

Symbiose Management



Symbiose Management wants to democratize and modernize forestry investment. As forestry is one of the only carbon-negative investments, Symbiose Management's ambition is to innovate in order to offer liquidity in these forestry investment products. Decarbonizing French savings through the planting of young trees in France is the raison d'être of Symbiose Management.

CREATION DATE
March 2021

SECTOR
Asset management

- SOLUTIONS PROVIDED**
- > Align supply and demand for sustainable finance
 - > Raise additional funds for the energy and ecological transition
 - > Limit the negative externalities of the financial sector by transforming practices
 - > Offer new responsible financial products



CarbonABLE



CarbonABLE's mission is to catalyze the regeneration of nature on a global scale by reconciling the shortage of supply of voluntary carbon credits and the lack of trust inherent in this market through DeFi.

SECTOR
Asset Management ; DeFi

- SOLUTIONS PROVIDED**
- > Raise additional funds for the energy and ecological transition
 - > Offer new responsible financial products
 - > Provide transparency on financial flows and fight against greenwashing
 - > Improve access to finance



CREATION DATE
September 2021

Valueco



Valueco promotes responsible investment by capturing market sentiment on corporate sustainability and enhancing shareholder engagement. Valueco relies on the collective intelligence of professional investors by collecting proprietary ESG scores that they develop in-house.

VALUECO
CREATION DATE
January 2022

SECTOR
Services (payments, transactions, advisory, compliance)

- SOLUTIONS PROVIDED**
- > Limit the negative externalities of the financial sector by transforming practices
 - > Provide transparency on financial flows and fight against greenwashing
 - > Offer new responsible financial products

Wequity



Wequity uses data mining, data analysis and artificial intelligence to generate relevant information on environmental, social and governance (ESG) issues to help financial institutions assess the sustainability of their portfolios.



CREATION DATE
February 2021

SECTOR
Services (payments, transactions, advisory, compliance); ESG data

- SOLUTIONS PROVIDED**
- > Improve the collection and analysis of non-financial data
 - > Develop decarbonization scenarios
 - > Limit the negative externalities of the financial sector by transforming practices
 - > Provide transparency on financial flows and fight against greenwashing

ORMEX



ORMEX is the voluntary digital carbon credit market, based on blockchain technology, that addresses the financing needs of sustainable agriculture by connecting farmers with sustainable agricultural practices with large corporations seeking to offset their carbon footprint and achieve their net zero goals by 2030.



CREATION DATE
August 2020

SECTOR
Marketplace for carbon credits

- SOLUTIONS PROVIDED**
- > Align supply and demand for sustainable finance
 - > Provide transparency on financial flows and fight against greenwashing
 - > Improve access to finance

ClimatizeEarth



Climatize changes the climate narrative from all about sacrifice to opportunity. With Climatize, fighting climate change has never been easier. Every time you use your credit card, you're investing your spare change into profitable & sustainable assets.



CREATION DATE
August 2021

SECTOR
Asset Management ; Crowdfunding

- SOLUTIONS PROVIDED**
- > Align supply and demand for sustainable finance
 - > Raise additional funds for the energy and ecological transition
 - > Improve access to finance

Aphaia



The equity crowdfunding platform Aphaia connects sustainable projects centered around natural capital and nature-based solutions (NBS) in emerging countries with committed individuals in France who want to give meaning to their savings while reducing their carbon footprint.



CREATION DATE
January 2022

SECTOR
Asset management; project finance, non-asset management, equity crowdfunding

- SOLUTIONS PROVIDED**
- > Align supply and demand for sustainable finance
 - > Raise additional funds for the energy and ecological transition
 - > Improve access to finance

ToumAI



Toum AI offers a SaaS software for data collection, measurement and impacts analysis in Africa to enable more sustainable development of economic activities and financial activities on the continent.



CREATION DATE
July 2020

SECTOR
ESG Data; Risk Analysis; Impact measurement

- SOLUTIONS PROVIDED**
- > Improve the collection and analysis of non-financial data
 - > Measure climate risks and results of impact strategies
 - > Provide transparency on financial flows and fight against greenwashing

Greenly



Greenly's mission is to simplify carbon assessment and make it accessible to all companies, so that everyone can manage their CO2 emissions and fight against global warming.



CREATION DATE
November 2019

SECTOR
Services (payments, transactions, advisory, compliance)

- SOLUTIONS PROVIDED**
- > Improve the collection and analysis of non-financial data
 - > Develop decarbonization scenarios
 - > Measure climate risks and results of impact strategies
 - > Encourage frugal consumption

Sweep



Sweep for Finance is a SaaS platform that allows financial institutions (banks, asset managers, private equity firms) to obtain a complete, real-time picture of the emissions of their investment portfolios while offering to help their portfolio companies start calculating and reducing their emissions.



