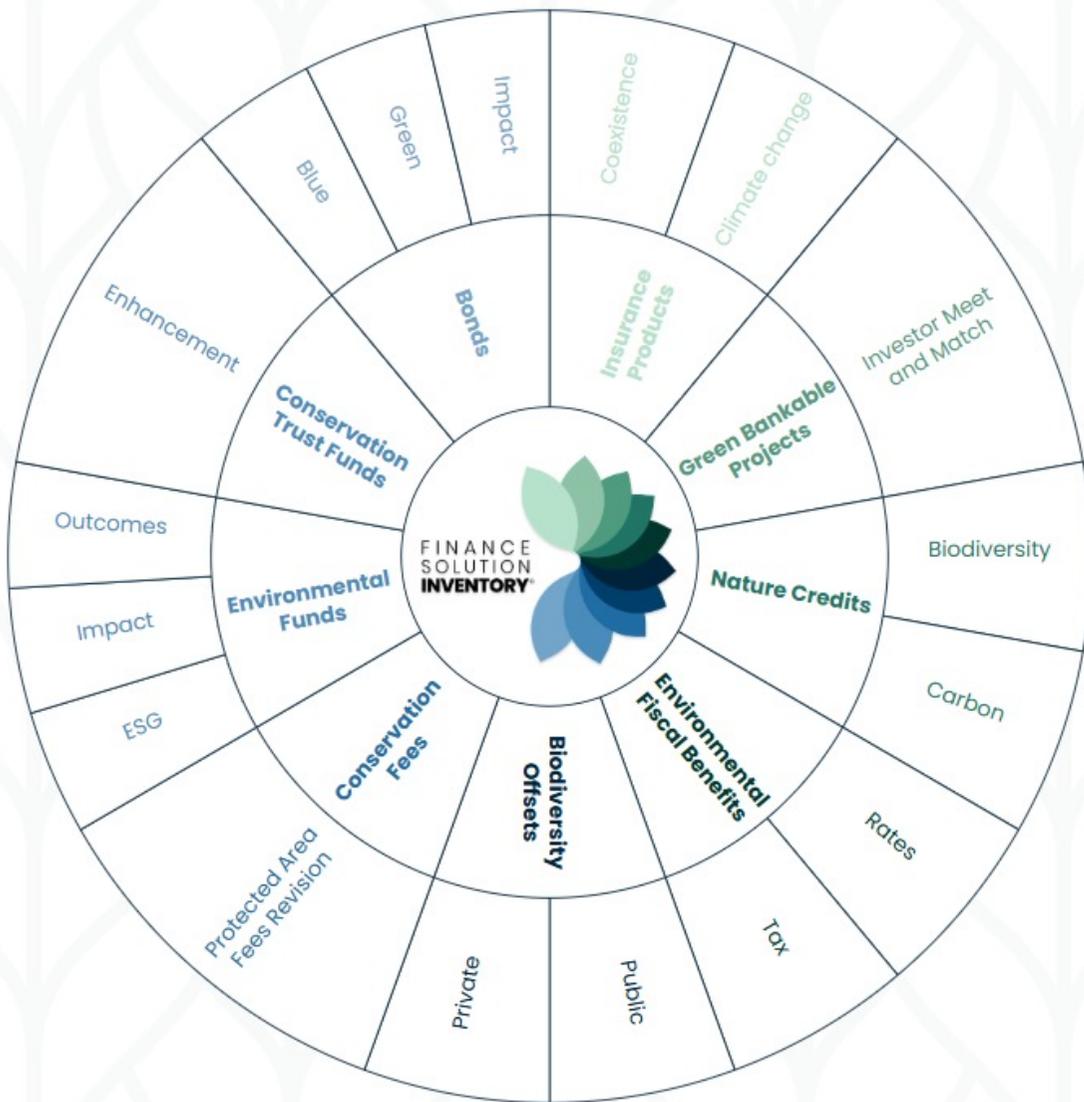


**A first-of-its-kind, African-led  
knowledge hub of Finance Solutions  
targeted toward conservation  
impact.**



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.





