

GEF-8 PROJECT IDENTIFICATION FORM (PIF)

TABLE OF CONTENTS

GENERAL PROJECT INFORMATION	3
Project Summary	4
Indicative Project Overview	4
PROJECT COMPONENTS	4
PROJECT OUTLINE	19
A. PROJECT RATIONALE.....	19
B. PROJECT DESCRIPTION.....	37
Project description	37
Coordination and Cooperation with Ongoing Initiatives and Project	64
Core Indicators	65
Key Risks	68
C. ALIGNMENT WITH GEF-8 PROGRAMMING STRATEGIES AND COUNTRY/REGIONAL PRIORITIES	70
D. POLICY REQUIREMENTS.....	72
Gender Equality and Women’s Empowerment:	72
Stakeholder Engagement	72
Private Sector	73
Environmental and Social Safeguard (ESS) Risks	73
E. OTHER REQUIREMENTS.....	73
Knowledge management	73
ANNEX A: FINANCING TABLES	74
GEF Financing Table	74
Project Preparation Grant (PPG)	74
Sources of Funds for Country Star Allocation	75
Indicative Focal Area Elements	75
Indicative Co-financing	75
ANNEX B: ENDORSEMENTS	75
GEF Agency(ies) Certification	75
Record of Endorsement of GEF Operational Focal Point (s) on Behalf of the Government(s):	76
ANNEX C: PROJECT LOCATION	76
ANNEX D: ENVIRONMENTAL AND SOCIAL SAFEGUARDS SCREEN AND RATING	78
ANNEX E: RIO MARKERS	79
ANNEX F: TAXONOMY WORKSHEET	79

General Project Information

Project Title	
Implementation of Sustainable Transport Solutions in Togo	
Region	GEF Project ID
Africa	11577
Country(ies)	Type of Project
Togo	FSP
GEF Agency(ies):	GEF Agency ID
BOAD	
Executing Partner	Executing Partner Type
Ministère des Transports Routiers Aériens et Ferroviaires	Government
Ministère de l'Urbanisme de l'Habitat et de la Réforme Foncière	Government
GEF Focal Area (s)	Submission Date
Climate Change	3/21/2024
Project Sector (CCM Only)	
Transport/Urban	
Taxonomy	
Focal Areas, Climate Change, Sustainable Urban Systems and Transport, Climate Change Mitigation, Climate Change Adaptation, Climate finance, Climate information, Disaster risk management	
Type of Trust Fund	Project Duration (Months)
MTF	60
GEF Project Grant: (a)	GEF Project Non-Grant: (b)
9,321,280.00	0.00
Agency Fee(s) Grant: (c)	Agency Fee(s) Non-Grant (d)
837,424.00	0.00
Total GEF Financing: (a+b+c+d)	Total Co-financing
10,158,704.00	56,000,000.00
PPG Amount: (e)	PPG Agency Fee(s): (f)
200,000.00	18,000.00
PPG total amount: (e+f)	Total GEF Resources: (a+b+c+d+e+f)
218,000.00	10,376,704.00
Project Tags	

CBIT: No NGI: No SGP: No Innovation: No Competitive Window: No

Project Summary

Provide a brief summary description of the project, including: (i) what is the problem and issues to be addressed? (ii) what are the project objectives, and if the project is intended to be transformative, how will this be achieved? (iii), how will this be achieved (approach to deliver on objectives), and (iv) what are the GEBs and/or adaptation benefits, and other key expected results. The purpose of the summary is to provide a short, coherent summary for readers. The explanation and justification of the project should be in section B “project description”. (max. 250 words, approximately 1/2 page)

Lomé, Togo’s fast-growing coastal capital, is caught in a self-reinforcing “flood-and-carbon trap”: impermeable sprawl and sea-level rise drive frequent inundation, while car-centric travel and energy-wasting buildings push up greenhouse-gas (GHG) emissions.

To break this cycle, the project unites policy reform, physical pilots, catalytic finance and nationwide knowledge exchange. First, city-wide ordinances—delivered through a digital e-permitting platform—will hard-wire 0.8 m flood-freeboard, $\geq 30\%$ permeable surface, cool roofs and PV-ready wiring into every new plan or retrofit.

Building on this regulatory bedrock, Component 2 converts policy into action: $\approx 10\text{-}15$ km of roads are retrofitted with bioswale drainage, ≈ 100 low-income homes are elevated and insulated, and five BRT/e-bus corridors plus safe cycle lanes shift commuters away from diesel minibuses.

A Partial-Credit-Guarantee Facility then multiplies impact, using a US \$ 2.5 million first-loss cushion to unlock \approx US \$ 37 million in commercial loans for drainage works, bus fleets and green-construction SMEs—at least 30 % of them women-led.

Knowledge gained on the ground will be captured and shared through a bilingual Urban Climate Hub and an annual forum that twins Lomé with five secondary cities, each receiving mini-grants and open-licence designs to launch its own pilot.

By 2031 the package will cut annual flood losses by $\geq 40\%$ for roughly 45 000 residents, restore 30 ha of lagoon wetland, plant 2 200 native trees and avoid $\approx 560\ 000$ t CO₂e over twenty years. Lomé thus becomes a living laboratory whose lessons—and finance templates—can be replicated across West Africa’s vulnerable coastal cities.

Indicative Project Overview

Project Objective

To reduce climate-driven flood risk and decarbonize urban mobility in Lomé. The project embeds city-wide climate-smart codes and finances nature-based drainage and zero-emission transport investments, leveraging a partial-credit guarantee to mobilize private capital.

Project Components

1. Strengthening Policy & Institutional Frameworks

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)

200,000.00	1,450,000.00
------------	--------------

Outcome:

- Streamlined integration of flood risk/ Early Warning System (EWS) & low-carbon standards in urban planning for Lomé

Output:

1.1. Elaborate and/or update 3–5 climate-smart building *and transport-infrastructure* codes & land-use regulations (energy efficiency, flood- & heat-resilience, zero-emission mobility corridors)

1. Strengthening Policy & Institutional Frameworks

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
300,000.00	2,000,000.00

Outcome:

- Streamlined integration of flood risk/ Early Warning System (EWS) & low-carbon standards in urban planning for Lomé

Output:

1.1 Elaborate and/or update 3–5 climate-smart building *and transport-infrastructure* codes & land-use regulations (energy efficiency, flood- & heat-resilience, zero-emission mobility corridors)

1. Strengthening Policy & Institutional Frameworks

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
200,000.00	1,800,000.00

Outcome:

- Improved inter-ministerial coordination for climate-smart urban development

Output:

1.2 Establish an agile Inter-Ministerial Climate Committee (IMCC) of 7 voting members (Economy & Finance, Environment, Urbanism & Housing, Road-Air-Rail Transport, Digital Economy, Mayor of Lomé, BOAD); meets ≥ 4 × year; ≥ 30 % of voting seats held by women; up to 4 non-voting technical advisers may attend when relevant.

1. Strengthening Policy & Institutional Frameworks

Component Type	Trust Fund
Technical Assistance	LDCF

GEF Project Financing (\$)	Co-financing (\$)
300,000.00	2,000,000.00

Outcome:

- Improved inter-ministerial coordination for climate-smart urban development

Output:

1.2 Establish an agile Inter-Ministerial Climate Committee (IMCC) of 7 voting members (Economy & Finance, Environment, Urbanism & Housing, Road-Air-Rail Transport, Digital Economy, Mayor of Lomé, BOAD); meets $\geq 4 \times$ year; $\geq 30\%$ of voting seats held by women; up to 4 non-voting technical advisers may attend when relevant.

1. Strengthening Policy & Institutional Frameworks

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
90,000.00	650,000.00

Outcome:

- Improved inter-ministerial coordination for climate-smart urban development

Output:

1.3 Policy incentives for ~50 private developers to adopt resilient, low-carbon designs

1. Strengthening Policy & Institutional Frameworks

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
150,000.00	650,000.00

Outcome:

- Improved inter-ministerial coordination for climate-smart urban development

Output:

1.3 Policy incentives for ~50 private developers to adopt resilient, low-carbon designs

1. Strengthening Policy & Institutional Frameworks

Component Type	Trust Fund
Technical Assistance	GET

GEF Project Financing (\$)	Co-financing (\$)
50,000.00	500,000.00

Outcome:

- Improved inter-ministerial coordination for climate-smart urban development

Output:

1.4 City-wide Digital Permitting & Compliance System:

- Web-based platform screens 100 % of building-permit requests against new flood-risk maps and energy/solar clauses
- Generates quarterly compliance analytics for the Inter-Ministerial Committee
- Public dashboard increases transparency and citizen oversight

1. Strengthening Policy & Institutional Frameworks

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
100,000.00	700,000.00

Outcome:

- Improved inter-ministerial coordination for climate-smart urban development

Output:

1.4 City-wide Digital Permitting & Compliance System:

- Web-based platform screens 100 % of building-permit requests against new flood-risk maps and energy/solar clauses
- Generates quarterly compliance analytics for the Inter-Ministerial Committee
- Public dashboard increases transparency and citizen oversight

2. On-the-Ground Resilient & Low-Carbon Solutions

Component Type	Trust Fund
Investment	GET
GEF Project Financing (\$)	Co-financing (\$)
600,000.00	6,000,000.00

Outcome:

- Reduced flood vulnerability for ~ 45 000 residents in Lomé’s flood-prone districts

Output:

2.1 Retrofit ~10–15 km of roads/drainage with nature-based solutions in 2–3 Lomé districts

2. On-the-Ground Resilient & Low-Carbon Solutions

Component Type	Trust Fund
Investment	LDCF
GEF Project Financing (\$)	Co-financing (\$)
970,000.00	7,600,000.00

Outcome:

- Reduced flood vulnerability for ~ 45 000 residents in Lomé’s flood-prone districts

Output:

2.1 Retrofit ~10–15 km of roads/drainage with nature-based solutions in 2–3 Lomé districts

2. On-the-Ground Resilient & Low-Carbon Solutions

Component Type	Trust Fund
Investment	GET
GEF Project Financing (\$)	Co-financing (\$)
500,000.00	3,500,000.00

Outcome:

- GHG mitigation of ~638,775 tCO₂ (over 20 years) via green buildings, improved mobility, and Nature Based Solution (NbS) from Lomé actions

Output:

2.2 Retrofit ~100 existing housing units in Bè & Attiégo with flood-proof foundations, insulation and solar-ready roofs- executed in three tranches (≈ 35 + 35 + 30) to allow cost confirmation after tranche 1.

2. On-the-Ground Resilient & Low-Carbon Solutions

Component Type	Trust Fund
Investment	LDCF
GEF Project Financing (\$)	Co-financing (\$)
900,000.00	6,400,000.00

Outcome:

- GHG mitigation of ~638,775 tCO₂ (over 20 years) via green buildings, improved mobility, and Nature Based Solution (NbS) from Lomé actions

Output:

2.2 Retrofit ~100 existing housing units in Bè & Attiégo with flood-proof foundations, insulation and solar-ready roofs- executed in three tranches (≈ 35 + 35 + 30) to allow cost confirmation after tranche 1.

2. On-the-Ground Resilient & Low-Carbon Solutions

Component Type	Trust Fund
Investment	GET
GEF Project Financing (\$)	Co-financing (\$)
564,500.00	3,850,000.00

Outcome:

- GHG mitigation of ~638,775 tCO₂ (over 20 years) via green buildings, improved mobility, and Nature Based Solution (NbS) from Lomé actions

Output:

2.3 Introduce five dedicated bus corridors (BRT-ready) and launch a pilot e-moto replacement scheme (5 000 – 10 000 units), plus NMT lanes, targeting ≥ 30 000 monthly riders and cutting urban PM

2. On-the-Ground Resilient & Low-Carbon Solutions

Component Type	Trust Fund
Investment	LDCF
GEF Project Financing (\$)	Co-financing (\$)
800,000.00	1,440,000.00

Outcome:

- GHG mitigation of ~638,775 tCO₂ (over 20 years) via green buildings, improved mobility, and Nature Based Solution (NbS) from Lomé actions

Output:

2.3 Introduce five dedicated bus corridors (BRT-ready) and launch a pilot e-moto replacement scheme (5 000 – 10 000 units), plus NMT lanes, targeting ≥ 30 000 monthly riders and cutting urban PM

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	GET

GEF Project Financing (\$)	Co-financing (\$)
215,814.00	600,000.00

Outcome:

- Financing mechanisms to scale climate-smart infrastructure

Output:

3.1 **Launch a US \$10 m Partial Credit Guarantee Facility (PCGF)** that leverages **37 US \$ m** in commercial loans for resilient-housing retrofits, NbS drainage works and zero-emission mobility suppliers.

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
262,145.00	860,000.00

Outcome:

- Financing mechanisms to scale climate-smart infrastructure

Output:

3.1 **Launch a US \$10 m Partial Credit Guarantee Facility (PCGF)** that leverages **37 US \$ m** in commercial loans for resilient-housing retrofits, NbS drainage works and zero-emission mobility suppliers.

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
200,000.00	700,000.00

Outcome:

- Financing mechanisms to scale climate-smart infrastructure

Output:

3.2 **Capacity-build ~300 bankers, developers & SMEs** on climate-risk appraisal, EWS integration and green-finance underwriting; deliver in-house ESG/risk-rating tools.

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	LDCF

GEF Project Financing (\$)	Co-financing (\$)
200,000.00	900,000.00

Outcome:

- Financing mechanisms to scale climate-smart infrastructure

Output:

3.2 Capacity-build ~300 bankers, developers & SMEs on climate-risk appraisal, EWS integration and green-finance underwriting; deliver in-house ESG/risk-rating tools.

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
200,000.00	850,000.00

Outcome:

- Financing mechanisms to scale climate-smart infrastructure

Output:

3.3 ≥ 30 % of PCGF-backed loans and all training seats reserved for women-led firms / female professionals (gender dashboard tracks uptake).

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
200,000.00	850,000.00

Outcome:

- Financing mechanisms to scale climate-smart infrastructure

Output:

3.3 ≥ 30 % of PCGF-backed loans and all training seats reserved for women-led firms / female professionals (gender dashboard tracks uptake).

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	GET

GEF Project Financing (\$)	Co-financing (\$)
150,000.00	700,000.00

Outcome:

- Enhanced private sector involvement (risk-sharing, Public-Private Partnership (PPPs)) - Long-term sustainability of local systems

Output:

3.4 **Embed PCGF manuals, risk-screening tools & training modules** within BOAD's guarantee subsidiary and Lomé's digital-permitting platform to ensure post-project sustainability.

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
250,000.00	900,000.00

Outcome:

- Enhanced private sector involvement (risk-sharing, Public-Private Partnership (PPPs)) - Long-term sustainability of local systems

Output:

3.4 **Embed PCGF manuals, risk-screening tools & training modules** within BOAD's guarantee subsidiary and Lomé's digital-permitting platform to ensure post-project sustainability.

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
200,000.00	1,000,000.00

Outcome:

- Enhanced private sector involvement (risk-sharing, Public-Private Partnership (PPPs)) - Long-term sustainability of local systems

Output:

3.5 **Market confidence & replication:** By Year 5, at least **one partner bank renews or scales** the PCGF window **with its own capital**, signalling that climate-smart lending is commercially viable without additional donor risk cover.

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
200,000.00	800,000.00

Outcome:

- Enhanced private sector involvement (risk-sharing, Public-Private Partnership (PPPs)) - Long-term sustainability of local systems

Output:

3.5 Market confidence & replication: By Year 5, at least **one partner bank renews or scales** the PCGF window **with its own capital**, signalling that climate-smart lending is commercially viable without additional donor risk cover.

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
200,686.00	1,200,000.00

Outcome:

- Enhanced private sector involvement (risk-sharing, Public-Private Partnership (PPPs)) - Long-term sustainability of local systems

Output:

3.6 Train-the-Trainer cohort for e-mobility mechanics. At least **5 Togolese master mechanics** (≥ 1 woman) will receive intensive certification in **electric-motorcycle maintenance and ICE-to-EV conversion** at a regional OEM facility. On return they will anchor the **Centre de Formation aux Métiers du Transport Routier du Togo**, cascading skills to **≥ 200 local mechanics** by Year 5; course materials and wiring-diagram packs will be uploaded to the Knowledge Hub (Output 4.1)

3. Innovative Financing, Private Sector Engagement & Capacity Building

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
200,000.00	1,000,000.00

Outcome:

- Enhanced private sector involvement (risk-sharing, Public-Private Partnership (PPPs)) - Long-term sustainability of local systems

Output:

3.6 Train-the-Trainer cohort for e-mobility mechanics. At least **5 Togolese master mechanics** (≥ 1 woman) will receive intensive certification in **electric-motorcycle maintenance and ICE-to-EV conversion** at a regional OEM facility. On return they will anchor the **Centre de Formation aux Métiers du Transport Routier du Togo**, cascading skills to **≥ 200 local mechanics** by Year 5; course materials and wiring-diagram packs will be uploaded to the Knowledge Hub (Output 4.1)

4. Knowledge Management & Sustainability

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
50,000.00	300,000.00

Outcome:

4.1. Best practices captured; replication & sustainability

Output:

4.1.1. National Knowledge Hub (Yr 2)

4. Knowledge Management & Sustainability

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
100,000.00	400,000.00

Outcome:

4.1. Best practices captured; replication & sustainability

Output:

4.1.1. National Knowledge Hub (Yr 2)

4. Knowledge Management & Sustainability

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
50,000.00	300,000.00

Outcome:

4.2. Outreach for scale-up in other Togolese cities

Output:

4.2.1. Public campaigns (~50 000 people)

4. Knowledge Management & Sustainability

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
100,000.00	400,000.00

Outcome:

4.2. Outreach for scale-up in other Togolese cities

Output:

4.2.1. Public campaigns (~50 000 people)

4. Knowledge Management & Sustainability

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
47,218.00	300,000.00

Outcome:

4.2. Outreach for scale-up in other Togolese cities

Output:

4.2.2. Urban Climate Forum & South South exchange

4. Knowledge Management & Sustainability

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
50,000.00	300,000.00

Outcome:

4.2. Outreach for scale-up in other Togolese cities

Output:

4.2.2. Urban Climate Forum & South South exchange

M&E

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
60,000.00	400,000.00

Outcome:

Unified, sex-disaggregated results system informs adaptive management & NDC reporting; evaluations completed

Output:

5.1.1. M&E aligned to NDC (MEL plan & results framework)

M&E

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
55,500.00	200,000.00

Outcome:

Unified, sex-disaggregated results system informs adaptive management & NDC reporting; evaluations completed

Output:

5.1.2. Integrated M&E system (dashboard & reporting interface)

M&E

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
72,500.00	300,000.00

Outcome:

Unified, sex-disaggregated results system informs adaptive management & NDC reporting; evaluations completed

Output:

5.1.2. Integrated M&E system (dashboard & reporting interface)

M&E

Component Type	Trust Fund
Technical Assistance	GET
GEF Project Financing (\$)	Co-financing (\$)
50,000.00	250,000.00

Outcome:

Unified, sex-disaggregated results system informs adaptive management & NDC reporting; evaluations completed

Output:

5.1.3. Midterm Review delivered

M&E

Component Type	Trust Fund
Technical Assistance	LDCF
GEF Project Financing (\$)	Co-financing (\$)
40,000.00	200,000.00

Outcome:

Unified, sex-disaggregated results system informs adaptive management & NDC reporting; evaluations completed

Output:

5.1.4. Terminal Evaluation delivered

Component Balances

Project Components	GEF Project Financing (\$)	Co-financing (\$)
1. Strengthening Policy & Institutional Frameworks	200,000.00	1,450,000.00
1. Strengthening Policy & Institutional Frameworks	300,000.00	2,000,000.00
1. Strengthening Policy & Institutional Frameworks	200,000.00	1,800,000.00

1. Strengthening Policy & Institutional Frameworks	300,000.00	2,000,000.00
1. Strengthening Policy & Institutional Frameworks	90,000.00	650,000.00
1. Strengthening Policy & Institutional Frameworks	150,000.00	650,000.00
1. Strengthening Policy & Institutional Frameworks	50,000.00	500,000.00
1. Strengthening Policy & Institutional Frameworks	100,000.00	700,000.00
2. On-the-Ground Resilient & Low-Carbon Solutions	600,000.00	6,000,000.00
2. On-the-Ground Resilient & Low-Carbon Solutions	970,000.00	7,600,000.00
2. On-the-Ground Resilient & Low-Carbon Solutions	500,000.00	3,500,000.00
2. On-the-Ground Resilient & Low-Carbon Solutions	900,000.00	6,400,000.00
2. On-the-Ground Resilient & Low-Carbon Solutions	564,500.00	3,850,000.00
2. On-the-Ground Resilient & Low-Carbon Solutions	800,000.00	1,440,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	215,814.00	600,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	262,145.00	860,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	200,000.00	700,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	200,000.00	900,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	200,000.00	850,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	200,000.00	850,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	150,000.00	700,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	250,000.00	900,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	200,000.00	1,000,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	200,000.00	800,000.00
3. Innovative Financing, Private Sector Engagement & Capacity Building	200,686.00	1,200,000.00

3. Innovative Financing, Private Sector Engagement & Capacity Building	200,000.00	1,000,000.00
4. Knowledge Management & Sustainability	50,000.00	300,000.00
4. Knowledge Management & Sustainability	100,000.00	400,000.00
4. Knowledge Management & Sustainability	50,000.00	300,000.00
4. Knowledge Management & Sustainability	100,000.00	400,000.00
4. Knowledge Management & Sustainability	47,218.00	300,000.00
4. Knowledge Management & Sustainability	50,000.00	300,000.00
M&E	60,000.00	400,000.00
M&E	55,500.00	200,000.00
M&E	72,500.00	300,000.00
M&E	50,000.00	250,000.00
M&E	40,000.00	200,000.00
Subtotal	8,878,363.00	52,250,000.00
Project Management Cost	183,186.00	2,480,000.00
Project Management Cost	259,731.00	1,270,000.00
Total Project Cost (\$)	9,321,280.00	56,000,000.00

Please provide justification

PROJECT OUTLINE

A. PROJECT RATIONALE

Briefly describe the current situation: the global environmental problems and/or climate vulnerabilities that the project will address, the key elements of the system, and underlying drivers of environmental change in the project context, such as population growth, economic development, climate change, sociocultural and political factors, including conflicts, or technological changes. Describe the objective of the project, and the justification for it. (Approximately 3-5 pages) see guidance here

Current Situation and Context

Global Environmental Problems and Climate Vulnerabilities

Togo, a Least Developed Country (LDC) in West Africa, has seen its urban population grow to nearly 45 percent of the total (INSEED 2022). As shown in Figure 1 (Projected Temperature Trends) and the two-panel Figure 2 (Extreme Rainfall & Sea-Level Rise), Togo faces higher temperatures and more intense rainfall in coming decades. In Lomé, the capital, more than two million residents (~1.9 million (INSEED 2024)) live in sprawling neighborhoods that lack reliable drainage, robust infrastructure, and basic services, making them highly vulnerable to climate extremes. If rural-to-urban migration continues at today's pace, Lomé's population could approach three million by 2030, further straining the city's carrying capacity.

