

Giving Environmental Data an Exact Price Tag for Businesses

Providing Critical Insights into Climate and Biodiversity Risks for Companies

Refinq, a Vienna, Austria-based start-up founded in 2023 by Franziska Walde, Lukas Fischer, and Markus Berger, aims to empower companies by providing critical insights into climate and biodiversity risks through advanced data analytics. Leveraging their backgrounds in ESG sectors, the co-founders have developed a platform that integrates geospatial data, climate scenarios, and machine learning to help businesses make informed decisions regarding their environmental impact and compliance with stringent EU regulations.

CHEManager: What were the key drivers behind the creation of Refinq? How did the idea come about?

Lukas Fischer: The idea for Refinq emerged from our collective experiences in the ESG space. We recognized a significant gap in how businesses understand and manage climate and biodiversity risks. Personally, I have a background in law and regulatory affairs, and I saw firsthand how challenging it is for companies to navigate these complex issues. We wanted to create a solution that not only provides insights but also translates them into actionable financial terms.

“Our tool is specifically designed to address the environmental challenges faced by the chemical and pharmaceutical industry.”

Franziska Walde: For me, working in media sales within a green economy-focused capital market medium highlighted the growing need for businesses to proactively address environmental risks. The impact on economy is something we are all passionate about, and Refinq allows us to contribute meaningfully by empowering companies to become leaders in environmental stewardship.

What do you want to change with Refinq in the business world?

F. Walde: Our mission is to transform environmental data into actionable financial insights to protect and enhance business value. We envision a world where companies lead the fight against climate and nature risks by using foresight and innovation to not only protect but also enhance their value.

What central problem is Refinq addressing?

L. Fischer: Refinq addresses the critical need for businesses to understand their relationship with climate and biodiversity risks. We provide companies with essential insights into their future viability and enable them to proactively shape their transformation. This is crucial for staying resilient in the face of increasing environmental challenges.

What have been your biggest challenges so far?

F. Walde: Educating the market has been a significant challenge. Many companies are still not fully aware of the importance of integrating environmental risk assessments into their business strategies. We spend a lot of time helping our clients understand the long-term value of proactive environmental management.

What is the value proposition of Refinq for companies?

F. Walde: Refinq provides a competitive advantage by helping companies manage environmental risks proactively. We offer cost-effective risk mitigation, regulatory compliance support, and en-



Franziska Walde, Co-Founder, Refinq



Lukas Fischer, Co-Founder, Refinq

hanced sustainability reporting. Our platform’s predictive analytics and real-time data enable better decision-making and strategic planning, ultimately protecting and enhancing business value.

How does your tool help the chemical and pharmaceutical industry in particular?

L. Fischer: Our tool at Refinq is specifically designed to address the environmental challenges faced by the chemical and pharmaceutical industry,

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particularly its significant water usage. By analyzing and optimizing water consumption, Refinq helps companies reduce their environmental impact, improve resource efficiency, and comply with strict regulatory standards. Additionally, the tool assesses climate risks

PERSONAL PROFILE

Franziska Walde, a seasoned media and sales professional with a profound dedication to the green economy, co-founded Refinq in 2023. Her extensive experience in media sales, coupled with a focus on capital markets and sustainability, drives her commitment to transforming environmental data into actionable business insights. As a passionate advocate for the impact economy, Franziska leads Refinq’s mission to help companies proactively manage climate and biodiversity risks, ensuring their long-term resilience and regulatory compliance.

Lukas Fischer, co-founder of Refinq, is a legal expert with extensive experience in regulatory affairs and ESG compliance. His background in law and his passion for sustainability have fueled his drive to help businesses navigate the complexities of environmental risks. At Refinq, Lukas leverages his expertise to integrate advanced data analytics and machine learning into actionable insights, guiding companies towards sustainable and financially sound practices. His commitment to environmental stewardship is at the core of Refinq’s innovative solutions.

and biodiversity impacts, ensuring that operations are sustainable and resilient in the long term.



BUSINESS IDEA

Decoding Nature for Smarter Business Decisions

In a world where over half of global GDP is moderately or highly dependent on nature, businesses face a critical paradox. They rely on ecosystems and natural services for raw materials, supply chain stability, and long-term growth. Yet, economic activities are the primary driver of biodiversity loss, increasing systemic risks that are complex and challenging to quantify.

Refinq solves this challenge with an innovative platform that decodes nature- and climate-related risks, empowering companies to understand their dependencies and impacts on the natural world. By combining geospatial analysis, satellite imagery, climate models, and biodiversity metrics with cutting-edge AI, Refinq provides actionable insights that translate nature-based risks into clear financial implications.

