

Rockit impact report:

from why to how



Rockit



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01. Introduction

Foreword

Dear reader,

I want to thank you for picking up this report, which will hopefully not only inform you on the sustainability journey ROCKIT and our community have taken but will also inspire you in many ways!

In Lithuania and the surrounding region, sustainability is still a new kid on the block, so it's even more exciting to see how innovative businesses are making a positive impact. With the right mindset and attitude, anyone, no matter how small, can help make the world better, greener and fairer.

At ROCKIT, the Home for Fintech and Sustainable Innovation, we understand the responsibility and potential value of leading the way when it comes to sustainability-driven innovations in the region. As the link between Fintech and sustainability is still rarely communicated, we see it as our mission to show how these two areas can coexist.

With the help of this report, we want to take a deep dive into the impact ROCKIT and our members are already making, take a snapshot of the current situation and challenges, and provide a vision for the future. It's more than just understanding where we stand today, as we want tomorrow's achievements to be even more remarkable.

For us, this report is an important exercise and one of the ways of showing that we care deeply about making the world a better place and helping others in their journey. We hope you find something that touches you on these pages.

Have a pleasant read,
Head of ROCKIT

Jarūnė Šmalakytė



The importance of this report

Greta Monstavičė
CEO & Co-Founder
@ Katalista Ventures



“We, Katalista Ventures, as a Triple Top Line accelerator, see ROCKIT hub as an important Fintech and sustainable innovation ecosystem player, which connects startups and corporates to achieve maximum positive impact. Hence, ROCKIT hub can demonstrate an example that makes us feel happy to be a provider of this sustainability evaluation. We believe that this will be an example not only for Fintech startups, but also for startups from various other industries, hubs, coworking spaces, and for the entire startup ecosystem.”

Remy Salters
Acting CEO of
Swedbank Lithuania



Dear reader,
I am excited to invite you to have a look at the very first edition of the Impact Measurement Report by ROCKIT. Our colleagues at ROCKIT, Home of Fintech and Sustainable Innovation, did an excellent job scrutinising the sustainability profile of ROCKIT and more than 100 of its members and alumni.

The present day's lifestyle and the possibilities we all enjoy would have been unimaginable just a few generations back. However, all the progress we have achieved has come at a price, which is becoming more apparent in the form of climate change and other occurring environmental and health risks.

A future where further technological advances do not impact but rather help to solve current environmental issues is possible. The crucial part of this version of the future is sustainable business practices and conscious decisions by individuals.

We are certain that all businesses, no matter their sector or size, can find their role in pursuing common sustainability goals. While it takes time for established companies to implement necessary change, the nimble ROCKIT community can lead the way in making sustainability an integral part of its members' activities, products, and services.

Katalista Ventures

This report was created by the Katalista Ventures team. Katalista Ventures is the first Baltic Triple Top Line accelerator and advisory for startups and organisations aiming to make a positive impact on the Planet, People, and Profit. Since 2017, Katalista Ventures has collaborated with companies, governmental institutions and NGOs globally to build capacity in the sustainability ecosystem, provide sustainable innovation advisory, and help develop resilience with a triple top line business model. Its portfolio consists of high-impact startups focused on developing solutions to global challenges and sustainable development goals. Besides being a ROCKIT community member itself, Katalista Ventures seeks to strengthen the startup ecosystem by bridging sustainability challenges with the skills, expertise and capacity that startups hold.

The data included in this work is based and validated by the organisations covered in the report.



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Why a sustainability hub?

ROCKIT is the key Fintech hub in Lithuania where the top creators and founders build the future of financial technologies and sustainable innovations. We cater to Fintech and Greentech startups and established companies to create a knowledge-sharing hub, and we believe that building a strong and resilient business ecosystem is impossible without embracing sustainability. Conventional ways of working that ignore the well-being of the environment and communities no longer meet the needs of societies that wish to develop and excel. Global initiatives like the 2030 Agenda for Sustainable Development, the European Green Deal, and the Paris Agreement seek to tackle environmental and social issues, and push for change.

Our Sustainability Hub facilitates this transition, because the working culture changes along with sustainable transformation. We are creating a place where startups and enterprises can find the resources and community needed to develop a better business landscape. Even the mere act of sharing office space with people from different fields creates new opportunities for collaboration, knowledge-sharing, co-creating solutions, and partnerships. Sustainable finance and business practices are the future, and there are multiple signs that prove it. The EU Green Deal alone will lead to almost €1 trillion being invested in sustainable fields, whereas on the other side of the Atlantic the Biden administration is investing around \$100 billion in renewables. According to Bloomberg Intelligence, global ESG assets are on track to exceed \$53 trillion by 2025. And with impact investment on the rise, we will see more and more startups embedding sustainable practices in their business to unlock not just financing, but also consumers who vote with their wallets.

By bringing sustainable practices to the table early on, startups can build stronger supply chains, gain trust of investors and loyal customers more easily, as an increasing number of them care about supporting businesses that are about more than just profit. There's no single and only way to be sustainable, and

it's natural that different businesses focus on different aspects – from clean energy to quality education. But it's not enough to say you're sustainable, you have to walk the walk as well! Therefore, we want to help startups, the tech community and established businesses embrace change and actually make a difference. And this can only be achieved if we start seeing sustainability as not just a means to an end, but as an integral part of any modern business.

What do we do?

ROCKIT was established in 2019. Since day one, we have been focusing on creating a progressive space where established businesses and startups can find the resources and build the partnerships needed to prosper in the current market. Today, ROCKIT is, first of all, a community that connects, collaborates, and supports a growing number of like-minded individuals, businesses and institutional partners.

Every day, we link our growing community with regional and international industry leaders to share their experiences, network, and build everlasting relationships. We achieve this by organising acceleration programmes and events, hackathons and meetups, community building sessions and projects. We also provide an inclusive and collaborative coworking space in the heart of Vilnius. This year we have launched the ROCKIT Impact Accelerator programme in Lithuania. This platform serves two purposes. First, it makes it easy for growing startups to learn from market leaders. Second, it helps established corporations to bring a more sustainable approach to running their operations.

This programme is unique because it provides a direct connection between big players that care about the impact to the business and startups that seek achievements in sustainable development.



Rockit Impact Accelerator - from nice to have to must act

There is no doubt that to solve sustainability-related challenges we must act and change ourselves now. Collaborations between startups, ecosystem builders and business can and will bring positive change on society, environment and financials.

That is why we joined forces together with Katalista Ventures and launched "ROCKIT Impact Accelerator" - the first such accelerator programme in Lithuania focused on growing sustainable startups that create impactful B2B solutions for top industry companies.

