

SUSTAINABLE FINTECH DATABASE

Extract 2021-07-29

The following overview contains a compilation of fintechs offering solutions towards the achievement of financing for global sustainability such as the Paris Agreement and/or the SDGs. The database is an extension of the 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/ (by Fair Finance Institute, Institute for Social Banking, Ludwig Schuster, Green Digital Finance Alliance).

Most of the fintech solutions listed have their headquarters in Germany, but some further Fintechs of Europe are listed too. An expansion phase should follow.

Goals of the database

1. Finding partners for the financial sector, but also for end customers and possibly financiers,
2. enabling cooperation between fintechs,
3. as well as providing market data for policy steering,
4. allowing regional and thematic overviews.

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.

If you have any questions about the database or want to give feedback, please contact us: kontakt@fair-finance-institute.de

| NAME | DESCRIPTION | KIND OF SERVICE | STATUS | SUSTAINABILITY APPROACH | SECONDARY SDG | COMPANY | LINK | MAIL |
|------------------------|--|--------------------------------------|--------------------------|---|---------------|-------------|---|-------------------------------|
| 2030 Calculator | <p>Today both brands and consumers realize the importance of connecting consumption with its impact on the planet. The 2030 calculator is the tool that enables brands to bridge this gap. What previously has been difficult and costly can now be done in a few steps.</p> <p>The 2030 Calculator can be used by any product brand or manufacturer to quickly calculate the carbon footprint of their products based on the emissions created from manufacturing and transport up until the point of sale. The Calculator uses unique emissions factors for each of the product parts, material, packaging, transportation, as well as the energy consumed in the manufacturing process to determine its calculations. All calculations are cradle-to-gate and self-declared.</p> <p>In short: It's the tool all responsible brands can use to do their part for a more sustainable future and business.</p> | Sustainability Info/Data & Analytics | Proof of Concept or demo | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Doconomy AB | https://www.2030calculator.com/ | mathias.wikstrom@doconomy.com |

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|------------------------------|---|--|---|---|---------------|--------------|---|-------------------------------|
| Åland Index Solutions | The world's leading climate impact index. Åland Index is a cloud-based service for climate impact calculations. Åland Index is the leading index solution for CO2 emission calculations for payments and financial transactions. We teamed up with Ålandsbanken to create a world leading index for transaction-level climate data that we could easily share. Since 2015, we have built impact calculations using the Åland Index API, provided as a cloud-based service, and available to all banks and payment providers. In an age of unprecedented collaboration, millions of customers have access to the index data in their day-to-day lives, fostering a deeper understanding, from big business to big-hearted individuals. | Sustainability Info/Data & Analytics | Live - in production | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Doconomy AB | https://alandindexolutions.com | mathias.wikstrom@doconomy.com |
| Altruja | 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. | Payment & Billing,Software Development | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Altruja GmbH | http://www.altruja.de | info@altruja.de |

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|-------------------------|--|---|---|---|---------------|--|---|---|
| Arabesque S-Ray® | Arabesque S-Ray is a quantitative data tool that analyzes the sustainability performance of over 8000 of the world's largest listed corporations using self-learning quantitative models and data scores. In addition to ESG- and UN Global Compact Scores, as well as disclosed and validated GHG emissions and green revenues data, Arabesque S-Ray offers a proprietary Temperature Score that quantifies the extent to which corporations are contributing to the rise in global temperature, as well as a Preferences Filter that allows customer to align their investments with their individual values. Arabesque S-Ray provides its scores to clients via a range of ESG products and services such as a Portfolio Screening Tool, an Enterprise data feed and a Company Snapshot as well as via bespoke sustainability solutions. Additionally, Arabesque S-Ray offers leading analytics tools to assess alignment to major regulatory frameworks (SFDR, EU Taxonomy, TCFD). | Sustainability Info/Data & Analytics,Reg Tech | Live - in production (commercially available) | "no direct SDG ref, sustainability based on ESG criteria and methods" | | Arabesque S-Ray GmbH | https://arabesque.com/s-ray/ | daniel.klier@arabesque.com, s-ray@arabesque.com |
| Aspiration | Aspiration Financial provides brokerage services and securities products. Its affiliate company, Aspiration Fund Adviser, LLC, an SEC-registered investment adviser, provides investment advisory services. Aspiration Fund Adviser, LLC and Aspiration Financial, LLC are subsidiaries of Aspiration Partners, Inc. | Payment & Billing,Personal Finance Management,Consultancy | | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Aspiration | https://www.aspiration.com | andrei.cherny@aspiration.com |
| betterplace | 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. | Alternative Finance,Networking ,Impact Investing | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | gut.org gemeinnützige Aktiengesellschaft | http://www.betterplace.org | support@betterplace.org |

