

# Promote sustainable development. Protect the climate. Worldwide. Act now.

Every contribution counts!



**FOUNDATION**  
Development  
and Climate  
**Alliance**



Federal Ministry  
for Economic Cooperation  
and Development

# 1 Goal

Climate neutrality and sustainable development

## > 3.6 million t CO<sub>2</sub>

were offset by Alliance supporters in 2020.  
This equates to the annual carbon emissions of  
400,000 EU citizens

## > 1,100 supporters

The climate protection projects also contribute  
to the implementation of the

## 2030 Agenda for Sustainable Development

The German Federal Ministry for  
Economic Cooperation and Development

is also leading the way; at the end of 2019, it was the first Federal  
Ministry to become

# climate neutral.



*“Climate protection will be determined to a significant extent by what happens in developing and emerging countries. We have the technologies and the opportunities to jointly implement climate-neutral solutions.”*

Dr Gerd Müller, German Federal Minister for Economic Cooperation and Development

### Dear Ladies and Gentlemen,

Despite the coronavirus pandemic, **climate change remains the central issue for the survival of humanity**. Over the past 30 years, global CO<sub>2</sub> emissions have risen by 60 per cent. There has never been so much CO<sub>2</sub> in the atmosphere. This is increasing weather extremes such as storms and heatwaves. We have already seen 20 million people forced to flee from drought-afflicted regions because they have lost their livelihoods. Five years ago, the international community met in Paris and decided that the global rise in temperature must be limited to 1.5 degrees Celsius. However, **not one single G20 state is currently on course to fulfil the Paris climate goals**, even though collectively they are responsible for 80 per cent of global CO<sub>2</sub> emissions.

The G20 – and therefore Germany as well – clearly need to be more ambitious in the pursuit of their climate goals. But even if we closed all the coal-fired power stations in Germany and massively reduced CO<sub>2</sub> emissions, this would still be, looking at it from a global perspective, a mere drop in the ocean. This is because **98 per cent of CO<sub>2</sub> emissions come from outside Germany**. Being a pioneer in climate politics therefore also means investing in a global energy revolution. China, India, Brazil, Africa: that is where climate protection will largely be determined. For example, the population of Africa and India will increase to four billion over the next 30 years. If in the future the electricity supply of every household there were to be based on coal, hundreds of coal-fired power stations would have to be built. We will never achieve the Paris climate goals if that happens.

First and foremost, **Africa must become the green continent of renewable energies**. The African countries need our support for that, since we in Germany and Europe have the greatest opportunities and the technology to

implement climate-neutral solutions together, thereby putting the brakes on climate change. To make sure we are successful in this, we have to act quickly and decisively.

That is why I launched the **Development and Climate Alliance** in autumn 2018. Over 1,000 partners from business, administration and civil society are already participating – from the Sparkasse (local savings bank) to DAX corporations, from German Bundesliga teams to municipal authorities. It has been a great success! All these partners are striving for climate neutrality by **avoiding, reducing and offsetting emissions**. **Offsetting takes place in quality-controlled climate protection projects in developing and emerging countries**, e. g. through reforestation or the development of renewable energies. The Alliance’s work therefore promotes, through additional private funds, not only global climate protection but also economic and technological progress in those countries.

In autumn 2020, the **Alliance was transferred into a foundation**, thereby laying the cornerstone for it to become permanently committed to development and climate. Anyone and everyone can get involved. It is up to us all to turn words into deeds. That is also why the Federal Ministry for Economic Cooperation and Development has been climate neutral since the end of 2019.

I hope you, too, will become a supporter of the Development and Climate Alliance!

Dr Gerd Müller  
German Federal Minister  
for Economic Cooperation and Development

## Dear Readers,

I work as an ambassador for the Development and Climate Alliance, an initiative by the Federal Ministry for Economic Cooperation and Development, because I believe the approach is forward-looking and uniquely holistic.