Under investigation  
Finance Solutions in implementation

## Phase 2

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

Finance  
Solution  
**INVENTORY**<sup>®</sup>



<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

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**AB Entheos**



# 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.”*

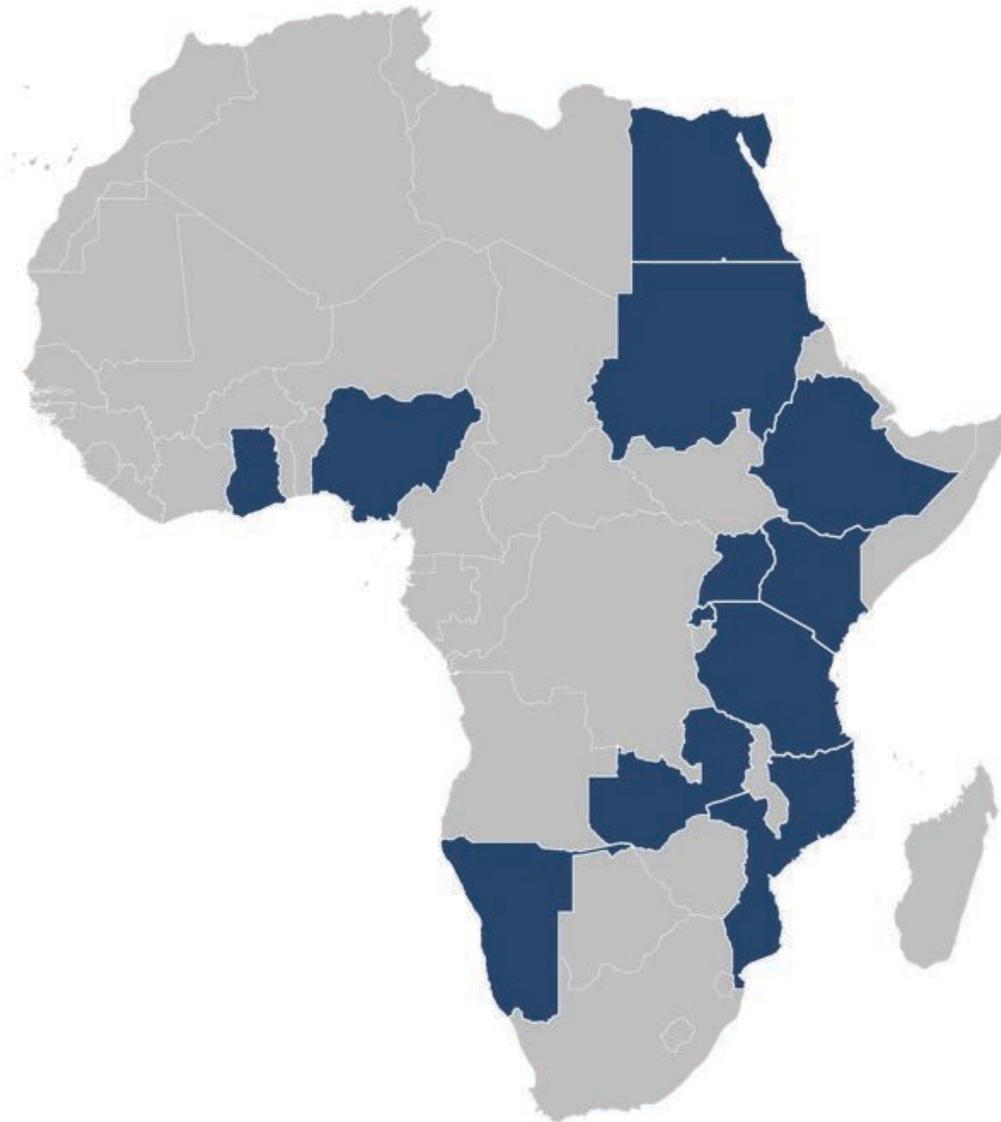
**Earl Nightingale**

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



## Our Footprint in Africa

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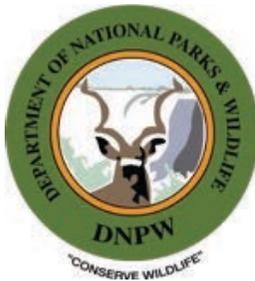
## Organisations that have supported our growth

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## Key clients and partners

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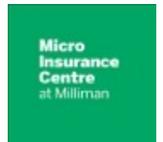