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| bettervest | An impact crowdinvesting 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. | Personal Finance Management,Alternative Finance,Impact Investing,Crowdfunding | Live - in production (commercially available) | SDG1,SDG3,SDG7,SDG8,SDG13 | SDG5,SDG6,SDG9,SDG11,SDG12,SDG17 | bettervest GmbH | https://www.bettervest.com/en/ | mail@bettervest.com |
| bunq | together we built a fully mobile bank & gave you the power over your money. At the end of the day, it's about making life easy so you can save time, save money and save CO2. | Universal Bank | Live - in production | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | bunq B.V. | https://www.bunq.com/home | press@bunq.com |
| Carbonfuture Carbon Sink Credit | Reverse the flow of greenhouse gases to limit global warming to 1.5°C. A permanent carbon storage with best-in-class sink tracking built on blockchain and other platform services. Carbonfuture Carbon Sink Credits are financing portfolios of sinks. Each physical sink (e.g. a big bag of biochar applied to the soil on a specific farm) is documented and securitised in an individual "cf-certificate". | Alternative Finance,Impact Investing | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | carbonfuture GmbH | https://www.carbonfuture.earth/re.earth/how-it-works | info@carbonfuture.earth |
| DO | Our world-leading technology connects the purchase price of a product with the effect on the planet measured in Kg CO2 and then recommends the amount to offset – practically putting a price on carbon. It's time to make a difference. With DO we can choose to directly compensate for the emissions arising from our transactions, or save and act for positive impact, balancing the score for the sake of the planet. UNFCCC certified projects for climate compensation Nudging for further reduction of CO2 emissions | Payment & Billing,Impact Investing,Personal Finance Management,Sustainability Info/Data & Analytics | Concept or white-paper | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Doconomy AB | https://doconomy.com/overview/dayclimateaction/ | mathias.wikstrom@doconomy.com |

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| Ecocrowd | 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. | Alternative Finance,Impact Investing,Crowdfunding | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Deutsche Umweltstiftung | https://www.ecocrowd.de/ | jamilah.mohme@ecocrowd.de |
| Ekokraft | We offer a unique opportunity to invest in projects that will transform African communities, supplying energy for education, health, and new enterprise. You can compare projects using performance metrics, and choose the project that best suits you as the investor. | Personal Finance Management,Impact Investing | | SDG7 | SDG1,SDG11, SDG13 | Ekokraft GmbH | http://www.ekokraft.com/ | b.fischer@eko-kraft.com |
| Ecoligo invest | ecoligo enables conscious investors to actively fight the climate crisis by investing in renewable energy projects in emerging markets. | Personal Finance Management,Crowdfunding,Impact Investing | Live - in production (commercially available) | SDG7,SDG8,SDG13,"no direct SDG ref, sustainability based on ESG criteria and methods" | SDG17 | ecoligo invest GmbH | https://www.ecoligo.investments | claudia.rothe@ecoligo.com |

