



ADAPTATION INVESTMENT SUMMIT FOR AFRICA 2026

Accelerating Climate Adaptation Finance and
innovation for a **Resilient Future**

Session Title:

Interactive co-creation workshop with regulatory framing, short panel, Mentimeter-supported group discussions and plenary synthesis

Convened by:

YAPU Solutions GmbH | Micro Enterprises Support Program
Trust (MESPT) | Finding XY

Session 11 Concept Note - Greening SACCOs & Financial institutions

Format	Interactive co-creation workshop with regulatory framing, short panel, Mentimeter-supported group discussions and plenary synthesis
Duration	75 minutes
Theme	Climate adaptation investing through SACCOs - Greening SACCOs & Financial institutions
Convener(s)	YAPU Solutions GmbH Micro Enterprises Support Program Trust (MESPT) Finding XY
Overview	A practitioner-led co-creation workshop exploring how SACCOs & Financial institutions can be positioned as scalable channels for climate adaptation finance. The session draws lessons from ongoing initiatives and works through the institutional, regulatory and reporting capabilities required to operationalize adaptation and resilience finance at the SACCO level - with a focus on ESMS, IFRS S1/S2 disclosure readiness and credible impact reporting.
Speakers	Delphin Ngamije - YAPU Regional Director-Africa Eddie Sembatya - CEO, Finding XY Group - Moderator Rebecca Amukhoye – CEO, MESPT - Panelist K-Unity Sacco – Joseph Ndiritu – heads of marketing, communication and diaspora Stima Sacco – Charles Mbugua – Branch Manager E House - Panelist MicroDahab – Hassan Suleiman – Head of Operations and Business Development – Panelist

1. Executive Summary

Community led adaptation by SACCOs & Financial institutions sit closest to the climate-exposed segments of Africa's economy - smallholder farmers, microenterprises and member-SMEs - yet remain largely outside the adaptation finance architecture. This co-creation session, convened by YAPU



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Solutions GmbH with SASRA, the Micro Enterprises Support Program Trust (MESPT) and Finding XY Uganda during the Kenya Climate Ventures (KCV) Adaptation Investment Summit for Africa 2026 (AISA 2026), will examine how that gap can be closed in practice. It responds to three persistent constraints that slow the commercialization and scaling of SME-led adaptation solutions: limited access to appropriately structured finance, capacity gaps among adaptation SMEs and the financial institutions that serve them, and weak ecosystem and policy support to overcome structural market barriers.

Discussion will center on the institutional systems SACCOs & Financial institutions need to originate, manage and report adaptation finance at scale - and on the supervisory and ecosystem conditions that make those systems viable. Attention will be paid to operationalizing Environmental and Social Management Systems (ESMS) as the core instrument for transition-risk management, climate-risk-informed lending and investor-ready reporting. For example, a SACCOs & financial institution that embed ESMS screening into their credit process can extend climate-resilient agriculture loans to smallholder members while capturing the impact data that funders and investors increasingly expect - turning disclosure capability into a route to new capital rather than a compliance burden.

The session combines a regulatory framing from SASRA, a concise practitioner panel, and three parallel co-creation groups addressing disclosure (IFRS S1/S2), enabling regulatory frameworks and impact reporting. Outputs include a prioritized pain-point and solution map, a draft action matrix with quick wins and responsible actors, and structured use-case concepts to anchor post-Summit pilots, technical assistance and policy dialogue.

2. Session Goal

To co-create practical, scalable, and investable pathways for embedding SACCOs in Africa's climate adaptation finance architecture - anchored in ESMS operationalization, transition-risk management, proportionate regulatory support, IFRS S1/S2 disclosure readiness and credible impact reporting for investors and financiers.

3. Session Objectives

The session will seek to achieve the following objectives:

- Distill lessons from ongoing initiatives and market experience on how SACCOs and other financial institutions can identify, originate, finance and scale climate adaptation solutions.
- Identify the capacity, data, ESMS, policy and regulatory support required for SACCOs & Financial institutions to integrate adaptation and resilience into core risk management, credit processes and product design.
- Create awareness and understanding of insights to the three shared pain points: disclosure requirements including IFRS S1/S2, enabling regulatory frameworks, and impact reporting requirements for investors and financiers.
- Real life cases that demonstrate how SACCOs & Financial institutions can finance adaptation solutions while managing environmental and social risk and generating credible evidence of impact.