4
Months programme

100+
Mentoring hours

5
Pilot projects

21
Keynote speeches on diverse topics



PROGRAMME PARTNERS AND STARTUPS

There is no doubt that to solve sustainability-related challenges we must act and change ourselves now. Collaborations between startups, ecosystem builders and business can and will bring positive change to the society, the environment and the bottom line.

That is why we joined forces together with Katalista Ventures and launched "ROCKIT Impact Accelerator" - the first such accelerator programme in Lithuania focused on growing sustainable startups that create impactful B2B solutions for top industry companies.

Location intelligence platform

Datahood empowers businesses to analyse different locations and make data driven decisions at human scale without specific data science knowledge.

DATAHOOD

In partnership with



earthbanc

In partnership with



Enabling net zero sustainable finance at scale

Earthbanc is creating a financial system that works better for people, and the planet. Earthbanc provides the infrastructure to scale to net zero: Carbon & ESG reporting; Sustainable Finance AI; Automated Green Bonds.

Getting green made simple

:elblox wants to revolutionize the way energy is transacted and perceived. We develop and run digital energy transaction platforms that are used for delivering renewable energy from producers directly to consumers.

:elblox

In partnership with



COGASTRO

In partnership with



Digital and data-driven insect farming

Cogastro software helps insect farms to track insect life cycle information and to produce more in shorter time with better quality thanks to its analytics.

Real time agriculture insights

A fully automated fields, crops and yields monitoring system based on sensors, big data and predictive analysis. AI based on sensor data supports making quick and correct current decisions, and along with historical data predicts the occurrence of phenomena associated with biological hazards, production quality and quantity of crops.

Digital Crops
Fields and crops monitoring

In partnership with





02. Rokit impact measurement

What is ESG?

ESG stands for Environmental, Social and Governance factors. These factors cover a broad range of sustainability issues and present different risks and opportunities that can impact the performance and long-term results of a company. The term ESG started to become widely used after the UN Global Compact initiative "Who Cares Wins", which aimed for financial markets to integrate and incorporate the ESG issues more, increasing trust in financial markets and fostering sustainable development.



To better understand how companies are reporting on ESG, let's look at what each of the components covers:

- **Environmental (E)** factors include the contribution a company or government is making to climate change through greenhouse gas emissions, along with waste management and energy efficiency
- **The Social (S)** factors reveal the crucial relationship a company has with the broader society: social equity, human rights, diversity and other topics that relate to the prosperity of societies.
- **Governance (G)** usually deals with a company's leadership, executive pay, audits, internal controls, and shareholder rights.

Rokit & the environment

ROCKIT aims to organise its day-to-day in an environmentally friendly way. As a community, we want to contribute to mitigating climate change. We take extra steps to encourage our members to do their part in protecting the environment.



The sharing economy — a coworking space reduces resource use and creates benefits for the environment.

Coworking spaces form a part of the sharing economy and provide community members with shared facilities a wide range of amenities at a significantly lower cost to the environment.

At ROCKIT, we take recycling seriously and have separate bins for paper, plastic and disposable containers. We encourage our colleagues to avoid single-use plastic cups at Taste Map coffee shop and to use a mug from our common kitchen instead!



Looking for new ways to reduce our waste.



ROCKIT workspace is located in the heart of Vilnius.

A convenient, central location reduces the use of carbon-intensive means of transport and encourages the use of bicycles and public transport.

Furniture made of environmentally friendly materials, lighting control sensors, lots of greenery and daylight availability all contribute to a pleasant working environment.



ROCKIT workspace boasts nature-inspired design.



100% of CO2 offsetted from total 181.57t CO2 amount.

We care for local communities and our Planet, so we measure and offset emissions caused by our operations.

CO₂ measurement

ROCKIT becomes climate neutral! We are proud to have measured and offset our lifetime carbon footprint, which is a natural step to proactively compensate for our own negative impact.

Calculating our carbon footprint involved collecting data on resource consumption, such as electricity, heating, and waste, as well as business travel and events to estimate the direct and indirect emissions of our office. The footprint measurement followed the Global Greenhouse Gas Protocol, the most widely used standard by companies globally.

Besides our goal to become climate neutral, we also strive to have a positive impact on the local environment. Therefore, we chose to offset our footprint by supporting the restoration of hydrological conditions and maintenance of natural habitats in Tartokas peatland, a project led by VšĮ Pelkių atkūrimo ir apsaugos fondas. The restored peatland will capture CO₂ from the atmosphere, as well as preserve local biodiversity.

PLANET POSITIVE

Total carbon footprint in 2019 and 2020: 181.57 t CO₂



COMPARISON

Footprint is the equivalent to planting 8 643 trees in one year.

FOOTPRINT PER MEMBER



Rockit & society

At ROCKIT, we care both about our community and the impact it has on other groups of people and society as a whole. By sharing knowledge and being open to new ideas and initiatives, we seek to have a scalable social impact that stretches beyond our physical coworking space, making sustainability a daily lived-in experience for our members, partners, and the broader community.

COMMUNITY



Speaker diversity in events & media since ROCKIT opening (2019).

- Gender ratio:
- Women 43%
 - Men 57%

Engagement of cross-sectoral industries from various countries.

We support diversity and make sure that the speakers we invite represent a variety of experiences. Gender equality is our top-most priority, and we seek to keep a ratio of men and women speaking at our events as close to 50:50 as possible. In addition to that, we take into account people's professional background, seeking that entrepreneurs, public and private sector employees, as well as government officials, have a platform to voice their opinions. The pandemic and the acceleration of remote events pushed us to think outside of the box, and in 2020 we had an even greater variety of speakers joining us remotely from Sweden, Singapore, Switzerland, the USA, Germany and other countries.



Diverse topics in our area of expertise.

Areas we cover:

- Fintech & Tech
- Innovation
- Leadership & Business Development
- Startup Growth
- Sustainability & Profitability

We focus on the areas we are passionate and knowledgeable about. We seek to share the expertise and know-how with our community, partners and the broader society, spreading awareness on the latest trends in the industries we work with.

We foster the sharing of knowledge and expertise by actively involving the ROCKIT community in various events, public discussions and mentoring sessions.

Consultations and public speaking at events by the ROCKIT team since ROCKIT opening (2019)

33 consultations and participating at events.



20% growth of sustainability & Fintech oriented audience on social media channels.

We like to engage with a diverse audience—not only people already working in the Fintech and startup fields, but also those who are simply interested in innovation, sustainability and tech.

Our audience is who we are! We aim to deepen our knowledge and expertise in technology, innovation and sustainability fields to make our content appealing to a wider and even more diverse community.

Kamilė Mazrimė,
Communication and Partnerships Manager at ROCKIT

We value building and maintaining strong ties with a diverse group of ecosystem players — from VCs and private equity funds to government institutions and NGOs. By understanding the needs and ambitions of each, we can foster a productive dialogue and help the entire ecosystem grow. As they say, a rising tide lifts all boats!