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| ecolytiq | The Sustainability-as-a-Service® solution from ecolytiq enables banks, fintech companies and financial service providers to show their customers the individual impact their purchasing behaviour is having on the environment in real time. The ecolytiq software calculates personal environmental impacts, such as CO2 values, on the basis of payment transactions. ecolytiq also provides a library providing content and valuable background information on individual environmental impacts. ecolytiq aims to empower consumers to reduce their own impact in the long term. To this end, ecolytiq not only provides the appropriate content, but also offers suitable CO2 compensation offers from selected and certified organizations, which are available via their own marketplace. | Consultancy,Other,Sustainability Info/Data & Analytics | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | ecolytiq GmbH | https://ecolytiq.com | info@ecolytiq.com, dl@ecolytiq.com, info@ecolytiq.com |
| Ecozins | Ecozins is a crowdinvesting platform specialized for renewable energy projects. The bottle neck of the industry are high quality wind and solar energy projects. Ecozins cultivates a close relationship with companies who develop renewable energy projects to know exactly their needs. Based on this knowledge they can personalize their offer. Meanwhile Ecozins has a standardized due diligence process for each project to minimize the risk for the investors. | Asset & Wealth Management,Crowdfunding | live - in production (commercially available) | SDG7,SDG8,SDG9 ,SDG11,SDG12,SDG13 | | AUDITcapital GmbH | https://www.ecozins.de | greese@ecozins.de, info@auditcapital.de |
| Electraseed Fund (by Freeelio) | 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. | Alternative Finance,Crowdfunding | inactive | SDG7 | SDG1,SDG8,SDG9,SDG13 | freel.io UG (limited liability) | https://electraseedfund.eu/ | sebnem@freel.io |

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| ESG & SDG Model Portfolio Provider | A Model Portfolio Provider offering a broad and customizable range of sustainable ETF- and direct ESG portfolios. The platform is addressing private and institutional investors | Asset & Wealth Management, Impact Investing | Live - in production (commercially available) | all 17 SDGs, "no direct SDG ref, sustainability based on ESG criteria and methods" | | Soehnholz ESG GmbH | https://soehnholzesg.com/de/#/ | dirk@soehnholzesg.com |
| ESG Analysis | Scope offers ESG impact analysis, based on a macroeconomic quantitative model that captures a company's entire supply chain. Scope applies a modular approach with each stage building on the previous one to build a framework with increasing levels of precision. Scope's ESG solutions serve the needs of investors and issuers alike. In addition, Scope provides Second Party Opinions on an issuer's capability and capacity to meet market standards on Green Bonds, Social Bonds and Sustainability Bonds. | Sustainability Info/Data & Analytics | Live - in production (commercially available) | across multiples SDGs, "no direct SDG ref, sustainability based on ESG criteria and methods" | | Scope Group | https://scopegroup.com/what-we-do/esg-analysis | info@scopegroup.com , esg@scopegroup.eu , a.fischer@scopegroup.com |
| ESG Screen17 | 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. | Asset & Wealth Management, Sustainability Info/Data & Analytics | Live - in production (commercially available) | all 17 SDGs | | ESG Screen17 GmbH | https://www.screen17.com/ | info@screen17.com |

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| ESGlocate | Das digitale Tool ESG-Locate der DZ BANK unterstützt Emittenten von Green und Social Bonds dabei, ihr Orderbuch zu analysieren und nachhaltige Investoren gezielt zu identifizieren. Die Datenbasis bilden Fragen zum Investitionsverhalten, die die Investoren beantworten und die u. a. Aufschluss darüber geben, welche ESG-Strategien sie anwenden. Im ESG-Live-Assessment können Emittenten die für sie bedeutenden Indikatoren stärker gewichten. Sie erhalten überdies einen Vorschlag, welches Volumen den einzelnen Investoren im Orderbuch ihrer Anleihe zugewiesen werden sollte. Dadurch können sie passende Investoren mithilfe ihrer vorab festgelegten Nachhaltigkeitskriterien genauer bestimmen. (aus WWF 2020 Bankenrating Deutschland, S. 62). | Sustainability Info/Data & Analytics,Consultancy | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | DZ BANK AG Deutsche Zentral-Genossenschaftsbank | https://institutionelle.dzbank.de/content/Institute/homepage/ESGlocate.html | esglocate@dzbank.de |
| Etherisc | A generic, decentralised insurance platform 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. | Insurance | Concept or white-paper | SDG10 | SDG1,SDG2,SDG3,SDG6,SDG9 | Etherisc | https://etherisc.com/ | contact@etherisc.com, stephan@etherisc.com |