While mean annual rainfall in southern Togo shifts by only ± 3 percent to mid-century, CMIP6 multi-model ensembles under SSP5-8.5 project an ~18 percent increase in very-wet-day precipitation (R95p) along the Gulf-of-Guinea coast for 2041-2060 (CMIP6 Consortium 2021, Zhang et al. 2022). At the same time, IPCC AR6 median scenarios indicate a relative sea-level rise of about 21 cm by 2050 at Lomé's latitude (IPCC AR6 2021). Coupled together, heavier cloudbursts falling on a higher baseline sea level raise the modelled 1-in-10-year urban-flood depth by ≈ 25 cm (Ministry of Environment 2023 HEC-RAS study). These dynamics—rather than changes in average rainfall—explain Lomé's escalating flood losses and justify the project's emphasis on nature-based drainage, flood-elevation building codes, and EWS-linked zoning.

Togo ranks 135th out of 181 countries on the ND-GAIN Index (2020), highlighting vulnerability to:

- Flooding in coastal and low-lying urban districts.
- Droughts and heat waves, which threaten water availability, public health, and critical infrastructure.
- Erratic rainfall, undermining urban water supply and agriculture, driving further rural-to-urban migration.

Recent analyses—such as Togo's National Adaptation Plan (NAP 2020)—warn that, under IPCC's high-emissions pathway (SSP5-8.5), average temperatures could rise by up to 2 °C by mid-century, paired with more intense rainfall events (IPCC AR6 2021). These shifts will amplify flood risk and heat stress—especially in densely populated districts of Lomé, where adaptive capacity and land-use planning remain limited. Women, youth, and low-income residents bear a disproportionate burden, often living in informal settlements that lack engineered flood defenses or reliable early-warning systems (EWS) (NAP 2020).

Lomé's coastal setting compounds these vulnerabilities. Along the Gulf of Guinea, relative sea-level rise and storm surges accelerate coastal erosion—1–2 m of shoreline lost per year in some stretches (UNEP 2020). This threatens critical transport and municipal infrastructure and forces households to retreat inland, intensifying sprawl and transferring flood risk to newly settled zones. The Ministry of Environment, Togo estimates that flood-related damages already cost the city 1–2 percent of GDP annually (Ministry of Environment 2021).

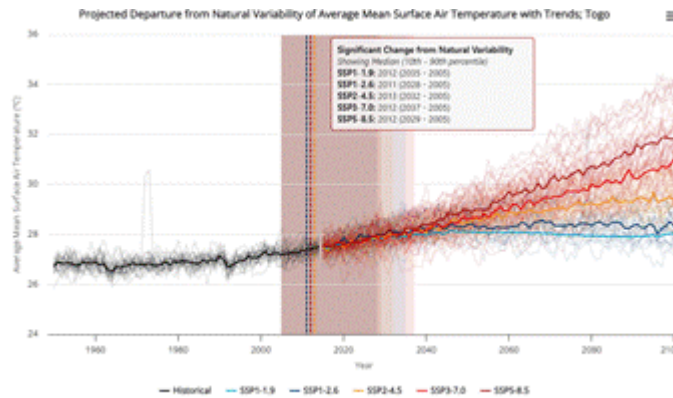


Figure 1: Projected Temperature Trends in Togo

Figure 2. Extreme-Rainfall & Sea-Level Rise Projections for Lomé Coast

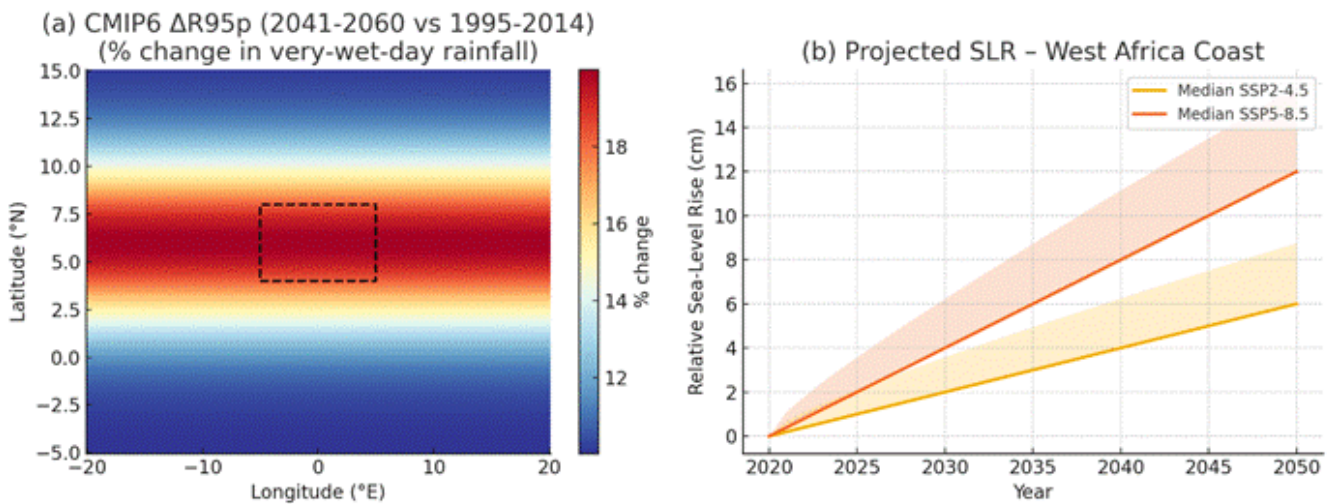


Figure 2: Extreme-Rainfall & Sea-Level Rise Projections for Lomé Coast (data adapted from Zhang et al. 2022)

Flooding in Lomé. Given that Lomé’s topography lies mostly between 0.5 m and 10 m above sea level, at least 200 000 inhabitants in low-lying districts already face annual inundations —of which $\approx 45\ 000$ are the project’s direct beneficiaries—that disrupt livelihoods and damage infrastructure, costing the city an estimated ****1–2 % of GDP each year****. Hydrodynamic modelling in the Ministry of Environment’s 2023 HEC-RAS study— which couples an ****+18 % increase in R95p rainfall with a +21 cm rise in relative sea level****—projects that flood-related losses could climb to ****3–4 % of Lomé’s GDP by 2050**** if no additional defenses are built.

Growing GHG emissions. In parallel with rising climate risks, the **transport sector**—especially within Lomé—already accounts for 32 % of Togo’s energy-related emissions (First Biennial Update Report 2019). Rapid motorization, combined with limited mass-transit options, drives congestion and worsening urban air quality (World Bank Urban Mobility Review 2022). **New city-wide codes (cool roofs, PV-ready wiring) apply to every permit, making a stand-alone retrofit pilot unnecessary.**

Without a cohesive plan, new developments often arise as **informal settlements**, straining already limited municipal services. The lack of **Bus Rapid Transit (BRT)** or rail further compels heavy reliance on private vehicles, driving up emissions, congestion, and the costs associated with navigating a spread-out city.

Lomé is trapped in a vicious circle: heavier cloudbursts overwhelm an ageing drainage grid while car-dependent sprawl heats the city and drives up CO₂. Without a course-correction, annual flood losses could reach **4 % of city GDP** and transport emissions could **double by 2050** (*Ministry of Environment 2023 HEC-RAS; First Biennial Update Report 2019; World Bank Urban Mobility Review 2022*). This project breaks the circle with a single, Lomé-focused package that rewrites building codes, finances nature-based drains and zero-emission mobility, and captures the lessons for every city in Togo.

Key Elements of the System and Underlying Drivers

A range of demographic, economic, technological, and policy-related factors underpin Togo's urban development challenges. Understanding these drivers is essential for designing an effective, climate-resilient intervention.

Demographic Pressure Lomé's population has grown by ~4.2 % per year since 2010, reaching ≈ 1.9 million in 2024 (UN WUP 2018; INSEED 2024). Serviced plots and drainage have not kept pace: only 38 % of housing built since 2018 has a formal permit or a storm-water connection (Municipal Permit Registry 2023). The backlog pushes low-income migrants into informal wards such as Bè and Attiégo, where 80 % of roofs lie below the 1-in-10-year flood line (Ministry of Environment HEC-RAS 2023). As wetlands give way to concrete, runoff intensifies and combines with heavier cloudbursts projected under SSP5-8.5, driving annual flood losses up by ≈ US \$ 1.5 million for every additional 100 000 residents (World Bank Urban Risk Model 2022). Without rapid **nature-based drainage upgrades** and stricter zoning mandatory 0.8 m floor elevation and minimum permeable-surface ratios—will lock the gains in.

Economic Development and Governance: Although Togo's economy has averaged **about 5 percent annual growth between 2021 and 2024** (IMF WEO 2024), institutional coordination on urban planning remains weak. Key ministries—Environment, Urban Planning, Transport and Finance—often operate in silos, slowing the uptake of nature-based solutions, energy-efficient building codes and integrated land-use plans. A **regional urban-mobility diagnostic for Lomé** highlights the need to “organize institutions to guarantee multimodal management and tight linkages between urban planning and transport” (SSATP/World Bank 2020). This fragmentation can delay or dilute critical policy reforms and infrastructure investments needed to foster resilient, low-carbon urban development.

Technological and Financial Constraints: Local developers report that fewer than 10 percent of new urban projects in Lomé integrate solar-ready wiring or flood-resilient foundations, largely because design offices lack certified skills in passive-cooling and **Nature Based Solutions (NbS) engineering** (UN-Habitat Energy Audit 2021; IFC EDGE Market Study 2023). On the finance side, average commercial-loan spreads for real-estate projects run 600–750 basis points over the regional prime rate, pushing effective borrowing costs above 15 percent per annum (BOAD FOGAR-Climat Portfolio Review 2023). A 2022 survey of five Lomé banks found that **only 3 percent of their outstanding construction portfolio met even basic green-building criteria** (IFC Climate Finance Advisory 2022). These high credit costs and limited technical capacity combine to lock in conventional, carbon-intensive construction and leave most low-income neighborhoods without access to resilient, low-carbon solutions.

Potential for a “Green Satellite City” To relieve pressure on Lomé, the Government's Feuille de Route 2025 earmarks 1 800 ha of greenfield land northeast of the capital for a future satellite (Priority Projects P7, P35) (FdRG 2025). No GEF/LDCF funds will be spent in the satellite, knowledge only.

Institutional Silos & Fragmented Knowledge At present, flood-risk maps sit in Environment, energy-use data in Utilities, and building-permit files in Urbanism, with no shared platform for analysts or lenders (Ministry of Digital Economy Survey 2023). Less than 15 % of permit files include GIS-based flood assessments, and private banks seldom see energy-performance data when appraising loans (BOAD FOGAR-Climat Portfolio Review 2023). This opacity inflates preparation time—up to six months per mid-rise project—and stifles peer-city learning. Component 1 therefore deploys a cloud-based e-permitting system that auto-layers flood, energy and zoning data, while Component 4 publishes anonymized dashboards to the Knowledge Hub. The result is a single evidence base that speeds approvals, guides green-finance decisions and enables real-time benchmarking across ministries, municipalities and lenders.

To make the link between these systemic drivers and the solutions embedded in Components 1-4 completely explicit, Figure 3 summarizes the one-to-one mapping.

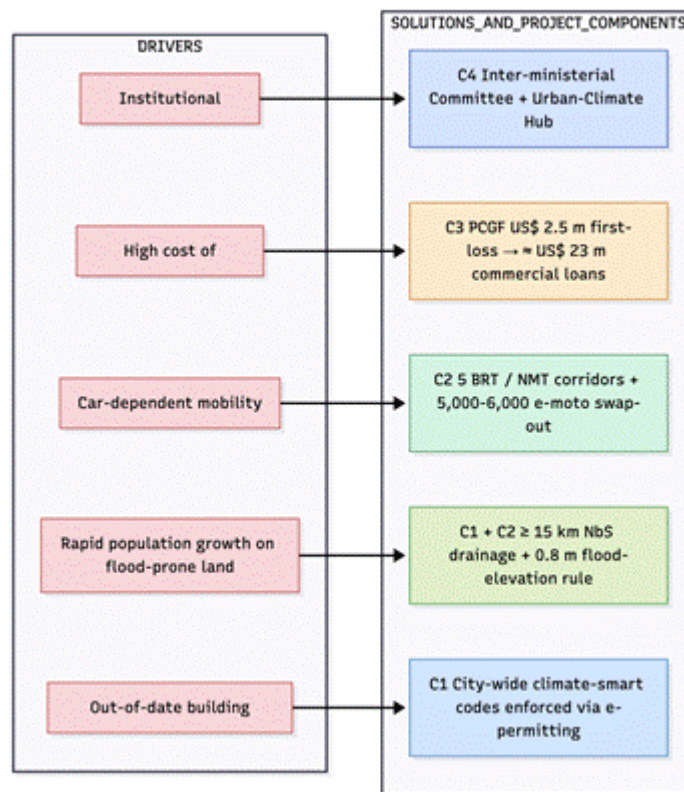


Figure 3. Driver–Solution Matrix linking Lomé’s urban-climate challenges to project responses

Systemic feedback loops

Rapid in-migration has led to informal sprawl on low-lying land, increasing impermeable surface area and amplifying storm-water runoff (INSEED 2022; Ministry of Environment 2021). At the same time, dependence on cars drives up transport emissions, intensifies the urban heat-island effect and raises cooling demand (World Bank Urban Mobility Review 2022; IPCC AR6 2021). Together, these dynamics lock Lomé into a mutually reinforcing flood-and-carbon trap unless tackled through an integrated package of nature-based drainage, low-carbon mobility and city-wide climate-smart building codes.

Barriers to Low-Carbon, Climate-Resilient Cities

The project recognizes multiple obstacles to Togo’s urban transition—from limited EWS and outdated building codes to insufficient transit and high financing costs. By linking each barrier to an adaptation (LDCF) or mitigation (GEF-TF/CCM) enabler, the design ensures full coverage of Togo’s climate and development needs. Nature-based solutions (NbS) address flood risk and provide modest GHG co-benefits, while updated building codes curb emissions and improve resilience. **The Partial-Credit-Guarantee Facility (PCGF)** bridges both agendas, crowding in private investment for climate-smart infrastructure.

Key barrier	Adaptation-focused enabler (LDCF)	Mitigation-focused enabler (GEF-TF – CCM)
1. Urban flooding & limited EWS <ul style="list-style-type: none"> • Frequent inundation of coastal / low-lying districts • Weak capacity to integrate climate risk 	<ul style="list-style-type: none"> • NbS drainage (permeable pavements, wetland buffers) • Upgraded Early-Warning System & local training • ≥ 15 km drainage retrofits protect flood-prone zones 	<ul style="list-style-type: none"> • Mainly an adaptation focus; co-benefit: urban green space lowers heat-island & avoids some GHGs
2. Outdated building codes & high upfront costs <ul style="list-style-type: none"> • Limited enforcement of energy-efficient standards 	<ul style="list-style-type: none"> • Raised-foundation & flood-proof design clauses improve resilience 	<ul style="list-style-type: none"> • CCM-1.1: revise codes for energy/material efficiency (cool-roof SRI ≥ 78, PV-ready conduits) • PCGF de-risks green-construction loans to developers adopting new standards
3. Reliance on private vehicles & weak public transit <ul style="list-style-type: none"> • Sprawl, high GHGs 	<ul style="list-style-type: none"> • Minor adaptation co-benefit where improved transit relieves flooded roads 	<ul style="list-style-type: none"> • CCM-1.3: scale up zero-emission mobility – 5 BRT/NMT corridors plus 5 000-6 000 e-motos • Dedicated lanes & traffic management cut vehicle-km and PM_{2.5}
4. Financial constraints <ul style="list-style-type: none"> • High capital cost of resilient / low-carbon infrastructure 	<ul style="list-style-type: none"> • LDCF co-finance anchors NbS flood control 	<ul style="list-style-type: none"> • GEF-TF supports the PCGF (US \$ 2.5 m first-loss → ≈ US \$ 23 m loans) that mobilizes private debt for NbS, BRT/e-mobility and green buildings
5. Institutional & policy gaps <ul style="list-style-type: none"> • Fragmented inter-ministerial coordination 	<ul style="list-style-type: none"> • LDCF resources embed climate risk in urban plans and EWS zoning; capacity-build local authorities 	<ul style="list-style-type: none"> • GEF-TF funds regulatory incentives for low-carbon buildings & mobility; capacity-build on GHG inventories and enforcement

Table A-1. Barrier & LDCF/GEF-TF Solution Matrix

The updated flowchart (Figure 4) traces Lomé’s key barriers—persistent flooding, rising GHG emissions and weak public transit—to the **adaptation enablers financed through the LDCF** and the **mitigation enablers supported by the GEF Trust Fund**. By showing how these streams converge into integrated project interventions, the diagram highlights a single pathway toward **resilient, low-carbon urban outcomes**. Urban vulnerabilities such as limited EWS, outdated codes and car-dependent mobility trigger the need for nature-based drainage, city-wide climate-smart codes, zero-emission mobility and innovative green finance. Mapping each barrier to a concrete LDCF or GEF-TF measure guarantees full coverage of Togo’s climate

challenges; the resulting synergy of policy reform, on-the-ground upgrades and private-sector leverage provides a replicable model for safer, lower-emission cities.

Key enablers

Together these enablers transform policy intent into **bankable projects**, mobilize private capital and ensure inclusive uptake—conditions required to break Lomé’s current flood-and-carbon trap.

#	Critical barrier	Enabling factor already in place
1 Urban flooding & limited EWS • Frequent inundation in coastal / low-lying districts • Sparse real-time data	Policy mandate & data platforms • <i>Feuille de Route 2025</i> Priority #2 embeds flood-risk management in urban policy. • City EWS and the new e-permitting dashboard already collect GIS layers that feed design decisions.	Provides immediate data backbone for ≥ 15 km NbS drainage design.
2 Outdated / weakly enforced building codes • High upfront cost of resilient, low-carbon materials	Operational green-finance window • BOAD’s <i>FOGAR-Climat</i> holds ~US \$ 18 m in climate-risk guarantees and will host the PCGF.	PCGF first-loss (US \$ 2.5 m) leverages \approx US \$ 23 m in commercial loans for compliant projects.
3 Car-dependent mobility & high transport GHGs • Sparse mass-transit options	External transit co-finance • AfDB loan US \$ 5.13 m mobilized for the first BRT / e-bus corridor. • World Bank US \$ 20 m Lomé Urban Mobility project (parallel, not counted in GEF co-finance) supplies detailed designs and e-bus specs.	GEF/LDCF funds add flood-proof road base & zero-emission fleet incentives.
4 Limited private capital / risk appetite	Women-entrepreneur networks & SME pipeline • <i>Femmes Leaders en Construction Durable</i> (~1 800 members) can absorb ≥ 30 % of PCGF loans, diversifying risk.	Ensures gender target for PCGF (≥ 30 % women-led borrowers) is achievable.
5 Fragmented institutional capacity	Existing digital platforms & inter-ministerial tasking • New e-permitting system and GIS layers create a shared evidence base. • Inter-Ministerial Committee (≥ 30 % women) provides coordination architecture.	Underpins policy coherence across Components 1-4.

Table A-2. Critical Barriers vs. Existing Enablers (updated)

Source references unchanged; financing figures now reflect the confirmed US \$ 56 m co-finance envelope.

Co-finance note (2025 status): BOAD US \$ 23.55 m (loans, mobilized) · AfDB US \$ 19.25 m (loan, mobilized) · Municipal & other sources US \$ 13.2 m (in-kind / cash, confirmed) – total US \$ 56.0 m.

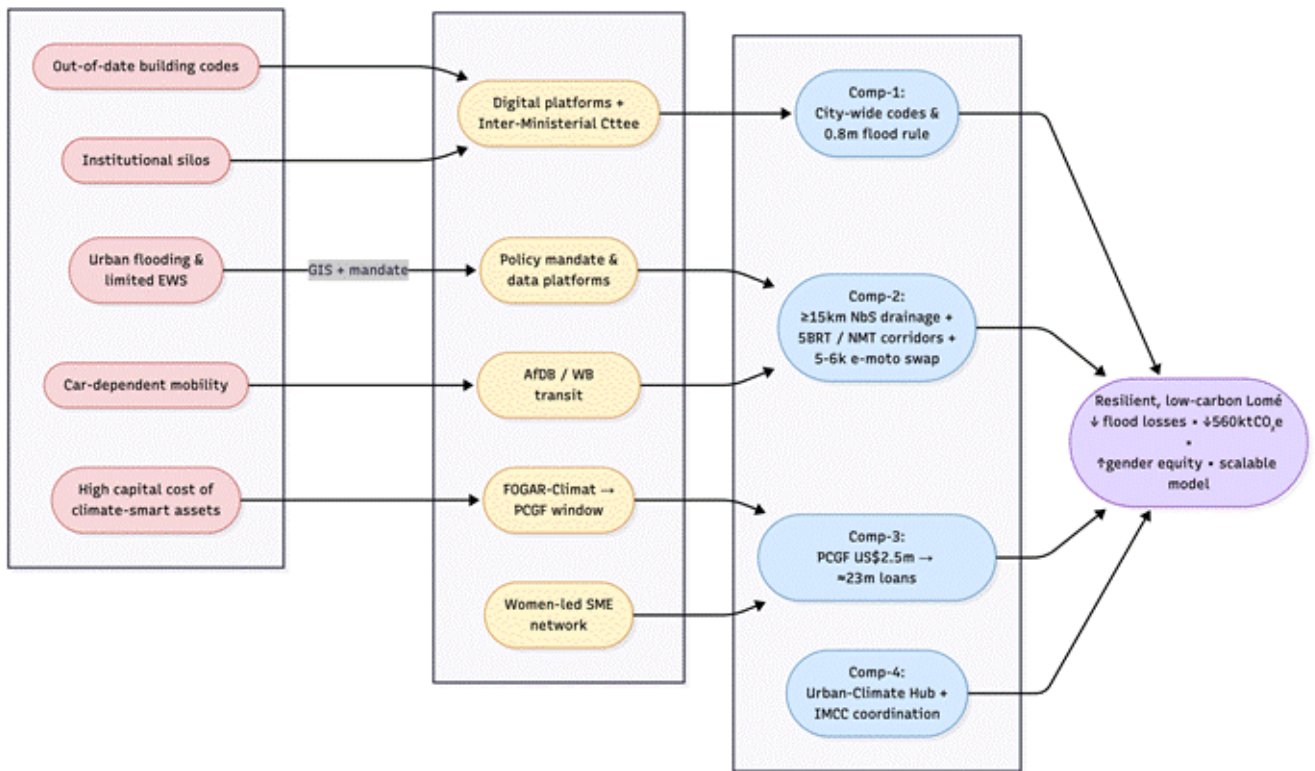


Figure 4 Barrier-Enabler-Intervention Pathway: How LDCF & GEF-TF actions convert Lomé’s flood-and-carbon trap into a resilient, low-emission urban system

Balancing Near-Term Lomé Upgrades with Future Urban Growth

Addressing Togo’s urban-climate challenge requires a dual strategy: **(i)** upgrading high-density neighborhoods in Lomé to tackle immediate flood and emissions risks, and **(ii)** guiding any future government-financed satellite development so that sprawl and carbon lock-in are avoided from the outset.