## Memberships

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# Some of our clients



# **A case for Human- Wildlife Conflict Insurance in Africa**



**AB Entheos**



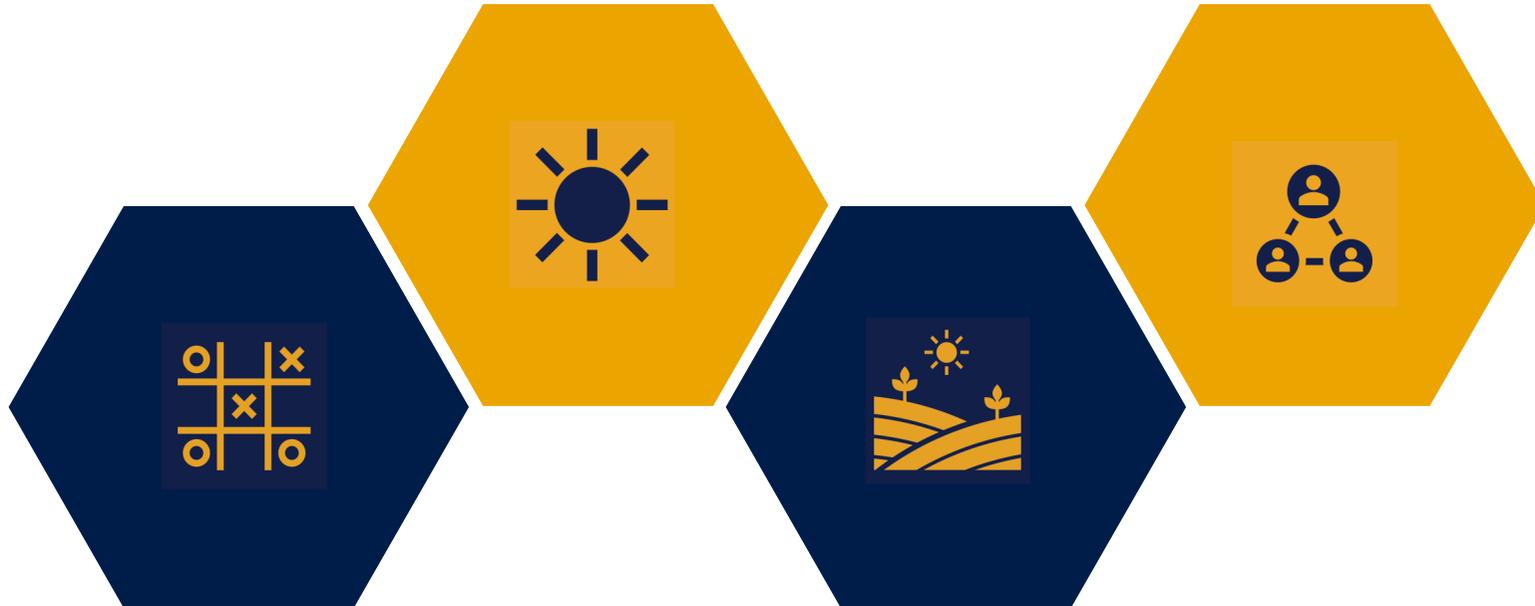
# The problem

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**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.