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| EU-OSR | <p>"The European Open Sustainability Register (EU-OSR) is a central database that stores sustainability data and references in an open form and invites joint cooperation. The platform's goal is to make sustainability information such as studies, company and product data available in a central register and accessible to all.</p> <p>The register's initiator, non-profit Organisation for Sustainable Consumption (OfnK), has already defined a standard in the financial industry with its first Open Standard for consumer carbon calculations on the basis of standard payment transactions. OfnK recognised the urgency of an open data source and quickly implemented it on the basis of tried and tested open source technologies. Together with industry partners, further information is now to be collected and further common standards are going to be developed."</p> | Sustainability Info/Data & Analytics | Live - in production | SDG4,SGD12,SDG13,SDG17 | | Organisation für nachhaltigen Konsum (OfnK) | https://www.euosr.com/?lang=en | info@euosr.org, dl@ofnk.org, info@euosr.org |
| FairGeben | <p>A first idea to raise funds includes the implementation of digital "round up please" campaigns. edon develops the technical interface to already established applications to automatically round up and donate a few cents with every money transaction via your banking app or every purchase on Kleiderkreisel for example. Additionally, one can decide to donate what one would save due to discounts and collect Good Points which can then also be donated to nonprofit partners.</p> | Impact Investing,Donation & Charities,Payment & Billing,Other | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | edon - electronic donations UG (haftungsbeschränkt) | https://www.edon.de/fairgeben | info@e-don.de, sarah.liebetanz@e-don.de |

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| FORSTUM™ (Smart Forest) | FORSTUM™ is a marketplace of trees/forest investing opportunities, a solution that turns any tree & its value chain into a tradable bio-digital asset "Tokenized Tree", making investing in forest feasible for everyone. | Impact Investing | Live - in production (commercially available) | SDG8,SDG11,SDG13,SDG15 | | FORSTUM™ (Smart Forest) | https://forstum.eu | info@smartforest.world |
| Fundraisingbox | Digital fundraising software for non-profits, offering a wide range of solutions and payment channels, including a professional Customer Relation Management and analytics dashboard. | Payment & Billing,P2P,Donation ,Software Development | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Wikando GmbH | http://www.fundraisingbox.com | info@fundraisingbox.com |
| fyndus | fyndus – die digitale Geldanlage der Sparkasse Düsseldorf | Asset & Wealth Management,Personal Finance Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Stadtsparkasse Düsseldorf | https://fyndus.de | service@sskduesseldorf.de |
| GiveGreen | Creative software tool that allows consumers to offset their CO2 with a climate protection project of their choosing, plant a tree per additional € donated or exchange their discount for CO2 neutral shipping. | Impact Investing,Donation & Charities,Payment & Billing,Other | Proof of Concept or demo | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | edon - electronic donations UG (haftungsbeschränkt) | https://www.edon.de/givegreen | info@e-don.de, sarah.liebetanz@e-don.de |
| GLS Crowd | 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. | Personal Finance Management,Alternative Finance,Networking ,Crowdfunding | Live - in production (commercially available) | SDG2,SDG3,SDG4 ,SDG5,SDG6,SDG7,SDG8,SDG9,SDG10,SDG11,SDG12,SDG13,SDG14,SDG15 | | GLS Crowdfunding GmbH (white label by crowddesk) | https://www.gls-crowd.de | kontakt@gls-crowd.de |

