



# ACEF Submission on the “BAKU to Belém roadmap to 1.3T”

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In response to the call from the COP29 and COP30 Presidencies on the “Baku to Belém Roadmap to 1.3T” and the decision on a New Collective Quantified Goal, the Africa Climate and Environment Foundation (ACEF) is pleased to submit its inputs. Drawing on our experience working with grassroots communities across more than 13 African countries, we highlight practical approaches that can ensure climate finance is accessible, equitable, and responsive to local realities. Our submission is structured around the questions provided by the Presidencies, offering reflections on how the roadmap can mobilize and deliver the USD 1.3 trillion goal in a way that empowers those most vulnerable to the climate crisis.

**A) What are priority short-term (by the end of 2028) and medium-to-long-term (beyond 2028) actions necessary to enable the scaling up of financing for climate action to developing countries? Based on experience to date and evidence, what can those actions contribute to in terms of progress in enabling the scaling up of financing?**

- **What are the priorities short-term (by the end of 2028)**

Africa Climate and Environment Foundation propose the establishment of simplified and transparent financial access windows for grassroots organizations and community cooperatives in Africa, ensuring that funds equally and fairly reach local implementers in Northern, Eastern, Central, Western and Southern Africa. To ensure that grassroots organizations and community cooperatives can directly benefit from climate finance, simplified and transparent financial access windows must be established. These should include the creation of a dedicated small grants facility that provides micro and small grants ranging between USD 5,000 and 100,000, specifically targeting community-based organizations, youth groups, and women-led initiatives. For example, a mangrove restoration group in Tsunza, Kenya, should be able to access finance without being forced to compete with large international NGOs. The application process should also be streamlined, replacing lengthy 50–100 page documents with shorter templates of 5–10 pages, available in local languages, and allowing for alternative submission formats such as video or audio proposals to accommodate communities with limited literacy or internet access.

Financial access windows should also make use of community intermediaries or national civil society hubs, such as ACEF in Kenya, Zambia, Somalia, Benin, Nigeria or grassroots networks in Cameroon, which can act as re-granting bodies. These intermediaries would channel resources directly to smaller organizations while providing training, technical support, and accountability mechanisms. To further reduce barriers, at least 30% of funds should be disbursed upfront to ensure that communities can begin implementing activities without the burden of pre-financing, with subsequent tranches tied to progress rather than excessive paperwork.

Every grant must also embed capacity-building components, ensuring that alongside financial support, communities receive training in areas such as financial management, project reporting, and technical skills. This would enable, for instance, eco-groups in Kisumu, Kenya, that are transforming water hyacinth into eco-products, to not only receive funding but also strengthen their bookkeeping and marketing capacity. Transparency should be enhanced through the establishment of an open-access tracking portal where beneficiaries and the public can see how much finance has been received and where it has gone. In more rural areas, updates could be communicated through SMS or local radio to guarantee accountability and trust.

Finally, equity and inclusion must be at the heart of these financial mechanisms. Specific quota allocations should be guaranteed, such as reserving at least 50% of resources for women and youth-led groups, while prioritizing communities located in climate hotspots such as coastal Nigeria, the drought-prone Sahel, or cyclone-vulnerable Mozambique. Through these measures, climate finance can be made truly accessible, transparent, and impactful for the grassroots actors who are already on the frontline of climate action. Prioritize grants and non-debt creating instruments to avoid further debt burdens on vulnerable economies and expand Early Warning Systems and Climate Information Services-Fund locally relevant early warning systems to protect smallholder farmers, fisherfolk, and urban poor communities from climate shocks.

- **Priority Medium-to-Long-Term Actions (Beyond 2028)**

Africa's long-term climate resilience requires sustained, predictable, and well-structured finance that goes beyond emergency adaptation. The focus should be on building climate-smart infrastructure, restoring degraded ecosystems, advancing renewable energy transitions, and creating green jobs that can support the continent's rapidly growing population.

One critical priority is the financing of sustainable infrastructure and green job creation. Africa's youth population is projected to double by 2050, and without new opportunities, unemployment and vulnerability will deepen. Climate-resilient infrastructure in transport, energy, and water systems must therefore be designed to generate long-term employment while safeguarding communities against climate shocks. For example, investments in solar-powered water systems across arid regions in Kenya, Tanzania, and Zambia would not only address water insecurity but also generate skilled jobs in installation and maintenance. Similarly, just transition programs are needed to ensure that workers in fossil fuel industries are protected while new renewable energy opportunities are created.