The **Development and Climate Alliance** promotes voluntary non-governmental commitment to sustainable development and international climate protection so that we can overcome the global challenges ahead of us together. Alliance supporters offset their own CO<sub>2</sub> emissions by funding projects in developing and emerging countries. As well as having a positive impact on the climate, these projects are pivotal in improving the living conditions of local people and also help to protect biodiversity.

This global approach has an enormous potential to mobilise additional funds in order to **implement the 17 United Nations Sustainable Development Goals (2030 Agenda)** and the Paris Climate Agreement.

The Alliance sends a strong signal that high-quality **carbon offset** is one of the solutions we are urgently seeking for **climate protection and sustainable development**, and that the global challenges can only be overcome through close cooperation between the Global North and the Global South.

**Nina Ruge**

Television presenter and Ambassador for the Development and Climate Alliance



Exchange of ideas: The second meeting of the supporters' network took place in Bonn on 17 September 2019.



Official appointment by the Federal Minister: Nina Ruge has been the Ambassador for the Development and Climate Alliance since 2019.

## We All Can Do Something

The climate goals of the Paris Agreement and the 17 Sustainable Development Goals (SDGs) of the United Nations 2030 Agenda can only be achieved by working together. **Government efforts alone are not enough.** In order to fulfil the goals of the Paris Climate Agreement, we also need the additional commitment of private actors.

It was against this background that the **Development and Climate Alliance** was founded. It mobilises private funds to promote sustainable development and international climate protection.

**The principle:** Private individuals, associations, institutions and companies promote climate protection projects in developing and emerging countries; these pro-

jects simultaneously strengthen economic development, improve living conditions and protect the environment.

In return, the supporters receive high-quality **climate protection certificates** that prove the extent to which they offset CO<sub>2</sub> emissions through their commitment. The aim is to avoid, and if necessary offset as much carbon as it takes to reach climate neutrality. Ideally, supporters will even reach climate positivity, i. e. where more carbon is offset than is released.

**The idea is being very well received:** Since it was founded in autumn 2018, the Development and Climate Alliance has acquired over 1,000 supporters who have taken it upon themselves to ensure that all people across the world have a future that is worth living.

“The Alliance sends a strong signal that high-quality carbon offset is one of the solutions we are urgently seeking for climate protection and sustainable development. Every contribution helps – no matter how small. The more people get involved, the greater the positive global impact we can achieve. Time is short.”

Nina Ruge, television presenter and Ambassador for the Development and Climate Alliance

# Sustainability and Climate Protection – From *Nice-to-Have* to *Must-Have*

Climate change is one of the most pressing issues of our time. The world will be on the brink of climate collapse if, over the next few years, we are not vigorous in our efforts to create a climate-friendly economy. At the same time, investments in global climate protection are opening up huge opportunities for implementing the United Nations Sustainable Development Goals in developing and emerging countries.

## Global warming is increasing

Temperatures over land have already increased by 1.5 degrees Celsius since industrialisation. Climate zones are shifting. Heat records, droughts and floods are occurring more and more often.

**We will soon reach tipping points**, and from then on, climate change will intensify even without further human intervention: permafrost soils are thawing and releasing more greenhouse gases, polar ice caps and the Greenland ice shield are melting ever faster. Ecosystems such as the Amazon rainforest are coming under pressure and threatening to collapse.

If climate change continues unabated, **sea levels could rise by more than 1 metre by 2100**.

Already, it is developing and emerging countries, and especially the poorest and most vulnerable population groups, who are suffering the most from climate change, even though it is them who have least contributed to it. Indeed, the majority of historical emissions are attributable to the industrialised countries.

### The specific threats are as follows:

- **140 million** people in Sub-Saharan Africa, Latin America and South Asia will lose their homes by 2050;
- By 2100 alone, up to 80 million people in **coastal regions** will be endangered by rising sea levels;
- The **supply of drinking water** to hundreds of millions of people, especially in the Himalayas, is threatened by the melting of the glaciers;
- Even more people will be affected by **food insecurity**. 820 million people are already undernourished. In addition, 25 million children alone could be affected by this by 2050.
- 100 million more people will be living in **extreme poverty** by 2030.