A diverse portfolio of partners, supporters & friends.

40+ strong network.



95%+ of ROCKIT events available online.

We employ different online platforms: Facebook, Youtube, Streamyard, Zoom, LinkedIn, to make our events accessible to a wider audience. All events are free of charge and led in English, making them accessible to an international audience as well.

Net Promoter Score (NPS) is a customer loyalty and satisfaction measurement score given by ROCKIT community members. An NPS score between 70 and 100 is considered excellent.

We are happy to be trusted and surrounded by a community that values openness, co-creation, and support for each other.

Ieva Astraukienė,
Community Manager at ROCKIT

95

95 is the overall NPS score by the ROCKIT community.

PROSPERITY



The UN SDGs metrics set and members evaluated. Reached out to 100% of community members. 3 additional interviews.

To identify our community's impact on the UN SDGs, we reached out to all our members. Not only were the UN SDGs presented, but we also managed to conduct several interviews upon request.

One of the greatest values that ROCKIT coworking space brings is new relationships. Our members not only work in the same space – they co-create new projects and partnerships together!



22 new partnerships developed between ROCKIT members since ROCKIT opening (2019)



49 times ROCKIT members were speakers at ROCKIT public events since ROCKIT opening (2019)

We encourage our members to share their knowledge and expertise with a wider audience, not just within the ROCKIT community. They are active participants in various events and initiatives.



We follow our strategic direction to boost the positive impact on businesses.

Our strategic direction is making innovations work for the benefit of the planet, people, and profit. We are focused on empowering the Lithuanian Fintech community and promoting innovation to help businesses make a difference.

We do a variety of free activities outside the boundaries of ROCKIT to improve the ecosystem. Namely, we provide mentoring sessions, organise lectures in universities, facilitate partnerships, participate in events, and spread our expertise in keynote speeches.



Supporting the ecosystem based on pro-bono principles.



Transparent membership principles.

We promote transparency by publicly communicating about our members and the fees associated with joining the ROCKIT community.

Rockit & governance

Governance plays a major role in ROCKIT's sustainability performance and company culture. The understanding of this factor helps us implement our sustainability strategy and sustainability-oriented principles across the business. This factor also guides us in setting goals, building relations with external stakeholders and ensuring overall accountability.

HOW ROCKIT ALIGNS WITH THE GOVERNANCE FACTOR?



All income is invested in non-profit activities.

ROCKIT is non-profit, and all the income we receive (e.g. membership fees) is invested back into the ecosystem through our activities.

Our culture is based on the principles of sustainability and accountability, and we do not discriminate based on gender, race, ethnicity or other factors.



Equal opportunities, transparent salary ranges, non-discrimination.

PRIORITISED SDGS INTEGRATED INTO THE CORE ROCKIT ACTIVITIES:

ROCKIT for the Goals





Vision for the future

Growing a sustainable business ecosystem and inspiring others

Facilitating close cooperation between different players is what we're all about. By including startups, industry leading companies, government representatives and members of the vibrant Lithuanian Fintech and tech communities, we're helping set and achieve common goals. The Sustainability Ecosystem Builders Network we have recently created is going to be an excellent launchpad for impactful ideas to become a reality.

Helping startups to be more sustainable and scale their impact

We believe that businesses don't have to choose between having a positive impact and being financially successful, as you can be sustainable and profitable at the same time. Sustainability isn't just an option anymore, it's a mindset. And while many businesses are already on track to transform by 2030, others are not sure where to start. By connecting and guiding businesses, organisations and other like-minded stakeholders, we can help them make that much-needed transformation possible.

Becoming sustainability leaders in our country and region

People want solutions that provide value and coexist with the environment. We want to lead our community towards granting this opportunity to as many people as possible. For us, leadership is, first of all, bringing like-minded people together, because the challenges we want to tackle are too complex to be solved alone. Our hackathons and accelerator programmes have already resulted in viable partnerships that are making a difference. Second, and just as important, is educating the public through our meet-ups, discussions and press appearances. Sustainability is the only way to go, and we want to amplify this message across the Baltic region and other surrounding countries. We wish to help as many young and established businesses change their mindset as possible. It might be a journey of a thousand miles, but today we're taking that first step!

03. Rokit members impact measurement

FINTECH
ECOSYSTEM SUPPORTERS
ECOSYSTEM FACILITATORS

Methodology

THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS—THE SDGS

In 2015 the United Nations set the Sustainable Development Goals, which were adopted by 193 nations worldwide, including Lithuania. These 17 interconnected goals and 169 associated targets call for the action of governments, civil societies and the private sector and, so, mark a paradigm shift in sustainability.

Being an internationally recognised framework, the SDGs can become a reference point for Fintech companies and startups to consider and measure the impact of their activities on the social, economic and environmental dimensions of sustainability. As the contribution of Fintech and startups to the SDGs very much depends on the context of their activity, we have identified the key impact metrics that are specifically related to what the companies are doing. For instance, a Fintech company may have a metric of "kg of CO2 created by its data centres" that affects the progress of SDG13 (Climate Action).





SUSTAINABLE DEVELOPMENT GOALS



While the main focus of this report was to determine the main impact areas that companies are currently contributing to, we have also identified ‘opportunity’ SDGs as well as ‘opportunity’ key impact metrics on which progress can be made in the near future. For instance, a Fintech company may have a metric of “number of campaigns launched to promote responsible consumption and production” that affects the progress of SDG12 (Responsible Consumption and Production). The reason behind identifying the ‘opportunity’ metrics was not only to showcase the different areas that startups can contribute to in the future but also lay the foundation for a more strategic sustainability process. By recognising the potential areas for future sustainability, startups might also plan and implement the SDGs aligned with their core business strategies.

DATA COLLECTION & PRESENTATION

The report was conducted employing desk research, on-demand interviews together with reach-outs to all startups and fintechs that were focal to this analysis.

Public data was the primary source of information for this report, as by leveraging external and publicly

available data, it was possible to observe how open and public communication on sustainability varies and whether it is well developed. In this regard, public information not only helped to track performance regarding the SDGs but also provided an overview of sustainability communication itself.

Seeking to present a more encompassing view about each company, general information is provided first (a description of the startup and its main activities, year when it was founded in Lithuania and, if applicable, overseas, number of employees). Then the current SDGs and key impact metrics are identified. Finally, potential future SDGs along with future key impact metrics are presented.

For more detailed information regarding the methodology of this report, please refer to the Katalista Ventures team.

Fintech

WHO ARE THE FINTECH STARTUPS?