Large-scale ecosystem restoration must also be central to Africa's medium- and long-term agenda. Restoration of mangroves in coastal Kenya and Tanzania, rehabilitation of degraded wetlands in Nigeria and Ghana, and reforestation of dryland forests in Zimbabwe and Zambia will deliver multiple benefits, including carbon sequestration, biodiversity protection, and livelihood support. Regional flagship programs such as the Great Green Wall in West Africa and transboundary initiatives like the Lake Victoria Basin in East Africa or the Zambezi River Basin in Southern Africa should be scaled up through long-term financing commitments. These restoration programs not only capture carbon but also stabilize ecosystems that are the backbone of food and water security for millions.

Strengthening continental and regional mechanisms is equally important. Climate finance should be closely aligned with the African Union's Agenda 2063, the African Adaptation Initiative, and outcomes from the Africa Climate Summit, while remaining responsive to national adaptation plans and nationally determined contributions (NDCs). Establishing regional hubs can enhance collaboration across borders, particularly for ecosystems that cut across countries. For instance, the Congo Basin requires joint commitments from Central African states, while the Zambezi River Basin calls for cooperative approaches between Zambia, Zimbabwe, and Mozambique to manage shared resources sustainably.

The private sector must also be engaged as a long-term driver of innovation and investment. African enterprises, especially those led by youth and women, should be incentivized to scale up renewable energy, sustainable agriculture, and nature-based solutions. This will require de-risking instruments, blended finance models, and investment guarantees that encourage banks and investors to channel capital into climate-positive initiatives. Youth-led enterprises in the blue economy, such as aquaculture in Kenya or eco-tourism in Ghana, can only thrive if the right financing environment is created.

Finally, accountability and transparency in climate finance will determine whether Africa's long-term priorities succeed. Establishing inclusive monitoring frameworks that involve local communities, civil society, and grassroots organizations is essential to track not only the flow of funds but also their impact. Transparent systems will reduce misuse, build trust, and ensure that communities on the frontline of climate change receive the resources promised to them.

In summary, Africa's medium- to long-term climate strategy must combine sustainable infrastructure, ecosystem restoration, regional cooperation, private sector innovation, and accountability. Together, these actions will lay the foundation for a climate-resilient and low-carbon future where communities are empowered, ecosystems are protected, and development is sustainable across generations.

### **(B) What strategies can be implemented to enhance and scale up public and private financing mechanisms for climate adaptation, especially in vulnerable regions?**

Climate adaptation remains one of the most pressing global challenges, particularly in vulnerable regions where the impacts of climate change are already severe and disproportionately felt. Flooding, erratic rainfall, desertification, and waste pollution are eroding livelihoods and undermining development. Yet, despite the urgency, adaptation financing mechanisms remain skewed toward large-scale actors and donor-driven processes, leaving grassroots communities—the very groups most exposed to climate risks—on the margins of finance.

We at Africa Climate and Environment Foundation (ACEF), through our engagement with communities in Africa, have observed that vulnerable groups, farmers, women's cooperatives, youth-led groups, and local recyclers are critical drivers of adaptation. They innovate daily with limited resources: transforming waste into usable products, adopting climate-smart agriculture, and pioneering renewable energy at the household level. However, their ability to sustain and scale these efforts is constrained by structural barriers in the climate finance ecosystem.

To truly enhance and scale public and private financing for climate adaptation, the global funding system must shift from a donor-centric approach to a community-centered model. This requires rethinking access pathways, de-risking grassroots investment, and strengthening the technical and financial capacity of local actors.

- **Direct Funding Pathways and Localized Finance**

Traditional financing mechanisms are highly centralized, bureaucratic, and technically demanding. International climate funds often require extensive documentation, technical English proficiency, and complex reporting structures that exclude grassroots actors. Even when resources are allocated nationally, funds rarely trickle down to local communities in a timely or meaningful way.

### Strategies

1. **Expand Community-Led Financing:** Community savings groups, women’s cooperatives, and local credit unions already provide informal financial safety nets. Strengthening them with seed capital and climate-linked grants enables households to invest in adaptation measures such as solar lighting, water harvesting, climate-smart seeds, and recycling technologies.
2. **Establish Local Climate Adaptation Funds:** Decentralized adaptation funds managed at state, municipal, or even ward levels ensure resources are responsive to immediate priorities. Simplified application processes and accessible reporting requirements would allow grassroots groups to participate fully.
3. **Mitigate Currency and Inflation Risks:** Financing provided in local currencies with flexible repayment structures shields grassroots projects from macroeconomic shocks. For example, women’s groups supported in local currency retain the purchasing power needed to buy farm inputs and sustain livelihood activities.