## International Commitments



### 2030 Agenda

With the 2030 Agenda, the international community aims to **promote economic, social and ecological sustainable development** worldwide, thus enabling all people to live in dignity. It was **passed by all governments** in New York in 2015. The **17 goals of the Agenda** (Sustainable Development Goals, SDGs) – which also include protection of the climate and resources as well as affordable clean energy – are targets for everyone: governments worldwide, private enterprises, civil society and academia. **Everyone must take responsibility for their implementation.**



### European Green Deal

With its **European Green Deal**, the **European Union** has created a roadmap for its own responsibility in this issue. The cornerstones for the transition to a modern, resource-efficient and competitive economy are climate neutrality and the decoupling of economic growth and resource use in the EU by 2050. In addition, no person and no region should be left behind along the way.

But projects in Africa are important too, for Africa must become the green continent. **To fulfil the Paris climate goals, we need an internationalisation of the European Green Deal and a climate and energy partnership with the African Union.**



## Paris Climate Agreement

At the 21st Conference of the Parties (COP) of the United Nations Framework Convention on Climate Change (UNFCCC) in December 2015, a climate protection agreement applicable to all was adopted for the first time. Together with the 2030 Agenda global sustainability pact, the Paris Climate Agreement represents a turning point in international climate and development policy.

**With the Paris Climate Agreement in 2015, the international community set out three goals for protecting the climate:**

- **Limit the average temperature to well below 2 degrees Celsius** and preferably stabilise it at 1.5 degrees Celsius above pre-industrial levels.
- **Increase the ability to adapt to and resist** the detrimental effects of climate change as well as **minimise greenhouse gas emissions** without impacting on food production.
- Redirect financial flows in keeping with **climate-resilient and low-emission development.**

With the Paris Agreement, industrialised countries have committed to supporting developing countries in reducing their emissions and adapting to climate change. This is because they have the funds and the technology to develop climate neutral solutions and implement these worldwide. In addition, all countries have committed to establishing national contributions to climate protection. Thus far, however, these have not been enough. **We are currently on course for global warming of about 3 degrees Celsius.**

# Our Approach: Achieve climate neutrality and invest in sustainable development

Supporters of the Development and Climate Alliance strive for climate neutrality by avoiding, reducing and offsetting their unavoidable greenhouse gas emissions while it is not always possible to entirely avoid releasing CO<sub>2</sub> into the atmosphere.



The partners of the Development and Climate Alliance provide an opportunity to offset residual greenhouse gas emissions effectively and verifiably by promoting **climate protection projects in developing countries and emerging markets**.

The certificates acquired not only reduce the global carbon footprint but also support the United Nations Sustainable Development Goals (SDGs) and help to improve the living conditions of people in countries of the Global South.

You too can help to **launch new development and climate protection projects** in order to offset your carbon emissions.

## The Result:

1. You promote prospects for a sustainable future in developing and emerging countries.
2. You protect the global climate.
3. You acquire quality-controlled climate certificates which prove you have offset your residual CO<sub>2</sub> emissions.

## Our Approach:



The triad that helps to continually reduce the CO<sub>2</sub> footprint.

## Offset Projects – Connecting the Dots Between Climate Protection and Development

In addition to SDG 13 (climate protection), the projects always support at least one other goal among the **global Sustainable Development Goals** of the 2030 Agenda: these **17 goals** (in total) include, for example, access to affordable and clean energy and to clean water for all, good health, and the goal of ending poverty in all its forms everywhere.

Your contribution makes a direct impact – on climate protection and on people in developing and emerging.

## Offsetting Projects – Drivers of Climate Protection Technologies

As supporters of the Alliance, you will contribute to the development, promotion and implementation of climate protection technologies – adapted to the local needs and conditions in the partner countries.

The projects range from solutions on the household level through to larger-scale projects involving biomass power stations, solar plants and geothermal power stations.

## High Standards – Quality-Controlled

The climate protection certificates accepted by the Development and Climate Alliance meet **high international standards**. In order to provide **optimal transparency**, a catalogue of requirements sets out the standards and processes approved by the Alliance.