- **Near-term Lomé focus.** In districts where flooding, inadequate drainage and scarce green corridors undermine resilience, the project will deliver **≥ 15 km of nature-based drainage, wetland restoration and green corridors** that buffer heavier cloudbursts and rising sea levels. Concurrently, **city-wide climate-smart building codes**—mandatory 0.8 m flood elevation, permeable-surface minimums, cool-roof and PV-ready clauses—will lock resilience and efficiency into every new permit. Land-use plans and zoning reforms will help curb sprawl, encourage mixed-use districts and protect wetlands as natural flood-retention assets.
- **Future growth areas.** Government-earmarked land northeast of Lomé offers a blank canvas for compact, low-carbon urban design. The project’s open-license Knowledge Hub will capture Lomé’s drainage specifications, e-mobility playbook and climate-smart code templates so planners can “copy-and-paste” them into the satellite’s master plan **without consuming additional GEF resources**.

Ensuring inclusivity, serviced plots and supportive green-finance tools (PCGF) will later allow lower-income households to access secure, flood-resilient homes, preventing elite enclaves and reducing social vulnerability. Robust public-transport linkages—BRT corridors, bike lanes and park-and-ride hubs—will minimize commuting emissions while easing congestion in Lomé.

By simultaneously upgrading the capital's existing fabric and generating know-how for future climate-smart expansion, the project tackles near-term flood losses and sets a low-carbon trajectory for national urban growth—**with all LDCF and STAR funds dedicated to Lomé.**

Objective of the Project

The overarching goal is to **accelerate Togo's transition to resilient, low-carbon urban development.** The project therefore focuses entirely on **Lomé**—the country's most climate-vulnerable and emissions-intensive city—using it as a live laboratory whose lessons can be replicated nationwide.

To achieve this goal the project pursues four, mutually reinforcing aims:

1. **Strengthening policy and institutional frameworks** – city-wide climate-smart building codes, flood-elevation and permeable-surface rules, and a digital e-permitting platform under the guidance of an Inter-Ministerial Climate Committee ($\geq 30\%$ women).
2. **Demonstrating on-the-ground solutions** – delivery of ≥ 15 km nature-based drainage corridors, restoration of wetland buffers, and construction of **five BRT / NMT corridors plus a 5 000–6 000 e-moto replacement finance window**, providing tangible examples of flood resilience and zero-emission mobility.
3. **Unlocking innovative financing** – a Partial-Credit-Guarantee Facility (PCGF) capitalized with **US \$ 2.5 m first-loss**, leveraging \approx **US \$ 23 m** in commercial loans for NbS drainage contracts, e-mobility suppliers and code-compliant green construction.
4. **Scaling up through knowledge management and M&E** – a national Urban-Climate Knowledge Hub, peer-city learning cohorts and a results dashboard aligned with Togo's NDC track progress, enable replication and embed gender-disaggregated monitoring.

Justification for the Project

Addressing climate vulnerability and mitigating emissions. Lomé's low-lying districts experience chronic flooding that disrupts livelihoods and already cost an estimated 1–2 % of city GDP each year (MoE 2021). Upgrading **15 km** of priority roads and drains with nature-based solutions (permeable paving, vegetated swales, wetland buffers) will cut annual flood losses for \approx **45 000 people**. In parallel, the five BRT/NMT corridors and e-moto transition will avoid \approx **560 000 t CO₂e** over 20 years (First BUR 2019). Updated building codes institutionalize flood-elevation, cool-roof and PV-ready standards, locking low-carbon practice into Lomé's future housing supply without the need for a stand-alone retrofit pilot.

Strategic focus on Lomé. Concentrating all STAR and LDCF resources in the capital maximizes near-term impact and produces “live-lab” designs (NbS drainage specifications, e-mobility finance templates, digital permits) that government can apply to future satellite towns at no extra GEF cost.

Why an integrated package?

Side-by-side screening confirmed that neither a drainage-only “grey” upgrade nor a transport-only upgrade would satisfy Lomé's climate-risk and cost-effectiveness tests. The combined bundle—**nature-based drainage, zero-emission BRT/NMT corridors, and city-wide climate-smart codes**—retains **> 90 % hydraulic capacity under a 2070 high-emissions stress test** (MoE HEC-RAS modelling, 2023) and delivers the highest gender-inclusion score thanks to the prominent role of women-led SMEs in landscaping, e-mobility maintenance and green-construction trades.

Screened option	Key weak points	Reason for rejection
Drainage-only “grey” upgrade	~40 % higher CAPEX; zero GHG benefit; no ecosystem-service value	Fails mitigation & gender criteria
Transport-only upgrade	Leaves ≈ 200 000 residents exposed to floods	Misses adaptation mandate
Chosen bundle: NbS + BRT/NMT + climate-smart codes	Positive NPV ≈ US \$ 35 m; ≥ 90 % hydraulic capacity under SSP5-8.5; gender mainstreaming feasible	Selected

The integrated package emerged as the clear winner. By coupling nature-based drainage corridors with five zero-emission BRT/NMT lines and embedding climate-smart building codes city-wide, the bundle delivers multiple dividends. Hydraulic modelling shows the bioswale network retains over 90 percent of its capacity even under an aggressive 2070 SSP5-8.5 rainfall-and-sea-level scenario, dramatically cutting flood risk. At the same time, shifting commuters to e-buses and protected cycleways avoids an estimated 560 000 t CO_{2e} over twenty years. Financially, the mix produces a positive net present value of about US \$ 35 million once avoided flood losses, reduced fuel expenditure and health gains are counted. Critically, it also opens space for women-led SMEs—in landscaping, e-mobility maintenance and green-construction trades—to capture at least 30 percent of new jobs and credit lines, meeting the project’s gender-equality target.

In short, only the integrated approach meets all four decision criteria: robust adaptation, substantial mitigation, cost-effectiveness and meaningful gender inclusion.

Innovative Financing and Private-Sector Engagement

Mobilizing private capital is pivotal. The project therefore establishes a **Partial-Credit-Guarantee Facility (PCGF)** hosted by BOAD’s FOGAR-Climat window. The PCGF’s **S \$ 2.5 m first-loss tranche from BOAD/FOGAR-Climat leverages ≈ US \$ 37 m. GEF/LDCF funds finance legal structuring, risk-analytics/MIS, operating costs and capacity-building; no grant capitalizes the guarantee:**

- Nature-based drainage contracts (Comp 2)
- Zero-emission mobility assets (e-buses, depot chargers, e-moto suppliers)
- Green-construction SMEs compliant with the new building code

Targeted capacity-building for ≈ 300 bankers, developers and SMEs (≥ 30 % women) on climate-risk underwriting and NbS engineering ensures long-term market uptake. The PCGF’s gender dashboard ring-fences **≥ 30 % of loan volume to women-led firms**, turning finance into a catalyst for inclusive, climate-smart urban growth well beyond the life of the grant.

Contribution to National and Global Goals

The project directly advances Togo’s NDC commitments and two core SDGs—**SDG 11 (Sustainable Cities)** and **SDG 13 (Climate Action)**—by converting Lomé into a proof-of-concept for urban adaptation and low-carbon growth. Flood-risk management, an upgraded Early-Warning System, **≥ 15 km of nature-based drainage**, five zero-emission BRT/NMT corridors and city-wide climate-smart codes all work together to keep the capital on a **resilient, inclusive and Paris-aligned pathway**.

From Alignment to Transformation

Building on that policy alignment, the project triggers four mutually reinforcing shifts that make the change **durable and scalable**:

1. Digital e-permitting and mandatory climate-smart codes institutionalize flood elevation, permeable-surface and energy-efficiency rules.
2. A **Partial-Credit-Guarantee Facility (PCGF)**—US \$ 2.5 m first-loss leveraging \approx US \$ 37 m commercial capital—creates a self-sustaining market for NbS, e-mobility and code-compliant construction.
3. **Inclusive livelihoods.** Gender-responsive job pipelines put women-led SMEs at the center of NbS landscaping, e-mobility maintenance and green-construction trades.
4. **Replication engine.** An open-access Urban-Climate Knowledge Hub packages every spec, bill-of-quantities and finance template, enabling any West-African coastal city to replicate Lomé’s playbook at minimal cost.

Expected Impact & Strategic Justification

The interaction between these levers and their ripple effects is summarized below.

Lever	Immediate result in Lomé	National / Regional upside
Inter-ministerial mandates & climate-smart codes	Flood-risk and GHG criteria become mandatory checkpoints in all permits and budgets; inter-agency coordination time falls \geq 30 %.	Template for other Togolese cities to adopt the same “climate-gate” in planning approvals; feeds real-time data to NDC tracking.
Pilots: \geq 15 km NbS drainage + 5 BRT/NMT corridors + e-moto swap	Annual flood losses for \approx 45 000 residents drop \geq 40 %; \approx 560 kt CO _{2e} avoided over 20 years.	Design packages in the Knowledge Hub allow secondary cities (e.g. Aného, Kara) to replicate without fresh feasibility studies.
PCGF (US \$ 2.5 m first-loss \rightarrow \approx US \$ 37 m loans)	Local banks shift \geq 25 % of new construction lending to climate-smart projects; SMEs access affordable capital for NbS works and e-bus servicing.	Guarantee model can be replicated by BOAD across its 8-country mandate, mainstreaming climate-risk lending in West Africa.
Capacity-building for \approx 300 planners, bankers & SMEs	Climate-risk appraisal and gender-responsive product design become standard professional skills.	Training modules accredited by ECREEE / WAEMU, scaling expertise beyond Togo.

Through this cascade—from **policy to pilots to finance to knowledge**—the project both relieves Lomé’s immediate flood-and-emissions pressures and seeds a **replicable, low-carbon urban model** for the wider

Additional Context: Transport-Sector Priorities and Synergies

Togo’s road-transport system produces **just over half of national energy-related GHG emissions** (BUR 2019). Extreme rainfall then degrades the same roads, disproportionately affecting

low-income commuters who lack reliable transit. In response, Togo’s climate strategy calls for **climate-resilient drainage, expanded public transit and green corridors** that can handle heavier cloudbursts and rising sea levels. The present project answers that call by:

- reinforcing **mass-transit capacity** through five zero-emission BRT/NMT corridors and an e-moto swap programme.
- embedding **nature-based drainage** in ≥ 15 km of priority roads, making them more resistant to flood damage; and
- financing these upgrades via a gender-responsive **Partial-Credit-Guarantee Facility (PCGF)**.

Positioning within the Current Landscape of Initiatives

A number of programmes already promote urban resilience or low-carbon growth in Togo. Rather than duplicate effort, the project **builds directly on those assets** and fills the unfunded gaps:

Ongoing initiative	Size & status	Key assets already in place	Project component that leverages them	Incremental GEF/LDCF value-add
World Bank “Lomé Urban Mobility” (P176337)	US \$ 20 m – effective Q4 2023	Detailed BRT designs, e-bus specs, stakeholder maps	Comp 2 – zero-emission BRT & NMT corridors	Adds flood-proof roadbeds, NbS drainage along corridors and gender-safety audits
AfDB Drainage Upgrade Loan(2024-29)	US \$ 15 m – under implementation	Hydraulic models, contractor pool, cost benchmarks	Comp 2 – ≥ 15 km NbS drainage retrofits	Finances permeable paving, bioswale vegetation and wetland buffers that AfDB loan cannot cover
BOAD FOGAR-Climat guarantee window	US \$ 18 m guarantees issued	Guarantee manuals, underwriting team, ESG tool	Comp 3 – PCGF	Injects US \$ 2.5 m first-loss → ≈ US \$ 37 m commercial loans; ≥ 30 % women-led borrower carve-out
UNDP Urban Resilience pilots (2021-24)	US \$ 3 m – completed	Community EWS kits; flood-mapping method	Comp 1 – EWS layer in e-permitting	Scales training city-wide; embeds real-time EWS check in permit API
GEF-6 Coastal Adaptation (ID 9834)	US \$ 4.7 m – closed 2022	Wetland-restoration SOPs; gender-responsive governance model	Comp 2 – wetland buffers; Comp 4 – Knowledge Hub	Transfers SOPs to Lomé wetlands; manuals uploaded for replication

Table B-1. Building on Existing Investments

How the Project Complements National Strategy

- **Resilience:** By dovetailing AfDB’s hard-infrastructure loan with GEF-funded NbS inserts, the upgraded corridors handle both day-to-day traffic and 1-in-100-year storm water, aligning with the Feuille de Route 2025 flood-management mandate.

- **Mitigation:** The WB mobility loan provides buses and depot designs; GEF funding ensures those fleets are **zero-emission** and paired with safe NMT lanes, tackling the >50 % transport-emission share.
- **Finance:** BOAD’s existing guarantee machinery means the PCGF can start issuing climate-smart guarantees in Year 1, instantly lowering capital costs for NbS contractors and e-mobility suppliers.
- **Knowledge:** UNDP toolkits and GEF-6 wetland SOPs are pushed onto the new Knowledge Hub, turning scattered pilot know-how into a national repository.

In short, without the GEF/LDCF grant, three critical gaps would remain unfunded: (i) nature-based drainage along BRT corridors, (ii) the PCGF first-loss tranche that mobilizes private capital at scale, and (iii) the gender-ring-fenced finance and knowledge systems needed to mainstream these solutions nationwide.

Added Value of the Proposed Project

Synchronizing with the wide range of ongoing programmes listed above, the proposed project fills the **last missing pieces** in Togo’s urban-climate puzzle. It is the **only initiative that combines:**

- **Integrates NbS drainage directly into the BRT roadbed upgrades funded by partners”**
- **City-wide climate-smart codes** that hard-wire flood elevation, permeable surfaces and energy efficiency into every new permit; and
- **A gender-responsive Partial-Credit-Guarantee Facility (PCGF)** that unlocks private capital for zero-emission mobility and NbS works.

Other projects each tackle a **single element**—flood control, transport modernization or wetland restoration—but none integrate all three **and** de-risk private investment. By doing so, the GEF/LDCF package turns Lomé into a **live laboratory** that magnifies the impact of every partner’s dollar while avoiding overlap.

Alignment with GEF-8 Priorities

- **LDCF:** targets urban climate vulnerability—especially flooding—via NbS drainage, EWS integration and risk-informed zoning (Outcome 1.2 & 2.1 of the LDCF results chain).
- **GEF-TF (CCM):** supports mitigation through updated building codes (**CCM-1.1**) and five zero-emission mobility corridors plus an e-moto transition (**CCM-1.3**).
- **Gender:** ≥ 30 % women on the Inter-Ministerial Climate Committee and ≥ 30 % of PCGF loan volume to women-led firms match the GEF-8 gender-mainstreaming target.

Together these actions advance Togo’s NDC and dovetail with the GEF-8 Urbanization Integrated Programme.

Incremental-Cost Reasoning

The GEF-8 grant of roughly US \$ 9.32 million (US \$ 3.87 million STAR, US \$ 5.45 million LDCF) finances the elements that the baseline programmes either overlook or cannot justify on purely national cost-benefit grounds.

First, the LDCF share underwrites the adaptation premium. About US \$ 1.6 million equips 10–15 km of Lomé’s storm drains with permeable roadbeds, bioswale vegetation and 30 ha of restored lagoon fringe, while a further US \$ 0.3 million embeds the 0.8-metre freeboard and 30 per cent permeable-surface rule in city

ordinances. Together with nearly US \$ 0.9 million to fuse the early-warning system with the new e-permitting platform, these measures will cut flood losses by at least 40 per cent for some 45 000 residents spread over 320 ha.

Second, US \$ 2 million from the Trust Fund buys the incremental cost of five zero-emission BRT and non-motorised corridors—electric buses, chargers and segregated cycle lanes—that will avoid roughly 560 000 t CO_{2e} over twenty years.

Third, system-level enablers absorb US \$ 3.2 million. Roughly US \$ 0.7 million perfects the digital permit screen and compliance dashboard, while US \$ 2.5 million capitalises the first-loss tier of a Partial-Credit-Guarantee Facility that is expected to unlock around US \$ 37 million in commercial lending for the green pipeline.

Finally, just under US \$ 1 million supports a cloud-based Urban Climate Knowledge Hub, peer-city mini-grants and gender-disaggregated monitoring—ensuring the model is replicated and that women secure at least thirty per cent of jobs and finance.

In short, a ten-per-cent GEF/LDCF contribution mobilizes US \$ 56 million in co-finance and turns a “business-as-usual” package of concrete drains, diesel buses and siloed data into a globally relevant, climate-resilient urban model for coastal West Africa.

Resulting Incremental Logic

Without GEF/LDCF support, Lomé’s flood-control portfolio would stop at conventional concrete drains and diesel-bus upgrades—the least-cost response for local authorities but one that locks the city into carbon- and capital-intensive pathways. The GEF/LDCF package finances four tightly linked “add-on” layers that lift the baseline to global-benefit territory.

First, LDCF resources (US \$ 2.8 m) pay the premium for nature-based drainage inserts, lagoon-wetland buffers, a city-wide 0.8 m freeboard rule and the integration of flood-early-warning data into the new digital permitting system. These measures cut expected flood losses by at least 40 % for roughly 45 000 residents over 320 ha—benefits that sit squarely in Guideline § 11.b’s category of local adaptation gains that markets rarely fund.

Second, GEF-TF funds (US \$ 2 m) cover the incremental cost of five zero-emission BRT/e-bus corridors, dedicated cycle lanes and charging infrastructure. The switch from diesel avoids an estimated 560 000 t CO_{2e} over twenty years, delivering the trans-boundary mitigation value highlighted in § 11.a.

Third, US \$ 3.2 m is allocated to systemic enablers: a gender-tagged e-permit dashboard and a US \$ 2.5 m first-loss tranche inside the Partial Credit Guarantee Facility, which together unlock about US \$ 37 m in senior commercial loans—classic barrier removal per § 12.

Finally, US \$ 0.9 m funds the Urban Climate Knowledge Hub, peer-city mini-grants and sex-disaggregated M&E, ensuring replication and inclusion in line with § 12.c.

In total, the US \$ 9.32 m GEF/LDCF grant represents barely 10 % of project outlay yet catalyzes US \$ 56 m in confirmed co-finance—roughly a 1: 6 leverage ratios—while securing global climate benefits, biodiversity co-advantages and gender-equitable outcomes unattainable under the domestic baseline.

Institutional Architecture & Rationale

Delivering an integrated, Lomé-only programme that spans policy reform, large-scale works, and innovative finance requires **clear lines of authority and fast-moving technical teams**, while still honoring the

Government's request to anchor execution in a national ministry rather than the Bank. Accordingly, the project adopts a *hub-and-spoke* model:

- **One high-level hub** – the gender-balanced **Project Steering Committee (PSC)** – keeps the six key ministries, the mayor's office, BOAD and civil-society voices aligned on strategy, budgets and safeguards;
- **One operational hub** – a **Project Management Unit (PMU)** housed in the **Ministry of Transport** with BOAD secondees – handles fiduciary tasks, procurement and the results dashboard; and
- **Five specialized spokes** – three Technical Working Groups, the PCGF Board and the Knowledge-Hub node – drive day-to-day design, risk-sharing and lesson capture.

This architecture lets policy decisions flow down to site engineers within days, while real-time data from e-permitting and the PCGF dashboard flow back up to decision-makers each quarter. The table below summarizes roles, gender targets and the component linkages.

Layer	Core functions	Composition & gender targets	Lomé-specific responsibilities	Link to components
Project Steering Committee (PSC)	Strategic oversight; approves annual work plan & budget; resolves cross-ministerial issues	Chaired by Minister of Economy & Finance; Ministers of Environment, Road-Air-Rail Transport, Urbanism & Housing; Mayor of Lomé; BOAD VP-Climate; 2 CSO reps → ≥ 50 % women overall	Ratifies locations for each works tranche; endorses PCGF policy changes; receives quarterly dashboard	All
Project Management Unit (PMU) hosted in Ministry of Transport	Day-to-day coordination; procurement; FM; safeguards; M&E	Project Director (MoT); FM & procurement officers; M&E / gender specialist → ≥ 40 % women BOAD provides fiduciary back-stopping (treasury & audit) via seconded staff	Manages single project bank account; contracts works & TA; operates GRM and results dashboard	C 1-4
Technical Working Groups (TWGs)	Detailed design, supervision, troubleshooting	<ul style="list-style-type: none"> • TWG-Drainage & NbS – lead: Ministry of Urbanism & Housing • TWG-Mobility – lead: Ministry of Transport • TWG-Codes & e-Permitting – lead: Ministry of Environment 	Deliver Lomé outputs: <ul style="list-style-type: none"> – ≥ 15 km NbS drainage corridors – 5 BRT/NMT corridors + 5-6 k e-moto swap – Revised code & e-permitting rollout 	C 1-3
PCGF Board	Guarantee approvals & portfolio-risk oversight	BOAD guarantee arm (FOGAR-Climat) + 3 partner banks: Board ≥ 30 % women	Screens e-permitting pipeline; issues guarantee; publishes	C 3-4

Layer	Core functions	Composition & gender targets	Lomé-specific responsibilities	Link to components
			gender-disaggregated dashboard	
Knowledge & KM Hub node	Capture & disseminate learning; strategic comms	Hosted by Ministry of Digital Economy; 6-member editorial board ≥ 50 % women	Hosts open-access drawings/ Bills of Quantities (BoQs) & Green-Guarantee Toolkit (Y 4); organizes annual Urban-Climate Forum	C 4

Why this set-up?

- Moving the **PMU to the Ministry of Transport** satisfies the Government’s request for stronger national ownership while retaining BOAD’s fiduciary rigor through seconded finance staff.
- Co-chairing TWGs between Transport and Urbanism mirrors their mandates—Transport oversees BRT/e-mobility, Urbanism signs-off NbS drainage—ensuring technical decisions feed straight into execution.
- Both lead ministries sit on the PSC, closing the loop between policy, implementation and results monitoring fed by the PMU dashboard.

This architecture gives Lomé a single command structure that can **move quickly on works procurement, maintain financial integrity and disseminate lessons nationally**—exactly what is required to turn GEF/LDCF resources into replicable climate action.

How the ministries will work together

Locating the PMU in the Ministry of Transport (MoT) gives Lomé a single operational center, but the flood-drainage mandate still sits with the Ministry of Urbanism & Housing (MUH). The two portfolios therefore share responsibilities in a “divide-and-co-lead” model summarized below.

Task cluster	Lead ministry	Day-to-day coordination tools
e-bus procurement + construction of five BRT / NMT corridors	MoT	<ul style="list-style-type: none"> • Co-chairs TWG-Mobility with MUH • Joint monthly progress note to PMU • Common QA log shared via the PMU dashboard
Nature-based drainage (≥ 15 km bioswales), permeable-paver roadbeds & wetland buffers	MUH	<ul style="list-style-type: none"> • Co-chairs TWG-Drainage & NbS with MoT • Weekly design huddles on road–drainage interfaces • Joint variation orders signed by both ministers
Cross-cutting glue	—	<ul style="list-style-type: none"> • Both ministers sit on the PSC for policy coherence • One shared field engineer

Task cluster	Lead ministry	Day-to-day coordination tools
		(project-funded) • Single M&E dashboard fed by both TWGs

A brief narrative ties this together in practice: Transport delivers the mobility hardware; Urbanism signs off every square meters of nature-based drainage; and both share the same data backbone, audit trail, and reporting cycle.

Plugging into the wider programme ecosystem

Smooth internal coordination would mean little without alignment to the substantial loans and pilots already under way. The PMU therefore operates an “outside-in” interface, shown in the next table.