At the core of Refinq's offering is the Digital Nature Twin. This pioneering tool creates digital replicas of company assets, providing location-specific, data-driven assessments. It helps businesses identify risks, quantify financial impacts, and prioritize initiatives that strengthen resilience while fostering a nature-positive transition.

- Refinq's platform delivers:
- **Systemic Risk Assessments:** Pinpoint nature and climate risks across supply chains.
 - **Regulatory Support:** Streamline compliance with frameworks like TNFD and CSRD.
 - **Scenario Planning:** Simulate future conditions to drive data-informed decisions.

Built for scalability, Refinq operates on a subscription model tailored to the number of assets assessed. From small businesses to global enterprises, the platform provides customized solutions that integrate seamlessly into workflows. A user-friendly dashboard delivers real-time analytics, enabling businesses to anticipate risks, optimize sustainability strategies, and seize competitive advantages in a rapidly evolving regulatory landscape.

With Refinq, nature is no longer just a risk—it becomes an opportunity to unlock value and drive sustainable growth. Businesses gain the tools to transform how they approach environmental challenges, ensuring resilience, compliance, and leadership in the transition to a nature-positive economy.

■ Refinq, Vienna, Austria
www.refinq.com



ELEVATOR PITCH

Transforming Nature Risks into Measurable Value

Refinq empowers companies to navigate the complexities of climate and biodiversity risks by transforming nature-related challenges into actionable business insights. Using advanced AI and geospatial analysis, Refinq processes diverse data sources—from satellite imagery to proprietary client data—to deliver unparalleled clarity on systemic risks and financial implications.

At the heart of our platform lies the Digital Nature Twin, a groundbreaking tool that creates digital replicas of corporate assets, providing location-specific assessments and scenario planning. This enables businesses to identify vulnerabilities, simulate future outcomes, and make data-driven decisions that align financial goals with nature-positive strategies.

- Establish partnerships with early adopters across financial services, energy, and real estate.

2024-2025

Phase 2: Scaling Solutions

- Integrate advanced scenario modeling and compliance modules (TNFD, CSRD).
- Expand proprietary datasets through strategic collaborations with biodiversity and climate data providers.
- Launch additional service tiers tailored to mid-sized enterprises and multinational corporations.

Roadmap:

2025 – and beyond

Phase 3: Global Expansion

- Launch multilingual support and localized dashboards for international markets.
- Build an ecosystem of third-party integrations, enabling seamless use of refinq insights across client systems.
- Expand AI capabilities for automated decision support and benchmarking.
- Drive industry thought leadership by contributing to global nature-positive frameworks.

Milestones:

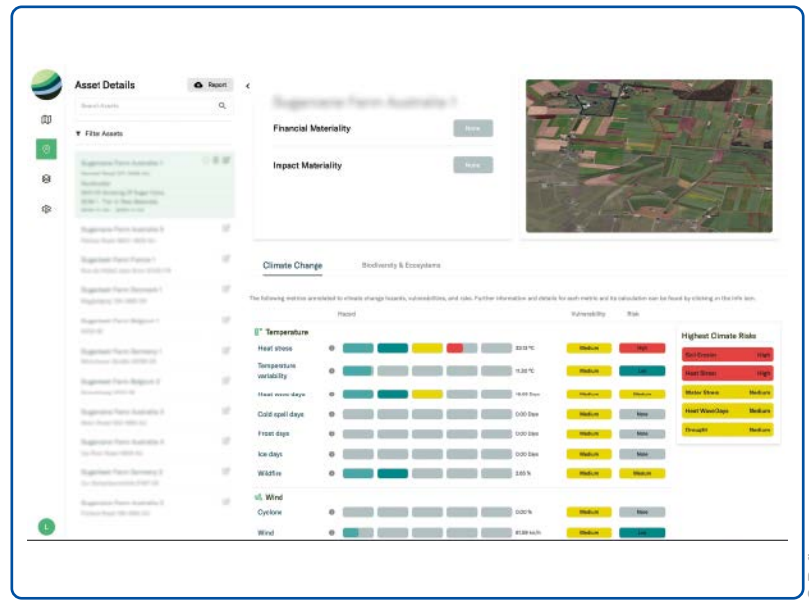
2023-2024

Phase 1: Core Technology Development

- Launch 2023 in Vienna the Digital Nature Twin with foundational geospatial and biodiversity analysis capabilities.
- Develop AI-powered systemic risk assessment tools.



Refinq's platform decodes nature- and climate-related risks, empowering companies to understand their dependencies and impacts on the natural world.



One of Refinq's solutions can enable financial institutions to make informed investment decisions using hyper-granular biodiversity and climate data.