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| Good cents | Ob Bildung, nachhaltige Städte oder Klimaschutz: Du bestimmst mit deinen Versicherungen jedes Jahr wieder, welche nachhaltigen Projekte unterstützt werden. Wir setzen uns für die Finanzierung von Sozialunternehmen ein, um gemeinsam mit dir die nachhaltigen Entwicklungsziele der Vereinten Nationen (SDGs) zu erreichen. | Alternative Finance, Other, Impact Investing, Networking | Live - in production (commercially available) | SDG4,SDG10,SDG5,SDG13 | across multiples SDGs | Good24 Versicherungsmakler GmbH | https://good24.de | dirk@good24.de, kundenservice@good24.de, hello@good24.de |
| Group Account and Insurance | elinor is a digital financial platform for groups. Young initiatives that want to become collectively active have often bureaucratic difficulties. With the elinor's democratic group account we give initiatives, projects and one-off actions the possibility to manage funds quickly, easily and jointly. The mobile peer to peer platform enables a decentralised and democratic management of funds. | P2P, Payment & Billing, Crowdfunding, Donation & Charities, Networking, Microfinance | Live - in production (commercially available) | "no direct SDG ref, sustainability based on ESG criteria and methods" | | elinor GmbH | https://elinor.network | info@elinor.network, lukas.kunert@elinor.network |
| growney | Open a depot, choose a strategy (classic or green), the robo advisor automatically does the rest for you. The platform is addressing mainly private investors. | Asset & Wealth Management, Personal Finance Management, Software Development | Live - in production (commercially available) | across multiples SDGs, "no direct SDG ref, sustainability based on ESG criteria and methods" | | growney GmbH | https://growney.de | service@growney.de |
| HEDERA Impact Toolkit, HEDERA Connect | Digital solutions for measurable and transparent sustainable development - With our digital products, financial institutions and other organizations can collect high quality data and efficiently track their contribution to the SDGs. | Sustainability Info/Data & Analytics | Proof of Concept or demo | SDG7,SDG6,SDG17,SDG2 | | HEDERA Sustainable Solutions GmbH | https://hit.hedera.online | contact@hedera.online |

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| impact4good GmbH | At Ü Impact, we aim to establish the emotional connection between retail investors and finance by demystifying the world of sustainable investing. We offer a “360-degree scan” of financial products – building on the United Nations Sustainable Development Goals as our baseline. Our suite of analytical tools empower the individual investors to understand the contents of the funds, and demonstrate the real life impacts of their investments. We offer our product as white-label solution for banks & fund providers. | Asset & Wealth Management,Impact Investing,Sustainability Info/Data & Analytics | Proof of Concept or demo | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | impact4good GmbH | https://impact4good.eu/ | hello@impact4good.eu |
| Inyova | Inyova provides a fully online investing experience, where can easily set up your strategy and portfolio at home on your own building it from companies you care about. The proprietary algorithm, known as the Inyova Engine, creates investment strategies that maximise sustainability impact – without compromising your returns. | Asset & Wealth Management,Personal Finance Management,Impact Investing | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Inyova Impact Investing | https://Inyova.ch/en/ | info@inyova.com |
| IoTa foundation | 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. | Software Development,Other | Live - in production (commercially available) | SDG7,SDG9 | SDG11,SDG12 ,SDG13,SDG17 | IoTa foundation | https://www.iota.org/verticals/smart-energy | contact@iota.org |
| Klimafonds | 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. | Personal Finance Management,Asset & Wealth Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Klimafonds.de Grünes Geld GmbH | https://klimafonds.de/ | info@klimafonds.de |

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| Leih Deiner Umwelt Geld (powered by crowddesk) | 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. | Personal Finance Management,Alternative Finance,Crowdfunding | Live - in production (commercially available) | SDG7 | SDG8 | CrowdDesk GmbH | https://www.leihdeinerumweltgeld.de/ | kontakt@LeihDeinerUmweltGeld.de, kontakt@glS-crowd.de |
| Liqid | A digital asset manager which additionally offers access to private equity and real estate funds. For sustainable investment, LIQID offers 'LIQID Global Impact', a selected ETF portfolio based on ESG- and MSCI-Ratings, complemented with Gold. | Personal Finance Management,Asset & Wealth Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | LIQID Investments GmbH | https://www.liqid.de/ | service@liqid.de |
| Lition | 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. | Other,Networking | Live - in production (commercially available) | SDG7 | SDG13 | Lition Energie GmbH | https://www.lition.de/ | service@lition.de |
| Lumenaza | Universal "utility in a box" software solution for (renewable energy) smart grids, demand side response solutions, decentralized energy management and automated billing. | Software Development,Other | Live - in production | SDG7 | | Lumenaza GmbH | https://www.lumenaza.de/en/ | info@lumenaza.de |
| Mattrvest | | Personal Finance Management,Networking,Finance | Live - in production | | | Mattrvest | www.mattrvest.com | diane@mattrvest.com |
| MeinInvest Nachhaltig | Mit Hilfe von MeinInvest Nachhaltig finden Sie die Geldanlage, können online Ihr Depot eröffnen, und nach der Legitimation Ihre Anlagen selbst verwalten | Asset & Wealth Management,Personal Finance Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Evangelische Bank eG | https://www.eb.de/meininvest.html | info@eb.de |

