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Climate and Sustainability Initiative

Bridging Global Agendas and Local Realities

Reflections on the COP30 Agenda

White Paper | November 2025

Disclaimer: This white paper has been developed by the Climate and Sustainability Initiative (CSI) based on insights gathered during a high-level expert webinar on the 'COP30 Precursor Webinar: Moving from pledges to Implementation', organised by CSI in October 2025. The contents draw upon the views expressed during the discussion and subsequent independent analysis by CSI. The paper is intended for informational and discussion purposes only and does not necessarily reflect the institutional positions of the participating organisations or speakers.

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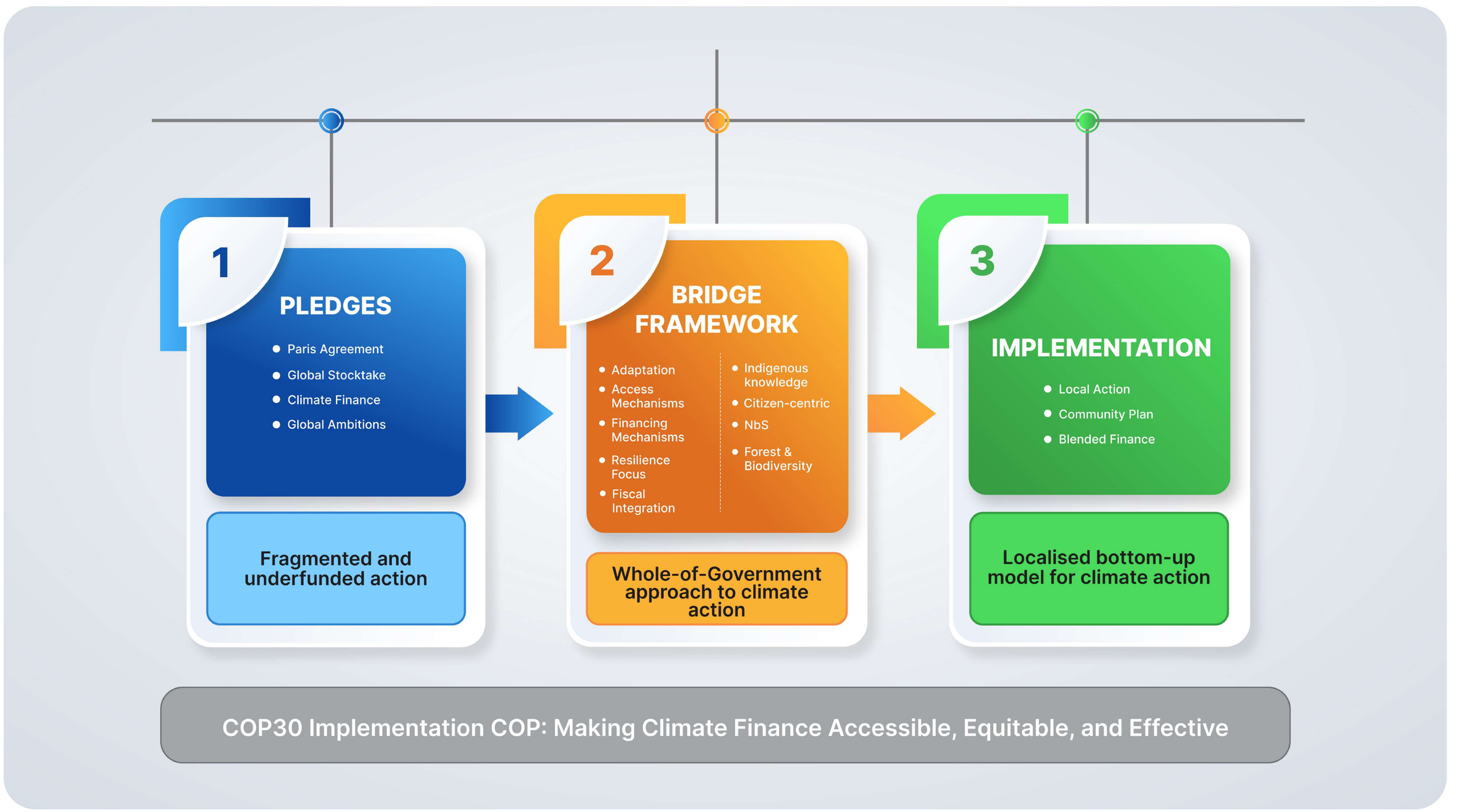
Executive Summary