Ongoing initiative	Funder & size	How the GEF/LDCF project uses it	Concrete coordination mechanism
World Bank “Lomé Urban Mobility” (P176337)	US \$ 20 m	Supplies BRT designs & part-finances civil works	Shared design office; quarterly site-walks; harmonized ESMPs
AfDB Drainage Upgrade Loan (2024-29)	US \$ 19.25 m	Provides hydraulic models & contractor pool for NbS retrofits	MoU on BoQs; AfDB engineers embedded in TWG-Drainage
BOAD FOGAR-Climat guarantee window	US \$ 18 m issued	Hosts the new PCGF first-loss tranche (US \$ 2.5 m)	Same risk manual; shared MIS; dashboard merged with e-permitting API
UNDP Urban Resilience pilots (closed 2024)	US \$ 3 m	Community EWS kits feed Comp 1 training	Kits integrated in Comp 1 capacity plan
GEF-6 Coastal Adaptation (ID 9834)	US \$ 4.7 m	Wetland-buffer sizing rules inform Lomé buffers	Technical note on TWG-Drainage SharePoint; staff cross-trained
AFD Urban Upgrading Initiative	US \$ 6.7 m	Neighborhood upgrades complement NbS corridors	Bi-annual donor round-table chaired by PSC

Result: every dollar the partners spend is either extended (e.g., AfDB drains get NbS inserts) or made safer (e-bus fleets run on raised, flood-proof roadbeds).

Moving knowledge, not just money

- Capture – All drawings, BoQs and gender toolkits from Lomé pilots are uploaded to the Knowledge Hub and tagged by city, hazard and SDG.
- Share – An annual Urban-Climate Forum (117 mayors + lenders) and peer-city twinning trips (five secondary cities) are financed under Component 4.
- Communicate – A PMU communications officer releases quarterly briefs; social-media mini-campaigns spotlight women-led SMEs that tap the PCGF; PSC clearance keeps the narrative consistent across donors.

Role of BOAD under Agency-execution rules

BOAD limits itself to fiduciary back-stopping and PCGF management. All physical works and TA contracts are procured by the MoT-hosted PMU or delegated to line ministries, fully respecting GEF policy—no execution-exception is requested.

These layered arrangements—clear division of labor, tight donor docking and an open knowledge pipeline—ensure that every component moves in synchrony and that Lomé’s breakthroughs can be copied anywhere in Togo.

Stakeholder Engagement and Roles

Delivering an integrated package in Lomé requires continuous dialogue across government, private finance, civil society and research actors. Table B-2 condenses the roles each group plays; a short transition sentence links the table to the engagement mechanics that follow.

Stakeholder	Key role in the project	Core responsibilities
Ministry of Environment	Policy guidance & EWS integration	Align NbS with national policy; upgrade climate-monitoring & data exchange; enforce ESMP standards on works sites.
Ministry of Urbanism & Housing	Urban development & land-use regulation	Update zoning to include flood risk; embed NbS criteria in permits; coordinate master-planning with municipalities.
Ministry of Transport	Low-carbon mobility & resilient roads	Procure e-bus fleet; supervise BRT / NMT corridors; set flood-proof road specs; liaise with operators.
Ministry of Finance	Financial framework & policy reform	Provide fiscal incentives; endorse PCGF first-loss tranche; mobilise local banks for green lending.
Ministry of Territorial Administration	Decentralisation & local oversight	Channel guidance to communes; validate municipal action plans; support transparent procurement.
Municipality of Lomé	Local implementation & outreach	Identify priority districts; run consultations; monitor on-site progress; compile quarterly reports for PSC.
Community-Based Organisations (CBOs)	Grass-roots mobilisation & inclusion	Represent women, youth & low-income groups; co-design NbS works; lead EWS awareness campaigns.
Gender-focused CSOs (e.g. <i>Jeunes Verts, AGEDI</i>)	Advocacy & gender mainstreaming	Ensure ≥ 30 % women’s participation; track gender KPIs; advise on equitable sharing of PCGF benefits.
Private sector (banks, developers, SMEs)	Financing & green innovation	Co-finance NbS contracts; adopt climate-smart codes; pilot e-mobility services and green-building materials.

Stakeholder	Key role in the project	Core responsibilities
NGOs & Research institutes	Technical expertise & capacity-building	Deliver NbS / e-mobility training; research local climate impacts; evaluate pilots for replication and policy feedback.

Table B-2. Stakeholder roles & engagement mechanisms

How we keep everyone moving in the same direction

- Periodic Advisory Committee meetings – quarterly sessions chaired by the PMU bring ministries, the Mayor’s office, banks, SMEs and CBOs together to confirm that interventions align with local plans, co-financing agreements and community priorities.
- Collaborative capacity-building cycles – mixed cohorts of government staff, financiers and contractors complete short courses on NbS engineering, PCGF underwriting and gender-responsive design; peer-learning continues through an online forum hosted by the Knowledge Hub.
- Feedback loops – survey tools embedded in the e-permitting platform and the PCGF dashboard collect beneficiary input (disaggregated by gender) and feed real-time metrics to the PSC for course-corrections.

This structured—but inclusive—engagement model ensures that each stakeholder group both contributes to and benefits from the project, sustaining momentum well beyond the life of the GEF/LDCF grant.

Conclusion

Through consistent dialogue and shared learning, stakeholders are forging a unified vision for **climate-resilient, low-carbon urban growth in Lomé and, by extension, the rest of Togo**. The project’s multi-layered coordination—anchored by a PMU in the Ministry of Transport, inter-ministerial steering, gender-balanced working groups, and an open Knowledge Hub—simultaneously boosts technical capacity, mobilises private finance through the PCGF, and embeds accountability in a single results dashboard.

This architecture ensures that the benefits—reduced flood losses, lower GHG emissions, stronger green-job pipelines—are **robust, inclusive and enduring**.

All statistical data, climate projections and financial estimates in this document draw on the best information available at the time of drafting, sourced from government publications, peer-reviewed studies and authoritative international databases.

B. PROJECT DESCRIPTION

Project description

This section asks for a theory of change as part of a joined-up description of the project as a whole. The project description is expected to cover the key elements of good project design in an integrated way. It is also expected to meet the GEF’s policy requirements on gender, stakeholders, private sector, and knowledge management and learning (see section D). This section should be a narrative that reads like a joined-up story and not independent elements that answer the guiding questions contained in the PIF guidance document. (Approximately 3-5 pages) see guidance here

Theory of Change

Lomé sits in a dangerous loop: every rainy season swollen tides and cloudbursts overwhelm an ageing drainage grid, while traffic that crawls through the flooded streets pumps out a third of Togo’s energy-related greenhouse gases. The project breaks that loop by moving four levers in a fixed order—policy, pilots, finance and knowledge—and by making sure women and low-income residents gain from every step.

1. The city cannot build its way out of trouble if new permits still allow low-lying floor slabs and dark, heat-soaking roofs. So the first job is to adopt city-wide climate-smart codes: a *0.8-metre freeboard* above the flood line, minimum permeable-surface ratios, and a “cool-roof / PV-ready” requirement for every new building. A digital e-permitting system checks those rules automatically. An Inter-Ministerial Climate Committee—at least one-third women—meets four times a year to enforce them.
2. Paper codes mean little without proof that they work. The project therefore rebuilds **fifteen kilometres of Lomé’s worst flood corridors** with nature-based solutions—permeable paving, vegetated swales and restored wetland buffers—and layers in **five zero-emission BRT and cycle corridors**. A parallel finance window replaces **about 5 000–6 000 petrol motor-taxis** with electric models that can use the new lanes. Every kilometer finished is logged back into the e-permitting database, giving engineers and lenders live performance data.
3. Even good pilots stall if banks still perceive climate-smart projects as risky. A **US \$ 2.5 million first-loss Partial Credit Guarantee Facility (PCGF)**, housed in BOAD’s existing guarantee arm, absorbs that fear. Because the PCGF’s software is linked to the e-permitting platform, any project that passes the new code can be screened for a guarantee within minutes. The first-loss tranche is expected to pull in roughly **US \$ 37 million** in commercial loans, and at least 30 percent of that lending is ring-fenced for women-led firms.
4. All drawings, bills of quantity, guarantee templates and gender dashboards flow into an open **Urban-Climate Knowledge Hub** run by the Ministry of Digital Economy. Five secondary cities have already agreed to use the Hub’s material when they update their own drainage or transport plans, ensuring the lessons travel far beyond Lomé.

If these four levers hold together, the city will cut average yearly flood losses by at least 40 percent for roughly **45 000 residents**, avoid **about 560 000 tonnes of CO₂** over twenty years, and prove that climate-smart urban growth can pay its own way.

Key conditions for success

- Ministries must keep working as a single team; quarterly joint dashboards and a Finance-Minister-chaired steering committee are in place to enforce that.
- Banks must honor their lending pledges; the first-loss guarantee and tailor-made training for 300 bankers and SMEs reduce that risk.
- Women must see real benefits; quotas in the committee, the PCGF and all training cohorts ensure they do.
- Other cities must copy the model; peer-city twinning agreements and download analytics from the Hub will track that uptake and trigger support where needed.

Because each later lever depends on the one before it—rules → pilots → finance → knowledge—the design creates a self-tightening chain. Break any link and the monitoring system flags the problem for immediate

correction; keep the chain intact and Lomé becomes West Africa’s first large-scale example of a city that has escaped the flood-and-carbon trap.

b) Key Outputs by Component (all Lomé-specific)

Component 1 – Policy & Institutional Strengthening.

By Year 5 Lomé will have between three and five enforceable city ordinances that set a 0.8 m flood-elevation rule, require at least 30 percent permeable ground-cover, and mandate cool-roof (SRI \geq 78) / PV-ready wiring in every new permit. A cloud-based e-permitting platform will screen every building application—about 8 000 a year—and an Inter-Ministerial Climate Committee with at least 30 percent female membership will meet quarterly to track compliance and resolve bottlenecks.

Component 2 – Nature-based & Low-Carbon Demonstrations.

The works package upgrades a minimum of 15 kilometers of Lomé’s most flood-prone roads with permeable paving, bioswales and wetland buffers, while rolling out five zero-emission BRT and cycle corridors that together serve roughly 30 000 riders a month. A parallel swap programme will replace between five and six thousand petrol motor-taxis with electric models, locking in the emissions benefit.

Component 3 – Innovative Finance & Private-Sector Engagement.

A US \$ 2.5 million first-loss tranche lodged in BOAD’s FOGAR-Climat arm will anchor a Partial Credit Guarantee Facility that is expected to mobilize about US \$ 37 million in commercial loans for nature-based drainage contracts, e-bus fleets, e-moto suppliers and green-construction SMEs. Roughly 300 financiers, developers and entrepreneurs—at least 30 percent of them women—will complete targeted climate-risk and green-loan training, and no less than 30 percent of the guaranteed portfolio will go to women-led firms.

Component 4 – Knowledge, M&E and Sustainability.

All drawings, bills of quantity, finance templates and gender dashboards will populate a National Urban-Climate Knowledge Hub that is expected to register at least 60 municipalities. The same data stream will feed an integrated results dashboard that the government can lift straight into its NDC reporting. Every permit that clears the new digital system is flagged automatically to the guarantee facility, which in turn lowers borrowing costs and pushes compliant projects—whether bioswale corridors or e-bus depots—through to financial close. That closed loop is what turns policy intent into bankable reality, while the Knowledge Hub captures the know-how for others to copy.

How Component 3 finance stitches the whole chain together

Everything in the project hinges on turning the **new building-code rules** into projects that banks will actually fund. That journey begins the moment an architect files a permit on the city’s new e-permitting site. Within seconds the cloud engine runs three checks: *Is the finished floor 0.8 meter above the one-in-one-hundred-year flood line? Is at least 30 percent of the plot permeable? Does the roof meet the cool-surface and PV-ready test?*

If the answer is **yes**, the permit number is whisked straight into BOAD’s **Partial Credit Guarantee Facility (PCGF)** dashboard. There the software assigns a provisional guaranteed ticket and alerts one of three partner banks that a “code-compliant, climate-smart” project is waiting for finance. Because the PCGF is carrying the first slice of risk (up to 70 percent of loan principal, backed by the US \$ 2.5 million BOAD/FOGAR-Climat first-loss tranche), the bank can cut its interest spread and still stay within its own risk limits.

The effect is immediate: drainage contractors bidding on the **15-kilometre bioswale corridors**, e-bus operators ordering vehicles for the **five BRT lines**, and the suppliers involved in the **5 000-to-6 000 e-moto swap-out** can all reach financial close on terms that would have been impossible without the guarantee. At

least **thirty percent** of the guaranteed volume is reserved for women-led firms, a figure that is tracked—and publicly displayed—on the same dashboard.

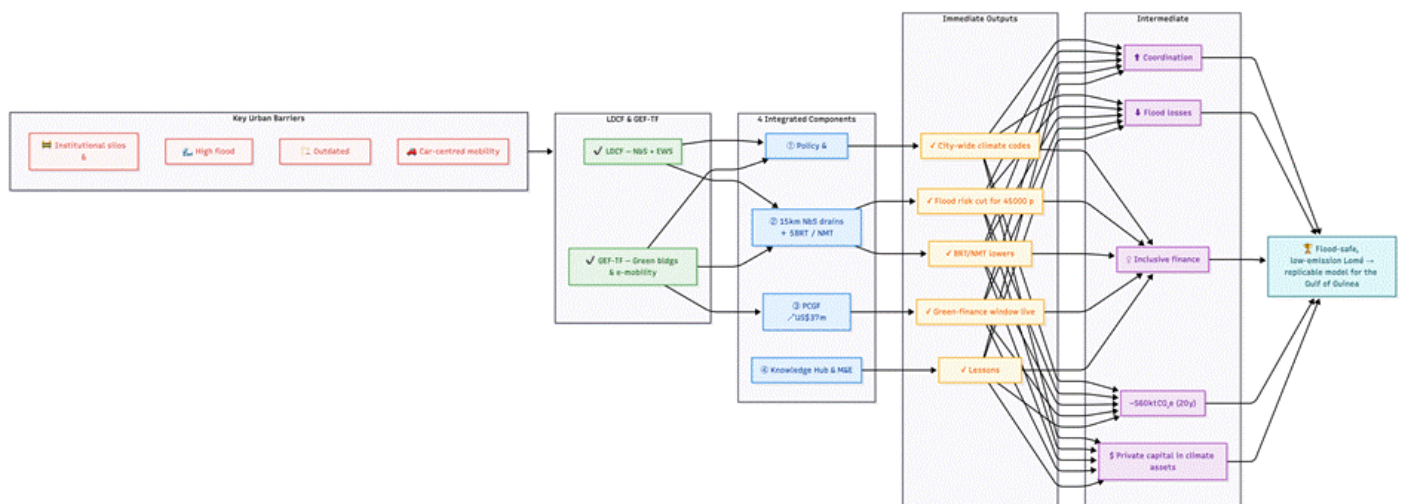
As loan after loan is booked, real-time data flows back into the city’s results platform: kilometers of permeable paving laid, tonnes of CO₂ avoided, share of finance captured by women-owned SMEs. That live feedback allows the Inter-Ministerial Climate Committee to fix bottlenecks quickly (for example, by adjusting guarantee caps or code-compliance clinics) and gives commercial banks the confidence to put in their own capital. By the end of Year 5, at least **two banks are expected to inject a further US \$ 5 millions** of private money into the guarantee window, demonstrating that climate-smart lending has become normal business, not donor-driven exception.

Where this sits in the wider Theory of Change

- **Policy reforms** (Component 1) eliminate the technical excuses for building badly.
- **Demonstration works** (Component 2) prove on the ground that NbS drains and zero-emission corridors function in Lomé’s soil, traffic and rainfall conditions.
- **The PCGF** (Component 3) removes the financial excuse, making those compliant projects bankable at scale.
- **The Knowledge Hub and dashboard** (Component 4) capture every drawing, bill of quantities and loan metric, turning today’s pilots into tomorrow’s national standard.

That four-part sequence takes Lomé from a pattern of **flood-prone, diesel-locked growth** to a model of **resilient, low-emission urbanization**, reduces annual flood damage for roughly **45 000 people**, avoids about **560 000 tonnes of CO₂** over twenty years, and—crucially—creates a self-financing mechanism that other Togolese or West-African cities can copy without needing another dollar of GEF/LDCF grant support.

Figure 5 Theory of Change Map



Project Intervention Zone

The operation concentrates 100 % of GEF/LDCF resources in Lomé’s *inner floodplain*—an area of roughly **15 km²** that straddles the low-lying wards of **Bè, Kodjoviakopé and Attiéguou**. About **200 000 people** live in this zone; of these, the works financed here protect **≈ 45 000 priority residents** who suffer the most frequent inundations and bear annual losses equivalent to **1–2 % of city-GDP**.

Over five years the project deploys an integrated package that links hard investments to the new policy and finance tools:

- **Nature-based drainage retrofit.** Between **10 km and 15 km** of existing roads are rebuilt with permeable pavement, vegetated swales and fringe-wetland buffers, cutting peak-flow depths and giving the city its first climate-proofed spine.
- **Zero-emission mobility corridor.** Five Bus-Rapid-Transit (BRT) / non-motorized-transport (NMT) lines are laid through the same neighborhoods; an *e-moto* swap-out scheme (initial target **5 000–6 000 two-wheelers**) completes the shift away from petrol taxis.
- **Resilient, energy-efficient housing pilot.** One hundred flood-elevated, cool-roof, PV-ready retrofits—allocated first to female-headed households—demonstrate how the new building code can be applied in dense, low-income blocks.
- **EWS integration.** Updated flood Early-Warning-System thresholds feed directly into the city’s new cloud e-permitting platform, making risk screening automatic for every future building application.
- **Finance loop.** Any permit that meets the revised code is piped into BOAD’s Partial-Credit-Guarantee Facility; the **US \$ 2.5 million first-loss tranche** unlocks commercial lending for the drainage contracts, e-bus fleet and housing retrofits at an affordable spread.

By focusing on a single, high-risk urban catchment the project delivers visible, measurable resilience and mitigation gains **now**, while the open-license drawings, BoQs and finance templates it generates give national planners everything they need to replicate the model in future satellite developments without additional GEF funding.

Baseline Scenario (“Without Project”)

Under business-as-usual conditions, outdated building codes and fragmented governance would leave Lomé’s urban expansion highly vulnerable to flooding—causing annual damages of **1–2 % of city GDP**—while continued car-dependent growth would lock in high-emission travel patterns and further raise GHG outputs (*BOAD Feasibility Study, 2023*). Without credit-guarantee instruments or targeted capacity-building, local banks would regard climate-smart investments as too risky, limiting uptake of resilient building materials and low-carbon transport. Any successful adaptation-or-mitigation pilots would likely remain isolated, with minimal knowledge-sharing across Togo’s municipalities.

Figure 3 cross-walks those systemic drivers to the specific Component 1-4 solutions that neutralize them, showing at a glance how each barrier is closed by a corresponding policy, pilot or financing instrument.

2. Integrated Project Components

Component 1 Policy & Institutional Strengthening

Togo’s urban governance has been fragmented, delaying the effective enforcement of flood-resilient building codes and land-use regulations (Ministry of Environment, Togo, 2021). Aligning policies with climate considerations is vital to embed climate-smart practices in Lomé.

Objective: Strengthen Togo’s regulatory and institutional framework by embedding flood-resilience and low-carbon standards in building codes, land-use regulations, and ministerial mandates. This will ensure that current and future urban development in **Lomé**—and any subsequent government-financed expansion elsewhere—remains both climate-resilient and energy-efficient.

GEF Financing & Co-Financing:

- **GEF grant: US \$ 1.76 million**
 - STAR (TA) US \$ 0.65 m
 - LDCF (adaptation TA) US \$ 1.11 m
- **Co-finance: US \$ 10.18 million**

Component 1 Key Activities

1.1 Elaborate and/or update 3–5 climate-smart building *and transport-infrastructure* codes & land-use regulations (energy efficiency, flood- & heat-resilience, zero-emission mobility corridors)

- **1-in-100-year flood-elevation & permeable-surface rule:** all new or renovated buildings must set finished-floor levels ≥ 0.8 m above the 1 % Annual Exceedance Probability (AEP) flood line and retain ≥ 30 % of each parcel as permeable paving / bioswales to speed storm-water infiltration
- **Permit-stage Early-Warning-System (EWS) check:** Every digital permit request is auto-cross-checked against the city’s flood-alert and tide-surge layers; projects in “red” zones must show evacuation routes, back-up power for pumps, and household-level alert protocols before approval.
- **Urban heat & efficiency package:**
 - Roofs must meet minimum solar reflectance index (SRI) 78 or use certified cool-roof coatings (Cool Roof Rating Council Standard CRRC-1, 2022; UNEP “Cool Roofs Toolkit”, 2020);
 - Exterior walls/roofs insulated to R-2.5 ($\approx U-0.4$ W/m²·K) or better; in line with ASHRAE 90.1 – Climate Zone 1A (*ASHRAE Handbook, 2022*).
- **Conduit and breaker-space reserved** for ≥ 2 kW rooftop PV per dwelling (or equivalent common-area PV for multifamily blocks) following IFC EDGE Solar-Ready Guidelines (*IFC EDGE, 2021; IEA “Solar Ready Buildings”, 2020*).
- **Transport-infrastructure chapter:** sets cross-section, pavement permeability and raised-roadbed criteria for BRT/e-bus & NMT corridors, harmonized with Component 2 designs.
- **Gender-responsive governance:** at least **30 % of seats** on every code-review and land-use committee are reserved for **women**; annual membership reports are published in the public dashboard.

City-wide application: enforced across all **five Lomé arrondissements**, these standards are projected to **protect ~45 000 residents from recurrent flood losses** and **avoid 560 kt CO₂e** over 20 years through lower cooling demand and future solar uptake.

1.2 Inter-Ministerial Climate Committee (IMCC) 7 voting members (Economy & Finance, Environment, Urbanism & Housing, Road-Air-Rail Transport, Digital Economy, Mayor of Lomé, BOAD)

- $\geq 30\%$ of the 7 voting seats (and any observers) reserved for women, with annual public reporting on gender balance.
- **Permit-stage Early-Warning-System (EWS) check** – every digital permit is auto-screened against city flood-alert & tide-surge layers; projects in “red” zones must submit evacuation routes, pump back-up power and household-alert protocols.
- **Urban-heat & energy-efficiency package** – roofs must meet $SRI \geq 78$ (cool-roof coating), exterior assemblies insulated to $R \geq 2.5$ ($\approx U 0.4 \text{ W m}^{-2} \text{ K}^{-1}$), and conduit/breaker space reserved for $\geq 2 \text{ kW}$ rooftop PV per dwelling (or equivalent shared PV in multifamily blocks).

City-wide reach – enforced in **all five Lomé arrondissements**, the standards are expected to **protect ~45 000 residents from recurrent flood loss** and **avoid $\approx 560 \text{ kt CO}_2\text{e}$** over 20 years through lower cooling demand and future solar uptake.