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| Nonprofit Partner | Edon acts as an agency between companies or applications and aid organizations to ensure a smooth transfer of donations. | Networking | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | edon - electronic donations UG (haftungsbeschränkt) | https://www.edon.de/nonprofit-partner | info@e-don.de, sarah.liebetanz@e-don.de |
| Ofnk | Ofnk 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.. | Personal Finance Management,Alternative Finance | Live - in production (commercially available) | SDG4,SDG12,SDG13 | | Organisation für nachhaltigen Konsum (Ofnk) | https://www.euosr.com/?lang=en | info@euosr.org, dl@ofnk.org, info@euosr.org |
| Pax-investify | Pax bank's Robo Advisor for ethical & sustainable asset management, powered by investify. Actively managed portfolios exclude companies that are "primarily active in critical business areas (e.g. weaponry, coal, pornography)" plus best-in-class approach. | Personal Finance Management,Asset & Wealth Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | investify S.A. | https://www.investify.com/pax-investify | service@investify.com |
| Payactive | A German payment platform 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. | Microfinance,Impact Investing,Other,Payment & Billing | Live - in production | all 17 SDGs | | payactive GmbH | https://payactive.eu/ | mathias.born@payactive.eu, xaver.zeller@payactive.eu |
| Peaks | Automatically invest in your change sustainable funds, with different accounts & portfolios and corresponding costs according to your wishes | Asset & Wealth Management,Personal Finance Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Peaks B.V. | https://www.peaks.com/de/de/ | info@peaks.de |

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| quirion | quirion ist Testsieger und bester Robo-Advisor bei Stiftung Warentest. quirion hat die Vermögensverwaltung revolutioniert und bietet bereits ab 500 Euro eine professionelle Vermögensverwaltung an. | Asset & Wealth Management, Personal Finance Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | quirion AG | https://www.quirion.de /? | info@quirion.de |
| savity | Robo-advisor providing individual asset management services via selection from a broad range of mutual funds and ETFs with option to finance green investments following ESG criteria using a model-based, automated investing process | Asset & Wealth Management, Personal Finance Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Savity Vermögensverwaltung GmbH | https://www.savity.at/savity-green/ | hello@savity.at |
| scalable.capital | A Model Portfolio Provider offering a broad and customizable range of ETFs. Customers can choose between dynamic risk management and a sustainable investment with weighted smart rebalancing. The latter preferably invests in ESG portfolios. The platform is addressing a broad range of investors. Additionally, investors can assemble their own portfolio with the Neo-Broker or invest in cryptocurrencies, overnight deposits or fixed deposits for short-/mid-term investments without capital market risks. | Asset & Wealth Management, Personal Finance Management, Networking | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Scalable Capital Vermögensverwaltung GmbH | https://de.scalable.capital | service@scalable.capital |