For further information on all our partners, please go to:  
[www.allianz-entwicklung-klima.de/projekte/kompensationspartner/](http://www.allianz-entwicklung-klima.de/projekte/kompensationspartner/)



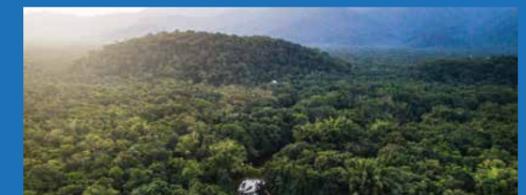
For information on the approved standards and processes for climate protection projects, please go to:  
[www.allianz-entwicklung-klima.de/zugelassene-standards-und-prozesse.pdf](http://www.allianz-entwicklung-klima.de/zugelassene-standards-und-prozesse.pdf)

## Climate Protection and Development Promotion in Different Areas:



### Renewable Energy

The development of renewable energies such as wind, sun, hydrodynamic power, geothermal energy and biomass also creates modern jobs.



### Forest and Moorland Protection

11 % of global carbon emissions are due to deforestation. Sustainable forest management, maintaining the integrity of moors and forests, and afforestation also helps to preserve the habitat of millions of people.



### Energy Efficiency

Energy consumption is reduced by using practicable, new technologies – from cooking stoves through to large industrial plants.



### Sustainable Agriculture

The regeneration of depleted farmland and climate-friendly agriculture also improves food supply.

# Examples of Implementation Across the World

All projects are certified according to strict and approved quality standards, and all are tested for effectiveness. Each of them benefits the local people and contributes to climate protection.



## Honduras: Using biogas from waste materials

**Initial situation:** When agricultural waste materials are stored in the open, their **natural decomposition** produces gases that escape into the atmosphere and are damaging to the climate. This has thus far been the case on a sustainably managed palm oil plantation in Honduras.

**Approach:** A biogas plant captures the **gases containing methane** that are released upon decomposition and uses these to **produce electricity and heat**. The plant replaces the fossil fuels that have thus far been used to produce the electricity and heat for the plantation.

**Method:** renewable energy (biogas)

**CO<sub>2</sub> saving:** approx. 54,000 t CO<sub>2</sub> per year

### Development impact:

- Less reliance on fossil fuels
- Income from the project benefits the local community
- Educational programme for the local population
- Technology transfer for biogas projects in the region
- Improvement in air quality around the plant



## Peru: Sustainable forest management in the Amazon region

**Initial situation:** In the Amazon Basin in Peru, the originally isolated province of Madre de Dios is intersected by the Transoceanica Highway. There has been a rapid increase in deforestation due to forest clearing for agricultural purposes and illegal logging.

**Approach:** Effective surveillance of the project area is protecting around 100,000 hectares of forest from illegal logging. In addition, training and further education programmes are supporting the village communities in their sustainable management of the forest. This also protects their livelihood.

**Method:** forest conservation

**CO<sub>2</sub> saving:** approx. 660,000 t CO<sub>2</sub> per year

### Development impact:

- Forest area is preserved as a carbon reservoir
- Sustainable development for indigenous village communities, in particular the Yine and Mashco-Piro tribes
- Preservation of biodiversity



## Kenia: Cooking stoves for Maasai communities

**Initial situation:** The Maasai people live in southern Kenya and northern Tanzania. The traditional Maasai method of cooking over an open log fire is time-consuming, promotes **logging**, and produces a significant amount of **smoke indoors** – which puts the inhabitants' health at significant risk.

**Approach:** By distributing efficient cooking stoves to Maasai communities in southern Kenya, this project primarily relieves the pressure on the nearby Mau Forest, where many indigenous people collect their firewood. In addition, it radically reduces the risk of smoke-related health problems.