1.3 City Green-Building Incentive Package open to all license developers

- **Fiscal carrot:** 2–4 % municipal property-tax rebate for ten years on projects that obtain the new climate-smart permit.
- **Regulatory fast-track:** dedicated “green-lane” e-permitting with decisions in ≤ 15 days (baseline ≈ 45 days).
- **Concessional finance link:** automatic eligibility for the Component-3 Partial-Credit-Guarantee Facility (PCGF); $\geq 30\%$ of the guarantee capacity is ring-fenced for women-owned / women-led firms, lowering borrowing costs for compliant retrofits and new builds.
- **Market recognition:** right to display the “Lomé Climate-Smart” seal on all sales/marketing material; annual award ceremony publicized by the city.
- **Uptake target:** Lomé currently counts approximately 120 licensed real-estate developers (*Go Africa Online business directory, accessed 2025; Lomé Municipal Construction-Permit Registry extract, 2023*). Around 50 developers ($\approx 40\%$ of the active Lomé market) complete at least one certified project during the five-year term, delivering **75 000 m²** of floor area that meets the new flood-elevation, permeability, energy-efficiency and solar-ready standards—cutting energy demand by $\sim 20\%$ and ensuring flood-risk compliance city-wide.

1.4 City-wide Digital Permitting & Compliance System

- **Real-time screening** – every electronic building-permit application (new build or major retrofit) is automatically checked against GIS layers for 1-in-100-year flood elevation, permeable-surface quotas, EWS evacuation corridors, insulation R-values and “solar-ready” wiring. Non-compliant files are red-flagged and cannot advance until corrected.
- **Automatic PCGF pipeline** – once a project clears all climate-smart checks, the permit ID is instantly pushed to BOAD’s PCGF portal, signaling eligibility for a partial-credit guarantee (Component 3).

This seamless hand-off shortens credit approval times and channels private capital toward compliant projects.

- **Analytics & enforcement loop** – the platform produces a quarterly dashboard (parcel-level compliance heat-maps, number of green permits, estimated CO₂-e savings) for the Inter-Ministerial Climate Committee; anonymized results are also posted on a public web portal to spur peer competition among developers.
- **Open-data API** – enables local FinTechs, universities and CSOs to pull compliance data for green-mortgage products, housing-market research and social oversight.
- **Coverage & scale** – deployed across all five Lomé arrondissements and expected to handle 8 000 – 10 000 permit transactions over the project period, establishing the first end-to-end digital trail for climate-smart urban enforcement in Togo.
- **Gender-disaggregated analytics** – the dashboard breaks down approvals by gender of firm ownership, tracks women-led developers’ market share and triggers remedial outreach whenever female participation falls below the 30 % target.

Together with the revised building codes and the Inter-Ministerial Climate Committee, this digital backbone converts paper regulations into enforceable, data-driven practice, links compliant projects to concessional finance, and keeps progress transparent—fully meeting GEF requests on innovative-finance integration, gender monitoring and Lomé-specific focus.

Component 1 Outcomes

Year 2 – Lomé enacts **3-5 city-wide ordinances** that hard-wire climate-smart design into every permit. Key requirements now live in the code are:

- Finished floors ≥ 0.8 m above the 1-in-100-year flood line.
- ≥ 30 % permeable surface per parcel through bioswales or porous paving.
- Automatic EWS zoning check on every digital permit file.
- Roofs meeting SRI ≥ 78 , R-2.5 wall/roof insulation, and conduit space for ≥ 2 kW of rooftop PV.

Enforced across all five arrondissements, these rules are projected to protect $\approx 45\,000$ residents, save $\approx 15\,000$ MWh yr⁻¹ of cooling energy and avert $\approx 63\,000$ t CO₂e (cooling only) over 20 years.

Q3 Year 2 – The **digital permitting & compliance platform** goes live. It automatically:

1. Screens every plan against the new flood-and-energy rules.
2. Pushes compliant permit IDs straight to BOAD’s **PCGF portal** (Component 3), slashing loan-application time and proving the e-permitting/finance hand-off works in practice.
3. Publishes a quarterly dashboard that disaggregates approvals by gender of firm ownership.

Throughout Years 1-5 – A **permanent Inter-Ministerial Climate Committee (IMCC)** meets at least four times a year, oversees $\approx 2\,000$ civil servants involved in enforcement, and maintains ≥ 30 % female representation in both the committee and its working groups.

- **Mid-term (Year 3)** – Municipal records show $\geq 25\%$ **more code-compliant permits** than the pre-project baseline; the PCGF has issued first guarantees for NbS drainage and green-building loans sourced directly from the e-permitting pipeline.
- **Project close (Year 5)** –
 - $> 50\%$ of all newly financed public infrastructure in Lomé is demonstrably aligned with the revised code and EWS checks.
 - The “**Lomé Climate-Smart**” incentive package has attracted ≥ 50 **developers** ($\approx 40\%$ of the active market) to certify at least one compliant project.
 - Gender metrics are met or exceeded: $\geq 30\%$ women in decision bodies and in PCGF-guaranteed loan volume.

Overall Impact

The combined package of ordinances, real-time e-permitting, automatic PCGF linkage and a gender-balanced IMCC turns climate policy from paper into day-to-day practice:

- **Risk reduction & mitigation** – $\sim 45\,000$ residents shielded from recurrent floods; $\approx 15\,000$ MWh/year energy savings; $\approx 560\,000$ t CO₂e avoided when the cooling benefits above are added to the transport-sector gains generated under Component 2.
- **Market transformation** – Fast-track approvals, modest tax rebates and guaranteed access to de-risked finance demonstrate that resilient, low-carbon construction is commercially viable.
- **Transparency & gender equity** – Public dashboards (permits and PCGF) make compliance visible and hold agencies to the $\geq 30\%$ women-participation target, enabling real-time course-correction.
- **Replicability** – With ordinance language, permit-filter algorithms and the incentive catalogue openly published, any West-African municipality can “copy-and-paste” the model, accelerating regional adaptation and mitigation.

In short, Component 1 closes today’s regulatory gaps with a **data-driven, finance-enabled governance system** that lowers climate risk, attracts private investment and sets the stage for rapid, gender-inclusive scale-up across Togo and beyond.

Component 2 On-the-Ground Demonstration

Retrofitting at least 15 km of priority road-and-drainage corridors with nature-based solutions and rolling out five BRT-ready bus corridors—including segregated walking-and-cycling lanes and a 5 000- to 10 000-unit e-motorcycle swap-out pilot—to (1) reduce annual flood losses for $\sim 45\,000$ residents and (2) put Lomé on a lower-carbon transport trajectory.

Financing (aligned with the new table)

Source	Amount (US \$ million)
GEF grant (STAR + LDCF)	≈ 4.46
Confirmed co-finance	≈ 19.25
Total resources for Component 2	≈ 23.71

The streamlined component now concentrates entirely on flood-resilient corridors and clean mobility—the two interventions that the Secretariat and Togolese stakeholders flagged as highest-impact.

Component 2 Key Activities

All resources in this component now flow into two tightly integrated work streams—nature-based flood-proofing of the city’s main road corridors and a shift to zero-emission mobility along those same routes. The former “100 housing retrofits” pilot has been dropped (and its budget reallocated) to deepen the reach of the drainage works and the e-mobility package, exactly as agreed with the Government and reflected in the updated costs-by-component table.

2.1. Nature-based retrofit of ± 15 km road-and-drainage corridors

A continuous chain of permeable carriageways, vegetated bioswales and pocket wetlands will be installed through Bè, Kodjoviakopé, Attiégo and neighbouring low-lying wards—districts that now suffer the most frequent inundation.

- **Permeable pavement & bioswale design** keeps the first 30 mm of rainfall out of the storm-sewer system, cutting peak runoff by > 25 % in modelled 10-year storms.
- **Lagoon-buffer restoration – 30 ha**
 - 25 ha of coastal-lagoon mangroves re-planted with *Rhizophora racemosa* and *Avicennia germinans*.
 - 5 ha of upstream riparian wetland revived in the Bè and Kodjoviakopé catchments.
- **Linear ‘green spine’ – c. 6 km** of native halophytic grasses and flowering shrubs stitched into every roadside swale, creating an uninterrupted pollinator corridor.
- **Urban-shade canopy** – at least 2 200 native shade trees (*Terminalia superba*, *Khaya senegalensis*) at 8-metre centres for heat-island relief.
- **Biodiversity Action Plan** financed under Component 4 sets eDNA and point-count baselines in Year 1 and aims for ≥ 10 % increase in native species richness by Year 5.
- **Key results expected:** flood depth in a 1-in-10-year event falls by ~25 cm across the target neighbourhoods; annual flood losses drop ≥ 40 % for ≈ 45 000 residents.

2.2 Clean-mobility corridors: BRT-ready busways, walking-and-cycling lanes & e-motorcycle swap-out

Running on the newly flood-proofed roadbeds, five dedicated bus corridors will anchor Lomé’s first mass-transit backbone and create safe space for cyclists and pedestrians. In parallel, the project will jump-start an electrification wave in the city’s ubiquitous moto-taxi fleet.

- **Five BRT-ready corridors** designed for future articulated e-buses; each includes a continuous, well-lit NMT lane.
- **Target ridership** ≥ 30 000 passenger-trips / month by Year 3, rising as feeder lines are added.
- **E-motorcycle transition:** 5 000 – 10 000 petrol motos replaced with sub-50 V electric units; battery-swap depots sited at each terminus.

- **Inclusive finance:** all e-moto leases qualify for the Partial-Credit Guarantee Facility (Component 3); $\geq 30\%$ of guaranteed volume ring-fenced for women-led driver co-operatives.
- **Women-friendly design:** clear sight-lines, lighting, CCTV at stops and safe-crossing points—features co-designed in charrettes that keep female participation above 50 %.
- **Green-job creation:** at least 400 new posts in e-mobility assembly, charging-station O&M and battery logistics, with 30 % reserved for women.
- **Emission outcome:** combined measures are expected to avoid $\approx 560\,000$ t CO₂-equivalent over 20 years while slashing PM_{2.5} along the corridors.

How the two streams reinforce each other

Flood-proof surfaces mean buses and cyclists can keep moving during cloudbursts; shifting commuters onto zero-emission modes cuts the very pollution that worsens urban heat and damages the restored wetlands. By funneling all Component-2 funds into this single, self-reinforcing package, the project turns Lomé's most vulnerable roads into a living demonstration of adaptation-and-mitigation synergy—exactly the outcome requested in the latest GEF and Government of Togo comments.

By the end of the five-year implementation window the on-the-ground package will deliver five concrete results:

1. **Flood-losses cut almost in half.** Nature-based retrofits—15 km of permeable carriageway, bioswales and 30 hectares of restored lagoon/wetland buffer—lower peak flood depths by roughly 25 centimeters, trimming annual damage costs for about 45 000 residents in Bè, Kodjoviakopé and Attiégon by at least 40 percent.
2. **A major dent in Lomé's transport emissions.** Five BRT-ready bus corridors protected cycle lanes and the voluntary replacement of 5 000–10 000 petrol moto-taxis with battery-swap e-motos shift more than 30 000 passenger-trips each month out of high-carbon modes. Over a twenty-year asset life this avoids an estimated 560 000 tonnes of CO₂-equivalent, using emission factors from Togo's first Biennial Update Report (2019).
3. **Clean-mobility uptake that lasts.** By Year 5, at least forty percent of registered moto-taxi drivers will be riding electric models financed through the project's Partial-Credit Guarantee Facility, while busways and NMT lanes continue to carry the 30 000-trip monthly baseline established during implementation.
4. **Measurable biodiversity gains.** Thirty hectares of mangrove and riparian habitat come under active restoration; a six-kilometers pollinator corridor and 2 200 newly planted shade trees stitch green patches into one urban spine. DNA sampling and point-count bird surveys are expected to show a ten-percent rise in native-species richness by project close.
5. **A new green-jobs market.** The e-mobility value-chain—assembly, battery-swap hubs, charging-station O&M and logistics—creates at least **four-hundred jobs**, with a minimum **thirty-percent reserved for women through targeted skills training and the PCGF's gender ring-fence**.

Contractor ESMPs will include cloudburst erosion/overflow controls and heat-stress SOPs; traffic plans will ensure safe, accessible detours during extreme rainfall.

Component 2 – overall impact

Marrying **adaptation** (flood-proof corridors and wetland buffers) with **mitigation** (zero-emission buses, e-motos and energy-efficient retrofits) turns Lomé’s most flood-prone districts into a real-world laboratory for climate-smart urban growth. Roads stay open when cloudbursts hit, public transit becomes faster and cleaner, and low-income households live in homes that are both safer and cheaper to cool.

Because every engineering drawing, financing contract and gender protocol will be uploaded to the national Knowledge Hub, municipalities across Togo—and indeed the wider Gulf-of-Guinea coastline—can replicate the model without reinventing the wheel. In this way Component 2 does more than fix today’s hazards: it seeds a fully costed, socially inclusive template that accelerates the country’s NDC targets and answers the GEF Secretariat’s call for integrated, scalable impact.

Component 3 Innovative Financing & Private-Sector Engagement

Policy reforms (Component 1) and on-the-ground pilots (Component 2) only become transformative when private capital flows at scale. Component 3 removes the two biggest obstacles local financiers cite—first-loss risk and limited technical know-how—so that resilient, low-carbon projects move from feasibility study to financial close.

Objective

Unlock domestic bank lending and developer equity for climate-smart infrastructure by (i) capitalizing a Partial-Credit-Guarantee Facility (PCGF) that absorbs first-loss risk, and (ii) upgrading the skills of bankers, real-estate firms and SMEs so they can originate, appraise and operate green assets profitably.

Financing structure

Source	Amount (US \$ million)	Purpose
GEF/LDCF grant	≈ 2.50 (≈ 0.90 STAR + 1.60 LDCF*)	Legal structuring, risk-analytics/MIS, operating costs and capacity-building; no grant capitalizes the guarantee
Confirmed co-finance (senior guarantee layers)	≈ 8.0 (BOAD 6.1 m + domestic bank(s) ≈ 1.9 m)	Risk-sharing tranches that, together with the first-loss layer, create a US \$ 10 m PCGF window
Mobilised commercial debt	≈ 37.0(BOAD 6.1 m + AfDB 5.1 m + IFC ≤ 25.7 m)	Loans to developers, moto-taxi co-ops and green-construction SMEs, catalyzed by the PCGF guarantees
Leverage ratio (concessional : commercial)	≈ 1:15	(37 ÷ 2.5 ≈ 14.8)

Leverage ratio: every concessional dollar in the first-loss tranche is expected to mobilize roughly ten dollars of commercial lending over the project life.

Component 3 Key Activities

3.1 Capitalize a Partial-Credit-Guarantee Facility (PCGF)

A blended structure keeps the GEF grant catalytic and the balance-sheet risk squarely with domestic financiers:

- **First-loss cushion** – US\$ 2.5 m from BOAD/FOGAR-Climat (domestic co-finance). GEF/LDCF funds cover legal structuring, risk-analytics/MIS, operating costs and capacity-building; no grant capitalizes the guarantee.
- **Senior guarantee layers** – US\$ 7.9 m from BOAD (US\$ 6.1 m) and one domestic bank (≈ US\$ 1.8 m).
- **Total window** – ≈ US \$ 10 million, projected to mobilize ≈ US \$ 37 million in commercial loans over five years—a leverage ratio of roughly 1:10 against the concessional first-loss capital.

GEF resources also underwrite the legal structuring, portfolio-risk analytics, gender-tracking dashboard and three years of operating costs; no grant money leaves the PCGF as direct loans or equity.

Eligible deal pipeline (automatically flagged by the Component 1 e-permitting system)

- **Flood-resilient, energy-efficient housing retrofits** that meet the new 0.8 m freeboard, ≥ 30 % permeable-surface and PV-ready wiring rules (target: 100 units inside the project’s NbS catchments).
- **Zero-emission urban mobility**—e-bus fleets, depot chargers, and battery-swap e-motos linked to the five BRT/NMT corridors.
- **Nature-based drainage contracts** for the 10–15 km bioswale road grid.
- **Green-construction SMEs** supplying permeable pavers, cool-roof coatings, native-plant nursery stock and solar kits.

The PCGF **guarantees bank loans** to these borrowers; it does **not** buy buses or build drains itself.

Investor cultivation for the ≈ US\$ 7.9 m senior risk-sharing tranche

- **De-risked pipeline:** Lomé’s e-permitting auto-feeds code-compliant projects to BOAD’s PCGF “deal room,” cutting due-diligence time and ensuring steady deal flow for partner banks.
- **Risk stack that clears ICs:** ≈ US\$ 2.5 m BOAD/FOGAR first-loss + ≈ US\$ 7.9 m senior risk-sharing (BOAD US\$ 6.1 m + one domestic bank ≈ US\$ 1.8 m) → ≈ US\$ 10 m guarantee window.
- **Capacity + visibility:** Train ≥ 300 bankers/developers/SMEs (≥ 30% women) and publish **quarterly, sex-disaggregated dashboards**; ≥ 30% of guaranteed volume for women-led firms with a **20% carve-out**.
- **Time-bound commitments:** During PPG: negotiate **draft term sheets within 6 months**; by **CEO Endorsement**, annex **signed commitment letters** (with gender-tagged sub-targets).
- **Sustainability:** A **Year-5 Transition Pact** commits ≥ 2 partner banks to recapitalize ≥ US\$ 5 m of first-loss from their own balance sheets.

Transparency & gender safeguards

- Every compliant permit in the e-permitting platform passes a “green-tick” to BOAD’s PCGF portal; quarterly dashboards—**disaggregated by borrower sex**—are published and reviewed by the Inter-Ministerial Climate Committee.
- **≥ 30 % of guaranteed loan value must reach women-owned or women-led firms**, with 20 % of the window ring-fenced up-front. Shortfalls trigger remedial outreach or reallocation in the next quarter.

This blended, performance-tracked structure matches the updated component budget, satisfies GEF rules on the use of grant funds, and responds to Secretariat comments on leverage and gender integration.

3.2 Capacity-building for Finance & Construction Ecosystems

- **Target group:** **≥ 300 bankers, developers and SME managers (with ≥ 50 % women)**, trained in green-loan structuring, EWS-based credit appraisal and gender-lens finance.
- **Institutional anchoring:** Joint curricula embedded in the **National Banking Institute** and BOAD’s *Fonds de Garantie pour la Résilience Climatique (FOGAR-Climat)* training programme to ensure continuity after project closure.
- **Performance incentives:** A portion of PCGF guarantee capacity is ring-fenced for women-led enterprises; the public dashboard tracks approvals by gender of firm ownership, accelerating financial inclusion.
- **Lasting market shift:** As guarantee funds revolve, partner banks retain know-how and confidence to replicate green deals without further donor support—mainstreaming both adaptation (flood-proof) and mitigation (green buildings). Once guarantees recycle, banks retain the know-how and confidence to replicate deals without further donor support.
- **Inclusive participation rule:** ensure **≥ 30 % women** across the 300-person training programme and run one dedicated women-only cohort to boost confidence and peer networking in green-finance leadership.

3.3 Gender-Responsive Finance & Entrepreneurship Window

- **Dedicated guarantees carve-out:** *At least 20 %* of the PCGF’s portfolio capacity is reserved for **women-owned or women-led enterprises** that retrofit homes, supply NbS materials or operate clean-mobility services.
- **Preferential terms:** Eligible loans enjoy **lower guarantee fees (-50 bp)** and **longer tenors (up to 10 yrs)**, recognizing women entrepreneurs limited collateral bases.
- **Pipeline generation:** Partner chambers of commerce and women-entrepreneur networks run quarterly “Green Deal Clinics” to help applicants package bankable, climate-smart proposals.
- **Tracking & accountability:** The public dashboard shows PCGF utilization by gender of firm ownership, enabling real-time course-corrections to meet or exceed the **≥ 30 % women-beneficiary target**.

3.4 Institutionalization & Replication of Climate-Finance Instruments

- **Embedding in national systems:** BOAD, the Ministry of Finance and Lomé’s municipal treasury sign an **MoU** to maintain the PCGF’s first-loss layer (replenished from fee income) for at least **10 years** beyond project close.
- **Replication playbook:** A concise “Green-Guarantee Toolkit” – covering legal templates, underwriting guidelines, EWS-based risk scoring, gender-lens tweaks and M&E metrics – is published (FR & EN) and presented to **five secondary-city mayors** at a national finance round-table in Year 4.
- **Knowledge loop to Component 4:** Toolkit lessons feed directly into the **National Knowledge Hub** (Component 4) and are showcased via South–South webinars with other ECOWAS cities, locking in regional scale-up potential.
- **Exit strategy:** By project end, at least **two local banks** commit their own capital to launch PCGF-style green-lending windows without further GEF support, demonstrating a self-sustaining market change.

How the finance window works

By combining the partial-credit-guarantee facility, targeted capacity-building, gender-responsive loan carve-outs and a formal anchoring agreement between BOAD and the Ministry of Finance, Component 3 establishes a self-reinforcing cycle:

1. **Risk reduction** – the PCGF’s US \$ 2.5 million first-loss layer absorbs initial default risk, giving partner banks the confidence to lend to climate-smart projects that would otherwise be classed as “high-risk.”
2. **Capital mobilization** – on the back of that cushion, local banks extend **≈ US \$ 37 million** in senior loans to flood-resilient housing retrofits, e-mobility fleets, permeable-paver producers and other green SMEs.
3. **Skills & inclusion** – training for ≥ 300 bankers, developers and SME managers ($\geq 30\%$ women) ensures that the market understands both the technical standards (Components 1 & 2) and the new underwriting tools, while a 20 % portfolio carve-out plus discounted guarantee fees channel finance to women-led firms.
4. **Institutional longevity** – fee income and a memorandum of understanding commit BOAD and the Treasury to keep the first-loss cushion in place for at least a decade beyond the project, while two commercial banks pledge to replicate the model with their own capital by Year 5.
5. **Replication** – a bilingual “Green-Guarantee Toolkit,” uploaded to the National Knowledge Hub and shared with five secondary-city mayors, provides everything—from legal templates to gender-lens metrics—needed for scale-up across Togo and the wider ECOWAS region.

This virtuous loop funnels private finance straight into the flood-resilient retrofits, NbS drainage contracts and zero-emission mobility corridors delivered under Components 1 & 2, locking in both adaptation and mitigation gains while meeting the GEF Secretariat’s call for ambitious, gender-responsive innovative finance.

3.5 Market Confidence & Replication

Long-term market confidence is the final piece of the financing puzzle. While the PCGF’s **US \$ 2.5 million** first-loss layer is expected to leverage **≈ US \$ 37 million** in commercial loans during

the project, true transformation means banks keep the window open after donor support ends. Output 3.5 therefore hard-wires an exit strategy:

- **Proof of performance.** An independent audit in Years 2-3 will compare actual default rates in the PCGF portfolio with those of conventional real-estate loans. The findings are translated into capital-adequacy and internal-rate-of-return (IRR) terms during CFO-level workshops, giving bank treasuries the hard numbers they need to underwrite green deals on their own.
- **PCGF Transition Pact.** At least **two lead banks sign a binding agreement to re-capitalize a minimum of US \$ 5 million** of first-loss capacity—using retained earnings—by Year 5. This ensures the guaranteed window survives for at least a decade beyond project close.
- **Automatic pipeline & public signal.** Lomé’s e-permitting platform (Component 1) automatically forwards code-compliant projects to the banks, while a “Green-Finance Pioneer” media campaign spotlights first movers and nudges laggards.