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- **Green Lending to SACCOs** MESPT supports SACCOs and Financial Institutions to develop and deploy green lending products that enable their members and clients to access affordable financing for environmentally sustainable solutions. Through concessional credit lines offered at preferential interest rates, MESPT makes it viable for SACCOs and FIs to on-lend affordably to end borrowers investing in eco-friendly projects, including solar energy installations such as solar incubators, solar driers, solar water pumps, water harvesting and conservation solutions such as rainwater harvesting tanks, drip irrigation infrastructure, and water storage systems; and energy efficiency solutions such as energy audits that help SMEs and institutions identify consumption gaps and adopt energy-saving technologies, efficient cook stoves, LED lighting upgrades, and retrofitting of buildings. Beyond financing, MESPT provides technical assistance to design fit-for-purpose green loan products, builds the capacity of credit officers in green loan appraisal and environmental risk assessment, facilitates linkages to verified green technology suppliers, and supports SACCOs to monitor and report the environmental impact of their green portfolios. Through this comprehensive support, MESPT positions SACCOs and Financial Institutions as active drivers of Kenya's transition to a low-carbon, climate-resilient economy, while strengthening their financial sustainability and the value they deliver to their members.

4. Session Outputs & Outcomes

Expected Outputs

Tangible deliverables or takeaways from the session include:

- A prioritized pain-point and solution map for SACCO participation in adaptation finance, organized around disclosure, regulatory frameworks/ESMS and impact reporting.
- A draft action matrix identifying quick wins, capacity-building needs, policy or supervisory actions, data requirements and potential responsible actors for follow-up.
- A Mentimeter-supported record of participant priorities, institutional constraints and preferred follow-up actions.

Expected Outcomes

Intended longer-term value generated by the session includes:

- A shared understanding among regulators, SACCOs, financial institutions, investors and ecosystem actors of why Adaptation and Resilience finance is a strategic, prudential and market-development priority.
- Improved alignment on the minimum ESMS, disclosure, transition-risk and impact-reporting capabilities SACCOs & Financial institutions require to participate credibly in adaptation finance.
- Clearer pathways for channeling appropriate finance to SMEs and microenterprises commercializing climate adaptation solutions.



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- [INTERNAL] A stronger collaboration pipeline among YAPU Solutions, SASRA, MESPT, Finding XY Uganda, KCV, financial institutions and financiers for post-summit pilots, technical assistance and policy dialogue.

5. Session Agenda

Time	Segment	Lead
0-4 min	Opening remarks and welcome; link the session to AISA 2026, KCV's 10-year climate impact investing milestone and the Summit theme and the opportunity for SACCOs to participate in climate adaptation financing and deploy financial assets to for climate finance.	KCV
4-9 min	Moderator introduction, session objectives and Mentimeter pulse check on SACCO constraints in adaptation finance.	Moderator. Eddie Sembatya
9-15 min	Regulatory framing: Why A&R matters for SACCOs & Financial institutions, supervisors and the wider financial ecosystem.	SASRA CEO (or Rep)
15-32 min	Short panel discussion: three moderator questions, with concise two-minute responses per panelist, focused on lessons, ESMS/transition risk and required support.	Moderator – Eddie Sembatya
32-35 min	Clarifying audience questions and transition to co-creation groups.	Moderator – Eddie Sembatya
35-39 min	Group-work briefing; confirm three pain-point clusters and the expected output from each group.	YAPU Solutions
39-54 min	Co-creation group discussions: Group 1 - Disclosure (IFRS S1/S2); Group 2 - Regulatory framework and ESMS; Group 3 - Impact reporting for investors/financiers.	Group facilitators from co-convenors
54-65 min	Group presentations and plenary discussion; each group shares a problem statement, solution pathway, quick win and support needed.	Group rapporteurs and moderator



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65-72 min	Synthesis of solutions, use cases and draft action matrix; Mentimeter ranking of top priorities for follow-up.	YAPU Solutions and moderator
72-75 min	Closing remarks and next steps.	YAPU Solutions, SASRA, MESPT, Finding XY and/or KCV rep.

6. Session Participant Details

Group Work Briefing / Moderation for Group Work Sub - Session

- Name: Jared Ochieng
- Organization: FSD Africa
- Title: Session Moderator
- Email: Jared.Ochieng@fsdkenya.org

Panelists

Panelist 1

- Name: Delphin Ngamije
- Organization: YAPU Solutions GmbH
- Title: YAPU Regional Director-Africa
- Role in Session: Moderator; frame SACCO adaptation finance pathways, ESMS operationalization, climate-risk data and digital tools for financing adaptation SMEs.

Panelist 2

- Name: Eddie Sembatya
- Organization: Finding XY Uganda
- Title: Panelist
- Role in Session: Share lessons from inclusive entrepreneurship, ecosystem support and approaches for strengthening SME and financial institution capacity to participate in adaptation finance.

Panelist 3

- Name: Rebecca Amukhoye
- Organization: Micro Enterprises Support Program Trust (MESPT)
- Title: Panelist
- Role in Session: Share practical lessons on microenterprise support, value-chain finance, climate-smart SME capacity building and the technical assistance required for SACCO-led adaptation finance.



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Panelist 4: K-Unity Sacco

- Name: Joseph Ndiritu
- Organization: Stima Sacco
- Title: Panelist
- Role in Session: Share practical lessons on Sacco support to entrepreneurs across the country and diaspora

Panelist 5: Stima Sacco

- Name: Charles Mbugua
- Organization: Stima Sacco
- Title: Panelist
- Role in Session: Share practical lessons on Sacco support to green entrepreneurs.

