



CHALLENGE 2023

# FINTECH FOR TOMORROW

We would like to thank the **Climate Finance Fund**, **ADEME**, **France Assureurs** and **Société Générale** for their support, which enables us once again to accompany the finalists and winners of the 6<sup>th</sup> 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 at ADEME, **Philippe Taffin**, Director of Finance & Investments and **Jérôme Balmes**, Director of Business Management & Technology at France Assureurs, as well as **Aurélie Gillot**, Head of ESG Business Transformation and **Alexis Riou**, Principal at Société Générale for their contribution.





**The Fintech for Tomorrow Challenge is a call for projects aimed at finding, supporting and promoting entrepreneurs from all backgrounds and diversity innovating in finance to support a just, equitable, and inclusive sustainable economy.**

As a source of partnerships and development opportunities, the Challenge Fintech for Tomorrow aims to strengthen the fintechs' contribution to the ecological transition. As disruptive players, they have the capacity to offer alternatives to traditional models and support the transition of the financial sector by shifting practices.

## Prix



### Seed

→ For projects in ideation and creation stage, whose concept has yet to be validated, the company does not necessarily exist



### Sapling

→ For early-stage projects, whose concept has been proven but not necessarily fully matured, and who need structuring to define their business model.



### Tree

→ For companies looking to deploy on a large scale to develop a model capable of generating long-term profits.



### Special mention **#FranceAssureurs**

→ For companies proposing new models transforming the financial sector, applicable to the insurance business.

### Special mention **#SociétéGénérale**

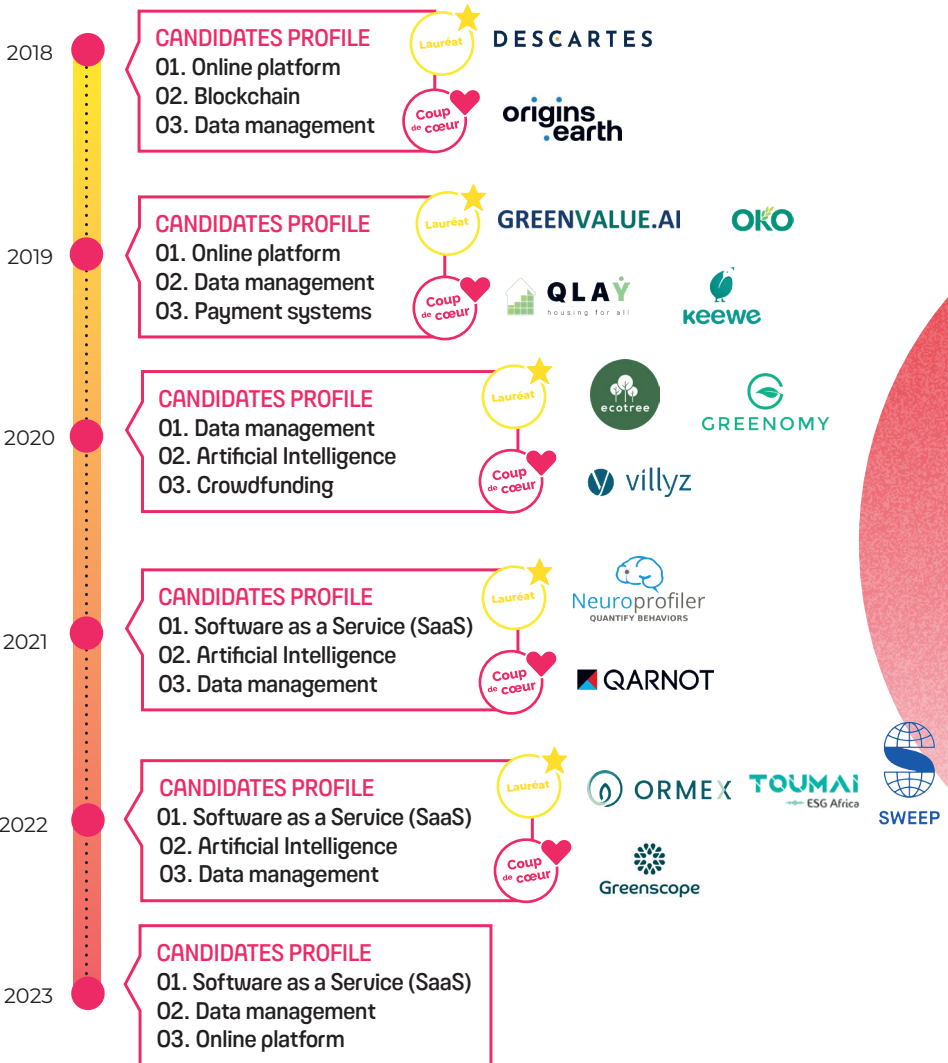
→ For companies proposing new models transforming the financial sector, applicable to the banking sector.