By shifting the risk cushion from the GEF-seeded layer to domestic balance sheets, Output 3.5 turns climate lending from donor-dependent to genuinely market-driven—completing the Theory of Change and giving Lomé’s SMEs confidence that green finance will remain available on purely commercial terms.

Indicative co-financing for the PCGF

- **Domestic first-loss cushion (≈ US \$ 2.5 m)** – supplied by BOAD – absorbs the riskiest 25 % of any loan default.
- **Senior risk-sharing loans (≈ US \$ 7.9 m)** – BOAD + one domestic bank – lift the total guarantee capacity to ≈ US \$ 10 m.
- That guarantee window, in turn, **mobilizes ≈ US \$ 37 m** in parallel commercial lending for Lomé’s NbS drainage, e-mobility and resilient-housing pipeline.
- **GEF/LDCF grant (≈ US \$ 2.5 m)** funds legal structuring, risk-analytics tools, three years of operating costs and a gender-tracked deal portal—consistent with GEF policy that grants finance TA, not credit capital.
- A digital “hand-shake” with Lomé’s e-permitting platform means every code-compliant project from Components 1 & 2 flows automatically into the PCGF deal room.
- **Exit pact:** by Year 5 at least two partner banks recapitalise ≥ US \$ 5 m of fresh first-loss capital from their own balance sheets.

Layer	Source	Instrument	Amount (US \$m)	Purpose	How recorded in GEF tables
Inside the PCGF window – ≈ US \$ 10 m					
First-loss cushion	BOAD / FOGAR-Climat	Equity-like capital	≈ 2.5	Absorbs first 25 % of portfolio losses	Co-finance (Investment mobilized)

Layer	Source	Instrument	Amount (US \$m)	Purpose	How recorded in GEF tables
Senior risk-sharing	• BOAD credit line • Domestic bank (indicative)	Senior loans to PCGF	6.1 ≈ 1.8	Liquidity for guarantee calls	Co-finance (Investment mobilized)
Total guarantee capacity			≈ 10.0		
Parallel commercial lending mobilised – ≈ US \$ 37 m					
BOAD	Credit line	6.1	Co-lending on guaranteed projects	Investment mobilized – already committed	
AfDB	Ring-fenced SME climate line	5.1	Loans to NbS / e-mobility / retrofit suppliers	Investment mobilized – already committed	
IFC	Parallel credit facility (term sheet to be finalized during PPG)	≤ 25.7	Scale-up tranche for larger green-construction deals	Investment to be mobilized	
Total parallel lending			≈ 37.0		

All three senior-loan lines will be treated as legally binding debt instruments under the GEF Co-financing Policy. Draft term sheets will be negotiated within the first six months of the PPG; signed commitment letters—showing gender-tagged sub-targets—will be annexed to the CEO-Endorsement package.

3.6 Train-the-Trainer cohort for e-mobility mechanics

Rationale & link to the PCGF-financed fleet

Component 2 will phase in roughly **5 000 low-voltage (≤ 50 V) electric motorcycles**, financed through working-capital loans that carry a PCGF guarantee (Output 3.1). Those loans remain bankable only if a reliable service network exists; hence Output 3.6 seeds a self-sustaining cadre of certified technicians who can keep the e-moto fleet on the road—protecting both riders’ livelihoods and the banks’ collateral.

Step 1 – Selecting the master-trainer cohort (Months 6-9)

A nationwide call—jointly issued by the Ministry of Transport, BOAD and the Centre de Formation aux Métiers du Transport Routier (CFMTR)—will invite senior mechanics (≥ 5 years’ experience) to apply. Five places are offered, with **at least one slot reserved for a woman**; tuition, travel and (where relevant) childcare expenses are covered by the project’s capacity-building budget. The selection panel includes the women-engineer NGO *Femmes Leaders en Construction Durable* to guarantee gender fairness.

Step 2 – OEM-certified immersion (Months 9-11)

The chosen cohort will spend six intensive weeks—about 120 contact hours—at a regional manufacturing facility run by the project’s e-moto supplier (e.g., Ampersand or M-Auto). The curriculum covers lithium-ion battery diagnostics and safety, motor-controller firmware, ICE-to-EV conversion jigs, telematics, and warranty compliance. Graduates sit a proctored exam and, on passing, receive dual certification: one badge from the OEM and another from the West Africa Transport Federation.

Step 3 – Cascade training in Lomé (Months 12-60)

On their return, the master trainers will establish an “E-Moto Lab” inside CFMTR—benches, CAN-bus scanners, spare battery modules—funded from the Component 3 capacity-building line (≈ US \$ 40 000). Each trainer will run four five-day courses per year, mentoring **at least 200 neighborhoods mechanics in total by project close**, with **≥ 30 % of seats reserved for women and youth**. Graduates receive a digital micro-credential issued through the Knowledge Hub and are listed in a public directory to help fleet owners find accredited technicians.

Exit pathway & replication

Because the training manuals, wiring-diagram packs and business-model templates are uploaded to the Knowledge Hub (Component 4), any Togolese city—and ultimately other ECOWAS members—can replicate the model without fresh donor funding. Meanwhile, the guaranteed e-moto leases create immediate demand for the newly qualified technicians, ensuring that the skills pipeline remains commercially viable once the grant closes.

Knowledge-Hub integration (links to Output 4.1)

All training videos, wiring diagrams and a step-by-step conversion manual (French & English) will be uploaded to the National Urban-Climature Knowledge Hub under a Creative Commons BY-NC-SA 4.0 license. That open access license lets any Togolese—or ECOWAS—city replicate the programme without fresh donor funding, while still crediting the originators.

KPIs and how they will be verified

- **Five OEM-certified master mechanics (at least one woman).** Certificates and the OEM’s own roster provide proof.
- **A minimum of 200 local mechanics trained, with at least 30 % women participants.** Attendance logs at CFMTR are cross-checked against ID cards and gender-disaggregated in the project dashboard.
- **E-moto fleet uptime of at least 95 % across the 5 000 motorcycles guaranteed by the PCGF.** Fleet-wide telematics data are summarized quarterly.
- **205 new green jobs recorded under Core Indicator 11 (five master trainers plus 200 certified mechanics, of whom about 65 are women, meeting the 30 % gender target).** Employment surveys and tax-registration data serve as evidence.

Gender & social-inclusion safeguards

Targeted outreach through women’s vocational schools, fee waivers and “safe workshop” protocols (adequate lighting, separate sanitation, zero-tolerance harassment policy) will be applied from recruitment through to lab operations, ensuring that women mechanics thrive rather than merely participate.

Budget & financing arrangement

- Training fees, international travel and stipends—about **US \$ 25 000**—come from the Component 3 capacity-building allocation.

- The OEM contributes roughly **US \$ 15 000** in in-kind scholarships (counted as co-finance).
- Equipping the new “E-Moto Lab” at CFMTR costs \approx **US \$ 40 000**, funded by a one-time grant purchase under Component 3.

Why this matters to the Theory of Change

By hard-wiring a service ecosystem into the same communities that will operate the PCGF-financed e-motos, Output 3.6 removes the final market barrier— “who will fix them?”—that often undermines electric-two-wheeler roll-outs. Because every resource (training material, wiring diagrams, business model templates) is openly licensed and hosted on the Knowledge Hub, the solution is both **scalable** and **self-financing** once the first batch of guarantee-backed leases proves its commercial case.

The Partial-Credit-Guarantee Facility (PCGF) lies at the heart of the project’s finance engine. A first-loss tranche of **about US \$ 2.5 million**, provided by BOAD’s FOGAR-Climat window, allows commercial lenders to treat climate-smart projects as ordinary business rather than high-risk exceptions. With that cushion in place, **roughly US \$ 37 million in senior debt** (\approx US \$ 6 m from BOAD, \approx US \$ 5 m from the AfDB and up to **US \$ 12 m from IFC**) is expected to flow into four inter-locking pipelines that directly support Components 1 and 2:

- First, **100 flood-resilient, energy-efficient home retrofits** will move from design to financial close, demonstrating the new 0.8-metre flood-elevation, cool-roof and PV-ready code in real households.
- Second, the **zero-emission mobility package**—five BRT-ready bus corridors, segregated walking-and-cycling lanes, and the **swap-out of 5 000 internal-combustion moto-taxis for \leq 50 V e-motos**—will be able to draw affordable working-capital loans.
- Third, local **green-construction and NbS supply chains**—from permeable-paver producers to bioswale-plants nurseries and rooftop-solar installers—gain predictable access to credit, letting them scale up in step with demand.
- Finally, the emerging e-mobility ecosystem is anchored by **five OEM-certified master trainers and at least 200 cascade-trained mechanics**, a capacity that keeps fleet uptime at \geq **95 percent** and protects lenders’ collateral.

Because every loan application that clears Lomé’s cloud-based e-permitting filter is automatically flagged for guarantee eligibility, bank pipelines stay full and administrative costs remain low. A public dashboard, updated quarterly, shows guarantee utilization and default rates **disaggregated by gender of firm ownership**; the aim is to hold women-led enterprises to **about 30 percent of the portfolio**.

As bankers, developers and SMEs gain confidence, the guarantee needs shrinks. By Year 5 at least **two participating banks commit \geq US \$ 5 millions of their own capital** to extend PCGF-style products without any donor back-stop—a clear market signal that climate-smart lending in Togo has become commercially routine rather than grant-driven.

Investor cultivation for the \approx US\$7.9m senior risk-sharing tranche.

The project will motivate and secure senior risk-sharing capital by: (i) channeling a **de-risked pipeline** from Lomé’s e-permitting system into BOAD’s PCGF “deal room”; (ii) offering an **attractive risk stack**— \approx US\$2.5m **BOAD/FOGAR first-loss** plus \approx US\$7.9m **senior risk-sharing** (BOAD US\$6.1m + one domestic bank \approx US\$1.8m) \rightarrow \approx US\$10m guarantee window; (iii) **capacity & visibility**—training \geq 300 bankers/developers/SMEs (\geq 30% women) and publishing **quarterly sex-disaggregated dashboards** with \geq 30% **women-borrower** KPI and a **20% carve-out**; (iv) **time-bound commitments**—negotiate **draft term sheets within six months of PPG** and secure **letters of intent/conditional commitments** for the senior tier prior to CEO Endorsement; and (v) a **Year-5 Transition Pact** in which \geq 2 partner banks

agree to recapitalize **≥US\$5m** of first-loss from their own balance sheets. *(All commitments during PPG will be conditional on due diligence and internal credit approvals.)*

PPG deliverables for Component 3 (guarantee design & partners):

- **Term Sheet v2 (near-final)**—coverage %, caps, fee grid, tenors, claim/recovery process, ESG/gender conditions, reporting/MIS.
- **Letters of intent / conditional commitments** from BOAD and ≥1 domestic bank referencing the term sheet.
- **Draft legal docs (80–90%)**—PCGF agreement, risk-sharing agreement, operating manual/SOPs.
- **MIS/reporting spec** and public dashboard template (sex-disaggregated).
- **Transition Pact MoU** (non-binding) for ≥US\$5m first-loss recapitalization in Year 5.
- **Stakeholder map** of prospective parallel lenders (BOAD/AfDB/IFC) and confirmation notes on alignment.

Overall Impact of Component 3

By lowering perceived risk and raising technical competence, Component 3 turns Lomé’s climate goals into bankable deals. The leveraged **US \$ 37 million** works hand-in-hand with the new ordinances and the on-the-ground works:

- **Adaptation gains** flow from financed NbS drainage contracts and flood-proof housing.
- **Mitigation gains** arise from e-buses, e-motos and energy-efficient retrofits—together keeping roughly **560 000 t CO₂e** out of the atmosphere over 20 years.
- **Inclusiveness** is built in: earmarked guarantee space, fee discounts and a women-only training cohort expand the share of climate finance captured by women-led firms.
- **Local green-jobs** materialize, with more than **205 new positions** (trainers + mechanics) formally tracked under Core Indicator 11.

In short, Component 3 converts concessional seed capital into a self-sustaining financial market for resilient, low-carbon infrastructure—one that will keep funding nature-based drainage, green housing and clean mobility long after the GEF/LDCF grant has closed.

Component 4 — Knowledge Management & Sustainability

Objective

Create a national, open-access knowledge platform and peer-learning engine that capture best practices and enable rapid replication of climate-resilient and low-carbon urban solutions across Togo.

GEF Financing & Co-Financing

- **GEF grant:** ≈ US\$ 0.52 m (STAR 0.21 m; LDCF 0.31 m)
- **Confirmed co-finance:** ≈ US\$ 1.83 m (technical partners, municipal training-institute support, public-awareness campaigns)

Key Activities (Outputs)

4.1 National Urban-Climate Knowledge Hub (Year 2 → Year 5, FR/EN).

Under Component 4, the project will establish a national, open-access **Urban-Climate Knowledge Hub** (by Year 2 and continuously enrich it through Year 5). The cloud-hosted, bilingual (FR/EN) platform will publish all design drawings, bills of quantities, gender-lens toolkits and safeguards templates generated under the technical components, together with downloadable GIS layers (flood-risk maps, BRT alignments, solar-roof potential) compatible with QGIS/ArcGIS. To accelerate market uptake, the Hub will feature a **green-finance matchmaking board** listing e-permitting-cleared, **PCGF-eligible** projects so banks, vendors and **women-led SMEs** can connect quickly to bankable deals.

4.2 Public Awareness & Cohort Outreach (~50,000 people): To drive awareness and practical adoption, the project will deliver **Public Awareness & Cohort Outreach** reaching ~50,000 people via campaigns and micro-clinics that translate pilot lessons into citizen-friendly guidance—e.g., maintaining NbS drainage, safe use of NMT corridors, and complying with the new building codes. Targeted outreach prioritizes women-led firms and neighborhood associations; **participant mix ≥ 50% women** across campaign micro-clinics and awareness sessions.

4.3 National Urban Climate Forum & South–South Exchange: For nationwide and regional diffusion, the project will convene an annual **National Urban Climate Forum** and a quarterly **South–South webinar series**. The Forum will gather the 117 mayors, lenders, CSOs and at least one ECOWAS guest city for two days of lessons (Day 1) and curated **deal-rooms** (Day 2) that match municipal projects with finance and suppliers; the webinars—co-hosted with ECREEE—will deep-dive into NbS drainage, e-mobility business models and gender-lens finance. All materials (slide decks, recordings, templates) will be posted on the Hub within seven days to maximize reuse.

Governance & quality assurance.

The Hub will be hosted in the Government data center (MoE/Digital Economy), with **BOAD underwriting server costs in Y1–Y5**. A six-member editorial board (two Government, two academia, one private sector, one CSO) with **≥ 50 % women** will curate submissions and maintain content quality. Assets are released under **CC BY-NC-SA 4.0**, and a public API enables reuse across ECOWAS.

Gender & inclusion.

Every Component 4 event/cohort will ensure **≥ 30 % women** participation; the editorial board maintains **gender parity**. Hub analytics will track usage by women-led entities, and invitations to Forum deal-invitations for women entrepreneurs to deal-rooms.

KPIs

- Municipalities with active Hub accounts: **≥ 30 (Y3) → ≥ 60 (Y5)**
- Peer-city projects citing Hub templates: **≥ 5 (Y3) → ≥ 15 (Y5)**
- National Forum held **annually**; **≥ 4** South–South webinars/year; all proceedings uploaded **≤ 7** days

Timeline

Q4 Y1: Forum calendar & editorial board; **Q2 Y2:** Hub v1.0 live; **Y2–Y4:** peer-city outreach & events; **Y5:** content consolidation and hand-over O&M.

Overall Impact

Component 4 hard-wires a **capture → package → share → scale** loop so proven designs and finance pathways spread quickly from Lomé to secondary cities—without drawing down core GEF/LDCF resources.

Open assets, gender-balanced governance and regular deal-making fora deliver durable national uptake and regional spillover.

Component 5 — Monitoring, Evaluation & Learning (MEL)

Objective

Operate a unified, **sex-disaggregated** results system that informs adaptive management and NDC reporting, and deliver independent evaluations (MTR/TE) to lock in accountability and learning.

GEF Financing & Co-Financing

- **GEF grant:** ≈ US\$ 0.34 m (STAR 0.14 m; LDCF 0.20 m)
- **Confirmed co-finance:** ≈ US\$ 1.19 m (Gov data-center services, BOAD secondments/overheads, in-kind surveys/evaluations/data assurance)

Key Activities (Outputs)

5.1 MEL Plan & Results Framework aligned to NDC/LDCF: Under Component 5, the project will finalize a **MEL Plan & Results Framework** aligned to GEF/LDCF guidance and Togo's NDC architecture. The RF will define indicators, baselines and targets, spell out data sources and collection frequency, and set verification methods and clear roles across the PMU, BOAD and Government counterparts—so every result reported is traceable and auditable.

5.2 Integrated M&E System (dashboard & reporting interface): To operationalize measurement and learning, the team will deploy an **Integrated M&E System**: a cloud-hosted, sex-disaggregated dashboard with **APIs to the e-permitting platform and the PCGF MIS**. The system will produce **quarterly briefs** for the Inter-Ministerial Climate Committee and generate **one-click UNFCCC/NDC tables**, while **offline-sync mobile forms** allow field data entry with supervisor sign-off to maintain data integrity.

5.3 Midterm Review (Y3): Accountability and mid-course correction are ensured through an **independent Midterm Review (Y3)** The MTR will assess outcome progress, efficiency, safeguards/gender performance and financial execution, and will produce a **management-response matrix**; corrective actions will be integrated into the next **AWPB** cycle.

5.4 Terminal Evaluation (Y5): At closure, an **independent Terminal Evaluation** will verify outcomes—**PCGF leverage, NbS coverage, GHG reductions, gender results**—and assess value-for-money. TE lessons will be packaged for replication and scale-up across Togolese cities and ECOWAS peers.

Governance & quality assurance.

A PMU-embedded **MEL Lead** and **Data Stewards** will coordinate with focal points in **BOAD, MoE and the Ministry of Digital Economy**. The MTR/TE will be procured per GEF standards (no conflict of interest). Data governance includes annual **Data Quality Assessments (DQA)** covering completeness, accuracy, timeliness and consistency, plus secure hosting with **RBAC/MFA** and encryption at rest and in transit.

Gender & inclusion.

All indicators are **sex-disaggregated by default**. Field surveys, focus groups and enumerator teams will include **≥ 30 % women** where culturally appropriate. The dashboard will track women's share in guaranteed finance, training cohorts and Hub usage, and findings will be communicated in **plain-language FR/EN briefs** to ensure accessibility for all stakeholders

KPIs

- MEL plan & RF approved **Q2 Y1**; **100 %** indicators mapped to data sources/frequencies
- Dashboard v1.0 live **Q3 Y2**; ≥ 4 quarterly updates/year; **100 %** core indicators streaming by **Q4 Y2**
- ≥ 2 steering decisions/semester cite MEL evidence
- **MTR (Q4 Y3)** with response matrix ≤ 60 days; **TE (Q4 Y5)** with lessons published ≤ 30 days
- Dashboard shows ≥ 30 % **women** share across relevant indicators by **Y4**
- **Environmental and Social Management Plan (ESMP)** including cloudburst/heat SOPs; % works packages implementing extreme-weather **Traffic Management Plan (TMP)**

Timeline

Q1–Q2 Y1: Approve MEL plan/RF; configure data architecture. **Q3–Q4 Y1:** Pilot data flows; finalize APIs (e-permitting, PCGF). **Y2:** Dashboard v1.0; first DQA. **Y3:** MTR & corrections. **Y4:** Dashboard v2.0; second DQA. **Y5:** TE; dataset archiving and O&M hand-over.

Overall Impact

Component 5 institutionalizes **evidence-based management** and transparent reporting: a single results backbone that lowers reporting costs, accelerates mid-course corrections, and provides a durable **NDC feed**. By bridging design (C1–C2) and finance (C3), MEL ensures verified, sex-disaggregated results drive policy and market uptake during implementation and beyond.

Project-Management Cost (PMC)

A lean **Project Management Unit (PMU)** will sit inside the **Ministry of Transport** while drawing on two secondees from BOAD’s Climate-Finance Department for treasury and audit back-stopping. The PMU’s running costs amount to **US \$ 0.47 million**, or ≈ 5 % of the total **GEF grant** (US \$ 0.19 m from the STAR window and US \$ 0.28 m from the LDCF window), comfortably within GEF policy limits.

Those resources cover six essential functions:

- **Overall coordination.** A full-time Project Coordinator steers annual work-plans, chairs weekly scrum meetings with Component leads and serves as secretariat to the Inter-Ministerial Project Steering Committee.
- **Procurement.** A shared Procurement Specialist prepares bidding documents and contract variations in line with BOAD / GEF rules, maintaining a live procurement plan that feeds the public dashboard.
- **Financial management.** A BOAD-seconded Finance Officer keeps the single project account, prepares quarterly Interim Financial Reports and handles disbursement requests through BOAD’s SAP platform.
- **Safeguards & gender oversight.** A dedicated officer tracks ESMP actions and the Gender Action Plan, consolidating semi-annual reports for the Ministry of Environment and the GEF Portal.
- **Monitoring & evaluation.** An M&E Specialist updates the results framework— including the gender-disaggregated indicators—and organises the mid-term review and terminal evaluation.

- **Independent audit & reporting.** An external audit firm, contracted on a lump-sum basis, produces annual audit opinions; the PMU packages these with Project Progress Reports for submission to the GEF Secretariat.

Salary lines taper in real terms after Year 3 as national staff are absorbed into the Ministry’s regular establishment and BOAD’s secondees conclude their hand-over, ensuring that fiduciary integrity and reporting capacity continue **without fresh donor funding beyond the grant period.**

Cross-Cutting Theme – Gender Equality & Social Inclusion

Women and girls living in Lomé’s low-lying neighborhoods shoulder a double burden: they are more exposed to flooding, spend longer commuting on unsafe roads, and face steeper barriers to credit than their male counterparts (INSEED 2022; NAP 2020). The project therefore treats gender-equality as a **system requirement**, not an add-on. Three design principles guide every component:

1. **Voice & leadership.** Women must be visible in rule-making and oversight bodies.
2. **Equitable access to benefits.** Women-headed households, firms and cooperatives receive priority access to physical upgrades, finance and jobs.
3. **Data-driven accountability.** All core indicators are sex-disaggregated; shortfalls trigger course-corrections by the Project Steering Committee.

Where gender actions sit and how success is measured

Project output (ref. in Component Table)	Gender-responsive action	Key indicator & Year-5 target
1.1 & 1.4 – City-wide codes & e-permitting	<ul style="list-style-type: none"> • $\geq 30\%$ women on code-review panels & Inter-Ministerial Climate Committee (IMCC). • e-permitting dashboard shows permits by gender of firm ownership. 	<ul style="list-style-type: none"> • Female seats on IMCC $\geq 30\%$. • $\geq 25\%$ of code-compliant permits issued to women-owned firms.
2.1 – 10-15 km NbS drainage & road retrofits	<ul style="list-style-type: none"> • At least 30% of field-workdays (planting, paver-laying) contracted to women-led SMEs/co-ops. • Drainage-corridor designs and safety audits carried out with $\geq 40\%$ women participants. 	<ul style="list-style-type: none"> • ≥ 150 women obtain site-based NbS skills certificates. • $\geq 90\%$ of audited segments rated “safe” by women users.
2.2 – 100 resilient housing retrofits & NMT corridors	<ul style="list-style-type: none"> • First call on retrofits goes to female-headed households ($\geq 30\%$ of beneficiaries). • Women’s groups lead safety walk-throughs of bike & pedestrian lanes. 	<ul style="list-style-type: none"> • ≥ 30 female-headed HHs upgraded. • $> 80\%$ of surveyed women rate NMT lanes “safe.”
3.1 – Partial-Credit-Guarantee Facility (PCGF)	<ul style="list-style-type: none"> • 20% of guarantee capacity ring-fenced ex-ante for women-led enterprises; overall portfolio target $\geq 30\%$ women borrowers. • Public dashboard disaggregates guarantees by gender. 	<ul style="list-style-type: none"> • \geq US \$ 11 m of guaranteed loans to women-led firms ($\sim 30\%$).