As the world shifts its focus to COP30 in Belém, Brazil, it is time to urgently turn global climate promises into tangible, local action. Despite growing commitments under the Paris Agreement, climate adaptation efforts remain underfunded, fragmented, and inequitable. COP30 presents a crucial opportunity to fast-track climate commitments and make climate finance more accessible, equitable, and effective for those on the frontlines of climate change.

The increasing frequency and intensity of climate-change-induced extreme weather events make climate adaptation and resilience increasingly crucial for developing countries. Nature plays a central role in climate adaptation and resilience efforts, and hosting COP30 in the Amazon highlights the importance of protecting nature and its associated solutions, such as conserving forests, restoring biodiversity, and deploying nature-based solutions (NbS). Moreover, integrating Indigenous knowledge and community-led governance into adaptation strategies which have long been neglected can transform NbS into an engine of resilience and co-benefits.

This white paper presents some key facts to highlight why deliberations on various aspects of adaptation are critical to making COP30 truly an implementation COP this year. The paper also contends that bridging global ambition and local implementation requires a systems approach that aligns our understanding of adaptation and NbS needs, localises financial requirements, and ensures better access to funding mechanisms. It also calls for a greater focus on resilience-oriented climate finance, embedding adaptation within fiscal systems, and community-led planning. Thus, the paper endorses an evidence-based BRIDGE framework, which offers replicable pathways to mobilise domestic and international capital and bolster climate resilience.



01. The COP30 moment: Connecting global ambitions with local resilience

1.1 Context

Unpredictable and extreme weather events, unstable ecosystems, and fragile livelihoods are a reality in climate-vulnerable regions, particularly in developing countries. The increase in the frequency and intensity of extreme weather events, such as floods, cyclones, flash floods, droughts, and heatwaves, is threatening the lives and livelihoods of vulnerable segments due to limited avenues for migrating to safer areas.

For instance, in Puntland, Somalia, 62-year-old pastoralist Muhammad Ahmed Galow shares how five years of little rainfall have decimated his cattle and left his family struggling to buy food (UNDP, 2023). Thousands of kilometres away, in Jammu and Kashmir, India, flash floods triggered by a cloudburst in August 2025 swept away homes and pilgrims along the Machail Mata route, exposing severe gaps in local early-warning and preparedness systems (NDTV, 2025). These extreme weather events highlight the ecological fragility of these regions and an urgent need to mitigate climate impacts and build resilience to future climate shocks. However, accessing financing for climate adaptation and resilience is a major challenge for developing countries due to their limited fiscal capacity. Thus, international climate finance support and cooperation are required to implement these programmes. The Paris Agreement, or COP in facilitating multistakeholder consultations on mainstreaming climate change issues, including climate finance commitments from developed coun tries for climate adaptation and resilience efforts in developing countries.

Building on discussions from previous COPs, COP30 is envisioned as the “implementation COP”, aiming to turn commitments into coordinated action by strengthening multilateralism, connecting the United Nations Framework Convention on Climate Change (UNFCCC) to people’s lives, and expediting the implementation of the Paris Agreement. In addition, the conference is expected to encourage additional workstreams on indigenous people, women, local communities, and the UAE–Belém Work Programme on the Global Goal on Adaptation (GGA) to align global adaptation ambitions with the principle of equity and develop measurable indicators to track progress (Moosmann et al., 2025). Thus, COP30 aims to connect adaptation ambitions, ecosystem resilience, and equitable climate finance to foster inclusive, scalable and transformative climate action. Nonetheless, the following key question remains:

> ***Can COP30 become the “implementation COP” that truly links international climate commitments with local adaptation efforts?***