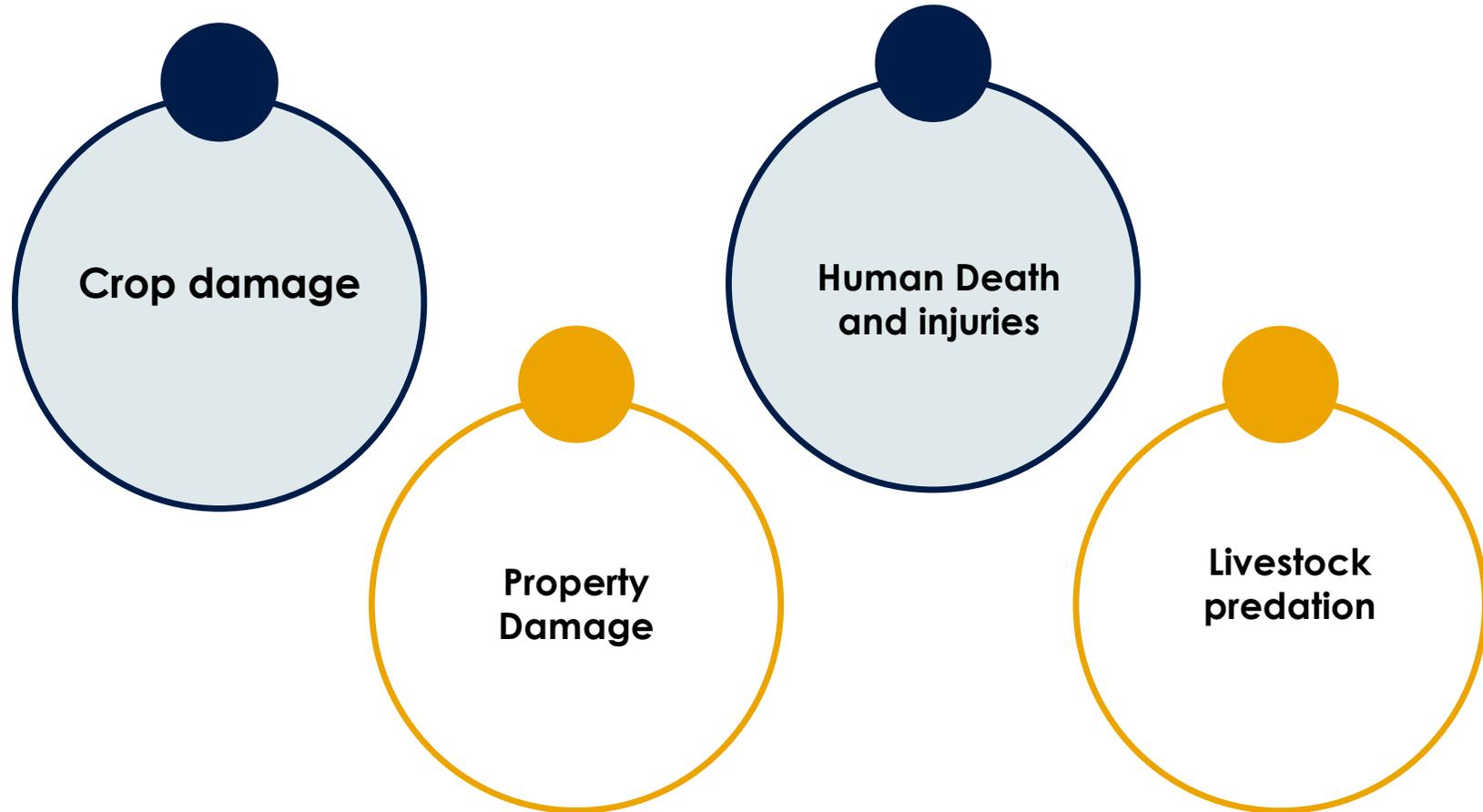
## Competition for space and resources

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

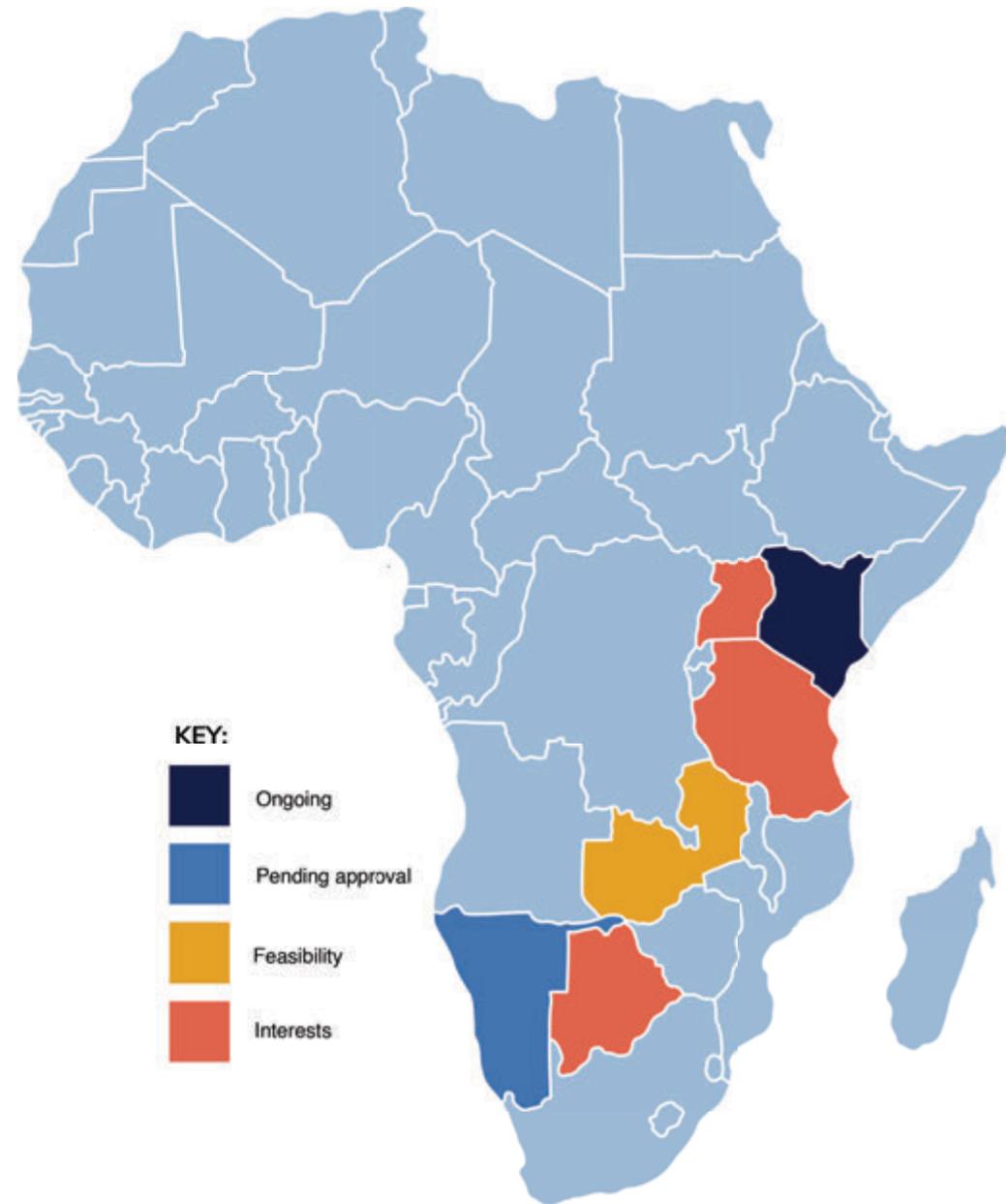


# Human-Wildlife Conflict Insurance & Compensation

## \$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

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**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