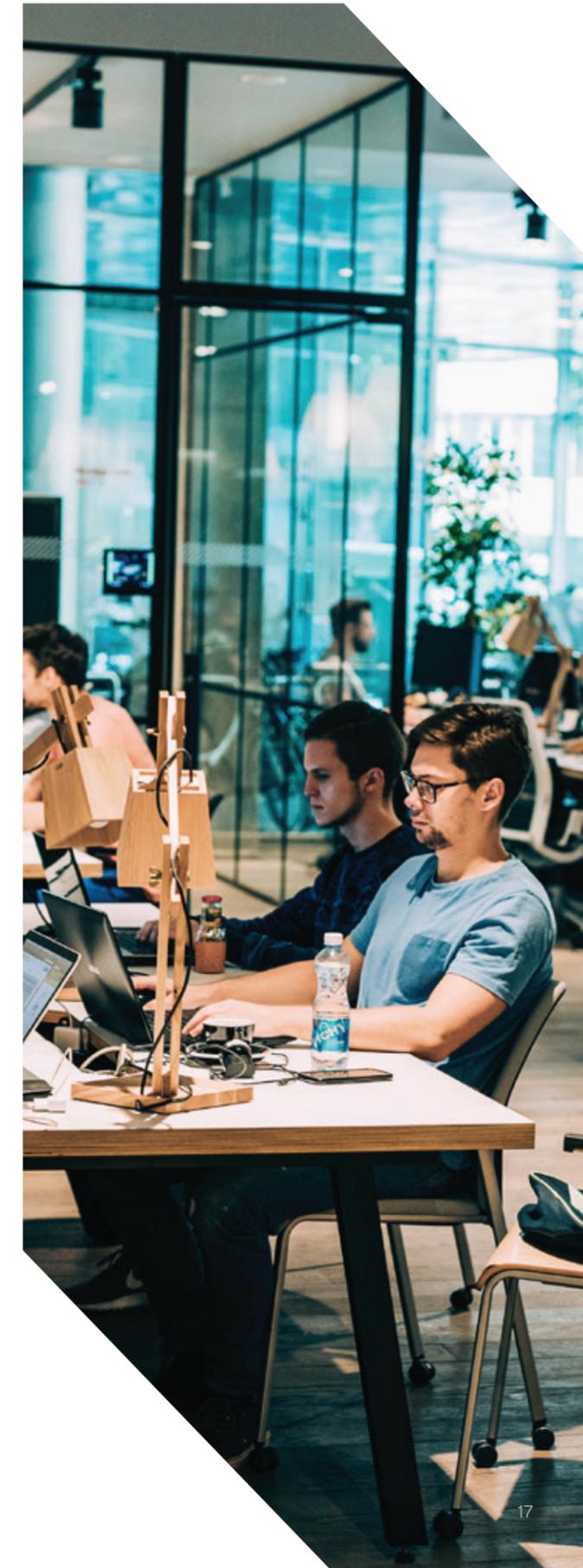
Financial technology (Fintech) is an industry composed of innovative technologies offered to financial service providers and customers. Such technology has a promising role in achieving sustainable development goals. It provides an infrastructure for dispersing finance broadly and reinforcing behavioural change, as well as accelerating transparency, security, and efficiency. Fintech can take the form of software, a service, or a business that provides technologically advanced ways to make financial processes more efficient and financial operations more accessible. There are 31 Fintech companies in the ROCKIT hub. Some of the companies included in this report are already mature (established ten years ago) while others are relatively young (established as recently as 2020) and consist of different size groups (varying from 1 to 50 employees).

THE MOST COVERED SDGS

Unlocking new pathways for businesses
by providing innovative solutions

Access to decent work, economic growth, and the infrastructure needed for diverse industries and innovation are important components of sustainable development, vital for both people and the planet. Fintech is accelerating positive change by developing technological solutions that help individuals and organisations to create new pathways to empowerment and opportunities for all. Since Fintech plays an important role in achieving economic growth by increasing access to essential financial services and providing platforms for innovation and prosperity, it might be predictable that SDG 8 (Decent Work and Economic Growth) and SDG 9 (Industry, Innovation and Infrastructure) are the most frequent goals that ROCKIT Fintechs align to.

Most of the Fintech companies listed in this report focus on enabling small and medium enterprises (SMEs). Despite the fact that SMEs are considered the driving force in many economies, they are less likely to obtain bank loans than large firms due to rising concerns about their ability to repay loans. Fortunately, after years of banks neglecting SMEs, Fintech alternatives can support and meet the financing needs of SMEs. Moreover, Fintech platforms reduce the costs for different industry companies to





expand in any market, leading to companies growing their international presence. For instance, online services are more favourable for clients in terms of costs and financial gains (no fees on money transfers and credit cards, good interest rates on loans, higher interest deposits, easy cross-border payments). They can be obtained remotely (rather than by visiting a physical bank) through an online platform or mobile app. Therefore, ROCKIT Fintechs can foster economic growth, build resilient infrastructure and promote inclusive and sustainable industrialisation, which truly meets SDG 9. By making software and modern technology accessible, Fintechs onboard SMEs and help them to grow, innovate and reach new markets by bringing more people into the digital economy.



Key Impact Metrics:

- no of SMEs supported
- no of loans granted to SMEs
- recorded an increase in served markets of clients

Key Impact Metrics:

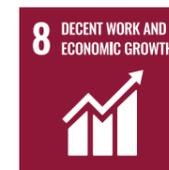
- no of small business owners onboarded
- no of cross-border transactions
- access to loans for different industries

Optimising processes, reducing costs and increasing transparency

Time is essential both for private clients and businesses. Thanks to automated and innovative solutions by ROCKIT companies, a wide range of products, technologies, and business models get optimised. In particular, some of the ROCKIT-based companies provide tools that help their clients automate personal finance tasks like bill-paying and budgeting. In addition, financial activities such as depositing paychecks or applying for loans are available online and via mobile devices. This results in saved time and resources both for companies and their clients. As such digital financial services are automated, ROCKIT startups contribute to cost-effectiveness by allowing their clients to save money. So, startups are progressing SDG 8 by optimising processes and saving costs on financial tasks.

Several ROCKIT Fintechs provide infrastructure to traditional financial institutions. After screening the main activities of ROCKIT Fintechs, it is clear that the AI, API and KYC solutions they develop are often applied by financial institutions. These solutions help financial institutions to learn more about their customers, minimise business risk, and secure their data and the privacy of their consumers. This typically results in higher competition, increased speed and automation, and more transparency and collaboration. Consequently, by themselves, ROCKIT Fintechs and these new technologies foster SDG 9. With algorithms becoming more and more

intelligent, Fintech solutions also help companies save on human resources and help prevent money laundering much more effectively. For instance, transparency of financial decisions could close opportunities for illicit financial flows, including those that reduce resources available for financing sustainable development.



