



GERMAN FINTECH FOR SUSTAINABILITY

The following overview contains a compilation of German fintechs offering solutions towards the achievement of financing for Global Sustainability goals such as the Paris Agreement and/or the SDGs. It is an outcome of the **Report: “Focus Note Series on Fintech for Sustainability, Current landscape and key opportunities, Country Report #2: Germany”**, January 2020, see https://www.fair-finance-institute.de/2020/01/28/report_sustainable-fintech-in_deutschland/. This sheet includes SDG fintech solutions by fintech start-ups, SDG fintech solutions of financial service institutions (incumbents) and fintech as part of business model design of e.g. climate solutions. It has been compiled for a **mapping of German fintechs addressing the Global Sustainable Development Goals**, see <http://annefolan.com/sdfa/germanyfintech.html>. Both the report and this list were produced by Fair Finance Institute: Markus Duscha, Institute for Social Banking: Sanika Hufeland, and Ludwig Schuster. With support from the Green Digital Finance Foundation: Marianne Haahr.

Disclaimer: The list is not to be confused with a certified assessment, and being listed in no way constitutes an official assessment or label. In addition, it was not possible to assess whether the selected fintechs do harm to any other SDGs.

| # | Company name | primary SDG | secondary SDGs | Technology | Core product or service | Company type | Main business segment | Description | Link to website |
|---|--|------------------------|-------------------------|---------------------------------------|-------------------------|---------------------------------|-----------------------|--|---|
| 1 | Alpha-Dig (by Deutsche Bank Research) | 9 | across multiple SDGs*** | big data, algorithm, machine learning | Data & Analytics | incumbent financial institution | Other | Deutsche Bank Research has launched “α-DIG”, an interactive web tool for e.g. investments to quantify the importance of ESG (Environmental, Social and Governance) issues and other company intangibles such as human capital, innovation, brand value, management quality and environmental sustainability. | https://www.dbresearch.de/servlet/reweb2.ReWEB?rwnode=RPS_DE-PROD\$HIDDEN_GLOBAL_SEARCH&rwsite=RPS_DE-PROD&rwobj=ReDisplay.Start.class&document=PROD00000000467341 |
| 2 | Altruja | 1, 2, 3, 4, 5, 6, 7, 8 | | Internet, Database | Technology Services | fintech | Payment | Online fundraising software for non-profits, offering templates and tech based support for regular donations, charity events, fundraising campaigns and project specific fundraising, including SMS micro donations. | http://www.altruja.de |

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| 3 | Arabesque S-Ray® | 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 | | Big Data, Machine Learning, AI, (IoT) | Data & Analytics | fintech | Impact Investing | S-Ray is a tool that combines big data and machine learning to enable stakeholders to assess and examine the ESG and UN Global Compact performance of the world's 7,000 largest corporations. | https://arabesque.com/s-ray/ |
| 4 | Awamo | 1, 10 | 8, 9 | Biometrics, Mobile and Web-App | Personal Finance | fintech | Payment | Awamo is a digital, mobile banking platform and credit bureau especially designed for MFIs. The biometric technology involved solves the problem of having too little security by protecting clients data and reducing fraud. | https://awamo.com/ |
| 5 | betterplace | across all 17 | | Internet, Database | Other | fintech | Alternative Finance | A donation platform for non-profit aid projects. Donors can find and support both international and small local aid projects. The aim is to match people and companies who want to help directly with initiatives in need of support. | http://www.betterplace.org |
| 6 | bettervest | 7 | 1, 6, 8, 9, 11, 12, 13 | Internet, Database | Personal Finance | fintech | Alternative Finance | A crowd investing platform that facilitates alternative financing of renewable energy production, energy savings, eco-friendly refurbishing and other SDG-related projects in industrialised as well as developing countries. | https://www.bettervest.com/en/ |
| 7 | Circles UBI | 10 | 1 | DLT | Personal Finance | fintech | Alternative Finance | A cryptocurrency with the aim to create, distribute and maintain a Universal Basic Income (UBI). When new users join Circles, their personal cryptocurrency is created on a smart contract-enabled blockchain. | https://joincircles.net/ |
| 8 | Diversifikator | 12 | | Internet, Database | Data & Analytics | fintech | Asset Management | A Robo Advisor offering a broad and customizable range of sustainable ETFs and ESG-portfolios. The platform is addressing professional asset managers and investment consultants. | https://diversifikator.com/ |