1.2 Role of Public and Private Finance

It is well recognised that public finance, although critical, will not be enough to meet the funding needs to achieve global climate goals. Nevertheless, achieving the New Collective Quantified Goal on Climate Finance's annual budget of USD 300 billion, or the Baku to Belem Roadmap to 1.3T by 2035, will lead to crowding in private climate finance. Therefore, the seventh letter of the COP30 presidency, 2025 (COP30, 2025), called for deepening private-sector engagement in meeting the COP Action Agenda. Addressing the barriers to private finance for adaptation and resilience efforts will be key to meeting the latter's funding needs, as public finance is limited, and there are multiple competing priorities for the deployment of public finance, such as education and healthcare.

Crowding in private climate finance will require incentives and greater clarity, which can be achieved by designing standards, frameworks, and disclosures for climate risks and adaptation. However, the scope and methods to make adaptation financially viable are yet to be defined and tested on a large scale. The absence of standardised indicators for measuring progress on adaptation, an adaptation taxonomy, and national strategies hinders the assessment of systemic and financing risks, thereby impeding the mobilisation of finance. The differences in financial flows toward mitigation and adaptation across countries also highlight the need to re-evaluate climate finance priorities at COP30 within the broader framework of the GGA. Hence, COP30 is expected to achieve greater success in addressing various adaptation issues. What is ultimately at stake at COP30 is whether global climate governance can shift from acknowledging vulnerability to financing resilience. If Belém is to be remembered as the "implementation COP", COP30 will need to do more than just reiterate ambition.

1.3 Making adaptation measurable and investable

The GGA, established under Article 7.1 of the UNFCCC, aims to address the ongoing challenge of measuring and assessing adaptation progress. The two-year UAE–Belém Work Programme at COP28 was established to develop adaptation indicators to monitor global efforts to build resilience, enhance adaptive capacity, and reduce vulnerability to climate impacts. However, COP30's challenge will be to achieve consensus on a finalised set of 100 core qualitative and quantitative indicators, reduced from nearly 9000, and to enable consistent measurement of adaptation outcomes to guide future financial flows and implementation.

1.4 Can NbS be a game-changer for adaptation?

NbS, a natural approach to climate adaptation (and mitigation), aims to provide cross-sectoral solutions that protect, manage, and restore ecosystems, ranging from urban infrastructure and water management to sustainable agriculture, forestry, coastal protection, and disaster resilience. Therefore, the Kunming–Montreal Global Biodiversity Framework explicitly calls for minimising the impacts of climate change on biodiversity and building resilience through NbS (Convention on Biological Diversity, 2022). NbS improves livelihoods and reduces communities' exposure to climate risks, while adaptation planning that prioritises the maintenance of ecosystem integrity ensures the long-term resilience of livelihoods.

An analysis of Nationally Determined Contributions (NDCs) reveals that out of the 102 updated NDCs submitted in 2021, 96 included NbS in their adaptation plans, while 45 included NbS in both mitigation and adaptation plans (Nature-based Solutions Initiative, 2022).

Similar to the trends in adaptation financing, finance flows towards NbS are significantly low. The latest estimates from the State of Finance for Nature report (UNEP, 2023) indicate that that approximately USD 436 billion in finance flows towards NbS is needed by 2025, and approximately USD 542 billion by 2030, to meet the Rio Convention targets. Compare this with the annual financial flows of just USD 200 billion towards NbS in 2022. While it is widely acknowledged that scaling up NbS investments is critical for adaptation, addressing challenges to improving their bankability and scaling up require more attention.

At an operational level, NbS projects are crippled by the absence of tested and standardised business models. Critical aspects, such as demand assessments, cost and revenue structures, monetisation of societal benefits, and timelines for realisation, remain unclear. This lack of clarity reduces the bankability of NbS projects (Chausson et al., 2025; WWF, 2022). Overcoming many of these operational challenges requires deliberations on integrating natural capital into public accounts to reduce information asymmetry, developing robust business models, and enhancing the bankability and scalability of NbS. Additionally, it requires increased collaboration between public and private finance through knowledge-sharing processes that refine existing NbS instruments and reduce the cost of developing new ones.