**Method:** clean cooking stoves (energy efficiency)

**CO<sub>2</sub> saving:** approx. 14,500 t CO<sub>2</sub> per year

### Development impact:

- Reduced demand for firewood
- Protecting health by reducing dangerous pollutants that cause respiratory illnesses
- Women and children spend less time collecting firewood; instead, they can do paid work or attend school



## Uganda: Renaturation of the tropical rainforest

**Initial situation:** The Kibale National Park in western Uganda is a biodiversity hotspot. **The largest chimpanzee population in the world**, for example, lives here. However, there has been extensive logging in this area. Reforestation is now necessary to ensure the preservation of this valuable natural reservoir and to transform degraded areas back into large-scale habitats.

**Approach:** As well as **reforestation**, the restoration of the ecosystem also includes **sustainable forest management**, the development of **eco-tourism** and effective **fire prevention**. This also creates various **training and employment opportunities for local people**, bringing new prospects to the people of this poverty-stricken region and providing effective protection for the National Park.

**Method:** reforestation

**CO<sub>2</sub> saving:** approx. 228,962 t CO<sub>2</sub> per year

### Development impact:

- Restoration of terrestrial ecosystems
- Protection of biodiversity
- Fair income opportunities in the forestry sector and eco-tourism, for example, contribute directly to fighting poverty and improve the livelihoods of local people.



# Benefit From Your Commitment

As a company or institution, you put great effort into the quality of your products and services, but your carbon footprint plays an increasingly important role.

As part of the Development and Climate Alliance, supporters have the opportunity to achieve **climate neutrality** by offsetting all their emissions – and also **presenting this credibly to the outside world**. The status afforded by this will give you a clear competitive advantage.

More and more people base their purchasing decisions on climate friendliness or the issue of cooperation.

And for many junior and managerial staff, it is also important that employers are committed to sustainability. Meanwhile, many funds are also conditional upon sustainability, and economic experts assume that the climate balance sheet of a company will also have some bearing on credit rating in the future.

## This is how you can become climate neutral:

Feel free to contact our offsetting partners. They will provide you with professional advice and support in your choice of specific projects.

**Have you already compiled a carbon balance sheet for your organisation or institution, and do you now wish to reduce your carbon footprint to the point where you are climate neutral?**

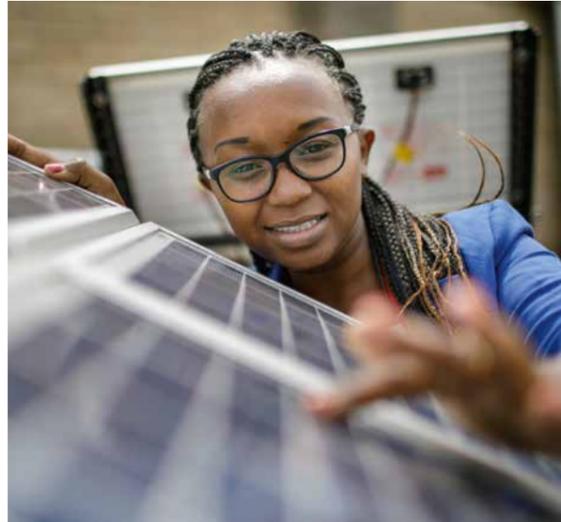
→ Get started now as a supporter and choose projects that suit you.

**You do not know your carbon footprint yet?**

→ Our partners will be happy to support you in balancing your greenhouse gas emissions.

**Do you wish to actively commit to climate protection and development without drawing up a balance sheet?**

→ Start by making a donation to a project. The Alliance office will be happy to help you further and advise you on the options open to you.



## You too can promote development and international climate protection

We would be pleased to welcome you as a supporter.

It only takes a few minutes to register and find out information:

[www.allianz-entwicklung-klima.de/unterstuetzer/unterstuetzer-werden/](http://www.allianz-entwicklung-klima.de/unterstuetzer/unterstuetzer-werden/)



**Every contribution helps!**

# You Have the Will. We Have the Way.

Your five steps to climate neutrality:



**1. You join the Alliance as a supporter.**

You will find the Statement of Commitment here: [www.allianz-entwicklung-klima.de](http://www.allianz-entwicklung-klima.de).