Key Impact Metrics:

- saved time by clients using automated solutions
- saved hours due to decreased human errors
- saved money due to automated solutions

Key Impact Metrics:

- no of financial institutions for which the infrastructure is provided
- no of payment institutions for which the infrastructure is provided
- no of organisations for which the infrastructure is provided

Fintech has a role to play in reducing inequalities

Nowadays, many people are still excluded from mainstream financial services. Reasons given for not having or using an account with a financial institution often include high costs, distance, and documentation requirements. By providing digital solutions, ROCKIT Fintechs have the potential to reduce financial inequalities. For instance, providing access to digital financial services, including microfinance and credit, opens doors to customers who would have otherwise struggled to obtain credit from a commercial bank. Therefore, it can increase the productivity and income of vulnerable households. Furthermore, such infrastructure improves the financial inclusion of individuals classified as “unbanked” (mainly people from low-income countries or hard-to-reach individuals) by providing alternatives to traditional banking. This greatly aligns with SDG 10 (Reduced Inequalities).



Key Impact Metrics:

- no of quality customers that struggled to get credit from commercial banks but received it from a Fintech startup
- recorded access to affordable microfinance and credit services
- no of financially vulnerable households supported

Promoting lifelong learning opportunities

The Fintechs analysed in this report not only improve financial resilience and access but also promote lifelong learning opportunities in a number of ways, which greatly aligns with SDG 4. First, some of these companies contribute their valuable time and insights to simplify the investing process, raise risk awareness, and provide an opportunity to their clients to create wealth over time. Another way ROCKIT companies support education is by providing grants for studies. One way these lending platforms enhance access to loans is through online peer-to-peer lending. The benefits include low operating costs, better terms, lower interest rates, and a simpler payment system. It all results in increased accessibility for students and ensures inclusive quality education for all. Finally, data security is proving to be a major challenge for the financial services sector, since by nature, this sector generally holds a lot of data about their customers, and many people remain unaware of how to keep their financial operations secure. That’s why you’ll find some Fintechs primarily focused on data transparency and data protection, educating their users on the most common risks and ways to avoid them.



Key Impact Metrics:

- no of educational games
- no of educational PR campaigns
- no of initiatives promoting corporate culture, business strategy, leadership (events, articles, other external communication) for clients

OPPORTUNITIES FOR FUTURE SDGS

Reducing the damaging effects of climate change by driving sustainable investment

After reviewing and evaluating ROCKIT Fintechs, it is clear that despite their contribution to the acceleration of positive change, there still remain opportunities to foster sustainable development. For instance, achieving the Sustainable Development Goals (SDGs) and implementing the Paris Agreement will require significant new investment. Therefore, Fintechs have a role in unlocking green finance by enabling households and businesses to make sustainable investments, including those that reduce carbon emissions. A stronger focus on financial investments into sustainability-oriented projects or sustainability-oriented companies could help to build resilience for the future and tackle climate-related challenges (SDG 13 Climate Action).



Key Impact Metrics:

- no sustainability-oriented projects funded
- social, environmental sustainability metrics included in the analysis and reports of investments
- no of sustainability-driven companies to which loans have been allocated

Providing knowledge through financial literacy initiatives

Although Fintechs foster financial inclusion, gaps in financial literacy are still common. Having that in mind, Fintechs can educate people (including private households and SMEs) by developing interactive online educational platforms that help people take financial literacy courses. Such programs aligned with SDG 4 (Quality Education) can systematically equip individuals and households that didn't have a high level of financial literacy with the knowledge and tools required to manage money and make informed financial decisions. As a result, Fintechs can

accelerate access to affordable, safe, and effective financial services that help people participate in the economy or expand their business.



Key Impact Metrics:

- no of financial literacy initiatives (events, articles, other external communication) for clients
- no of financial literacy and small business empowerment initiatives (events, articles, other external communication) for clients

Ending poverty through financial inclusion

Breaking barriers to financial inclusion, Fintechs can have a significant impact on emerging markets, ensuring access to financial services and products for the unbanked. As they provide digital financial services, Fintechs can provide low-income households with affordable and easy-to-use game-changing tools that increase their economic opportunities. Combining digital financial services with livelihood promotion, safety nets, and mentoring can boost the long-term standard of living for many people of the Global South. Hence, SDG 1 (No Poverty) is a potential area to focus on.



Key Impact Metrics:

- no of clients from the Global South countries
- no of projects based in the Global South countries

FINTECH COMPANY IMPACT EVALUATION

Each company impact evaluation with current key impact metrics and opportunity key impact metrics for the future



YEAR FOUNDED 2011
TEAM SIZE 11-50

ABOUT

ArcaPay is a financial technology startup that specialises in currency conversion, enables cross-border B2B payment and currency risk management for small/medium businesses.

KEY IMPACT METRICS | CURRENT

- no of clients from the Global South countries
- saved money for client companies due to free of charge cross-border payments
- no of SMEs for which the infrastructure is provided



KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) for clients
- saved time on international payments and money transfers
- no of client SMEs that are sustainability-oriented



YEAR FOUNDED 2018
TEAM SIZE 11-50

ABOUT

Argyle is building the infrastructure to access the workforce data by providing a consumer-controlled, software gateway to employment records. They are aiming to redefine how employment data is accessed "by removing the barriers between a worker, their own employment records, and the businesses who want to access those records.

KEY IMPACT METRICS | CURRENT

- no of job seekers who were employed
- hours saved for job seekers by using an automated solution
- no of banks for which the infrastructure is provided



KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of clients from the Global South countries
- no of data transparency and data protection initiatives (events, articles, other external communication) for clients
- carbon footprint of servers





YEAR FOUNDED 2018
TEAM SIZE 11-50

ABOUT

Cashew allows banks to easily upgrade their mobile applications and turn them into payment tools with value-added services for their customers. It helps to initiate online and offline purchases and provide bank's clients with point-of-sale financing.

KEY IMPACT METRICS | CURRENT

- time saved by clients due to automated online payments 
- no of financial institutions for which the infrastructure is provided 
- no of increase in digital payments per client 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of clients from the Global South countries 
- no of client companies that are sustainability-oriented 



YEAR FOUNDED 2015
TEAM SIZE 1-10

ABOUT

Challenger is a client development platform that automates customer development, cross selling and up selling processes for large B2C companies. It personalizes and gamifies communication, engagement and interactions with individual customers and prospects.

KEY IMPACT METRICS | CURRENT

- no of educational games created 
- amount of reduced customer acquisition costs per client and optimization of customers' databases and processes 
- no of organisations for which the infrastructure is provided 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy and communication initiatives (events, articles, other external communication) for clients 
- no of client companies that are sustainability-oriented 
- no of client companies that have increased customer engagement towards climate-oriented initiatives 



YEAR FOUNDED UK: 2017
 LT: 2018
TEAM SIZE 1-10

ABOUT

Coinrule is a meta trading platform that allows you to set up rules-based crypto currency trading across multiple crypto exchanges. The platform opens up a world of new trading possibilities for crypto traders used to dealing with more limited trading interfaces.