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| SDG investments | SDG INVESTMENTS® is a matching platform for financial instruments and investment products which contribute to achieving the United Nations Sustainable Development Goals (SDGs). Professional and institutional investors are able to find sustainable investments on the platform which meet their individual selection criteria. Registration on the platform allows project initiators and issuers of such investments to obtain access to relevant investors. | Asset & Wealth Management,Networking,Impact Investing,Capital Markets | Live - in production (commercially available) | SDG3,SDG4,SDG5,SDG7,SDG8,SDG9,SDG11,SDG13,SDG15 | | SDG INVESTMENTS GmbH | https://sdg-investments.com/en/ | info@sdg-investments.com |
| SEEDS | Seeds (the currency) is an evolution in money, establishing new expectations for what currency can do for society. Seeds are algorithmically stabilized by transparent protocols, not opaque institutions; gives active contributors (Citizens) a direct voice in governance; world's first global "better than free" currency that rewards use; exponentially regenerates our planet, addressing our climate crisis! | Personal Finance Management,Enterprise Finance Management,Alternative Finance,Payment & Billing,Impact Investing | Live - in production | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Hypha Ltd | https://www.joinseeds.com | hello@joinseeds.com |
| Selma | Robo-advisor creating a mix of investments that perfectly matches your financial situation and smart trading matching the market and your life. At Selma, you can decide whether you invest in sustainable products or not. Sustainable products are chosen based on ESG (Environmental, Social & Governmental) criteria. | Asset & Wealth Management,Personal Finance Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Selma Finance AG | https://www.selma.io/en | gruezi@selmafinance.ch |
| Solactive | 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. | Sustainability Info/Data & Analytics,Other | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Solactive AG | https://www.solactive.com | press@solactive.com , info@solactive.com |

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| startnext | 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. | Alternative Finance,Impact Investing,Crowdfunding | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Startnext Crowdfunding GmbH | https://www.startnext.com/ | info@startnext.com |
| Taxo Tool | eine auf Künstlicher Intelligenz (KI) basierende Software-Lösung zur Umsetzung der EU-Taxonomie für nachhaltige Investitionen. Die Nutzung der Anwendung erfolgt im Cloud Computing-Verfahren (Software as a Service, SaaS) oder als On-Premise-Lösung. ... Ziel dieses „Taxo Tools“ ist, die Komplexität der technischen Evaluierungskriterien der EU-Taxonomie für Nachhaltigkeit in einem System abzubilden und automatisierte Verfahren zu ermöglichen. Mit dem TAXO TOOL werden die Komplexität der technischen Evaluierungskriterien der EU-Taxonomie für Nachhaltigkeit in einem System abgebildet und automatisierte Verfahren ermöglicht. Die KI-Plattform unterstützt Sie bei der Datensammlung und Dokumentenerfassung. Hierdurch entfällt für Sie das Erfordernis, eine institutsindividuelle Lösung zu schaffen. Mit dem Einsatz des TAXO TOOL reduzieren Sie somit in erheblichem Maße Ihre Kosten und steigern gleichzeitig Ihre Effizienz. | Sustainability Info/Data & Analytics,Software Development | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | VÖB-Service GmbH | https://www.voeb-service.de/bankensoftware/taxo-tool-sustainable-finance/ | olaf.zissner@voeb-service.de |

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| The Sun Protocol | 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.. | Other,Renewables,Energy,Financial Inclusion | inactive | SDG7 | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | Africa SunTec GmbH | https://thesunprotocol.io/ | sebnem@freeel.io |
| TheChangers | 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. | Software Development,Other | Live - in production (commercially available) | SDG3,SDG11,SDG12,SDG13 | SDG17 | Blacksquared GmbH | https://changers.com/ | m.schulz@changers.com , d.schiffer@changers.com |
| tip me | Shows online-shops and other projects so you can tip sustainable partner shops or workers directly | Impact Investing | Live - in production (commercially available) | SDG10 | SDG12,SDG8 | tip me Global UG (haftungsbeschränkt) | https://www.tip-me.org/en/give-a-tip/ | hello@tip-me.org, jonathan@tip-me.org |
| tomorrow | 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. | Personal Finance Management,Payment & Billing,Universal Bank | Live - in production (commercially available) | SDG1,SDG2,SDG3,SDG4,SDG5,SDG6,SDG7,SDG8,SDG13,SDG14,SDG15 | SDG12 | tomorrow | https://www.tomorrow.one/en-de/ | inas@tomorrow.one |
| TruBudget (by KfW) | 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. | Other | Live - in production | SDG9,SDG10,SDG16,SDG17 | | KfW Group | https://www.kfw.de/KfW-Group/Newsroom/Latest-News/Pressemitteilungendetails_515008.html | info@kfw-entwicklungsbank.de |
| Twingle | 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. | Payment & Billing,Impact Investing | Live - in production (commercially available) | SDG1,SDG2,SDG3,SDG4,SDG5,SDG6,SDG7,SDG8,SDG13,SDG14,SDG15 | | twingle GmbH | http://www.twingle.de | info@twingle.de |