02. The finance – resilience imbalance

2.1 The adaptation–funding gap

Although various agencies have provided diverse estimates of the adaptation–finance gap, the broad trends highlight the significance of adaptation finance, especially for the Global South. The recent Adaptation Gap Report (UNEP, 2025) states that current adaptation funding covers less than 10% of the USD 310–365 billion annual financing needed to support communities and markets. The report also highlights that adaptation finance to developing nations increased from USD 22 billion in 2021 to USD 28 billion in 2022, the largest annual increase since the Paris Agreement. However, even if the Glasgow Climate Pact target of doubling adaptation finance by 2025 is achieved, it would still only reduce the global adaptation finance gap by 5%. Notably, adaptation finance declined slightly to approximately USD 26 billion in 2023, indicating a slowdown in momentum and a persistent imbalance between mitigation and adaptation priorities.

Another joint report by multilateral development banks (MDBs) (EIB, 2025) reveals that approximately 31% of their climate finance and co-finance commitments in 2024 were dedicated to adaptation in low- and middle-income countries. More importantly, commitments in low- and middle-income countries are driven by public resources (approximately 74% of climate finance commitments by MDBs and approximately 55% of co-finance commitments are publicly funded). This is in stark contrast to high-income countries, wherein approximately 62% of total climate finance commitments and approximately 91% of co-finance commitments are private.

2.2 Need for aligning climate investment priorities

While adaptation and NbS are central to resilience efforts in the Global South, current climate finance flows remain heavily skewed toward mitigation as the latter goal has clearer revenue models and measurable carbon outcomes. Moreover, community resilience programmes, widely considered a powerful tool mechanism for enhancing climate resilience and adaptation, remain critically underfunded and fragmented. For instance, less than 17% of adaptation finance allocations between 2017 and 2021 were directed towards projects focused on local communities (UNEP, 2023). Recent evidence shows regional and sectoral imbalances in adaptation finance, with nearly half of Africa's adaptation flows directed to cross-sectoral activities. At the same time, key sectors such as agriculture and water together receive barely 40% of adaptation finance, and in Asia, over 85% of adaptation funds are concentrated in a few countries, leaving many climate-vulnerable regions severely under-supported (Global Center on Adaptation & Climate Policy Initiative, 2024).

Furthermore, adaptation finance continues to be dominated by debt instruments, with over 60% of tracked flows being loan-based (Abdullah & Mayes, 2025). However, compared with earlier years, there has been a modest change in the composition of adaptation finance, with the emergence of dual-benefit projects that integrate adaptation and mitigation objectives. Therefore, increasing access to concessional finance is essential to enable national and subnational governments to undertake long-term adaptation and NbS investments. This requires deliberations on modifying the climate finance architecture to adopt blended models that use grant-based instruments and guarantees to mitigate project-level risks, thereby improving the scalability and bankability of private capital participation.

For adaptation and NbS, predictable public and grant-based finance is critical, given that resilience benefits are long-term, spatially diffused, and not easily monetised. Integrating such financing arrangements into national public financial management systems can help institutionalise climate-responsive budgeting and ensure that agriculture, forestry, and land-use interventions receive sustained allocations that deliver resilience and livelihood co-benefits.

03. Stakeholder Insights: Gaps and the case for the BRIDGE framework

The following analysis is based on the speaker's comments made during the webinar and the subsequent review of the transcript, remarks, and comments.

3.1 Ground-level challenges

01 DATA & KNOWLEGDE GAPS

Lack of Localisation
- Local realities change evey 100km
- One-size-fits-all unworkable
- **Impact:** Blind spots in planning

No Unified Metric
- GGA indicator incomplete
- No methodological consensus
- **Impact:** Incomparable assessments

Fragmented Data
- Limited to individual sectoral data
- No cross-sectoral analysis
- **Impact:** Cannot assess vulnerabilities

02 BARRIERS TO FINANCE & ACCESS

AFOLU Underfunding
- Only 3% of Climate finance
- Indigenous control 80% of biodiversity and receive 1% of finance
- **Impact:** Capacities unexploited