CREATION DATE
June 2020

SECTOR
Insurance; banking; asset management

- SOLUTIONS PROVIDED**
- > Improve the collection and analysis of non-financial data
 - > Develop decarbonization scenarios
 - > Measure climate risks and results of impact strategies
 - > Provide transparency on financial flows and fight against greenwashing

Synomen



SYNOMEN supports the agricultural sector in its risk management, for a resilient and sustainable agriculture.



CREATION DATE
June 2018

SECTOR
Insurance ; Agricultural commodities trading

- SOLUTIONS PROVIDED**
- > Measure climate risks and results of impact strategies
 - > Mobilise geospatial technologies

Greenscope



Greenscope is "The one-stop-shop ESG solution" for companies and financial players.

Key features:
- Automated ESG data collection and reporting
- Regulatory modules (Taxonomy, SFDR, CSRD)
- Follow-up of action plans
- SBTi and biodiversity trajectory modelling.



CREATION DATE
February 2022

SECTOR
Services (payments, transactions, advisory, compliance) ; ESG data

- SOLUTIONS PROVIDED**
- > Improve the collection and analysis of non-financial data
 - > Measure climate risks and results of impact strategies
 - > Provide transparency on financial flows and fight against greenwashing

FINTECH FOR TOMORROW CHALLENGE

2022 EDITION



The Fintech for Tomorrow Challenge is a call for projects to detect, accompany and promote entrepreneurs in France innovating in finance to facilitate the financing of the ecological transition and reduce the environmental impact of the financial sector.

We thank the **Climate Finance Fund**, **ADEME** and **France Assureurs** for their support, which enables us to accompany the finalists and winners of the 5th edition of the Fintech for Tomorrow Challenge.

We would particularly like to thank **Marilyn Waite**, Managing Director of the Climate Finance Fund, **Mathieu Garnero**, Life Finance ClimAct Project Director of ADEME and **Philippe Taffin**, Director of Finance & Investments and **Jérôme Balmes**, Director of Business Management & Technology of France Assureurs for their contribution.

AWARDS IN 2022

Fintech for Tomorrow

For start-ups building new models transforming the financial sector.

Fintech for Diversity and Inclusion

For start-ups fostering social inclusion within the financial sector or coming from entrepreneurs from all backgrounds.

International Potential

For French start-ups looking to internationalize their solution to transform the financial sector.

#FranceAssureurs Special Mention

For start-ups building new models transforming the financial sector and applicable to the insurance industry.



The Fintech for Diversity and Inclusion award

While the health and economic crisis has already had major social consequences, the most important of which being the significant increase in inequality, investors and businesses have a **major position in facilitating an environmental transition that is also socially acceptable.**

Technological innovation must enable to create and test inclusive financial solutions, built by or for a diverse range of actors, including marginalized populations or enclaved territories. Moreover, a strong uniformity and social homogeneity remains within entrepreneurs' profiles. **That is why the promotion and support of actors from all horizons are necessary.**

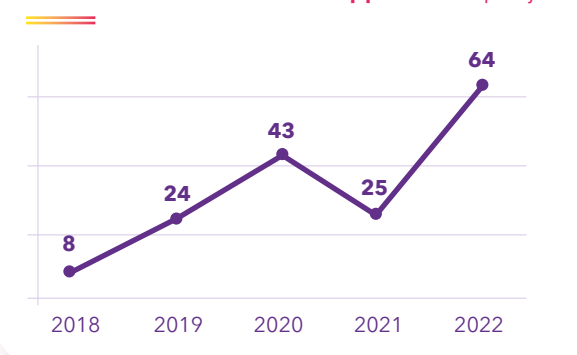


Only 8% of FinTechs focus on Green Finance

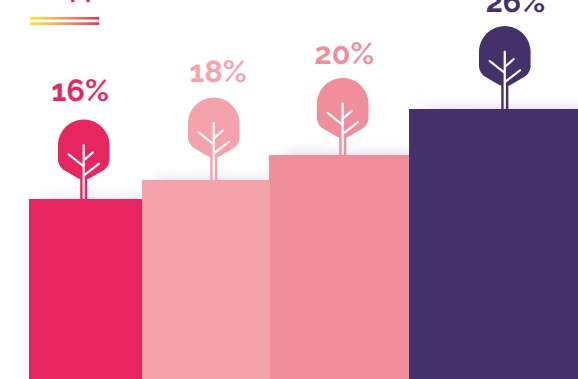
(France Fintech 2021).