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**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.



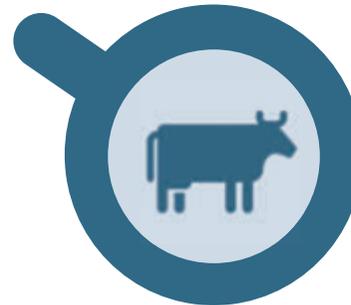
## Crop damage

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

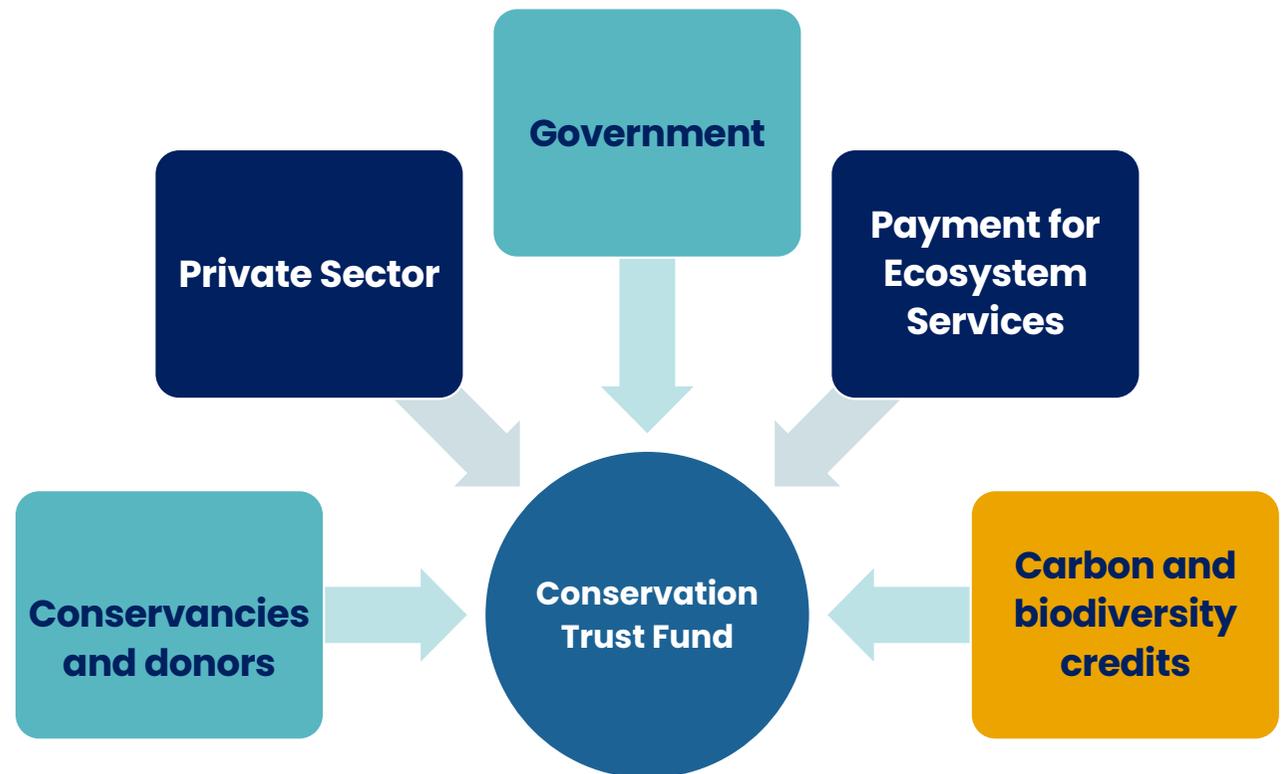
Sustainable  
financing and  
Governance