**2. You avoid and reduce greenhouse gas emissions in your company.**

Our partners will be happy to advise you on how to do this.



**3. You compile the climate balance sheet for your company or organisation.**

The Alliance partners will help you with this too.



**4. You promote sustainable climate protection projects.**

In developing and emerging countries.



**5. You are awarded recognised climate certificates.**

This is official confirmation of your carbon offset.

# Leading by Example – See What Others Have Done

Numerous supporters are impressively demonstrating that climate neutrality is not a vision of the future but can be achieved in the here and now. Five examples show what can be achieved if you work together with the Climate and Development Alliance.



*“We support this Federal Government initiative; it gives committed companies a platform and prompts the mutual exchange of best-practice experiences. We need everybody’s contribution to confront climate change together. At the head office of VAUDE, we are already climate neutral – we are now using the Science-Based Targets and have set ourselves the goal of worldwide climate neutral production.”*

Dr Antje von Dewitz,  
Director of VAUDE

## VAUDE

VAUDE, a producer of mountaineering and cycling equipment, has been offsetting all unavoidable emissions at its headquarters in Tettwang in the German state of Baden-Württemberg since 2012. This includes the emissions created by administration, manufacturing and the warehouse, all material and energy consumption, emissions from waste as well as from goods transport, business trips, employees’ daily commute to work, maintenance and repairs, and the in-house nursery.



### You’ll Be in Great Company

Large or small companies, associations, organisations and municipalities – they are all united by the common goal of advocating for sustainable development and international climate protection. Find out who is already involved here: <https://allianz-entwicklung-klima.de/unterstuetzer>



*“The Alliance promotes both the implementation of the 2030 Agenda and international climate protection. Both are more urgent than ever. At Kühne+Nagel we are committed supporters, and we hope we can persuade all our customers to join us by 2030. The more businesses involved, the greater our chance of a positive future.”*

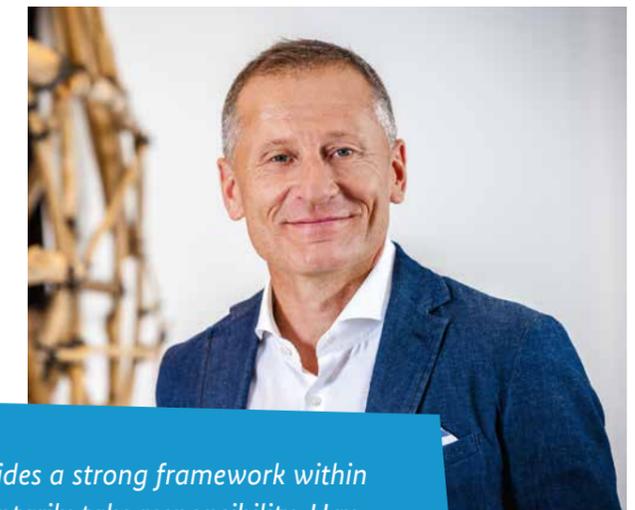
Klaus-Michael Kühne,  
Honorary Chairman Kühne + Nagel International AG,  
Member of the Board of Directors

## Kühne + Nagel

Europe’s biggest transport and logistics company, Kühne+Nagel, has been balancing its CO<sub>2</sub> emissions since 2010 under the Greenhouse Gas Protocol and has signed various sustainability agreements. On the occasion of the United Nations Climate Summit in 2019, Kühne+Nagel announced that it would balance its CO<sub>2</sub> emissions under the “Net Zero Carbon” business programme in order to become climate neutral from 2020. An additional aim is for all transportation by suppliers within the Kühne+Nagel network to be climate neutral by 2030. Furthermore, customers are already able to book climate neutral transport.

## TSG Hoffenheim

The TSG Hoffenheim football club has been a supporter of the Development and Climate Alliance since December 2018. The club has been balancing its emissions under the Greenhouse Gas Protocol since 2019. Since the 2019/2020 season, the TSG football team’s activities have been completely climate neutral. The club offsets all unavoidable emissions through a WWF Gold Standard project (Kikonda Forest/Uganda).