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| 9 | Ecocrowd | 6, 11, 12, 13, 14, 15 | | Internet, Database | Technology Services | fintech | Alternative Finance | Reward-based crowdfunding for sustainable projects. Projects are assessed on the basis of specially developed criteria and receive personal advice. Through exchange with the crowd, projects can also be further developed. | https://www.ecocrowd.de/ |
| 10 | Ecokraft | 7 | 1, 11, 13 | Internet, Database | Personal Finance | fintech | Impact Investing | A partner for development finance and impact investment predominantly in emerging economies. Being a hybrid of intermediary, data processor and consultancy, Ecokraft streamlines finance throughout all phases of a project cycle. | http://www.eco-kraft.com/ |
| 11 | Ecoligo investments (powered by crowddesk) | 7, 8, 13 | 17 | Internet, Database | Personal Finance | fintech | Alternative Finance | ecoligo.investments is a crowd investment platform for renewable energy projects with a focus on developing and emerging countries. | https://www.ecoligo.investments |
| 12 | Electraseed Fund (by Freeelio) | 7 | 1, 8, 9, 11, 13 | DLT, smart contracts | Technology Solutions | fintech | Alternative Finance | Tokenized crowdsourcing platform for solar microgrid projects. Fractal ownership and token design aligns the incentives for investors, supporters, operators, users, and a network of data curators. | https://electraseedfund.eu/ |
| 13 | Etherisc | 10 | 1, 2, 3, 6, 9 | DLT, smart contracts | Software development | fintech | Insurance | A generic insurance framework based on ethereum that enables automated payouts and provides an incorruptible solution for typical insurance events. In 2019, Aon, Oxfam and Etherisc launched a crop insurance for farmers in Sri Lanka. | https://etherisc.com/ |

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| 14 | Fundraising-box | 1, 2, 3, 4, 5, 6, 7, 8 | | Internet, Database | Technology Services | fintech | Payment | Digital fundraising software for non-profits, offering a wide range of solutions and payment channels, including a professional Customer Relation Management and analytics dashboard. | http://www.fundraisingbox.com |
| 15 | GLS Crowd-funding GmbH (white label by crowddesk) | 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15 | | Internet, Database | Personal Finance | fintech | Alternative Finance | The GLS Crowd connects people who want to realize social-ecological projects with their money with companies and their forward-looking ideas. Investors can invest into a variety of projects and growth enterprises. | https://www.gls-crowd.de |
| 16 | IoT foundation | 7, 9 | 11, 12, 13, 17 | DLT, AI and IoT | Software development | fintech | Other | IOTA Tangle is a scalable DLT communication and transaction protocol to enable the exploration of decentralised sustainable energy systems. IOTA aims to set an industry wide standard for automated micro payments and accounting. | https://www.iota.org/verticals/smart-energy |
| 17 | Klimafonds | 7, 13, 14, 15 | | Internet, Database | Personal Finance | incumbent financial institution | Asset Management | The investment platform of asset manager Grünes Geld GmbH claims to be the first Robo Advisor for ethical investments only. Funds are passively managed and selected according to ESG criteria. Performance is monitored with a mobile app. | https://klimafonds.de/ |
| 18 | Kwara | 1, 8, 10 | | Internet, Database | Personal Finance | fintech | Alternative Finance | Online and mobile digital banking experience for Savings and Credit Cooperatives (SACCOs). A "Member-First-solution for fair lenders" based on SSO / member IDs providing open access and mutual benefits in the cooperative and p2p credit sector. | https://www.kwara.com |

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| 19 | Leih Deiner Stadt Geld (powered by crowddesk) | 11, 17 | | Internet, Database | Personal Finance | fintech | Alternative Finance | Leih Deiner Stadt Geld ("Lend to your City") mediates public crowdlending for public infrastructure investments. For their portal, crowddesk partners with KfW for identifying pilot cities, and with Fidor Bank as a PSP. | https://www.leihdeinerstadtgeld.de/ |
| 20 | Leih Deiner Umwelt Geld (powered by crowddesk) | 7 | 8 | Internet, Database | Personal Finance | fintech | Alternative Finance | With its crowdlending platform www.LeihDeinerUmweltGeld.de ("Lend to your environment"), crowddesk offers a public facility for impact oriented investments in renewable energy production and energy savings measures. | https://www.leihdeinerumweltgeld.de/ |
| 21 | Liquid | 6, 11, 12, 13, 14, 15 | | Internet, Database | Personal Finance | fintech | Asset Management | A digital asset manager which additionally offers access to private equity and real estate funds. For sustainable investment, Liquid Global Impact offers a selected ETF portfolio based on ESG- and MSCI-Ratings, complemented with Gold. | https://www.liquid.de/ |
| 22 | Lition | 7 | 13 | DLT, AI | Other | fintech | Other | Lition is a digital energy marketplace that connects consumers directly with producers of renewable energy using block chain. This allows to avoid detours power exchanges, making green electricity cheaper. | https://www.lition.de/ |
| 23 | Lumenaza | 7 | | Software (SaaS) | Software development | fintech | Other | Universal "utility in a box" software solution for (renewable energy) smart grids, demand side response solutions, decentralized energy management and automated billing. | https://www.lumenaza.de/en/ |

