

Project title (Acronym)	TEMANI Inclusive Climate Finance Ecosystem - Financial Instrument Matching Self Diagnostics
LA / CSO (type)	Business Membership Organisation (BMO) — submitter: APINDO (Asosiasi Pengusaha Indonesia / Indonesian Employers' Association).
Implementing Partner(s)	
Country/countries, region	Indonesia (national); regional relevance for ASEAN.
Budget (specify EU funding amount, if applicable)	Not EU-funded. Funded by the Australian Government (DFAT) through KINETIK — the AUD 200 million Australia-Indonesia Climate, Renewable Energy and Infrastructure Partnership (2022–2027). Specific allocation to the Inclusive Climate Finance Ecosystem sub-stream is internal to the programme.
Is it a Global Gateway project?	No.
Funding modality	Grant (technical assistance and toolkit development sub-stream within a bilateral partnership programme).
Funding sources	Bilateral ODA — Australian Government, Department of Foreign Affairs and Trade (DFAT), via KINETIK, implemented by DT Global.
Implementation period	KINETIK programme: 2022–2027. Inclusive Climate Finance Ecosystem (ICFE) sub-stream and Saraswati Global
Thematic development area (5 words)	Inclusive climate finance; GEDSI; MSMEs.
Short description, including target beneficiaries and their engagement/reactions thus far (300 words)	<p>Indonesia's climate finance architecture systematically under-reaches the entrepreneurs most exposed to climate risk: women, youth, and persons with disabilities running micro and small enterprises. The problem is not appetite or capability. Financial institutions (FIs) are willing to lend; entrepreneurs are creditworthy. What is missing is a translation layer between the documentation, collateral, and risk frameworks FIs use, and the informal or accessibility-adapted realities of underserved entrepreneurs such as entrepreneurs with disabilities.</p> <p>TEMANI Inclusive Climate Finance Ecosystem responds with a dual-toolkit approach designed to close that gap from both sides. On the FI side, a <b>TEMANI Platform Mitra</b> profiles entrepreneurs across six weighted dimensions: business viability, climate alignment, social impact, financial readiness, risk mitigation, growth aspiration, anchored in the Monetary Authority's Guideline (OJK's Pedoman SETARA) (2024), the Green Taxonomy/TKBI Sector Agnostic Decision Tree, and Law/UU No 8/2016 on Persons with Disabilities. On the entrepreneur side, TEMANI Diagnostik Mandiri (Teman Inklusi/Inclusive Companion) is an accessibility-first self-diagnostic portal prototyped in partnership with <a href="https://nusanova.org/inclusivefin">nusanova.org/inclusivefin</a>, available in Bahasa Indonesia, with a Pendamping (accompanier) mode for support persons.</p> <p>The design philosophy is deliberate: companion, not evaluator. TEMANI reframes diagnostic as accompaniment, separates reasonable accommodation from credit risk assessment, and embeds accessibility structurally large touch targets, font controls, screen-reader semantics rather than as an add-on.</p>

	<p>Target beneficiaries are women entrepreneurs, youth entrepreneurs, and entrepreneurs with disabilities, and the FIs that serve them. Co-design workshops with stakeholders across both sides surfaced strong demand from entrepreneurs for tools that recognised their lived reality, and a cautious openness from FIs once regulatory alignment with OJK frameworks was made explicit. Enabler/Pendamping organisations and OPDis responded particularly positively to the structural separation of accommodation from credit assessment, a small architectural decision with outsized signalling value.</p>
<p>Lessons learnt, key messages and results relevant for future EU programming (300 words)</p>	<p>Five lessons from TEMANI inclusive climate finance work are directly transferable to future EU programming in Asia-Pacific, including Global Gateway pipelines in ASEAN.</p> <ol style="list-style-type: none"> <li>1. Inclusion lives in regulatory architecture, not in add-on activities. TEMANI works because OJK's Pedoman SETARA (2024) and the TKBI Sector Agnostic Decision Tree already provided inclusion and sustainability hooks. EU instruments generate stronger inclusion outcomes when they align with host-country sustainable finance taxonomies rather than parallel them. For Indonesia, alignment with the ASEAN Taxonomy's four Environmental Objectives is essential; importing EU Taxonomy categories that do not match creates friction with national regulators.</li> <li>2. The structural gap is between two languages, not two capacities. Underserved entrepreneurs are creditworthy; FIs are willing to lend. The translation layer between entrepreneur reality and FI-recognisable signals moves more capital than capacity-building alone.</li> <li>3. Accompaniment is more powerful than assessment. Framing the entrepreneur-facing tool as a companion rather than an evaluator reduced cognitive load, increased honest self-disclosure during co-design, and shifted the political economy from gatekeeping toward partnership. Donor programmes default to assessment language; the small reframe carries large effects.</li> <li>4. Reasonable accommodation must be structurally separated from credit risk. Disability-related accommodations cannot legally or ethically inform credit decisions. Building that separation into the tool architecture protected the integrity of both assessments and earned trust from OPDis.</li> <li>5. Document-first, platform-second saves time and trust. Validating content as structured Excel and Word artefacts before committing to digital builds reduced rework and gave non-technical stakeholders, regulators, OPDis, women entrepreneur networks' meaningful voice in design.</li> </ol> <p>These lessons are practical, low-cost, and ready for adaptation.</p>
<p>Replicability (100 words)</p>	<p>Highly replicable across ASEAN where sustainable finance taxonomies are operational or in development (Malaysia, Vietnam, Philippines, Thailand). The dual-toolkit architecture (an FI-side profiling instrument and an entrepreneur-side companion) re-anchors to local regulatory frameworks (ASEAN Taxonomy as common ground), local languages, local accessibility standards, and</p>

	<p>local accompanier networks. Core design principles: companion over evaluator, accommodation separated from credit risk, accessibility as foundational transfer directly. Phase 2 work on a connected FI-entrepreneur interface is the next replicable building block.</p>
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