*“The Development and Climate Alliance provides a strong framework within which companies and organisations can voluntarily take responsibility. Having worked in various ways with the Federal Ministry for Economic Cooperation and Development, supporting the Alliance was a logical step for us. This is because we can also use sport to put the issues of climate protection and responsibility right at the heart of our society.”*

Dr Peter Görlich, Managing Director TSG 1899 Hoffenheim Fußball-Spielbetriebs GmbH



One of the many measures implemented: Reduction in the number of flights and complete offsetting of business trips.

### The German Federal Government is also committed

Those who demand development and international climate protection must lead by example. In December 2019, on the initiative of Federal Minister Gerd Müller, the **Federal Ministry for Economic Cooperation and Development** became the **first climate neutral Federal Ministry**.

It has compiled a comprehensive **greenhouse balance sheet** to the exacting standards of the **Greenhouse Gas Protocol**. On this basis, it is implementing a 200-point programme of measures in the areas of mobility, buildings and sustainable events, among others.

Any remaining greenhouse gases are offset by acquiring quality-controlled certificates from climate protection projects in developing countries. An independent environmental assessor has confirmed the integrity of the balance sheet.

The aim is to reduce emissions by, on average, five percent every year, and to achieve zero greenhouse gas emissions by 2040.



### Federal States and municipalities

The **State of Hessen** is a supporter of the Alliance and offsets unavoidable emissions with help of the Alliance.

The **State of Bavaria** likewise joined the Development and Climate Alliance in 2021. All its ministries and subordinate authorities will be climate neutral by 2030 at the latest.

Many **district administrations and municipalities** are also involved, e.g. Stadt Nürnberg, Landeshauptstadt Kiel, Stadt Ulm, Universitätsstadt Gießen, Stadt Kempten/Allgäu, Stadt Freiburg im Breisgau, Stadt Landau in der Pfalz, Stadt Langenhagen, Stadt Ennepetal, Landkreis Friesland, Landkreis Rhön-Grabfeld.

# On Track for the Future – The Alliance is Now a Foundation

The Alliance is heading in an excellent direction. In order to promote and increase the commitment of its many supporters on a permanent basis, the Alliance became a foundation in October 2020.

Becoming a foundation means the Alliance can stand on its own two feet and acquire a **clear legal structure**. **Experienced executive boards** are now steering the foundation safely into the future.

#### Advantages for supporters:

- The certainty that **commitment is guaranteed for years**.
- **Single point of contact** for interested parties.
- Supporters can also participate as **co-founders and donors**, thereby helping the Alliance become more effective.

The foundation is committed to the interests of its supporters, advises interested parties on development and climate protection, and actively promotes educational measures. In this sense, it is also a blueprint for disseminating the Development and Climate Alliance's approach **beyond Germany**.

After all, we all share **one goal**: to save even more emissions in the name of climate protection, and to massively increase the number of development and climate protection projects worldwide.

### Milestones of the Alliance for Development and Climate



# Shaping the Future through Experience.

The executive board of the Development and Climate Alliance consists of **Dr Olivia Henke** and **Peter Renner**, who lead the Alliance with expertise and international experience.