Key figures

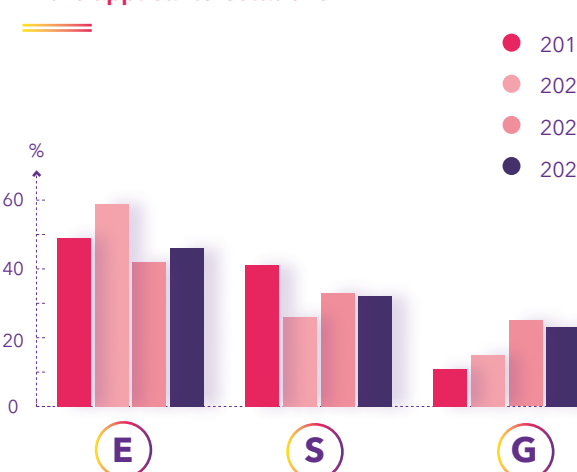
Evolution of the number of applications per year



Increase of women CEOs in applications



Distribution of ESG pillars in the applicants' solutions



Happy Hour Fintech

2 afterworks

5 partners

200+ participants

Scaling-up in 2022

+156%

applications in 2022 compared to 2021

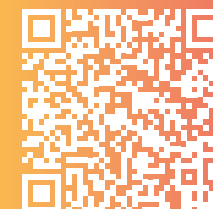
From 8 partners in 2021 to 23 partners in 2022

THANK YOU TO ALL THE PARTNERS OF THE FINTECH FOR TOMORROW CHALLENGE.



We sincerely thank the members of the Jury:

- > **Jérôme Balmes**, Director Business Management & Technology, France Assureurs
- > **Pauline Becquey**, Managing Director, Finance for Tomorrow
- > **Philippe Bourquin**, Director of Swave and Rhizome, Paris & Co
- > **Vanessa Chauliat**, Digital Transformation Manager, SeaBird
- > **Baptiste Fradin**, Investor and Entrepreneur in Residence, Techstars Sustainability Paris
- > **Mathieu Garnero**, Life Finance ClimAct Project Director, ADEME
- > **Jérémy Hureauux**, Deputy Director, ECOLAB, French Ministry of Ecological Transition and Territorial Cohesion
- > **Vincent Lapadu-Hargues**, Head of Asset Management and R&D Support, Finance Innovation
- > **Thanh-Tam Lê**, Director of Impact and Performance, Climate-KIC
- > **Raphaël Lebel**, Director of the Sustainable Finance Observatory, Finance for Tomorrow
- > **Max Lesaffre**, Director of the TEKHNE accelerator and research programs, Liberté Living Lab
- > **Amélie Parret**, Programme Officer, WILLA
- > **Patrick Pansier**, Head of the Data, Digital and Innovation Department, La Banque Postale AM
- > **Julien Rimbault**, Director of Operations and Technology, Ostrum Asset Management
- > **Julien Ribeyre**, Chief of Staff, Digital Leader for Climate & Sustainability, BPI
- > **Louis de Saint Marc**, Manager, France Fintech
- > **Philippe Taffin**, Finance & Investment Director, France Assureurs
- > **Kevin Tayebaly**, Co-founder and Chief Development Officer, ChangeNOW
- > **Thomas Valli**, Director of Economic Studies, AFG
- > **Marilyn Waite**, Managing Director, Climate Finance Fund



Discover the Panorama of Sustainable Fintechs by Finance for Tomorrow, in partnership with ADEME.

CONTACT

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TRACK RECORD



2018

CANDIDATES PROFILE
01. Online platform
02. Blockchain
03. Data management



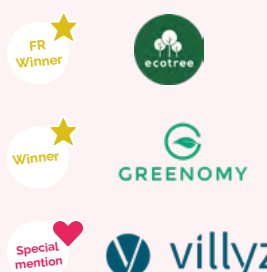
2019

CANDIDATES PROFILE
01. Online platform
02. Data management
03. Payment systems



2020

CANDIDATES PROFILE
01. Data management
02. Online platform
03. Crowdfunding



2021

CANDIDATES PROFILE
01. Data management
02. Artificial Intelligence
03. Software as a Service (SaaS)



2022

CANDIDATES PROFILE
01. Software as a Service (SaaS)
02. Artificial Intelligence
03. Data management



Discover the 2022 winners!