### ↘ Special attention to Diversity and Inclusion

With a high degree of social uniformity within entrepreneurial profiles, the innovation ecosystem must enable the overcoming of the many remaining obstacles linked to social and territorial inequalities as well as discrimination based on origin or a related ground.

For the sixth edition of the Fintech for Tomorrow challenge, jury members paid systematic attention to the profiles of entrepreneurs, in order to encourage under-represented or atypical profiles.

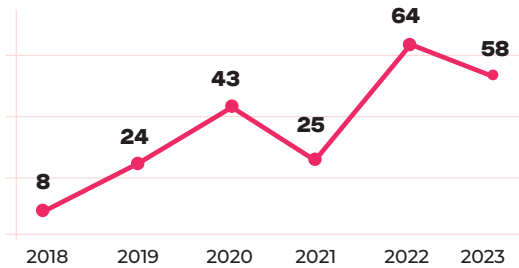
# Track record



DISCOVER  
THE 2023  
WINNERS!

# Key figures

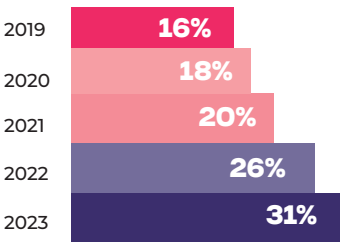
## EVOLUTION OF THE NUMBER OF APPLICATIONS PER YEAR



Only 12%  
of Fintechs  
focus on  
sustainable  
finance

(compared to 8% in 2021).

## INCREASE OF WOMEN CEOs IN APPLICATIONS



## UPWARD TREND TOWARDS GREATER INCLUSIVENESS!

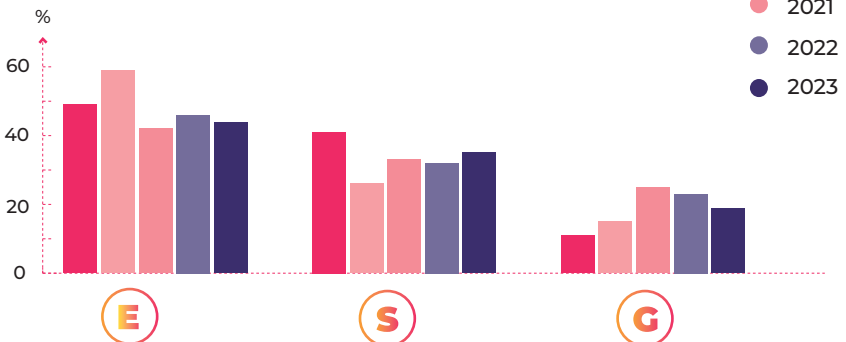
### Mixed teams

25% for trees 🌳  
36% for saplings 🌱  
50% for seeds 🌰

### Women teams

0% for trees 🌳  
14% for saplings 🌱  
21% for seeds 🌰

## DISTRIBUTION OF ESG PILLARS IN THE APPLICANTS' SOLUTIONS





Aldatoo is an innovative Fintech thought Tech for Good, a SaaS "Sustainability as a Service" platform to help and support advisors, credit and insurance intermediaries to respect their duty to advise, their professional obligations, by integrating the Sustainable Development Goals (SDGs) and CSR into their analysis.