Low Institutional Readiness
- Limited understanding of bankability
- High costs, co-finance barriers
- **Impact:** Cannot absorb funds

03 POLICY & INSTITUTIONAL MISALIGNMENT

Weak Integration
- NDCs and NAPs disconnected
- Adaptation lacks indicators
- **Impact:** Fragmented action

Siloed Approach
- limited to environment ministries
- No ministerial ownership
- **Impact:** Underutilised institutional capacity

04 GOVERNANCE & INCLUSION GAPS

No Inter-ministerial Coordination
- No institutional convergence framework
- No vertical integration
- **Impact:** Fragmented policy action

Limited Indigenous Knowledge
- Lack of incorporation of indigenous knowledge in policy making
- No means to capture traditional knowledge
- **Opportunity:** COP 30: The action COP

Key Insight: These implementational challenges create a disconnect between global climate commitments and local implementation capacity, highlighting urgent need for systems-based solutions that bridge data gaps, align institutions, and center indigenous knowledge systems.

Data and knowledge gaps

A) Lack of localisation

In the Global South, local realities shift every 100 km, making a standardised, one-size-fits-all approach unviable. Today, if one were to ask about the adaptation and mitigation needs of the smallest state of Somalia, the North Eastern State of Somalia (Khatumo State), we may not get a precise answer; likewise for many other subnational contexts.

B) No single, unified adaptation metric

While the GGA indicator development process aims to establish a comparable basis for assessing adaptation, methodological consensus is yet to be achieved, and data systems differ across countries and, in some cases, within countries.

C) Fragmented data on sectors

Data on sectoral vulnerabilities is often available for individual sectors, but there is no approach to examine cross-sectoral dependencies. Furthermore, the limited availability of interoperable high-quality data hinders subnational assessments. There is a need to invest in climate information systems and cross-sectoral analytics to support evidence-driven adaptation.

Barriers to finance and access

A) Underfunding of agriculture, forestry and land use and NbS

Agriculture, forestry, and land use receive a small share of climate finance (approximately 3%), which limits the potential to expand NbS and rural adaptation (Chiriac, Vishnomolakala, & Rosane, 2022). Moreover, Indigenous communities control 80% of biodiversity; however, they receive barely 1% of total climate finance (UNDP, 2023), leaving their knowledge and adaptive capacities largely unexploited.

B) Low level of institutional readiness

Institutional capacities for the effective utilisation of resources is reduced by high access costs, co-finance requirements, and a lack of community-level finance mechanisms.

Policy and institutional misalignment

A) Weak integration

NDCs and National Adaptation Plans (NAPs) are often disconnected in practice. Quantifiable targets and integrated measurement–reporting–verification systems are usually linked to mitigation targets in NDCs. At the same time, adaptation commitments in NDCs and NAPs lack measurable indicators and a clear institutional ownership.

B) Siloed approach

Adaptation remains limited to the purview of environment ministries, while engagement from ministries responsible for implementation and funding, such as agriculture, livestock, rural development, and local governments, is limited.