7. Session Questions

Questions to guide moderator discussion, speaker preparation, and group-work design.

Moderator Questions

- **Question 1:** From a regulatory and market perspective, why should SACCOs prioritize Adaptation and Resilience finance now, and what is the business case, not only the regulatory case, in terms of new member segments, portfolio resilience and access to blended capital and what risks arise when transition risk is not embedded in institutional risk-management systems?
- **Question 2:** What lessons from ongoing initiatives show how SACCOs and financial institutions can originate, underwrite, monitor and scale financing for climate adaptation solutions?
- **Question 3:** What practical policy, capacity, ESMS, data, disclosure and impact-reporting support is required to make SACCO & Financial institutions -led adaptation finance investable, scalable and credible to regulators and financiers?*In responding, panelists should name the top two to three priorities rather than weighting all support needs equally.***Question 4:** What examples have you seen of SACCOs or financial institutions already financing climate adaptation successfully, and what made those examples work?

Group Discussion Prompts

- **Each group should close by agreeing on one quick win (achievable within 6-12 months) and one longer-term recommendation, to help prioritize follow-up actions for the post-Summit action matrix.**
- **Group 1 - Disclosure (IFRS S1/S2):** What disclosure requirements are most difficult for SACCOs and financial institutions, and what simplified data fields, governance processes or tools would help them comply?



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- **Group 2** - Regulatory Framework and ESMS: What supervisory guidance, proportionate regulation and ESMS minimum standards are needed to integrate environmental, social and transition risk into SACCO & Financial institutions operations?
- **Group 3** - Impact Reporting for Investors/Financiers: What adaptation outcomes, indicators, use cases and verification approaches would make SACCO & Financial institutions-led adaptation finance credible to investors without overburdening institutions?

Audience Questions (Optional)

- What one pain point most prevents your institution from financing adaptation of SMEs or climate-resilient member solutions at scale?
- What common data, ESMS or reporting tool would make it easier for regulators, investors, SACCOs & Financial institutions to align around adaptation finance?

8. Technical Needs

Please specify any technical or AV requirements.

- **Microphones:** panel microphones for moderator and four panelists, plus roving microphones for plenary discussion.
- **Projector / screen:** for agenda, framing slides, Mentimeter prompts and group-work instructions.
- **Presentation slides:** brief opening/framing slides and optional use-case slides.
- **Clicker and visible timer:** to keep the panel responses to the agreed two-minute format.
- **Reliable internet / Wi-Fi:** required for Mentimeter and any live digital demonstration.
- **Mentimeter** set-up: pre-loaded questions, QR code/link displayed on screen and facilitator access to results.
- **Workshop** materials: flipcharts, markers, sticky notes/cards and printed group-work templates for each table.
- **Recording / livestream support:** optional, subject to Summit protocol and participant consent.
- **Other:** rapporteur templates and a designated note-taker to capture group outputs and action items.

9. Room Configuration / Session Set-Up

Preferred room arrangement and session format.

- **Roundtables:** preferred set-up to support three co-creation groups, ideally 6-10 participants per table.
- **Panel seating:** front-of-room seating for moderator and four panelists during the short panel segment.
- **Workshop / breakout format:** tables should be clearly marked for the three pain-point clusters - Disclosure, Regulatory Framework/ESMS and Impact Reporting.



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- **Projector and screen:** visible from all tables, with space for Mentimeter instructions and priority-ranking results.
- **Wall space or boards:** needed for displaying group outputs and action-matrix summaries.
- **Theatre style/classroom style:** not preferred as the primary configuration, except for the opening and panel segments if required by the venue.

10. Additional Notes

Any additional information relevant to session delivery or coordination.

- **The session should remain invitation-led**, practical and solution-oriented, reflecting AISA 2026's focus on accelerating climate adaptation finance and innovation for a resilient Africa.
- **The SASRA opening/regulatory framing** should clearly position Adaptation and Resilience as relevant to prudential oversight, member protection, market development and the long-term resilience of the SACCO sector.
- **Panelists** should prepare concise two-minute responses to each moderator question. A visible timer is recommended to protect time for co-creation.
- **Mentimeter** can be used twice: first for a diagnostic poll on institutional pain points, and second for ranking the most actionable solutions emerging from group work.
- **Live or structured use cases** can be shared depending on the selected methodology. Suggested use cases include SACCO lending for climate-resilient agriculture/MSMEs, ESMS screening of member-enterprise loans, adaptation product design, and climate/impact data capture for investors.
- Each group should present **four items**: the key problem, proposed solution pathway, quick win within 6-12 months, and support required from regulators, financiers or ecosystem partners.
- **Outputs** should feed into the AISA 2026 proceedings and support post-summit collaboration among YAPU Solutions,, MESPT, Finding XY Uganda, KCV, other stakeholders.



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