**Creation date**  
February 2023

**Sector**  
Insurance

**Contribution to the fair and sustainable transition of the economy**  
ESG and extra-financial analysis



Altitude is a one-stop shop providing private equity actors with the best of AXA's climate, carbon and biodiversity data. The analysis of risks and opportunities enables asset managers to strengthen their investment and portfolio management processes, while helping them with their regulatory reporting.

**Creation date**  
September 2022

**Sector**  
Services (payments, transactions, advisory, compliance)

**Contribution to the fair and sustainable transition of the economy**  
Assessment and analysis of climate change risks (physical and transitory)



Atekka reconciles farmers, their suppliers and their customers with insurance by providing them with more efficient, closer and simpler technical and technological solutions. Atekka offers tailor-made insurance products to uninsured agricultural professionals, to support them in their transition and protect our food sovereignty.

**Creation date**  
November 2018

**Sector**  
Insurance

**Contribution to the fair and sustainable transition of the economy**  
Assessment and analysis of climate change risks (physical and transitory)



Climate Dividends aims to create and deploy a new extra-financial indicator that can be claimed by shareholders of a company whose activity has a positive impact on the climate: a climate dividend as the true mirror of the financial dividend. Climate Dividends seeks to highlight companies' positive contribution to global carbon neutrality, thereby encouraging investment in climate solutions and making them more visible and attractive.

**Creation date**  
**September 2023**

**Sector**  
**Services (payments, transactions, advisory, compliance)**

**Contribution to the fair and sustainable transition of the economy**  
**ESG and extra-financial analysis**



finres bridges the gap between finance and science by developing tools to optimize investments in the agricultural sector and make it more resilient in the face of climate constraints. By ensuring its profitability, they pave the way for an environment that favors the involvement of financial institutions in the adaptation of the rural world.

**Creation date**  
**Décember 2019**

**Sector**  
**Bank**

**Contribution to the fair and sustainable transition of the economy**  
**Assessment and analysis of climate change risks (physical and transitory)**



**EverSea**

EverSea is the first platform dedicated 100% to the oceans for <sup>(1)</sup> sourcing, impact measurement and financing of projects dedicated to reducing impacts on the marine environment and for the climate and <sup>(2)</sup> project evaluation, data security and traceability thanks to blockchain.

**Creation date**  
**May 2023**

**Sector**  
**Services (payments, transactions, advisory, compliance)**

**Contribution to the fair and sustainable transition of the economy**  
**Green investment and financing solutions, ESG**





Joltee offers a new-generation insurance policy dedicated to electric vehicle drivers. Policyholders are supported in their adoption of electric vehicles, with personalized services such as a top-up card credited every month in partnership with EDF's Izivia, a mobility kitty to encourage the use of shared mobility solutions, and assistance for all their vehicle-related needs.

**Creation date**  
January 2022

**Sector**  
Insurance

**Contribution to the fair and sustainable transition of the economy**  
Carbon footprint offsetting



Shango is a SaaS tool dedicated to the financial evaluation of renewable energy projects financed on a non-recourse basis. It helps project developers and financial institutions to optimize their investments and accelerate the financing of the energy transition.

**Creation date**  
January 2024

**Sector**  
Bank ; Services (payments, transactions, advisory, compliance)

**Contribution to the fair and sustainable transition of the economy**  
Green investment and financing solutions, ESG



Simpl is a tool for collecting, consolidating and analyzing ESG impact data and non-financial reports on infrastructure projects, to provide financial players and project companies with sustainable investment solutions.

**Creation date**  
January 2023

**Sector**  
Asset management ; ESG Data

**Contribution to the fair and sustainable transition of the economy**  
ESG and extra-financial analysis





Tudigo is a platform offering the widest range of non-quoted investments on the market. Aimed at both investors and entrepreneurs, Tudigo makes investing in impact projects accessible to all, and helps committed entrepreneurs raise funds quickly and easily.