KEY IMPACT METRICS | CURRENT

- first-time investors onboarded and educated about investing 
- time saved by clients due to automated Crypto trading strategies across all exchanges 
- money saved by trader (client) due to automated Crypto trading strategies across all exchanges 
- no of clients for whom the infrastructure is provided 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- carbon footprint of servers 
- percentage of CO2 footprint of company activities that is offset 
- ratio of men to women using the Coinrule platform 



YEAR FOUNDED 2020
TEAM SIZE 1-10

ABOUT

Dillali is an all in one pre-accounting solution for micro and small businesses in Africa to manage financial records and inventory, transitioning from paper based systems to digital.

KEY IMPACT METRICS | CURRENT

- no of financial literacy initiatives (events, articles, other external communication) for clients 
- no of SMEs empowered 
- paper saved due to digital invoices issued 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- time saved due to automated payments 
- no of reduced late payments 



YEAR FOUNDED 2017
TEAM SIZE 11-50

ABOUT

FinBee Verslui is a crowdfunding platform where people lend to small businesses. This platform brings benefits for both: borrowers (due to low interest rates) and those who invest in to loans (due to securely earned solid returns). The platform uses a unique credit scoring model that is based on bank account information that has proven to be accurate even during the pandemic.

KEY IMPACT METRICS | CURRENT

- no of loans granted for healthcare needs
- no of students who have been granted study support
- no of enabled SMEs
- no of loans granted for sustainable and efficient building renovation



KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) for clients
- no of clients that reported on increased financial resilience and growing business based on FinBee granted loans
- no of sustainability-driven companies to which loans have been allocated



YEAR FOUNDED 2014
TEAM SIZE 1-10

ABOUT

Finpass is a mobile application and web solution which works as digital financial passport. It allows users to gather all their financial information from third parties at the click of a button and provides more and greater competitive opportunities for individual to obtain the required funding.

KEY IMPACT METRICS | CURRENT

- no of clients who got affordable financing by using Finpass
- no of financial institutions for which the infrastructure is provided
- no of people worldwide who were employed due to Finpass services
- amount of money saved for clients due to tracking their expenses



KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of clients from the Global South countries
- no of financial literacy initiatives (events, articles, other external communication) for clients
- no of solutions across the sharing economy



YEAR FOUNDED 2011
TEAM SIZE 1-10

ABOUT

Flywire is a high-growth vertical payments company trusted by organizations around the world to deliver on their customers' most important moments. Unlike other companies, Flywire is proven to solve high-stakes vertical-specific payment and receivables problems for organizations that deliver high-value services.

KEY IMPACT METRICS | CURRENT

- no of data transparency and data protection initiatives (events, articles, other external communication) for clients
- amount of reduced cost per payment
- no of clients for which the infrastructure is provided
- ratio of transparency (compared to the competitors)



KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of patients who received affordable healthcare
- no of students who have been backed by financial services for education products.
- saved time on international payments and money transfers
- no of client companies that are sustainability-oriented



YEAR FOUNDED 2017
TEAM SIZE 11-50

ABOUT

iDenfy offers solutions for Automated remote identity verification service, fraud detection and prevention. Its solutions includes ID verification, facial recognition and AML (Anti-Money Laundering) compliance. iDenfy's fraud prevention solution complies with Anti-Money Laundering and Know Your Customer (KYC) directives in Europe, USA, Australia, Asia and Africa.

KEY IMPACT METRICS | CURRENT

- no of clients from the Global South countries
- no of SME businesses supported
- no of decreased cases of fraud and money laundering because of using iDenfy solution



KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of educational initiatives for society about fraud protection and transparency
- no of banks for which the infrastructure is provided
- no of clients who were provided legal identity, including birth registration





YEAR FOUNDED 2016
TEAM SIZE 1-10

ABOUT

Inbest.ai is enabling governments and financial firms to improve the financial wellbeing, capability and resilience of vulnerable households.

KEY IMPACT METRICS | CURRENT

- no of avoided financial vulnerability cases 
- no of financial institutions for which the infrastructure is provided 
- no of financially vulnerable households supported 
- no of partnerships with local governments in order to maintain financially resilient community 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) based on resilience thinking 
- no of clients for which Inbest services helped to plan their finances sustainably 
- CO2 saved as a result of sustainable finance plan for clients 



INFORM | DEBTOR

YEAR FOUNDED 2016
TEAM SIZE 11-50

ABOUT

Inform Debtor LTD is an international debt collection online platform. It allows companies to inform their debtors in an easy and affordable way and gives borderless access to partners who take care of debt administration and collection.

KEY IMPACT METRICS | CURRENT

- no of debts collected 
- no of international partners 
- recorded increase in effective and accountable companies 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) based debts issues, fraud and transparency 
- recorded increased commitment of debt payers based on Inform Debtor LTD surveys 
- reduced potential for leakages based on Inform Debtor LTD surveys



lendstream

YEAR FOUNDED 2019
TEAM SIZE 1-10

ABOUT

Lendstream is software for Lending and Brokerage companies. It supports complete lending process and various types of financing products.

KEY IMPACT METRICS | CURRENT

- first-time users onboarded and educated about crowdfunding business development 
- no of loans granted 
- no of sustainability-driven companies to which loans have been allocated 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) for clients 
- no of clients that reported on increased financial resilience and growing business based on Lendstream loans 
- full-time jobs created



YEAR FOUNDED 2019
TEAM SIZE 1-10

ABOUT

MANU is a behavioral analytics company that helps financial institutions profile customers to save on client on-boarding and credit scoring. Behavioral data driven AI model identifies reliable borrowers while they apply for a loan.

KEY IMPACT METRICS | CURRENT

- amount of money saved due to identification of unreliable customers 
- no of financial institutions for which the infrastructure is provided 
- no of decrease in cases of violated clients rights 
- no of partnerships with banks to achieve digital transformation 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- ratio increase in reliable clients due to behavioral data analysis 
- carbon footprint of IT infrastructure 
- no of financial institutions that are sustainability-oriented 

MONTONIO

YEAR FOUNDED 2018
TEAM SIZE 1-10

ABOUT

Montonio is a European PoS financing aggregator which utilises open banking to make credit more efficient and transparent. Montonio acts as a credit marketplace, where the customer's credit application is submitted to their partner creditors.

KEY IMPACT METRICS | CURRENT

- time saved by clients using automated solutions 
- change ratio in digital vs non-digital payments per client 
- ratio of transparency (compared to the competitors) 
- no of institutional partners 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of clients from the Global South countries 
- no of financial literacy initiatives (events, articles, other external communication) for clients 
- carbon footprint of IT infrastructure 
- no of provided sustainable creditors (those who are only investing in sustainable funds) 



YEAR FOUNDED 2015
TEAM SIZE 11-50

ABOUT

NEO Finance is a peer to peer lending platform in Lithuania that connects people who want to borrow on good terms with those who can lend funds. NEO Finance also provides a payment initiation service.