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

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## 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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+254 792 294 018

[info@ab-entheos.co.ke](mailto:info@ab-entheos.co.ke)  
[www.ab-entheos.co.ke](http://www.ab-entheos.co.ke)



**AB Entheos**



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# Biodiversity Credits

Rowan le Roux, Sustainable Finance Coalition

**SADC TFCA Network | Webinar Series**  
**Finance Solutions for Conservation in Africa**

29 APRIL | 14:00 CAT

# **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

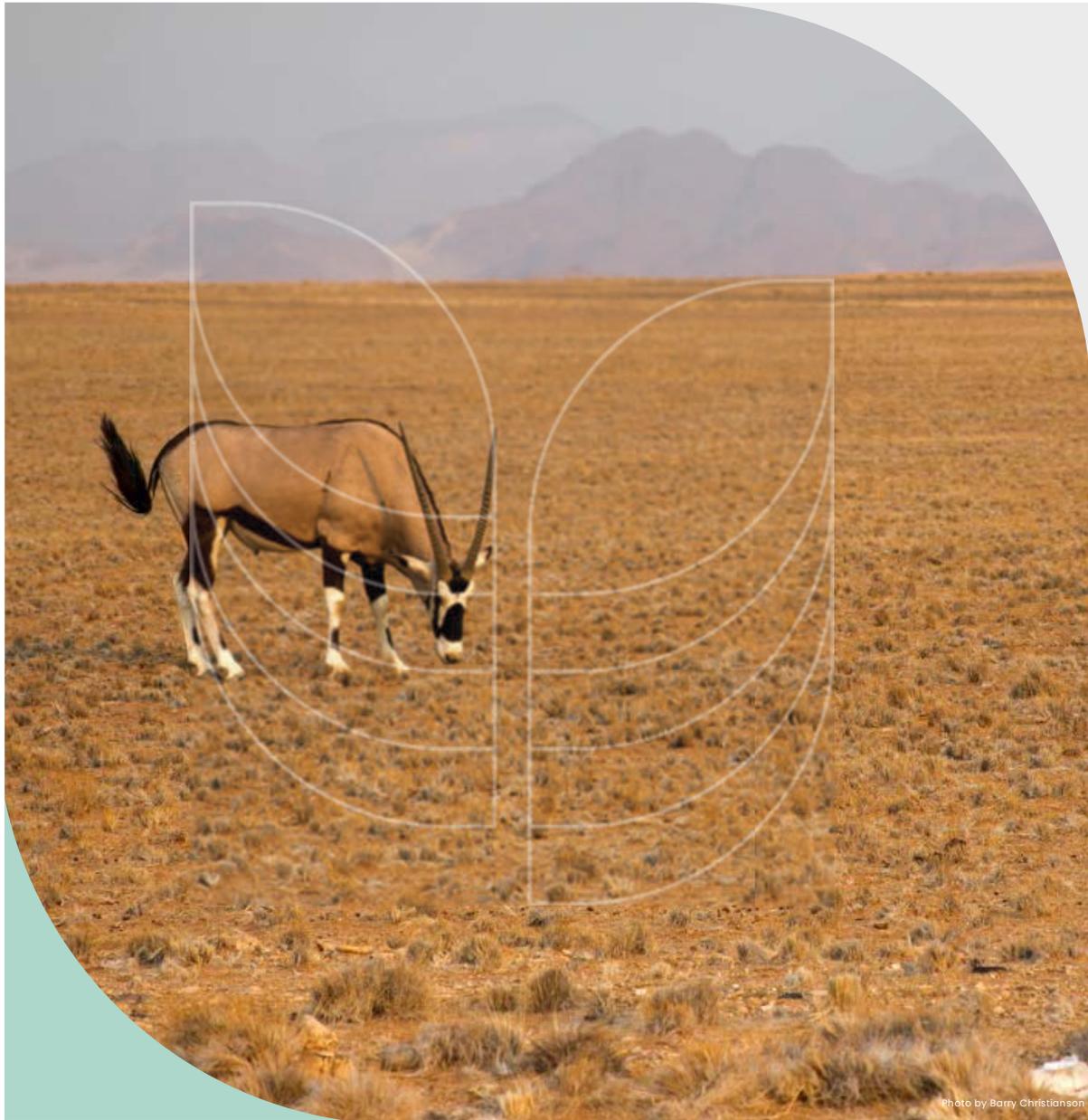


Photo by Barry Christianson

# **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

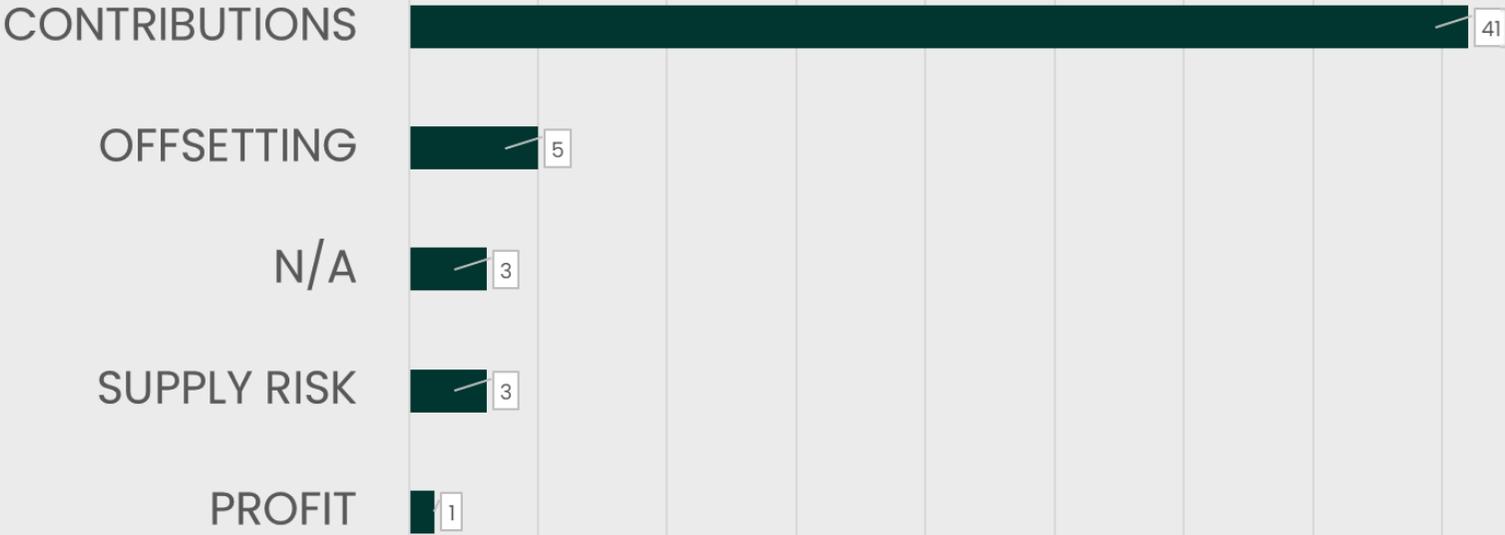
Expectation of **formal recognition** of biodiversity credits by **regulators**