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| Vantikcard | Save for your pension, automatically collect cashback from card purchases, your cashback is invested into a broad range of sustainable ETFs from all over the world keeping your costs low and mitigating against risks. Your savings are protected by a safety buffer at the time of your retirement. | Personal Finance Management,Alternative Finance,Payment & Billing | Live - in production | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Vantik GmbH | https://vantik.com/lp/nachhaltigkeit-bei-vantik | hallo@vantik.com, matthias@vantik.com |
| ver.de | insurance with sustainable investments in terms of ESG criteria, strict impact investing and certification by the economy for the common good | Alternative Finance,Other,Impact Investing | Live - in production (commercially available) | SDG4,SDG5,SDG7,SDG8,SDG9,SDG10,SDG11,SDG13 | | ver.de für nachhaltige Entwicklung eG,ver.de Projektgesellschaft AG | https://www.ver.de | kontakt@ver.de, marie-luise.meinhold@ver.de |
| VisualVest | VisualVest is a digital asset manager for investment in conventional (VestFolio) as well as sustainable (GreenFolio) ETF portfolios, based on ESG criteria. The Robo Advisor is fully owned by Union Investment, the investment branch of DZ Group. | Personal Finance Management,Asset & Wealth Management,Software Development | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | VisualVest GmbH | https://www.visualvest.de/ | kontakt@kundenservice.visualvest.de, alexander.weber@visualvest.de |
| Vividam | Robo Advisor for portfolio based green and sustainable equity management. vividam is the digital asset management provider of FiNet Asset Management AG. | Personal Finance Management,Asset & Wealth Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | FiNet Asset Management AG | https://www.vividam.de | info@finet-am.de |
| Warburg Navigator | Robo-Advisor with sustainability topics and active management. Warburg Navigator ist die digitale Vermögensverwaltung, die einen einfachen und bequemen Zugang zur Expertise und Erfahrung des Asset Managements der Warburg Bank bietet. | Asset & Wealth Management,Personal Finance Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | M.M.Warburg & CO (AG & Co.) KGaA | https://navigator.mmwarburg.de | support@warburg-navigator.de |

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| X-Degree Compatibility (XDC) Model | right. developed the X-Degree Compatibility (XDC) Model to calculate the impact a company, a portfolio or any other economic entity has on global warming (Temperature Alignment). The results are expressed as a tangible degree Celsius value. The aim: to bring maximum transparency on climate-related risks and opportunities to the market. | Sustainability Info/Data & Analytics,Other,Software Development | Live - in production | SDG13 | SDG17 | right.based on science | https://www.right-basedonscience.de/ | h.helmke@right-basedonscience.de |
| YAPU | YAPU provides flexible software solutions supporting the operational processes of institutions targeting smallholder farmers, microenterprises and small- and medium-sized enterprises. YAPU enables financial institutions to seamlessly digitize their processes, enhance risk management and improve terms and conditions of value offerings to their customers. YAPU software consists of YAPU platform and YAPU digital. | Sustainability Info/Data & Analytics,Technology Services,Consultancy | Live - in production | SDG1,SDG2,SDG8,SDG7,SDG12,SDG10,SDG13,SDG15 | | YAPU Solutions GmbH | https://yapu.solutions/software/#yapu-digital | info@yapu.solutions, christoph.jungfleisch@yapu.solutions |
| Zeedin | Robo-advisor with smart technology, long-standing expertise, and potential "Ethische Vermögensverwaltung" | Asset & Wealth Management | Live - in production (commercially available) | across multiples SDGs,"no direct SDG ref, sustainability based on ESG criteria and methods" | | Hauck & Aufhäuser Privatbankiers AG | https://www.hauck-aufhaeuser.com/zeedin | info@hauck-aufhaeuser.com |