Localized financing ensures that adaptation funds flow directly to communities, reducing dependence on intermediary organizations and making financing equitable, responsive, and effective.

- **Reducing Investment Risks and Strengthening Partnerships**

Private sector financing is critical for scaling adaptation, yet vulnerable communities are often perceived as “too risky” for investment. Smallholder farmers, youth recyclers, and women entrepreneurs are typically excluded from mainstream finance due to collateral requirements and lack of credit history. Without risk-sharing mechanisms, financial institutions have little incentive to engage at the grassroots level.

### Strategies

1. **Promote Public–Private Partnerships (PPPs):** Introduce tax incentives, matching grants, and recognition schemes that reward SMEs and local businesses for co-investing in grassroots climate action. Such measures encourage private actors to collaborate with communities on waste-to-value projects, renewable energy solutions, and sustainable agriculture.
2. **Expand Access to Microfinance and Blended Finance:** Traditional banks rarely design products for community groups. Climate-sensitive microloans—backed by grants or concessional funding—can make credit accessible to those excluded by collateral requirements. Blended finance models, which combine public and private capital, can reduce risk while encouraging private participation.
3. **Leverage Blended Finance for Scale:** Donor grants can de-risk early-stage community projects, after which private capital can be mobilized once initiatives show viability. For example, pilot waste-to-energy projects could be supported through grants initially and later scaled with commercial investment.

By reducing risk and incentivizing participation, private capital can be mobilized to complement public funds. This creates a balanced financing structure where communities are not perpetual aid recipients but active participants in sustainable markets.

- **Capacity Development and Technical Support**

Financing without capacity is ineffective. Many grassroots organizations and local groups lack the technical expertise to design bankable proposals, comply with donor requirements, or manage complex funds. Even when

funds are available, the inability to meet reporting standards often results in exclusion or short-lived partnerships.

### **Strategies**

1. **Invest in Grant Writing and Proposal Development Training:** Build the technical capacity of grassroots groups to compete for funding by equipping them with skills in project design, proposal writing, and donor engagement.
2. **Strengthen Financial Management Systems:** Support communities in developing transparent accounting, monitoring, and evaluation practices. This not only enhances accountability but also builds donor confidence for sustained partnerships.
3. **Facilitate Peer-to-Peer Learning Networks:** Establish mentorship programs where small grassroots organizations can learn from larger, more experienced CSOs. Such networks amplify knowledge-sharing, reduce duplication, and accelerate collective impact.

Capacity building ensures that financing translates into measurable and sustainable adaptation outcomes. Communities become finance-ready and self-reliant, reducing dependency on intermediaries.

- **Lessons from Community Realities**

ACEF's work with grassroots communities reveals critical insights:

1. Community cooperatives have strong structures but lack consistent funding support, which restricts the scaling of climate-smart livelihoods.
2. Youth and women-led initiatives are excluded from financial systems due to collateral demands and rigid banking policies.
3. Private sector partnerships remain weak in the absence of enabling policies or financial incentives.
4. Global climate funds are inaccessible for local actors due to overly technical application processes and English-language dominance.

These lessons underscore the urgent need for structural reforms that dismantle barriers and enable grassroots participation in adaptation financing.

Scaling up public and private financing for climate adaptation in vulnerable regions requires more than mobilizing money; it demands a restructuring of the funding ecosystem to place communities at the center. Direct funding pathways, localized finance, risk-reducing partnerships, inclusive microfinance, and sustained capacity-building are essential pillars of this transformation. For grassroots communities, this shift is not simply about accessing finance. It is about building agency, resilience, and ownership over adaptation strategies. By aligning financing mechanisms with local realities, adaptation efforts become more sustainable, transparent, and equitable. In doing so, vulnerable regions will not only withstand the impacts of climate change but also unlock pathways to long-term development and resilience.

### **(C) What other experiences, proposals or approaches could help inform and accelerate efforts to mobilize USD 1.3 trillion in financing, including through grants, non-debt creating instruments, new sources of finance, and strategies to create fiscal space?**

The experience gathered from our chapters in more than 13 African countries shows that working directly with grassroots communities highlights the need for climate finance to be locally relevant, accessible, and flexible in order to achieve meaningful impact. For example, our organization has implemented community-based projects

on climate adaptation, natural resource management through mangrove restoration, capacity building, and town hall meetings to ensure that marginalized groups are included, as well as sustainable livelihood initiatives through skills development and empowerment. However, these efforts often require navigating systemic barriers to funding access. These experiences point to several approaches that could inform and accelerate the mobilization of USD 1.3 trillion in financing:

