

# ESG Fintech – Project Brief Template

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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.*

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### 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 CO<sub>2</sub> offset; access to finance in rural areas.*

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## **10. Summary Pitch**

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