Governance and inclusion gaps

A) Lack of inter-ministerial coordination

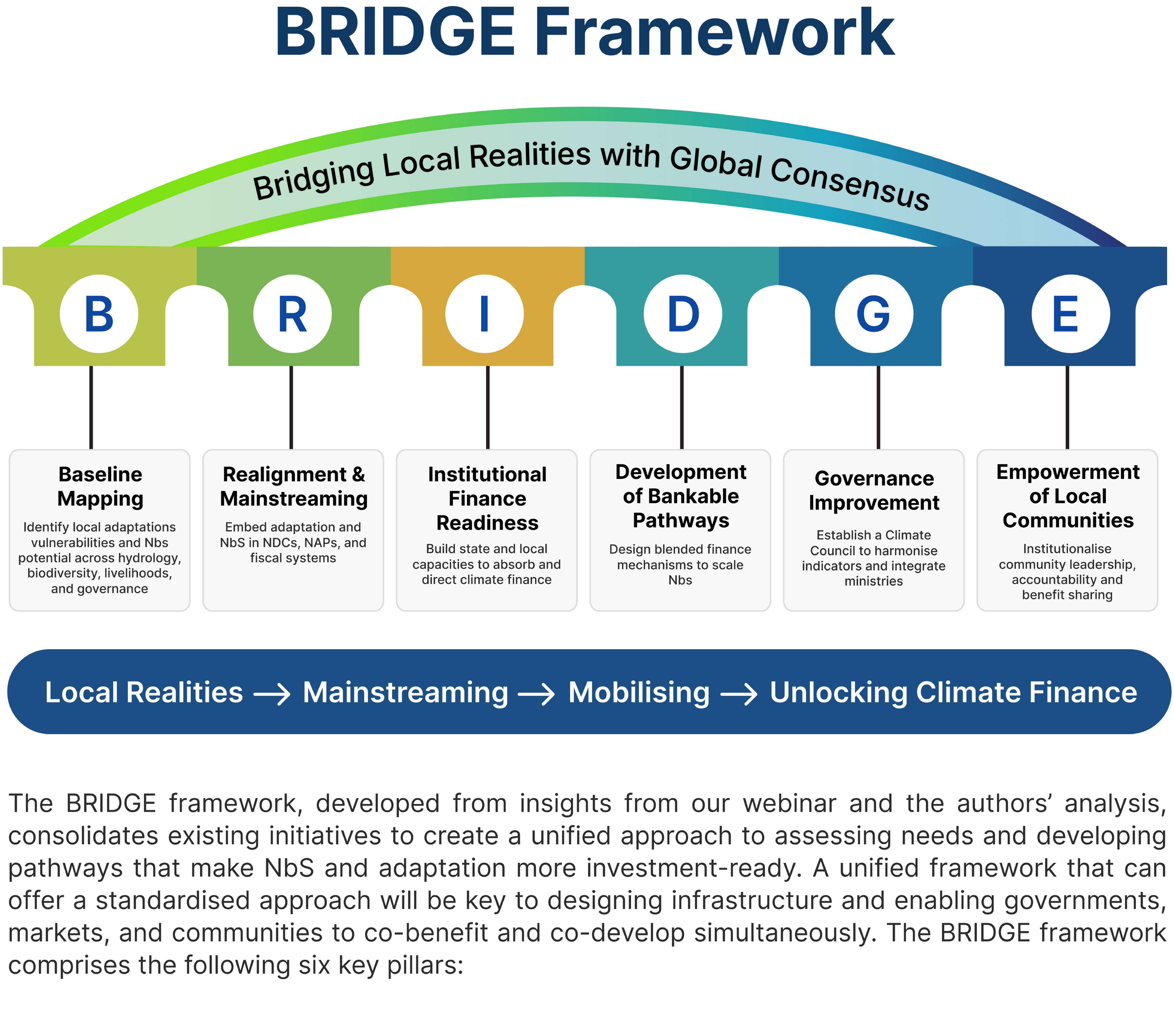
There is no constitutional or institutional framework at the national or subnational levels to coordinate and streamline efforts on climate change and vertical integration in development projects.

B) Limited acknowledgement of indigenous and community-led knowledge

While Indigenous knowledge is vital for both adaptation and NbS, it lacks formal recognition and protection. This underscores the need to develop benefit-sharing frameworks, safeguard community rights, and advance the Indigenous pathway in climate policy at COP30.

04. The BRIDGE framework: Connecting global goals and local action

4.1 What is the BRIDGE framework?



The BRIDGE framework, developed from insights from our webinar and the authors' analysis, consolidates existing initiatives to create a unified approach to assessing needs and developing pathways that make NbS and adaptation more investment-ready. A unified framework that can offer a standardised approach will be key to designing infrastructure and enabling governments, markets, and communities to co-benefit and co-develop simultaneously. The BRIDGE framework comprises the following six key pillars:

1. **Pillar I:** ***Baseline mapping*****:** Identifying local adaptation vulnerabilities and NbS potential across hydrology, biodiversity, livelihoods and governance