- **Grants and non-debt creating instruments:** Small, targeted grants empower communities to implement locally adapted solutions without creating unsustainable debt burdens. Evidence from our fieldwork indicates that such support would enhance resilience while promoting accountability and transparency.
- **New Sources of Finance:** From our work in rural and peri-urban communities, we have seen how innovative financing can unlock opportunities where traditional funding rarely reaches. For example, diaspora remittances already sustain many families we engage with, and channeling even a fraction of these flows into structured community climate initiatives could multiply impact. Similarly, private sector actors and impact investors who value both environmental and social returns can play a transformative role when their resources are directed to grassroots solutions. Our experience shows that when we partner with local financial institutions, funds are not only disbursed more efficiently but are also trusted by communities, making projects more sustainable. These lessons emphasize the need to design new sources of finance that meet communities where they are, respect their realities, and enhance their innovations.
- **Strategies to create fiscal space:** In our engagement with local governments and community institutions, we have often seen how climate priorities struggle to compete with immediate social and economic pressures in budgeting processes. Through our fieldwork, we have supported capacity-building initiatives that help local authorities understand and integrate climate resilience into their financial planning. We have also witnessed how communities themselves generate innovative revenue streams (whether through cooperatives, savings groups, or small-scale enterprises) that, when linked with blended finance or concessional funding, can significantly expand fiscal space for climate action. These experiences remind us that fiscal strategies are not only about national budgets but also about enabling local governments and communities to create room for sustainable investments that directly strengthen resilience.

**(D) What key actors and existing multi-lateral initiatives should be considered or involved as appropriate to support the delivery of the USD 1.3 trillion target?**

As the Africa Climate and Environment Foundation, we see the \$1.3 trillion target as important for empowering communities across Africa to adapt to climate change and build sustainable futures. From our perspective, working directly with communities on the ground, the following actors and existing multilateral initiatives are vital to achieving this goal, and must be approached with a bottom-up, equity-focused lens:

- **Community-Based Organizations (CBOs) & Local NGOs.** CBOs and local NGOs are already working on climate solutions at the grassroots level. They understand the specific needs, vulnerabilities, and traditional knowledge of communities. They are best positioned to design and implement adaptation and mitigation projects that are culturally appropriate and effective. Direct access to funding mechanisms is critical. Current systems often involve complex application processes and intermediaries

that are inaccessible to smaller, community-led organizations. Simplified funding models, capacity building support, and partnership opportunities with larger organizations are needed.

- **National Governments (Especially Ministries of Finance & Environment).** National governments set policy frameworks, develop national adaptation plans (NAPs), and manage nationally determined contributions (NDCs). They have a key role in creating enabling environments for climate action and directing resources effectively. Increased transparency and accountability in how climate finance is allocated and used. National governments should prioritize integrating climate action into national budgets and development plans. Technical assistance and capacity building support are needed to strengthen national institutions' ability to access, manage, and monitor climate finance.
- **Development Finance Institutions (DFIs).** DFIs like the African Development Bank (AfDB) and the World Bank play a significant role in financing infrastructure and development projects. Their investments should be aligned with climate-resilient development pathways. A shift towards prioritizing adaptation projects that directly benefit vulnerable communities. Greater transparency in project selection and environmental and social safeguards. Increased lending in local currencies to reduce exchange rate risks.
- **Private Sector (with a focus on SMEs).** The private sector has a crucial role to play in developing and scaling up climate solutions, including renewable energy, sustainable agriculture, and climate-resilient infrastructure. SMEs, in particular, are key to creating green jobs and driving economic growth at the local level. Incentivize private sector investment in climate-friendly technologies and business models. Provide access to financing and technical assistance for SMEs in the renewable energy and climate adaptation sectors.
- **Key Multilateral Initiatives (with critical evaluation)**
  - i. **The Green Climate Fund (GCF).** The GCF is a major source of climate finance for developing countries. However, the GCF needs to streamline its application processes and improve access for smaller organizations and local projects. Greater emphasis should be placed on funding adaptation initiatives.
  - ii. **The Adaptation Fund.** Focuses specifically on adaptation projects, but it needs to scale up its resources and improve its accessibility. Direct access modalities should be expanded.
  - iii. **Relevant UNFCCC Mechanisms.** Including the technology mechanism and capacity-building initiatives. Need to ensure that these are responsive to the needs of African countries and promote technology transfer and knowledge sharing.

By focusing on these actors and initiatives, and prioritizing community-led approaches, we can ensure that the \$1.3 trillion target translates into real and lasting benefits for the people to build resilient and sustainable futures in the face of climate change.

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