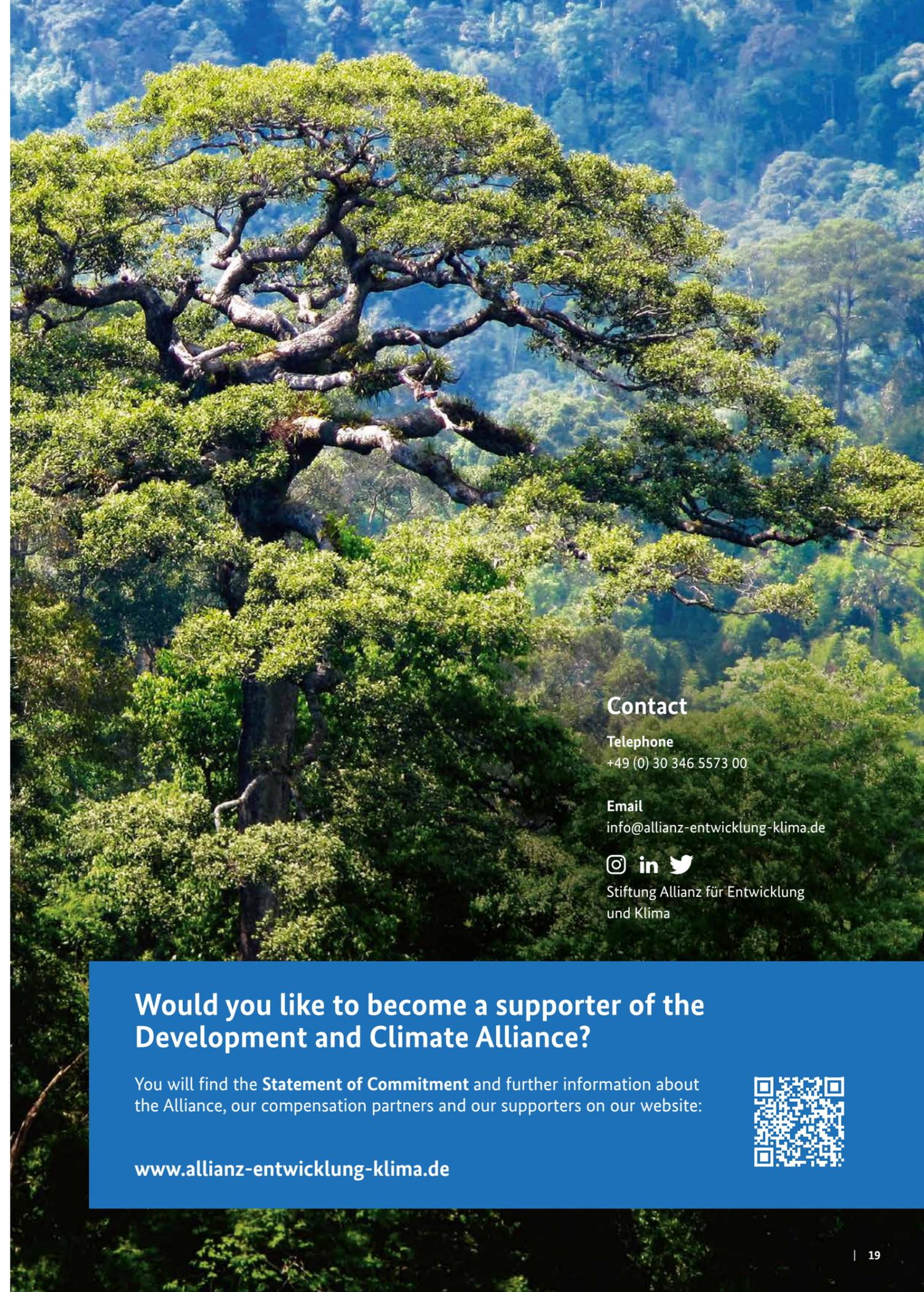
Dr Olivia Henke and Peter Renner in Berlin.

## Dr Olivia Henke

Dr Olivia Henke has a degree in geography and was awarded a PhD by the Environmental Policy Research Centre at Freie Universität Berlin for her work on the voluntary carbon market in Germany and the impact of voluntary climate protection projects on poverty. She has more than 20 years professional experience in the field of sustainable development.

## Peter Renner

Peter Renner is a political scientist who focuses on international politics. He has held executive posts in various non-governmental organisations for 20 years. He has worked for almost 30 years in technical aid and development cooperation and has extensive international experience.



## Contact

Telephone  
+49 (0) 30 346 5573 00

Email  
info@allianz-entwicklung-klima.de

    
Stiftung Allianz für Entwicklung und Klima

## Would you like to become a supporter of the Development and Climate Alliance?

You will find the **Statement of Commitment** and further information about the Alliance, our compensation partners and our supporters on our website:

[www.allianz-entwicklung-klima.de](http://www.allianz-entwicklung-klima.de)



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