

ESG Fintech – Project Brief Template

BBA Finance – Session 8: ESG & Impact Finance Simulation

Team Information

Team Name: _____

Group Members (5 students max):

- 1.
- 2.
- 3.
- 4.
- 5.

1. Chosen ESG Theme & SDG(s) Targeted

- Assigned ESG Theme: [Insert one of the 12 assigned themes]

- Relevant SDG(s): [List specific SDG(s) and goals/sub-goals targeted]

2. Identified Problem (Pain Point)

Describe the societal or environmental issue your fintech will address.

Why does this issue matter? Who is affected and how?

Example: Access to credit is limited for smallholder farmers in Sub-Saharan Africa, impacting food security and rural development.

3. Proposed Solution

Name of Your Solution: _____

Core Idea:

(What is your solution in one sentence?)

Which technology do you use?

- ☐ AI / ML
- ☐ Blockchain / Tokenization
- ☐ Embedded Finance
- ☐ APIs / Open Banking
- ☐ Other: _____

Describe the technology's role in your solution:
(How does it help solve the problem?)

4. Target Users

Who are the primary users or customers?
(Demographics, geography, needs, behaviors)

5. Value Proposition

What makes your solution valuable to users?
(How do you improve their lives? What's better than existing solutions?)

6. Business Model

How will you generate revenue or sustain the model?

- ☐ Subscription
- ☐ Commission / Transaction Fees
- ☐ Freemium
- ☐ B2B Licensing
- ☐ Data Monetization
- ☐ Other: _____

Who are your key partners?
(Banks? Tech providers? Regulators? NGOs?)

7. Regulatory and Ethical Considerations

What legal or ethical issues do you need to consider?

- ☐ Data Privacy (e.g., GDPR)
- ☐ Financial Licensing (e.g., PSD2, MiCA)
- ☐ Anti-Money Laundering (AML/KYC)
- ☐ Bias / Fair Access
- ☐ ESG or Impact Regulation

How will you address these?

8. Tech Tools & Requirements

What tools would you need to build this product?
(E.g., APIs, AI libraries, blockchain platforms, data providers, UX/UI tools)

9. Expected Impact & Metrics

Describe the positive environmental or social impact you aim to generate.
Mention how success will be measured.

Example: Number of underserved users onboarded; tonnes of CO₂ offset; access to finance in rural areas.

10. Summary Pitch

In 3–5 sentences, summarize your project as if pitching it to an investor or regulator.