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| 24 | Ofnk | 4, 12, 13 | | Big Data, AI, Machine Learning | Personal Finance | fintech | Alternative Finance | Ofnk (Organisation für nachhaltigen Konsum) is an ecological data intelligence platform that helps consumers understand their ecological impact. Using payment data, they empower consumers to understand the social and environmental impact of their purchases and drives consumers engagement. | https://www.ofnk.org/en/ |
| 25 | Payactive | 1, 2, 3, 4, 5, 6, 7, 8, 13, 14, 15 | | Paytech | Technology Services | fintech | Payment | A European payment service provider that combines digital payments with a social cashback. With every payment / transaction a fraction of the company's profits are donated to certified projects with a measurable SDG-impact. | https://payactive.eu/ |
| 26 | right.based on science | 13 | 17 | Database, Web app | Data & Analytics | fintech | Other | An economic climate impact model, called X-Degree Compatibility (XDC) to calculate the contribution of e.g. a company or an investment portfolio to climate change. The results are expressed in a tangible °C number. | https://www.right-basedonscience.de/ |
| 27 | Screen17 | 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 | | Internet, Database, Big Data | Data & Analytics | fintech | Asset Management | ESG Screen 17 aggregates raw data from relevant ESG data providers and assigns them to the 17 SDGs. The tool enables investors to set focus areas, in-depth filters and near real time alerts on potentially share price relevant ESG events. | https://www.screen17.com |
| 28 | Solactive | 7, 8, 9, 11, 13, 14, 15 | | AI, machine learning, Big Data | Data & Analytics | fintech | Other | Solactive offers custom-tailored index solutions for multi-asset class ETFs and other index-linked investment products, based on available data on companies' ESG performance. | https://www.solactive.com |

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| 29 | startnext | 13, 14, 15, 4, 11 | | Internet, Database | Technology Services | fintech | Alternative Finance | One of Germany's most successful reward-based crowdfunding platforms. Although sustainability is not a must, the majority of projects address environmental or social issues. The company is a certified b-corp since 2016. | https://www.startnext.com |
| 30 | Changers | 3, 11, 12, 13 | 17 | Mobile App | Other | fintech | Other | An app-based loyalty program that rewards citizens, employees or customers for health- and climate-related activities. Changers combines social competition with loyalty tokens, a rewards market, donations and CO2 compensation. | https://changers.com/ |
| 31 | The Sun-Protocol | 7 | 1, 3, 4, 5, 6, 8, 9, 10, 11, 12, 13, 17 | DLT, smart contracts | Technology Solutions | fintech | Other | Blockchain-enabled investments in decentral off-grid hubs for solar electricity, cooling, water purification, internet access and local finance in rural areas, including a tokenized reward system for sustainable resource use. | https://thesunprotocol.io/ |
| 32 | tomorrow | 1, 2, 3, 4, 5, 6, 7, 8, 13, 14, 15 | 12 | Mobile App | Personal Finance | fintech | Payment | Tomorrow is sustainable bank account for your smartphone. They plan to offer other financial services as well. They finance renewable energy, organic agriculture, microcredit projects and other SDG-compatible projects. | https://www.tomorrow.one/en-de/ |
| 33 | TrueBudget (by KfW) | 9, 10, 16, 17 | | DLT | Technology Solutions | incumbent financial institution | Other | KfW developed TruBudget (Trusted Budget Expenditure) – a blockchain platform – to make donor-financed development cooperation projects even more efficient and effective. To prospective partners the platform is free of charge as an open source software. | https://www.kfw.de/KfW-Group/Newsroom/Latest-News/Pressemitteilungen-Details_515008.html |

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| 34 | Twingle | across all 17 | | widget | Technology Solutions | fintech | Payment | simple, user friendly technology solutions for online donations in the non-profit sector. twingle offers a smart and responsive widget for website integration, direct payment via NFC or QR-code, billing via mobile phone bill, and more. | http://www.twingle.de |
| 35 | VisualVest | 7, 13,14,15 | | Internet, Database | Personal Finance | incumbent financial institution | Asset Management | VisualVest is a digital asset manager for investment in conventional (VestFolio) as well as sustainable ETFs (GreenFolio), based on ESG criteria. The Robo Advisor is fully owned by Union Investment, the investment branch of DZ Group. | https://www.visualvest.de/ |
| 36 | Vividam | 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 | | Internet, Database | Personal Finance | incumbent financial institution | Asset Management | Robo Advisor for portfolio based green and sustainable equity management. Vividam is the digital asset management provider of FiNet Asset Management AG. | https://www.vividam.de |