3,41 / 5,00

Expectation to **make a profit** by reselling the credits later

1,38 / 5,00

# Buyers Main Reasons For Demand



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**

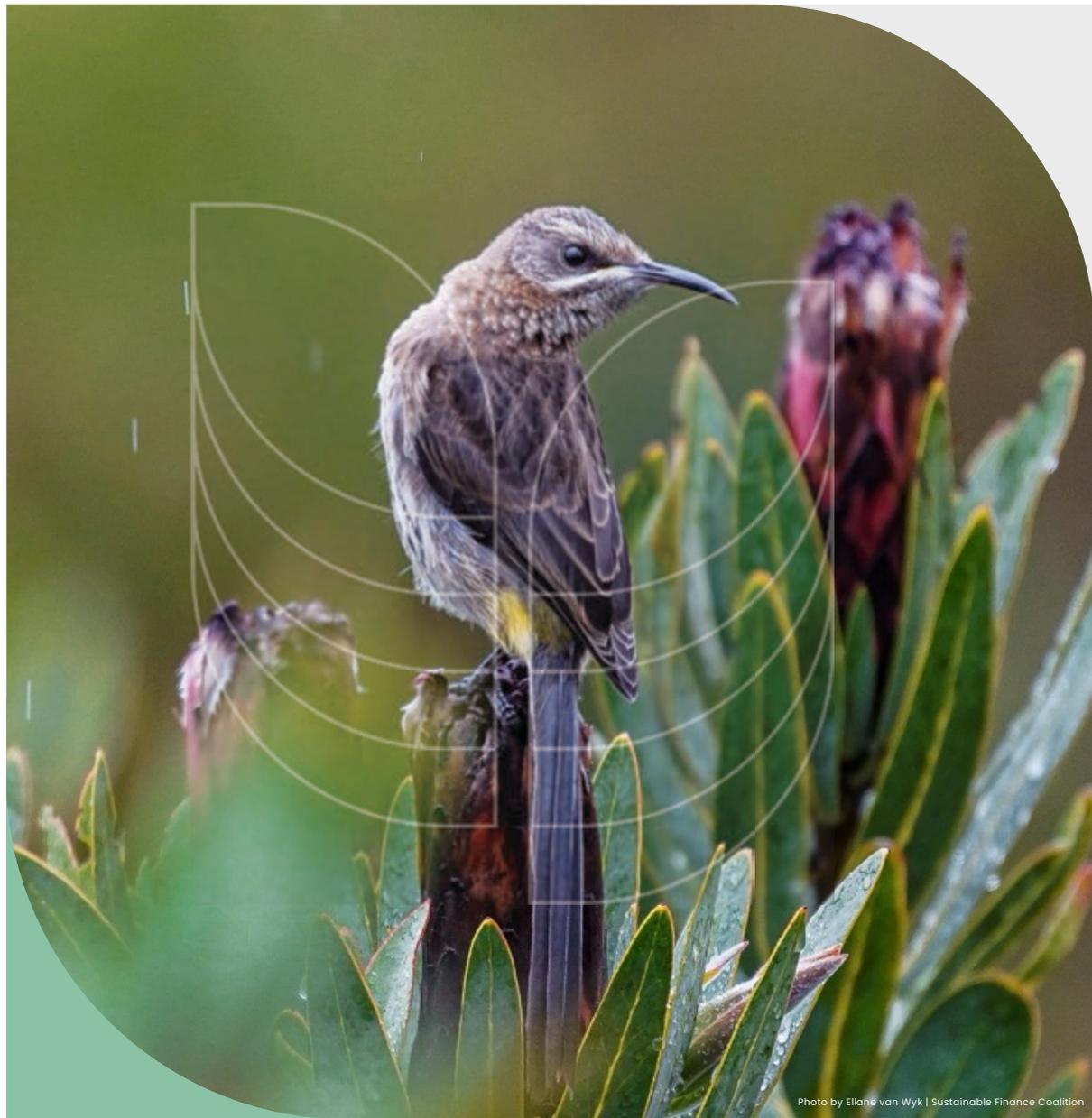


Photo by Ellane van Wyk | Sustainable Finance Coalition

## **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 **capitalised** 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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# Audience Q&A

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# Closing

Steve Collins, SADC TFCA Network

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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](https://sustainablefinancecoalition.org) | [the-sustainable-finance-coalition](https://the-sustainable-finance-coalition) | [inventory.sfcoalition.org.za](https://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](https://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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The Coalition does not guarantee any formal collaboration, partnership or opportunity(s) through our Finance Model or our Finance for Nature Ecosystem and undertaking the Coalition's FIND process confers no rights or guarantees of any kind. The Coalition reserves the right not to pursue opportunities or engagements at any stage.