

## Introducing the **Climate Vulnerability Reduction Credit**





# The Higher Ground Foundation

- stand up to climate change



## Funding Needed in 2030

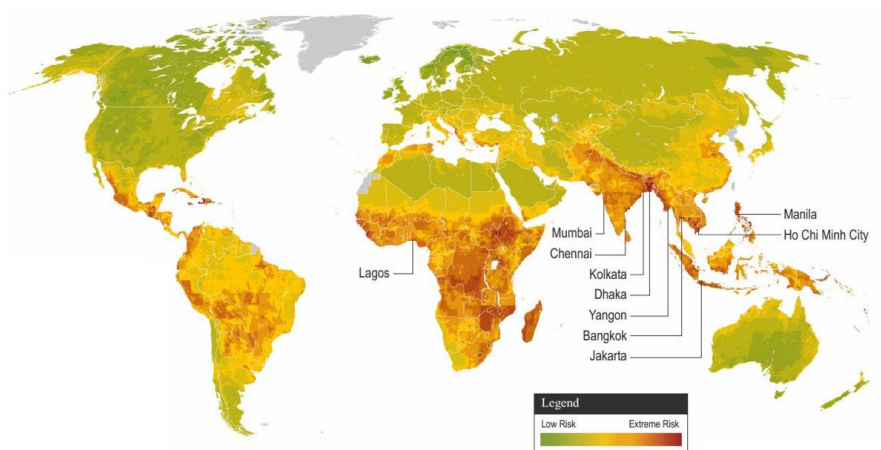
Human Health	\$5 Bn
Agriculture	\$14 Bn
Coastal Protection	\$11 Bn
<b>TOTAL</b>	<b>\$49 to \$130Bn</b>



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## Climate Change Vulnerability Index 2014



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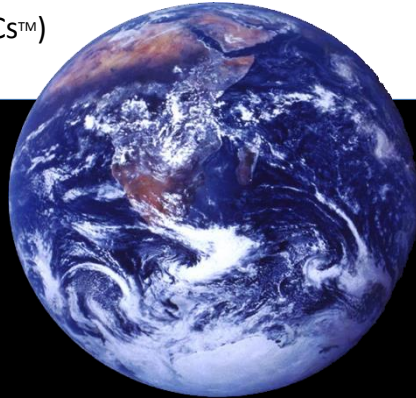


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## Turning Climate Vulnerability Into An Asset

Vulnerability Reduction Credits (VRCs™)



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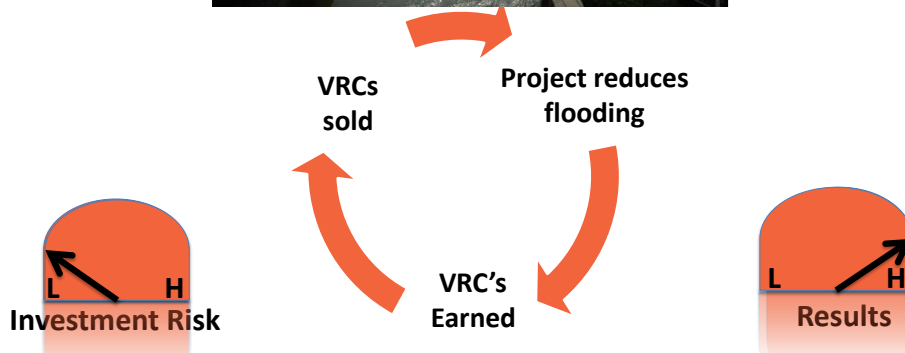
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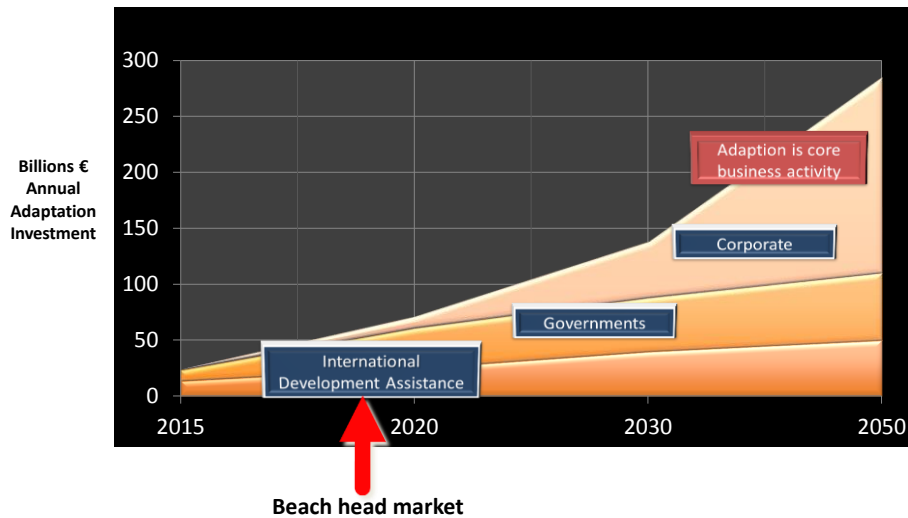
$$\#VRCs = (AIC \times IEF) / \text{€}50$$

Avoided  
Impact Cost

Income Equalisation  
Factor

Nominal Value





AFRICAN DEVELOPMENT BANK GROUP  
GROUPE DE LA BANQUE AFRICAINE  
DE DEVELOPPEMENT



MINISTRY OF FOREIGN AFFAIRS OF DENMARK  
**DANIDA** | INTERNATIONAL  
DEVELOPMENT COOPERATION

- Adaptation Projects: **€15 billion/year**
- Monitoring and Evaluation budget: **€700 million (est.)**



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## Volunteer Base Today



## Commercial Launch Staffing



### Karl Schultz

Executive Chairman  
20 Years Climate Finance and  
Adaptation Expertise



### Zubair Zakir

Managing Director  
7 Years Ecosystem  
Markets Expert



### Linus Adler

Management Support  
and Analyst  
8 Years Analyst Expertise



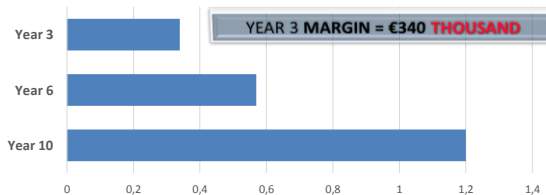
Climate Science, Climate Adaptation, Economics, Communications, Voluntary and Compliance Carbon Markets, Project Management and Finance, Energy Markets and Modeling, Engineering, Insurance Underwriting, Business Development, Urban Planning, and International Development



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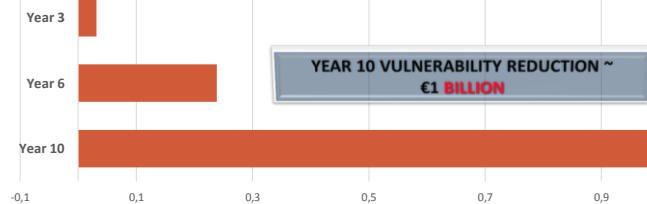
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## GROSS MARGIN (MILLION €)



**INVESTMENT  
REQUIRED:  
€350,000**

## VULNERABILITY REDUCTION (BILLION €)







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**Thank You**



CLIMATE  
ADAPTATION  
BUSINESS  
CHALLENGE