KEY IMPACT METRICS | CURRENT

- interest earned by clients 
- no of clients for whom the infrastructure is provided 
- no of partnerships with financial institutions in order to increase innovation within financial sector 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of students who have been granted study support 
- no of financial literacy initiatives (events, articles, other external communication) for clients 
- men vs women ratio investing into projects 
- no sustainability-oriented projects funded 



YEAR FOUNDED GLOBALLY: 2014
 LT: 2018
TEAM SIZE GLOBALLY: 51-200
 LT: 1-10

ABOUT

A global payments, financial, and banking as a service solution built on the Open Money Network. Nium provides digital international money transfer services to individuals and businesses and financial institutions.

KEY IMPACT METRICS | CURRENT

- no of financial literacy initiatives (events, articles, other external communication) 
- no of SME businesses supported 
- no of partnerships with financial regulators in the Global South countries 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of clients from the Global South countries 
- time saved by clients due to automated online payments 
- no of sustainable businesses or organisations for which the money transfer services are provided 



YEAR FOUNDED 2016
TEAM SIZE 1-10

ABOUT

Noviti Finance is a non-bank business lender that supports better access to finance through loans issuing for small and medium-sized companies across the Baltics.

KEY IMPACT METRICS | CURRENT

- no of loans granted 
- access to loans for different industries 
- no of loans granted for sustainability-driven companies 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) for clients 
- no of loans granted to women-led SMEs 
- no of clients that reported on increased financial resilience and growing business based on Noviti Finance reports 
- no of prolonged re-payment process 



YEAR FOUNDED 2015
TEAM SIZE 11-50

ABOUT

Okredo – an open data platform providing open data, free scores, financial ratios and insights in both freemium and premium accounts so that companies could use it to accelerate growth and mitigate risks. We set a new standard in the data industry by joining open data, open banking and credit bureau functionalities.

KEY IMPACT METRICS | CURRENT

- increased business profit due to solutions provided in the Okredo system 
- no of SME businesses supported
- no of clients for which the service is provided 
- no of companies encouraged to share their data and increase transparency 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- recorded an increase in accessible and transparent data 
- business analysis done based on sustainability criterias (ESG) 
- no of client companies that are sustainability-oriented 



YEAR FOUNDED 2016
TEAM SIZE 11-50

ABOUT

Ondato provides a complete compliance management suite in regards to the know your customer (KYC) procedure. Starting from both photo and live video identity verification (both natural and legal entities), data monitoring, screening, due-diligence, risk scoring and case management all in one place.

KEY IMPACT METRICS | CURRENT

- hours saved due to decreased human errors 
- no of financial institutions for which the infrastructure is provided 
- no of decrease in cases of violated clients rights 
- no of partnerships with financial institutions to achieve digital transformation 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- carbon footprint of IT infrastructure 
- percentage of CO2 footprint of company activities that is offset 
- no of client companies that are sustainability-oriented



YEAR FOUNDED 2017
TEAM SIZE 1-10

ABOUT

Oro skundas seeks justice and helps air passengers to understand, use and enforce their rights. The restoration of power balance between passengers and airlines makes travel more reliable and safer, and all of society more dynamic and more just.

KEY IMPACT METRICS | CURRENT

- no of initiatives on air passengers rights 
- no of people successfully represented in court 
- no of people who got compensation for disrupted flights 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of people who received compensation from Global South countries 
- knowledge sharing on safer and more sustainable air travel choices 
- use climate neutral servers 



YEAR FOUNDED 2017
TEAM SIZE 11-50

ABOUT

Paysolut is a Mobile Banking Platform that offers core banking solutions for EMIs and Payment Institutions. Paysolut helps to save money and launch faster by acting as the single vendor for the software, know-how, partnerships and even an interim payments institution license.

KEY IMPACT METRICS | CURRENT

- no of empowered fintech startups by provided consultations and expertise from Paysolut team 
- no of payment institutions for which the infrastructure is provided 
- no of startups that struggled to get banking services from commercial banks but received it from Paysolut 
- no of partnerships with institutional partners to achieve an improvement in financial services 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) for clients 
- no of new partnerships created outside Paysolut by providing the access to their network in order to scale innovative financial services / products further 
- no of new partnerships created outside Paysolut by providing the access to their network in order to scale innovative financial services / products further
- no of sustainable startups that were supported by Paysolut team 



YEAR FOUNDED 2017
TEAM SIZE 1-10

ABOUT

Peekdata is a data API engine that enables companies to access the data from any source and embed analysis as well as reporting modules into existing applications.

KEY IMPACT METRICS | CURRENT

- recorded an increase in accessible and transparent data 
- recorded an increase in served markets of clients 
- no of clients supported 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of data transparency and data protection initiatives (events, articles, other external communication) for clients 
- no of client hours saved due to data access service 
- recorded diversity of clients supported 



YEAR FOUNDED 2015
TEAM SIZE GLOBALLY: 1 001 – 5 000
 LT: 51 – 200

ABOUT

Revolut is a global financial SuperApp that specializes in mobile banking, card payments, money remittance, and foreign exchange across personal and business accounts.

KEY IMPACT METRICS | CURRENT

- no of SME businesses supported 
- no of quality customers that struggled to get a credit from commercial banks but received it from Revolut 
- ratio in digital and non-digital payments per client 
- no of sustainable companies which clients can invest in using Revolut 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of clients from the Global South countries 
- no of financial literacy initiatives (events, articles, other external communication) for clients 
- gender pay gap 
- no of sustainability-oriented companies in which clients can invest 



YEAR FOUNDED 2018
TEAM SIZE 1-10

ABOUT

Röntgen is a crowdfunding platform for real estate development. Offers the shortest way to quality development projects for those who are willing to invest and a fast and reliable tool to attract investments to project owners.

KEY IMPACT METRICS | CURRENT

- first-time investors onboarded and educated about investing 
- no of investment projects related to renewable energy production 
- amount of money earned for customers due to investments via Röntgen platform 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of projects based in the Global South countries 
- no of financial literacy initiatives (events, articles, other external communication) based on resilience thinking 
- social, environmental sustainability metrics included in the analysis and reports of investments 



YEAR FOUNDED 2015
TEAM SIZE 1-10

ABOUT

Simplefin is a financing services company that focuses on small and medium enterprises (SMEs). It offers all main financial products for SMEs: loans, leasing, factoring and tries to adapt to small businesses needs to help them grow.