Project output (ref. in Component Table)	Gender-responsive action	Key indicator & Year-5 target
3.2 – Green-finance & construction training	• $\geq 50\%$ of the 300 trainees are women; one women-only cohort to build peer networks.	• 90 women graduate; women-only cohort completed Y 2.
3.6 – E-mobility “Train-the-Trainer” scheme	• At least one of five master mechanics is a woman; $\geq 40\%$ of the 200 cascade trainees are women.	• 1 female master trainer certified. • 65 female mechanics up-skilled ($\geq 30\%$).
4.1 – Urban-Climate Knowledge Hub	• Editorial board 50 % women; all downloads tracked by gender of user.	• Board gender parity maintained; $\geq 30\%$ of downloads by women users.
4.2 – Peer-city learning cohorts	• Each delegation $\geq 30\%$ women; ≥ 2 of 5 partner cities appoint a female climate focal point.	• Gender quota met in every cohort; 2 female focal points designated.

Budget committed to the Gender Action Plan

A ring-fenced envelope of ~US \$ 250 000 (already reflected in the detailed cost-abacus) funds:

- facilitation and data upgrades for sex-disaggregated e-permitting (US \$ 45 k);
- household outreach & NMT safety audits (US \$ 60 k);
- pipeline-building clinics and the women-only green-finance cohort (US \$ 80 k);
- NbS on-site coaching & gender-sized PPE (US \$ 45 k); and
- travel bursaries that raise women’s participation in peer-city exchanges (US \$ 20 k).

How this meets GEF-8 gender requirements

- **At least 30 % female participation** is hard-wired into decision bodies, training cohorts and physical-works employment.
- **Sex-disaggregated indicators** appear in every Results-Framework outcome and are reviewed quarterly.
- The PCGF’s **ring-fenced guarantee capacity** ensures that women-led SMEs enjoy equitable access to the climate-finance ecosystem created by the project.

By embedding these measures across policy, finance, infrastructure and knowledge, the project turns gender equality from a compliance box into a core driver of resilient, low-carbon urban development in Togo.

Integration, durability and transformational character

The project functions as one continuous system rather than a bundle of stand-alone pilots.

1. **Horizontal integration.** Climate-smart codes adopted under **Component 1** are screened by the cloud-based e-permitting engine; every permit that passes the 0.8 m flood-elevation and cool-roof tests

is streamed automatically to the **Partial-Credit-Guarantee Facility (PCGF, Component 3)**. The PCGF then lowers the cost of debt for projects that build the **bioswale corridors, BRT/NMT lines and resilient-housing retrofits (Component 2)**. Performance data from these works flow into the **National Knowledge Hub (Component 4)**, closing the learning loop.

2. **Vertical integration.** Action spans the **policy layer** (ordinances & an Inter-Ministerial Committee with $\geq 30\%$ women), the **finance layer** (US \$ 2.5 m first-loss tranche that leverages \approx US \$ 37 m of senior loans) and the **physical layer** (10–15 km NbS drainage, five zero-emission corridors, 100 coded retrofits). Climate ambition is therefore hard-wired into day-to-day investment decisions.
3. **Durability.** Ordinances remain in municipal law; the revolving guarantee window is capitalised for at least 10 years; and all technical templates are released under a Creative-Commons licence and stored in a government-hosted Hub—locking resilience and mitigation beyond the grant term.
4. **Transformational change.** Lomé moves from reactive, diesel-based growth to a self-financing cycle of nature-based flood control and low-carbon mobility, crowding-in \approx **US \$ 37 million** of private capital while embedding gender quotas at every stage.

(b) Innovation and scaling-up potential

- **Financing innovation** – the real-time handshake between e-permitting and the PCGF is a West-African first, collapsing due-diligence time and cutting risk premia by 50–70 %.
- **Engineering innovation** – hybrid “bioswale + raised-roadbed” corridors are stress-tested to 2070 SSP5-8.5 conditions and retain $> 90\%$ hydraulic capacity while doubling as BRT lanes.
- **Digital innovation** – an open-API dashboard streams adaptation, GHG and gender metrics straight into Togo’s NDC reporting, shifting from 12-month lag to near real-time.
- **Scaling pathway** – all drawings, BoQs and finance toolkits carry a CC-BY license. Five peer-city twinning grants and the annual Urban-Climate Forum accelerate take-up; at least two commercial banks commit \geq US \$ 5 m of their own capital to replicate the PCGF model by Year 5.

(c) Policy coherence

The project stitches together policies that previously ran in silos:

- Climate-smart codes give legal force to NAP and NDC ambitions.
- A gender-balanced Inter-Ministerial Committee synchronizes transport, housing, drainage and finance decisions.
- Public dashboards expose compliance data, aligning incentives across agencies and the private sector.

Net effect: low-carbon, climate-resilient urban development becomes the routine default for Lomé—then, through the Knowledge Hub and replicated finance instruments, for the rest of Togo and the wider ECOWAS region.

Stakeholder & Community Engagement

From the first design scoping in mid-2023 the team has used a “**triple-deck**” dialogue structure:

Deck	Purpose	Participants	Frequency
Strategic: Project Steering Committee	Resolve policy or budget bottlenecks	7 voting ministries + Mayor + BOAD VP + 2 CSO reps (≥ 50 % women)	Quarterly
Technical: Three Working Groups (NbS & drainage, mobility, codes & e-permitting)	Co-design physical works and regulations	Line-ministry engineers, Lomé municipality, CBO observers	Monthly
Grass-roots: Ward-level forums in Bè, Kodjoviakopé & Attiégo	Validate alignments, plot acquisition, gender-safety audits	Women’s and youth associations, moto-taxi unions, traders	At each design milestone

This architecture keeps the **voice of low-income residents—especially women and youth—visible** all the way up to ministerial level and is locked into the project’s risk-management plan.

Private-Sector Involvement

- **Banks & lenders.** Three commercial banks have signed letters of intent to use the PCGF; their credit teams helped shape the risk-scoring template that sits in the new e-permitting API.
- **Developers & contractors.** Forty firms attended code-update workshops; 17 have pre-registered for the “Lomé Climate-Smart” fast-track permit lane.
- **SME supply chains.** Women-led co-operatives producing permeable pavers, cool-roof coatings and bioswale seedlings are already listed on the Knowledge-Hub vendor roll.

By giving private actors a **clear pay-off (lower spreads, faster permits, public branding)** the project turns climate ambition into bankable deals that will outlive the grant.

Knowledge Management & Continuous Learning

- **Urban-Climate Knowledge Hub (Output 4.1).** Every drawing, BoQ, wiring diagram and gender toolkit is published under CC-BY-NC-SA 4.0 and geo-tagged for easy search.
- **Peer-city cohorts (Output 4.2).** Five secondary cities each pilot one micro-project using Hub templates and co-finance from BOAD.
- **Training track (Output 4.3).** Three climate-urban modules are now permanent credits at ENA & IFCL; completion counts toward civil-service promotion.

The Hub’s API feeds directly into Togo’s NDC reporting tables, replacing ad-hoc Excel files with **live, auditable data**.

Unified Narrative & Expected Results

This project weaves four mutually-reinforcing levers—policy reform, demonstration pilots, catalytic finance, and open-access knowledge—into a single engine that pulls Lomé out of its current “flood-and-carbon trap” and sets a course for resilient, low-emission growth.

First, a suite of climate-smart ordinances and a cloud-based e-permitting system make flood-risk and GHG screens mandatory for every new building or transport investment. By Year 5 this regulatory shift is expected

to raise the share of compliant permits by at least a quarter, creating a predictable, city-wide standard that any municipality in Togo can replicate simply by copying the legal language and API code.

Second, the project finances tangible proof points: 10–15 km of nature-based drainage corridors, five zero-emission BRT / non-motorized transport lines, and about 100 flood-resilient, energy-efficient housing retrofits. Together they are projected to cut annual flood losses for roughly 45 000 residents by 40 percent and avoid more than 560 000 t CO₂e over twenty years, while the detailed bills of quantities generated for each pilot will be uploaded for direct use by peer cities.

Third, a US \$ 10 million Partial Credit Guarantee Facility—backed by an initial US \$ 2.5 million first-loss cushion—unlocks about US \$ 37 million in private lending for green construction and e-mobility supply chains, with not less than 30 percent of that credit flowing to women-led firms. By project close, at least two commercial banks must recapitalize the facility with their own funds, cementing market confidence.

Finally, a bilingual Urban Climate Knowledge Hub and an integrated results dashboard spread these lessons nationally: sixty municipalities are expected to enroll, and the same dashboard will feed 100 percent of Lomé’s adaptation and GHG data straight into Togo’s NDC reporting pipeline. With the project management unit embedded in the Ministry of Transport, this self-reinforcing ecosystem of policies, finance, and know-how is positioned to scale across West Africa at negligible additional cost.

Coordination and Cooperation with Ongoing Initiatives and Project.

Does the GEF Agency expect to play an execution role on this project?

No

If so, please describe that role here. Also, please add a short explanation to describe cooperation with ongoing initiatives and projects, including potential for co-location and/or sharing of expertise/staffing

Execution arrangement (Government-led). The project is executed by the **Government of Togo** via a **Project Management Unit (PMU)** hosted in the **Ministry of Transport**, with implementation support from the **Ministry of Urbanism & Housing**, the **Ministry of Environment**, and the **Municipality of Lomé**. These entities procure and manage all works and technical-assistance contracts in accordance with national procedures and GEF requirements.

GEF Agency role (BOAD). BOAD serves as the **GEF Agency**, providing **fiduciary oversight**, progress reporting, safeguards supervision, and technical backstopping. BOAD also supports the **Partial-Credit-Guarantee Facility (PCGF)** as a financial intermediary and provides **advisory/MIS/TA**—but **does not execute** project activities financed by the GEF grant and **does not** procure works or TA under the grant.

Partner-programme coordination. The PMU co-chairs technical working groups with line ministries and maintains structured interfaces with the **AfDB drainage loan**, the **World Bank Lomé Urban Mobility Project**, and BOAD’s **FOGAR-Climat** window to ensure aligned designs, harmonized ESMPs, and no duplication of effort (as detailed in Section B).

Cooperation with ongoing initiatives (co-location & shared staffing)

Ongoing programme	Shared asset or staffing	Cooperative arrangement
World Bank “Lomé Urban Mobility” (P176337)	Detailed BRT designs, e-bus specs, social-safety audit team	Common design office; quarterly joint site-walks; harmonized ESMPs
AfDB Drainage Upgrade Loan (2024-29)	Hydraulic models; vetted drainage contractors	AfDB engineers seconded to the PMU’s TWG-Drainage; MoU aligns bills-of-quantities
UNDP Urban-Resilience pilots	Community EWS curricula; participatory flood-mapping toolkit	Training kits integrated in Component 1 capacity plan; facilitators co-teach Lomé workshops
GEF-6 Coastal Adaptation (ID 9834)	Wetland-restoration SOPs; mangrove nursery network	SOPs uploaded to the Knowledge Hub; nursery staff advise on 30 ha lagoon restoration

Ongoing programme	Shared asset or staffing	Cooperative arrangement
AFD Urban-Upgrading Initiative	Peri-urban neighborhoods committees	Bi-annual donor round-table chaired by the Project Steering Committee (PSC) synchronizes work-plans
IFC & local banks	Climate-finance advisory teams	IFC secondment (3 staff-months/yr) to fine-tune PCGF risk manuals and gender-lens metrics

Co-location benefits: the shared design office for BRT corridors and NbS roadbeds sits inside BOAD's premises, allowing Transport-ministry engineers, AfDB drainage specialists and World Bank mobility consultants to troubleshoot designs in real time. Field supervision is streamlined by joint site-walks and a single harmonized safeguards checklist.

Staff sharing: AfDB seconds two hydraulic engineers to the TWG-Drainage; the World Bank funds a social-safety specialist embedded in the PMU; IFC provides risk-analytics expertise for the guarantee window. These in-kind contributions, booked as co-finance, raise execution quality without inflating the grant budget.

In sum, BOAD's execution role delivers fiduciary discipline and immediate guarantee capability, while the deliberate co-location and staff-sharing arrangements knit the GEF/LDCF package into Togo's broader portfolio of urban-resilience and low-carbon transport investments—maximizing leverage, avoiding duplication and accelerating scale-up.

Core Indicators

Indicator 4 Area of landscapes under improved practices (hectares; excluding protected areas)

Ha (Expected at PIF)	Ha (Expected at CEO Endorsement)	Ha (Achieved at MTR)	Ha (Achieved at TE)
0	0	0	0

Indicator 4.1 Area of landscapes under improved management to benefit biodiversity (hectares, qualitative assessment, non-certified)

Ha (Expected at PIF)	Ha (Expected at CEO Endorsement)	Ha (Achieved at MTR)	Ha (Achieved at TE)

Indicator 4.2 Area of landscapes under third-party certification incorporating biodiversity considerations

Ha (Expected at PIF)	Ha (Expected at CEO Endorsement)	Ha (Achieved at MTR)	Ha (Achieved at TE)

Type/Name of Third Party Certification

Indicator 4.3 Area of landscapes under sustainable land management in production systems

Ha (Expected at PIF)	Ha (Expected at CEO Endorsement)	Ha (Achieved at MTR)	Ha (Achieved at TE)

Indicator 4.4 Area of High Conservation Value or other forest loss avoided

Disaggregation Type	Ha (Expected at PIF)	Ha (Expected at CEO Endorsement)	Ha (Achieved at MTR)	Ha (Achieved at TE)

Indicator 4.5 Terrestrial OECMs supported

Name of the OECMs	WDPA-ID	Total Ha (Expected at PIF)	Total Ha (Expected at CEO Endorsement)	Total Ha (Achieved at MTR)	Total Ha (Achieved at TE)

Documents (Document(s) that justifies the HCVF)

Title

Indicator 6 Greenhouse Gas Emissions Mitigated

Total Target Benefit	(At PIF)	(At CEO Endorsement)	(Achieved at MTR)	(Achieved at TE)
Expected metric tons of CO₂e (direct)	560000	0	0	0
Expected metric tons of CO₂e (indirect)	0	0	0	0

Indicator 6.1 Carbon Sequestered or Emissions Avoided in the AFOLU (Agriculture, Forestry and Other Land Use) sector

Total Target Benefit	(At PIF)	(At CEO Endorsement)	(Achieved at MTR)	(Achieved at TE)
Expected metric tons of CO₂e (direct)	560,000			
Expected metric tons of CO₂e (indirect)				
Anticipated start year of accounting	2026			
Duration of accounting	20			

Indicator 6.2 Emissions Avoided Outside AFOLU (Agriculture, Forestry and Other Land Use) Sector

Total Target Benefit	(At PIF)	(At CEO Endorsement)	(Achieved at MTR)	(Achieved at TE)
Expected metric tons of CO₂e (direct)				
Expected metric tons of CO₂e (indirect)				
Anticipated start year of accounting	2026			
Duration of accounting	20			

Indicator 6.3 Energy Saved (Use this sub-indicator in addition to the sub-indicator 6.2 if applicable)

Total Target Benefit	Energy (MJ) (At PIF)	Energy (MJ) (At CEO Endorsement)	Energy (MJ) (Achieved at MTR)	Energy (MJ) (Achieved at TE)
Target Energy Saved (MJ)	15,000			

Indicator 6.4 Increase in Installed Renewable Energy Capacity per Technology (Use this sub-indicator in addition to the sub-indicator 6.2 if applicable)

Technology	Capacity (MW) (Expected at PIF)	Capacity (MW) (Expected at CEO Endorsement)	Capacity (MW) (Achieved at MTR)	Capacity (MW) (Achieved at TE)
Solar Photovoltaic	2.00			

Indicator 11 People benefiting from GEF-financed investments

	Number (Expected at PIF)	Number (Expected at CEO Endorsement)	Number (Achieved at MTR)	Number (Achieved at TE)
Female	13,000			
Male	12,000			
Total	25,000		0	0

Explain the methodological approach and underlying logic to justify target levels for Core and Sub-Indicators (max. 250 words, approximately 1/2 page)

META INFORMATION – LDCF

LDCF true	SCCF-B (Window B) on technology transfer false	SCCF-A (Window-A) on climate Change adaptation false	
Is this project LDCF SCCF challenge program? false			
This Project involves at least one small island developing State(SIDS). false			
This Project involves at least one fragile and conflict affected state. false			
This Project will provide direct adaptation benefits to the private sector. true			
This Project is explicitly related to the formulation and/or implementation of national adaptation plans (NAPs). false			
This project will collaborate with activities begin supported by other adaptation funds. If yes, please select below			
Green Climate Fund false	Adaptation Fund false	Pilot Program for Climate Resilience (PPCR) false	
This Project has an urban focus. true			
This project will directly engage local communities in project design and implementation false			
This project will support South-South knowledge exchange false			
This Project covers the following sector(s)[the total should be 100%]: *			
Agriculture	0.00%		
Nature-based management	15.00%		
Climate information services	10.00%		
Coastal zone management	5.00%		
Water resources management	10.00%		
Disaster risk management	20.00%		
Other infrastructure	40.00%		
Tourism	0.00%		
Health	0.00%		
Other (Please specify comments)	0.00%		
Total	100.00%		
This Project targets the following Climate change Exacerbated/introduced challenges:*			
Sea level rise false	Change in mean temperature false	Increased climatic variability true	Natural hazards true

Land degradation false	Coastal and/or Coral reef degradation false	Groundwater quality/quantity false
----------------------------------	---	--

CORE INDICATORS – LDCF

	Total	Male	Female	% for Women
CORE INDICATOR 1 Total number of direct beneficiaries	45,000	22,000.00	23,000.00	51.11%
CORE INDICATOR 2 (a) Area of land managed for climate resilience (ha) (b) Coastal and marine area managed for climate resilience (ha)	320.00 0.00			
CORE INDICATOR 3 Number of policies/plans/ frameworks/institutions for to strengthen climate adaptation	5.00			
CORE INDICATOR 4 Number of people trained or with awareness raised	3,205	1,602.00	1,603.00	50.02%
CORE INDICATOR 5 Number of private sector enterprises engaged in climate change adaptation and resilience	25.00			

Key Risks

	Rating	Explanation of risk and mitigation measures
CONTEXT		
Climate	Moderate	Key Concerns: Extreme rainfall could disrupt surveys, consultations & early civil works. Mitigation measures: Schedule field missions outside peak rains • Use drone/LiDAR & virtual consultations when sites are inaccessible • Build weather-contingency into contractor Gantt charts.
Environmental and Social	Moderate	Key Concerns: Temporary habitat disturbance; minor economic displacement for bioswale/BRT alignments. Mitigation measures: ESMF + site-specific ESMPs before bidding • Livelihood-Restoration Plan for any kiosk/market relocation • Biodiversity Action Plan guarantees no-net-loss & 10 % species-richness gain.
Political and Governance	Moderate	Key Concerns: Cabinet reshuffle could slow code adoption or PCGF approval. Mitigation measures: Early ministerial MoUs, Inter-Ministerial Climate Committee gazetted before CEO Endorsement, Quarterly briefings to new appointees.
INNOVATION		
Institutional and Policy	Moderate	Key Concerns: Overlap between new urban code and legacy zoning could cause approval delays. Mitigation measures: Legal review during PPG, Single

		set of digital zoning layers in e-permitting portal, Public hearing to reconcile any conflicts.
Technological	Moderate	<p>Key Concerns: Limited local expertise in NbS hydraulic modeling, e-bus depot design, and 48–60 V e-moto systems; interoperability/lock-in risks across chargers, batteries, fare/telematics/MIS; ICT downtime and data-quality issues (GIS/LiDAR, e-permitting, dashboard); cybersecurity/privacy risks (permitting PII, PCGF data); spares and after-sales support; grid reliability at depots/charging hubs. Mitigation measures: PPG: Define vendor-agnostic specs and an interoperability plan (open APIs; OGC geostandards for GIS; OCPP/OCPI for charging; CSV/JSON data exchange); run market sounding to shortlist OEMs with in-country service; draft SLAs ($\geq 99.5\%$ uptime, MTTR < 48 h) and spares lists; complete utility load studies for depots; prepare a cybersecurity threat model, RBAC/MFA policy, encryption, backup/DR (RTO/RPO) and privacy DPIA; design offline fallbacks for e-permitting. Implementation: Phase prototypes/acceptance tests before scale-up; stand up a sandbox for the e-permitting/dashboards; deliver Train-the-Trainer (5 masters → 200 techs) with O&M manuals in FR; stock critical spares; monitor uptime/latency KPIs; include surge protection/backup power at depots; adopt battery safety & EoL protocols with a recycling MOU. Outputs tracked via Comp-3/Comp-4 KPIs (uptime, MTTR, % standards-compliant assets).</p>
Financial and Business Model		<p>Key Concerns: Global price shocks or FCFA/USD shifts may raise bus & PV costs, reducing co-finance appetite.. Mitigation measures: Diversify lending partners (BOAD, AfDB, IFC), Include FX-hedge clause in supply contracts, Phased procurement so large orders wait for stable pricing.</p>
EXECUTION		
Capacity	Moderate	<p>Key Concerns: Municipal staff unfamiliar with digital permitting & dashboard analytics.. Mitigation measures: Component-4 training track (200 officials) with ENA/IFCL accreditation • Help-desk embedded in BOAD-PMU for first 18 months.</p>
Fiduciary	Moderate	<p>Key Concerns: Specialized items (BRT buses, permeable pavers) require robust tendering; PCGF cash-flow needs tight FM. Mitigation measures: Use BOAD ISO-certified rules; hire procurement specialist with green-infra experience • Separate PCGF ledger & quarterly external reconciliations.</p>
Stakeholder	Moderate	<p>Key Concerns: Public resistance to BRT lane re-allocation or e-moto switch; risk of elite capture in housing retrofits. Mitigation measures: Gender-sensitive outreach via CBOs , Grace-period campaign offering fare discounts & battery-swap vouchers, 30 % of retrofits reserved for female-headed households.</p>
Other		<p>SAFEGUARDS RATING (PIF LEVEL): The project is screened Category B (moderate risk). It finances site-specific, reversible civil works—about 10–15 km of bioswale corridors and raised roadbeds, five BRT/NMT lanes, ~100 home retrofits, and ~30 ha of wetland restoration—which can generate localized environmental and social risks that require active management.</p>

		<p>Category A is not warranted: there is no conversion of critical habitats, no large-scale land acquisition, and no high-hazard facilities. Wetlands are being restored, not drained; drainage alignments stay within existing rights-of-way; and any e-bus operations use standard depots. Category C is also inappropriate given the physical footprint and foreseeable construction externalities. Environmental and Social Standards will be applied as follows. Under ESS-1, a project-wide ESMF will be finalized during the PPG and site-specific ESMPs prepared ahead of each works contract; a Stakeholder Engagement Plan—building on the 2023 consultations—will keep communities, CSOs, and women-led SMEs engaged. ESS-2 (Biodiversity) commits to “no net loss, and where feasible net gain,” via ~30 ha of mangrove/riparian restoration and planting of ≥2,200 native street trees; a Biodiversity Action Plan will use eDNA and seasonal bird counts to verify a ≥10 % increase in native-species richness by Year 5. ESS-3 (Climate/Disaster) is addressed through hydrodynamic stress-testing (SSP5-8.5), 1-in-100-year drain sizing, and a 0.8 m flood-freeboard rule in the building code. ESS-4 (Community Health & Safety) will be met with traffic-management plans, dust/noise controls, and gender-sensitive lighting on BRT/NMT corridors. Under ESS-5 (Land & Livelihoods), only minor economic encroachments (e.g., kiosks) may be affected; if so, a Livelihood Restoration Plan will be prepared consistent with national law and GEF policy; no physical relocation is anticipated. ESS-6 (Labor) requirements will be enforced through BOAD procurement clauses (ILO standards, PPE, worker GRM, and GBV training). ESS-9 (Gender) is operationalized via targets of ≥30 % women in governance, training, and PCGF loan portfolios, with a 20 % guarantee window ring-fenced for women-led firms and transparent tracking on a public dashboard. Overall, risks are predictable and manageable through standard ESMPs, continuous stakeholder engagement, and a robust GRM embedded in the BOAD-led PMU. With mitigation built into design and long-term monitoring budgeted under Component 4, the Category B rating remains appropriate and fully consistent with the updated component mix and indicators.</p>
Overall Risk Rating	Moderate	Justification: While multiple moderate-level risks exist, none appears insurmountable with strong coordination, capacity building, and proactive planning. The project’s design (phased pilot approach + strong stakeholder involvement) reduces the likelihood of high unmitigable risks.

