**Innovators**

those who develop and bring to market resilience solutions -- including entrepreneurs, private sector incumbents, intrapreneurs, and NGOs

## Proposed Actions

### Barriers to Action for Innovators

<table>
<thead>
<tr>
<th>Barriers to Action</th>
<th>By Innovators</th>
<th>By Others</th>
<th>Target 24-month outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business model for climate resilience solutions for vulnerable people unclear, few success stories</strong></td>
<td>Integrate climate resilience into existing business models already reaching low income and climate vulnerable populations</td>
<td>Catalytic funders fund action research to develop evidence, demand and supply side data and use cases</td>
<td>A few companies and startups emerge as “champions” - demonstrating the ability to both rapidly scale reach and achieve sustainable impact</td>
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<tr>
<td>Lack of awareness &amp; access to key enablers</td>
<td>Elevate the voices of those on the front-line - including climate vulnerable people themselves</td>
<td>Catalytic funders inject de-risking capital to support early stage startups and innovation</td>
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<td>Limited data available on the potential addressable DF4CR market</td>
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<td>Limited understanding of climate change in general, and climate resilience specifically, &amp; how to apply to products</td>
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<td>Lack of clarity on the end goal of resilience products</td>
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<tr>
<td>Lack of understanding of complex regulatory issues</td>
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</tbody>
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**Investors highlight innovators to become “champions” for DF4CR**

**Investors and catalytic funders deploy capital in new financing vehicles**

**Enablers & catalytic funders identify and address barriers in the DF4CR market system**

**Enablers complete capacity building workshops for other ecosystem actors**
Introduce DF4CR as an intentional focus area for market expansion and emerging business lines.

Seek out and form catalytic partnerships.

Limited understanding of or capability to deploy digital finance solutions.

Few success stories of incumbent innovation or high profile partnerships.

Early-Stage Innovators ONLY

Limited understanding of potential new business models.

Investors take early high-risk positions in DF4CR innovators and investment vehicles with a more patient return profile.

Governments give innovators time to experiment, set up regulatory sandboxes & tech innovation hubs.

Support programs emerge to support innovators with talent, product innovation, risk capital, and partnerships for DF4CR.

Incumbent Innovators ONLY

Introduce DF4CR as an intentional focus area for market expansion and emerging business lines.

Enablers facilitate partnerships between investors and innovators, and investors and funders.

Governments create policy mandates where necessary to support “willingness to pay.”

Government becomes first large customer / buyer.

Incumbent fintech and digital finance innovators begin to explore & deploy climate resilience solutions to their customers via existing business models and channels.

High profile partnerships begin to form to experiment and deploy solutions — showing rapid scale and business case for DF4CR.