**Creation date**

**April 2018**

**Sector**

**Services (payments, transactions, advisory, compliance)**

**Contribution to the fair and sustainable transition of the economy**

**ESG green investment product**

**Raise additional funds in favor of the energy and ecological transition**



ValueCo solves the problems associated with the diversity of investor ESG opinions by providing an ESG market view, similar to an ESG supply and demand system for financial markets. ValueCo develops the first SaaS solution to collect proprietary ESG opinions from investors and provide anonymous analysis to asset managers, institutional investors and corporations.

**Creation date**

**January 2022**

**Sector**

**Asset management**

**Contribution to the fair and sustainable transition of the economy**

**Limit the negative externalities of the financial sector by transforming practices**

**Ensure transparency of financial flows and fight against greenwashing**

**Offer new and responsible financial products**

**Thank you to all the partners of the Fintech for Tomorrow Challenge and their teams for their involvement in the preparation of this 6<sup>th</sup> edition. Our sincere and special thanks to the members of the Jury for their dedication and invaluable expertise in selecting and auditioning the project leaders:**

- > **Jérôme Balmes**, Director of Business Management & Technology, France Assureurs
- > **Pierre-Olivier Bernière**, Head of innovation development and start-up synergies, La Banque Postale
- > **Daniel Besançon**, Fintech and Insurtech Innovation Project Manager, Paris & Co.
- > **Romain Bessière**, Program Manager, Willa
- > **Mathilde des Courtis**, Associate Director, Seabird
- > **Mateo Djouadi**, Sustainable finance innovation manager, France Innovation
- > **Marie-Line Eyermann**, Impact Business Manager, BNP Paribas
- > **Emilie Garcia**, Head of Climate ESG Innovation, BPI
- > **Mathieu Garnero**, Life Finance ClimAct Project Director, ADEME
- > **Aurélie Gillot**, Head of ESG Business Transformation, Société Générale
- > **Cécile Goubet**, Managing Director, Institut de la Finance Durable
- > **Jeremy Hureaux**, Deputy Director, ECOLAB, Greentech, MTECT
- > **Raphaël Lebel**, Director of the Sustainable Finance Observatory, Institut de la Finance Durable
- > **Ambra Moschini**, Senior Manager, Ailancy
- > **Patrick Pansier**, Head of Data, Digital and Innovation, La Banque Postale AM
- > **Amélie Parret**, Program Manager, WILLA
- > **Bruno Prigent**, Finance / Start-up Expert, Liberty Living Lab
- > **Clément Puiseux**, VC Investor, Société Générale Ventures
- > **Alexis Riou**, Principal, SG ventures
- > **Louis de Saint Marc**, Manager, France Fintech
- > **Philippe Taffin**, Director of Finance & Investments, France Assureurs
- > **Kevin Tayebaly**, Co-founder and Chief Development Officer, ChangeNOW
- > **François Teyssier**, Head of Corporate Solutions, Paris & Co
- > **Marylin Waite**, Managing Director, Climate Finance Fund



Created in October 2022, “l’Institut de la Finance Durable” / The “Paris Sustainable Finance Institute”, a branch of Paris EUROPLACE, aims to coordinate, federate and accelerate the action of the Paris financial center to achieve the ecological transition and transform the economy towards a low-carbon and inclusive model, aligned with the objectives of the Paris Agreement and the Sustainable Development Goals. It brings together all the private, public and institutional players in the Paris financial center, and represents the financial center’s positions at the European and international level. The “Institut de la Finance Durable” is chaired by Yves Perrier.

**THANK YOU TO ALL THE PARTNERS OF THE FINTECH FOR TOMORROW CHALLENGE !**





**Discover the 2023 Overview  
of Sustainable Fintechs in France  
by l'institut de la Finance Durable,  
in partnership with France Fintech.**

## CONTACT

**Cecile Goubet**  
Managing Director  
[c.goubet@ifd-paris.com](mailto:c.goubet@ifd-paris.com)

**Camille Buewaert**  
Head of Impact, Fintech and ESG Talents  
[c.buewaert@ifd-paris.com](mailto:c.buewaert@ifd-paris.com)