2. **Pillar II:** ***Realignment and mainstreaming:*** Embedding adaptation and NbS in NDCs, NAPs, and fiscal systems through climate budget tagging and expenditure alignment

3. **Pillar III:** ***Institutional finance readiness:*** Building state and local capacities to raise and manage climate finance

4. **Pillar IV:** ***Development of Bankable Pathways:*** Designing financial solutions, such as blended finance mechanisms, to attract large-scale private investment to scale up NbS

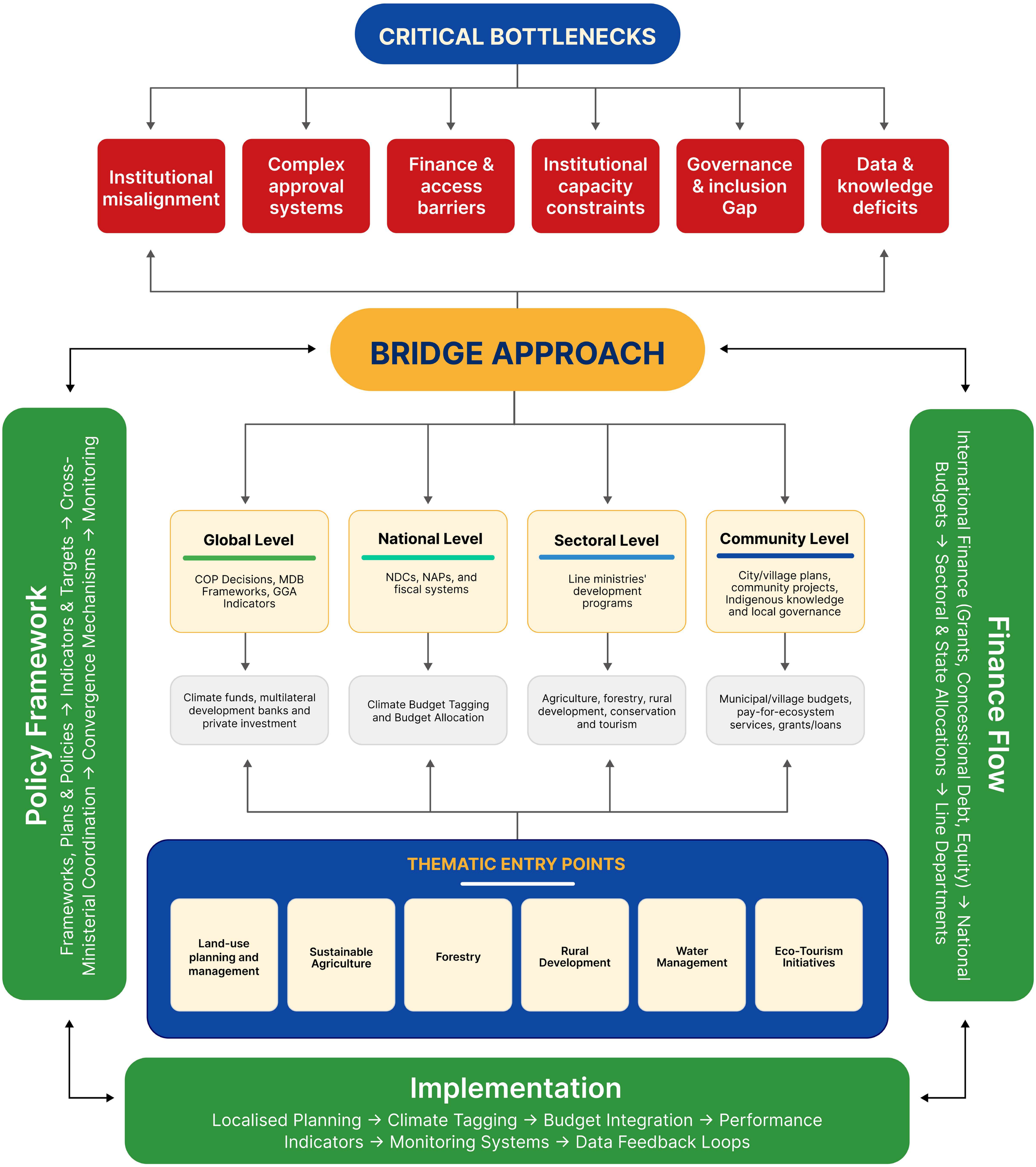
5. **Pillar V:** ***Governance improvement :*** Establishing a climate council to harmonise indicators, integrate ministries, and align programs