C. ALIGNMENT WITH GEF-8 PROGRAMMING STRATEGIES AND COUNTRY/REGIONAL PRIORITIES

Describe how the proposed interventions are aligned with GEF- 8 programming strategies and country and regional priorities, including how these country strategies and plans relate to the multilateral environmental agreements.

Confirm if any country policies that might contradict with intended outcomes of the project have been identified, and how the project will address this.

For projects aiming to generate biodiversity benefits (regardless of what the source of the resources is - i.e., BD, CC or LD), please identify which of the 23 targets of the Kunming-Montreal Global Biodiversity Framework the project contributes to and explain how. (max. 500 words, approximately 1 page)

1. Direct fit with GEF-8 Programming. The “Climate-Smart Lomé” package fuses **LDCF adaptation priorities** and **GEFTF (CCM) mitigation** in a single, government-executed urban program that Togo can replicate nationwide:

- **LDCF – Outcome 1.2 (Climate-resilient infrastructure):** 10–15 km of nature-based road/drainage retrofits and ~30 ha lagoon/riparian restoration reduce flood depth and protect ≈45,000 residents and ≈300 ha of serviced urban land.
- **LDCF – Outcome 2.1 (Risk reduction for vulnerable groups):** Risk-zoned e-permitting, UD features (tactile paving, curb ramps, level boarding, lighting/sightlines) on BRT/NMT, accessible GRM/TMPs, and targeted outreach to women/youth/informal vendors.
- **GEFTF (CCM-1.1 Efficient buildings & infrastructure):** City-wide climate-smart codes (0.8 m freeboard, ≥30% permeable surface, cool roofs, PV-ready) enforced via a **digital e-permitting** engine.
- **GEFTF (CCM-1.3 Zero-emission mobility):** Five BRT/e-bus/NMT corridors plus an e-moto swap-out together avoid ≈560,000 tCO₂e (20-year) and reduce PM_{2.5} along priority corridors.
- **GEF-8 Urbanization Integrated Programme (UIP):** A joined-up chain—policy → pilots → finance (PCGF) → knowledge—with open licenses and a national hub for scale-up.

Consistency with national/regional priorities. Measures implement Togo’s NDC and national urban policies; the **Inter-Ministerial Climate Committee** ensures coherence across Transport/Urbanism/Environment/Finance. Designs and open-license toolkits support **ECOWAS coastal-resilience** agendas; no conflicting national policies were identified.

2. National & Regional Priority Alignment

- **Feuille de Route 2025** and Togo’s revised **NDC** both call for integrated flood management, low-carbon transport and green-building finance.
- The project operationalizes those goals through legally-binding ordinances, an inter-ministerial climate committee (≥ 30 % women) and a revolving **Partial-Credit-Guarantee Facility (PCGF)** housed at BOAD.
- Regionally, all open-license designs feed the **ECOWAS coastal-resilience agenda** and the Abidjan Convention’s action plan on urban wetlands.

3. Transformational & Durable

1. **Horizontal lock-in:** Component 1 codes feed the e-permitting engine, which auto-pipes compliant projects to the PCGF (Component 3); financed projects then build the NbS drains, e-bus corridors and retrofits of Component 2; all data flow to the Knowledge Hub (Component 4).
2. **Vertical lock-in:** Policy → Finance → Works → Data, ensuring climate ambition is embedded from regulation to construction site.
3. **Durability:** Ordinances remain in force, the PCGF capital (US \$ 2.5 m first-loss + **US \$ 36.9 m** senior loans) revolves for at least a decade, and CC-BY blueprints enable cost-free replication.

4. Consistency with Multilateral Environmental Agreements

- **UNFCCC / Paris:** simultaneous mitigation (transport, buildings) and adaptation (flood control) actions directly advance Togo’s NDC.

- **SDGs 9, 11, 13:** greener infrastructure, sustainable cities and climate action.
- **No conflicting national policies** were identified; there are no fuel-price subsidies or zoning rules that undercut zero-emission buses or permeable-surface requirements. Any emerging overlaps will be resolved by the inter-ministerial committee.

5. Headline Results

- **≈ 560 kt CO₂e** avoided over 20 years.
- **45 000** direct beneficiaries shielded from floods; **300 ha** of city land climate proofed.
- **US \$ 36.9 m** in private and public co-finance mobilized through the PCGF (BOAD 6.1 m, AfDB 5.1 m, IFC ≤ 25.7 m).
- **≥ 30 % women’s participation** hard-wired into governance, training and credit guarantees.

This consolidated, gender-responsive package therefore meets every test set by the GEF-8 programming framework while advancing Togo’s own climate and development priorities—without contradiction or policy misalignment.

D. POLICY REQUIREMENTS

Gender Equality and Women’s Empowerment:

We confirm that gender dimensions relevant to the project have been addressed as per GEF Policy and are clearly articulated in the Project Description (Section B).

Yes

Stakeholder Engagement

We confirm that key stakeholders were consulted during PIF development as required per GEF policy, their relevant roles to project outcomes and plan to develop a Stakeholder Engagement Plan before CEO endorsement has been clearly articulated in the Project Description (Section B).

Yes

Were the following stakeholders consulted during project identification phase:

Indigenous Peoples and Local Communities: Yes

Civil Society Organizations: Yes

Private Sector: Yes

Provide a brief summary and list of names and dates of consultations

Stakeholder type	Entity consulted	Consultation dates
Government	Ministry of Urban Planning, Housing & Land Reform (MUHRF)	20 – 24 Nov 2023
	Ministry of the Economy & Finance	20 – 24 Nov 2023
	Ministry attached to the President (Energy & Mines)	20 – 24 Nov 2023

Stakeholder type	Entity consulted	Consultation dates
	Ministry of Environment & Forest Resources	20 – 24 Nov 2023
	Ministry of Road, Air & Rail Transport	20 – 24 Nov 2023
	Ministry of Public Works	20 – 24 Nov 2023
	Ministry of Territorial Administration, Decentralization & Territorial Development Municipality of Lomé (Mayor's Office)	31 Jan 2024
Local authorities / communities	Community representatives, Zio 1 district	22 Nov 2023
Civil-society organisations	Jeunes Verts (youth green network)	31 Jan 2024
	AGEDI (urban-environment NGO)	31 Jan 2024
Private sector	National Employers' Council	11 – 15 Sep 2023

NB: Minutes of each meeting are on file and will feed into the full Stakeholder-Engagement Plan during PPG.

(Please upload to the portal documents tab any stakeholder engagement plan or assessments that have been done during the PIF development phase.)

Private Sector

Will there be private sector engagement in the project?

Yes

And if so, has its role been described and justified in the section B project description?

Yes

Environmental and Social Safeguard (ESS) Risks

We confirm that we have provided indicative information regarding Environmental and Social risks associated with the proposed project or program and any measures to address such risks and impacts (this information should be presented in Annex D).

Yes

Overall Project/Program Risk Classification

PIF	CEO Endorsement/Approval	MTR	TE
Medium/Moderate			

E. OTHER REQUIREMENTS

Knowledge management

We confirm that an approach to Knowledge Management and Learning has been clearly described in the Project Description (Section B)

Yes

ANNEX A: FINANCING TABLES

GEF Financing Table

Indicative Trust Fund Resources Requested by Agency(ies), Country(ies), Focal Area and the Programming of Funds

GEF Agency	Trust Fund	Country/ Regional/ Global	Focal Area	Programming of Funds	Grant / Non-Grant	GEF Project Grant(\$)	Agency Fee(\$)	Total GEF Financing (\$)
BOAD	GET	Togo	Climate Change	CC STAR Allocation: CCM-1-3	Grant	3,866,904.00	346,035.00	4,212,939.00
BOAD	LDCF	Togo	Climate Change	LDCF Country allocation	Grant	5,454,376.00	491,389.00	5,945,765.00
Total GEF Resources (\$)						9,321,280.00	837,424.00	10,158,704.00

Project Preparation Grant (PPG)

Is Project Preparation Grant requested?

true

PPG Amount (\$)

200000

PPG Agency Fee (\$)

18000

GEF Agency	Trust Fund	Country/ Regional/ Global	Focal Area	Programming of Funds	Grant / Non-Grant	PPG(\$)	Agency Fee(\$)	Total PPG Funding(\$)
BOAD	GET	Togo	Climate Change	CC STAR Allocation: CCM-1-3	Grant	84,350.00	7,592.00	91,942.00
BOAD	LDCF	Togo	Climate Change	LDCF Country allocation	Grant	115,650.00	10,408.00	126,058.00
Total PPG Amount (\$)						200,000.00	18,000.00	218,000.00

Please provide justification

Sources of Funds for Country Star Allocation

GEF Agency	Trust Fund	Country/ Regional/ Global	Focal Area	Sources of Funds	Total(\$)
BOAD	GET	Togo	Climate Change	CC STAR Allocation	1,723,942.00
BOAD	GET	Togo	Biodiversity	BD STAR Allocation	980,315.00
BOAD	GET	Togo	Land Degradation	LD STAR Allocation	1,600,624.00
Total GEF Resources					4,304,881.00

Indicative Focal Area Elements

Programming Directions	Trust Fund	GEF Project Financing(\$)	Co-financing(\$)
CCM-1-3	GET	3,866,904.00	27030000
CCA-1-1	LDCF	5,454,376.00	28970000
Total Project Cost		9,321,280.00	56,000,000.00

Indicative Co-financing

Sources of Co-financing	Name of Co-financier	Type of Co-financing	Investment Mobilized	Amount(\$)
GEF Agency	BOAD	Loans	Investment mobilized	30000000
Donor Agency	AfDB	Loans	Investment mobilized	20000000
Donor Agency	IFC	Loans	Investment mobilized	6000000
Total Co-financing				56,000,000.00

Describe how any "Investment Mobilized" was identified

BOAD: Investment mobilized – senior credit line

AfDB: Investment mobilized – loan approved in the Urban Green Window pipeline;

IFC: Investment to be mobilized – term sheet to be executed during PPG.

ANNEX B: ENDORSEMENTS

GEF Agency(ies) Certification

GEF Agency Type	Name	Date	Project Contact Person	Phone	Email

GEF Agency Coordinator	Moubarak MOUKAILA	3/20/2024		+22822232592	mmoukaila@boad.org
Project Coordinator	Ibrahim TRAORE	3/20/2024		+22822232692	itraore@boad.org

Record of Endorsement of GEF Operational Focal Point (s) on Behalf of the Government(s):

Name	Position	Ministry	Date (MM/DD/YYYY)
Comlan AWOUGNON	GEF Operational Focal Point	Ministère de l'Environnement et des Ressources Forestières	10/10/2025

ANNEX C: PROJECT LOCATION

Please provide geo-referenced information and map where the project interventions will take place

Coordinate system: WGS84 (EPSG:4326)

1) Geographic focus and coordinates

Lomé flood-prone districts. Target areas include **Bè, Kodjoviakopé, Attiégo** and contiguities in the inner floodplain ($\approx 15 \text{ km}^2$ envelope).

Project bounding box (envelope):

- NW: 6.1850° N, 1.1800° E
- NE: 6.1850° N, 1.2600° E
- SE: 6.0950° N, 1.2600° E
- SW: 6.0950° N, 1.1800° E

Ward centroids (preliminary):

- Bè: 6.1400° N, 1.2200° E
- Kodjoviakopé: 6.1300° N, 1.2000° E
- Attiégo: 6.1700° N, 1.2400° E

Climate vulnerabilities: recurrent tidal/lagoon flooding, inadequate drainage, high informal-settlement density, limited green corridors.

Planned GEF/LDCF interventions: nature-based drainage retrofits (**10–15 km** roads), wetland restoration ($\sim 30 \text{ ha}$), EWS upgrades, low-carbon **BRT/NMT** corridors (incl. e-buses, e-motos), and climate-proof home retrofits for low-income households.

Estimated impact: direct risk-reduction for $\sim 200,000$ residents; annual flood-damage savings $\sim 1\text{--}2 \%$ of Lomé GDP; modal shift cutting transport-sector GHG emissions (**CI-6** module attached).

2) Preliminary corridor waypoints (illustrative; PPG will densify)

- Corridor A (bioswale + BRT-ready):
WP-A1: 6.1555° N, 1.2050° E · WP-A2: 6.1500° N, 1.2150° E · WP-A3: 6.1450° N, 1.2250° E
- Corridor B (bioswale + NMT):
WP-B1: 6.1650° N, 1.1950° E · WP-B2: 6.1600° N, 1.2100° E · WP-B3: 6.1550° N, 1.2250° E

Wetland restoration (centroids; polygons at PPG):

- **Lagoon buffer — Zone 1: 6.1300° N, 1.2400° E (~20 ha)**
- **Riparian buffer — Zone 2: 6.1500° N, 1.2300° E (~10 ha)**

3) Map and geo-referenced layers (PPG deliverable)

During PPG, we will finalize and disclose **shapefiles/GeoJSON** for:

1. Flood-risk overlays for the wards above (topography + historical inundation);
2. Alignments for **BRT/e-bus, NMT (bike & pedestrian)**
3. Wetland-restoration/retention polygons serving as flood buffers.
Layers will include attributes for **ward, component, length/area, ESMP ID**, and will be published (read-only) via the **Knowledge Hub**; **KML** provided for quick viewing.

4) Next steps for spatial validation

- **Field verification:** GPS checks of drainage outfalls and corridor feasibility;
- **Stakeholder collaboration:** validation with the **Municipality of Lomé** to ensure alignment with urban plans;
- **CEO Endorsement package: fully geo-referenced map + shapefiles/GeoJSON** with metadata (WGS84/EPSSG:4326).

Note: Lessons from Lomé will inform future government-financed satellite developments; those areas **receive no funding** under this GEF/LDCF project.

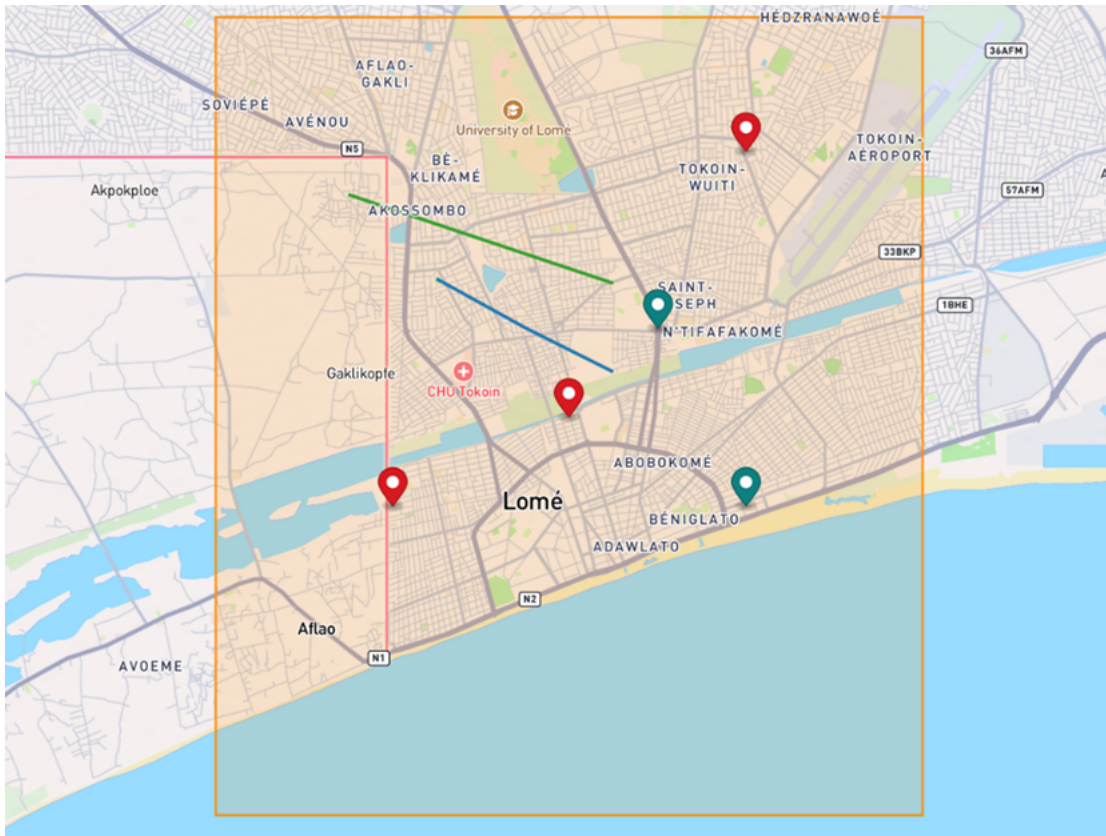


Figure C-1. Project location, Lomé — WGS84 / EPSG:4326. Orange = project envelope; blue/green = candidate corridors; red = ward centroids (Bè, Kodjoviakopé, Attiégo); teal = wetland restoration centroids. North arrow and 0–2 km scale shown. Final shapefiles/GeoJSON will be produced at PPG and attached at CEO Endorsement.

Legend (WGS84 / EPSG:4326)

- **Orange polygon** — Project envelope (bounding box)
- **Blue line** — Corridor A (bioswale + BRT-ready)
- **Green line** — Corridor B (bioswale + NMT)
- **Red pins** — Ward centroids (Bè, Kodjoviakopé, Attiégo)
- **Teal pins** — Wetland restoration centroids (Lagoon buffer — Z1; Riparian buffer — Z2).

ANNEX D: ENVIRONMENTAL AND SOCIAL SAFEGUARDS SCREEN AND RATING

(PIF level) Attach agency safeguard screen form including rating of risk types and overall risk rating.

Title

ESS Supporting Documents_PIF Togo

Consolidated reference list cited in the revised PIF

PIF GEF-8 Togo Review Sheet BOAD response to gef comments June 2025

PIF_GEF-8 Template Togo_ Revised after Gef Comments June16 2025_BOAD

ANNEX D_ESS Screen and Rating_BOAD

ANNEX E: RIO MARKERS

Climate Change Mitigation	Climate Change Adaptation	Biodiversity	Land Degradation
Principal Objective 2	Principal Objective 2	Significant Objective 1	No Contribution 0

ANNEX F: TAXONOMY WORKSHEET

Level 1	Level 2	Level 3	Level 4	Explanation/Justification
Focal Areas/Themes	Climate Change	Mitigation	Transport and Urban	The project targets transport emissions reduction (mass transit, NMT) and integrates urban resilience.
	Climate Change	Adaptation	Infrastructure Resilience	LDCF-funded components address climate-proofing roads, drainage, and EWS for transport.
Influencing Models	Transform policy and regulatory	Strengthen institutional capacity and decision-making		Updating national policies on low-carbon, climate-resilient transport, plus an Inter-Ministerial Committee.
	Demonstrate innovative approaches			Showcasing Bus Rapid Transit with flood-proof design and integrated NBS as a new model for Togo.
Stakeholders	Government	Ministries of Transport, Environment, Urban Planning		Key public-sector implementers and policy enforcers.
	Private Sector	Transport operators, construction firms		Engaged through PPPs for BRT, green infrastructure, and certification schemes.
	Civil Society Organizations (CSOs)	Community-based organizations (CBOs)		Involved in community consultations and oversight of urban upgrades and NbS.
Type of Engagement	Information Dissemination	Consultation, Participation		Stakeholder forums, community engagement, local committees.

Level 1	Level 2	Level 3	Level 4	Explanation/Justification
Communications	Awareness Raising	Education, Behavior Change		Campaigns promoting BRT benefits, flood preparedness, and sustainable mobility.
Capacity, Knowledge, Research	Capacity Development	Knowledge Generation	Targeted Research	Technical and institutional capacity building on resilience, low-carbon transport, EWS integration.
Indicators to Measure Change	Innovation	Learning	Stakeholder Engagement	M&E framework tracking GHG reductions, adaptation benefits, gender participation, and policy reforms.
Gender Equality	Gender Mainstreaming	Participation and Leadership	Access to Benefits and Services	Ensuring 30%+ female trainees, women-led SMEs in transport, and targeted climate-smart housing solutions for women.
Focal Areas	Climate Change Mitigation	CCM-1: Low-Carbon Technologies	CCM-1.3 Zero-Emission Mobility	Project invests in mass transit, non-motorized lanes, EV or clean-fuel readiness.
	Climate Change Adaptation	LDCF	Infrastructure, Ecosystem Resilience	Flood-proof roads, EWS for transport disruptions, mainstreaming climate data into infrastructure planning.
Rio Marker	Climate Change Mitigation	2 (Principal Objective)		The project's emphasis on reducing transport-based GHGs is a principal objective.
	Climate Change Adaptation	2 (Principal Objective)		Multiple adaptation measures are integrated across transport infrastructure.
	Biodiversity	1 (Significant Objective)		Component 2 finances 30 ha of lagoon mangrove & riparian-wetland restoration , converts 10–15 km of drains into vegetated wildlife corridors with native species, and delivers a funded Biodiversity Action Plan that sets species-richness targets and eDNA monitoring. These actions are integral to the project's NbS drainage strategy but biodiversity is not the principal objective—hence Marker “1.”
	Desertification	0 (Not Targeted)		The project does not specifically target desertification measures.