6. **Pillar VI:** ***Empowerment of local communities :*** Institutionalise community leadership, participation, and benefit-sharing in adaptation and resilience efforts

These pillars recommend a bottom-up approach, which involves recognising place-based needs and consolidating data and solutions at the district, state and national-level echelons. The information thus collected can subsequently be integrated into existing plans across villages, districts, states, and the nation, including NAPs, NDCs, town, village, or city plans, country diagnostic reports, and national or subnational fiscal systems.

4.2 Operationalising BRIDGE: Mapping the system layers

The following section demonstrates how BRIDGE can be integrated across governance levels from international frameworks to local implementation.



05. A call for realignment at COP30

To close the adaptation–finance gap, countries must diversify adaptation funding through blended finance, public–private partnerships, and innovative cost-recovery models. The Financing Climate Adaptation and Nature-based Infrastructure report (World Bank, 2025) highlights instruments, such as land value capture, user- and government-pay mechanisms, and carbon credits, that can help transform resilience benefits into revenue streams and provide incentives for private investment. While private investments currently make up only 3% of adaptation finance (World Bank, 2025), an increased focus on blended finance and concessional funds can reduce risks in adaptation projects and promote private investment. Moreover, clearly defined regulations, climate taxonomies, and transparent markets can help improve the domestic climate finance environment, which are crucial for shifting adaptation finance away from a reliance on debt and toward a resilience-driven, inclusive model.

The current discussion on the Global Green Agenda (GGA) needs to develop specific pathways for different sectors to ensure that adaptation finance supports resilient communities, promotes inclusive green growth, and creates livable villages and cities. It is essential to establish a platform for collaboration that expands these efforts and shifts the conversation from a dependency on grants and aid to informed policies and scalable investments. The BRIDGE framework, conceptualised through this process, could serve as an effective approach to achieving these objectives.

In the context of COP 30, the following deliberations are crucial for signalling to the world that multilateral systems are prepared to transition from mere dialogue to actionable steps. Therefore, discussions at COP 30 should also include the following actions:

- Improve access to global funds, such as the Global Climate Fund and Global Environment Facility, by streamlining complex approval processes and reducing transaction costs for climate adaptation and resilience;
- Integrate adaptation targets into national budgets and planning cycles, improve climate tagging, expand adaptation metrics, and establish national climate councils to ensure cross-ministerial coordination and accountability for policy delivery;
- Develop a convergence framework for low- and middle-income countries to increase collaboration across the environment, agriculture, and water sectors. Additionally, support the development of unified data systems and increase technical capacity to enable evidence-based decision-making;
- Establish subnational climate finance facilities, issue green and resilience bonds, and encourage payment-for-ecosystem-services schemes linked to ecosystem restoration and rural livelihoods; and
- Lower barriers for marginalised groups by improving decentralised governance, integrating adaptation into local development plans, and utilising social protection schemes to boost community resilience.

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About CSI

The Climate and Sustainability Initiative (CSI) is an international organisation based in Singapore that employs a whole-of-society approach to design, develop, and support the implementation of climate-friendly financial solutions. We assist governments, communities, and industries in identifying gaps and defining pathways to facilitate their journey toward achieving net-zero emissions by 2070. We accomplish this by mapping climate risks, supporting climate, energy, and land-use modelling, identifying gaps, and developing implementation support programmes and facilities.

We offer comprehensive research assistance, design and pilot strategic programmes, and create financial instruments to drive the global transition to net-zero emissions. This approach ensures the widespread adoption of advanced technologies and sustainable solutions. Moreover, CSI addresses identified gaps in the decarbonisation landscape by developing and housing implementation support facilities and programs. This proactive modus operandi is specifically designed to assist underserved stakeholders on their unique decarbonisation journey.

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