KEY IMPACT METRICS | CURRENT

- no of loans granted to SMEs 
- no of companies reported on financial resilience based on Simplefin's surveys 
- no of sustainability-focused SMEs 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) for clients 
- no of loans granted to women-led SMEs 
- recorded increase in affective partnerships based on Simplefin's surveys 

YEAR FOUNDED 2016
TEAM SIZE 1-10

ABOUT

StockInvest.us provides daily technical stock analysis such as commentaries and financial data. It provided the common investor a user-friendly tool that helps in the decision-making process when buying and selling shares.

KEY IMPACT METRICS | CURRENT

- first-time investors onboarded and educated about investing 
- amount of money earned for clients due to provided investing predictions 
- no of companies for which the infrastructure is provided 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- capital raised for sustainability-related companies due to provided insights 
- social, environmental sustainability metrics included in the analysis and reports of investments 

YEAR FOUNDED UK: 2011
 LT: 2019
TEAM SIZE KLOBALLY: 1001 - 5000
 LT: 1-10

ABOUT

SumUp is a financial technology company and a global card acceptance brand. It enables small merchants and business owners around the world to accept card payments in-store, in-app and online, in a simple, secure and cost-effective way.

KEY IMPACT METRICS | CURRENT

- no of clients from the Global South countries 
- no of small merchants empowered across the globe 
- no of clients that are expanding their businesses based on SumUp survey 
- recorded access to affordable microfinance and credit services 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy and small business empowerment initiatives (events, articles, other external communication) for clients 
- no of female merchants and female-led businesses 
- no of sustainability-focused SMEs 

YEAR FOUNDED 2018
TEAM SIZE 11-50

ABOUT

Wallter is a digital simplified banking platform that provides multiple, cross-border payment solutions for companies and individuals around the globe. Clients can operate their accounts without a third party, access their accounts at any time and are offered multiple payout solutions.

KEY IMPACT METRICS | CURRENT

- no of cross-border transactions 
- no of corporate clients (B2B) served in low credit rating countries 
- ratio in digital and non-digital payments per client 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of financial literacy initiatives (events, articles, other external communication) for clients 
- no of banks connected worldwide due to Wallter service 
- no of countries accepting local payments 
- no of financially-included people worldwide due to Wallter service 





Ecosystem supporters

WHO ARE THE ECOSYSTEM SUPPORTERS?

Ecosystem supporters are central to sustainable development as they typically work with consultancy, PR and communication. Even though these information-related services might seem quite broad at first glance, making sure information and knowledge is spread effectively can help companies to accelerate their progress. Ecosystem supporters are also crucial for network-building in the ecosystem and facilitating partnerships. Typically, these Supporters develop B2B solutions, instilling the best practices among their business clients by helping them deliver better products and services or develop new projects. The Ecosystem Supporters included in this report (8 Supporters in total) are younger than 5 years old and consist of relatively small (up to 10 people) teams.

THE MOST COVERED CURRENT SDGS

Knowledge that unlocks opportunities

Being a complex process, sustainability requires a good understanding of current challenges, as well as the challenges that might emerge in the future. This means that providing knowledge and education is crucial in transitioning towards better business practices and better communities. This is also justified by Ecosystem Supporters as the majority of their activities, to a great extent, align with SDG 4 (Quality Education). One of the tools that Supporters use to enhance knowledge provision is content creation. It is apparent that content should be purpose-driven and tell a story and be relevant not only to direct clients but also to their customers. The ways of ensuring such high-quality content vary: for some, it is educational press release campaigns; for others, it is internal and external communication enriched with articles on the topics around corporate culture, positive leadership or business development. Ecosystem Supporters also attempt to

integrate knowledge provision in their products, be it educational games for business clients or campaigns that both inform and educate.

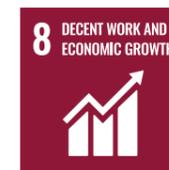


Key Impact Metrics:

- no of educational PR campaigns
- no of initiatives promoting corporate culture, business strategy, leadership (events, articles, other external communication) for clients
- no of educational games

Prosperity & infrastructure that nourishes community

Ecosystem Supporters are also exploring ways to help their clients increase their financial prosperity and sustainability, which, in return, also helps develop new products and services. The prominence of SDG 8 (Decent Work & Economic Growth) and SDG 9 (Industry, Innovation & Infrastructure) also arise from this trend. The Supporters consult and provide smart services and solutions that help strengthen their clients' business model and increase its value. By integrating smart solutions, such as gamification, non-intrusive communication systems, or SAP-related technologies, to name a few, companies can increase their profitability, improve the quality of work and save time for their customers. Such infrastructure provision given by Supporters also encourages their client companies to diversify their services, be more open to innovation and, therefore, more adaptable to any disturbances or sustainability challenges that can occur.



Key Impact Metrics:

- no of client companies who have increased their financial sustainability
- no of companies that have been provided with business consulting
- no of client hours saved due to the service

Key Impact Metrics:

- no of organisations for which the infrastructure is provided and partnerships created
- no of clients for whom the service is provided
- no of green energy producers and clients connected

Responsible consumption that encourages improvement

Ecosystem Supporters, to a great extent, work with marketing, which might be understood as a field that only encourages consumption and production. Contrary to this belief, a good marketing campaign can encourage responsible consumption and favour accessibility to services over clutter and ownership of what is unnecessary. In the context of this report, Ecosystem Supporters proved to be focused on SDG 12 (Responsible Consumption and Production) by pursuing marketing opportunities related to responsible and sustainable practices, such as resource efficiency, green energy provision as well as data transparency. Moreover, it also occurred that the Supporters go beyond the bare minimum and educate their clients about sustainable practices that are not necessarily related to their services but can help to embrace more sustainable practices in their daily lives. They do so by providing information about recycling, extension of product longevity and other themes changing the conversation around what marketing and consulting companies should communicate about. In the long-term, such topics can become well established, sustainability-related business opportunities for the Supporters as well.



Key Impact Metrics:

- clients can get the information on how their data has been used
- no of clients choosing green energy sources
- clients can get information about how their data has been used

OPPORTUNITIES FOR FUTURE SDGS

Sustainability awareness leads to action

We showed that Ecosystem Supporters provide solutions and services directly linked with some of the SDGs in the previous segment. However, the majority of the Supporters still do not communicate about the Goals directly. Given the importance of emerging sustainability challenges and growing demand from the consumer side, it seems relevant that the Supporters should focus on more robust SDG communication in the first place. As communication is one of the core fields that Supporters are working with, there is also a high amount of unused potential for those organisations to break down the concept of sustainability, making it less complex. Therefore, a stronger emphasis on SDG 17 (Partnerships for the Goals) is crucial here. Continuous and cross-sectoral partnerships are the defining factor in making progress towards sustainability. It is essential to engage different sectors and bring together the best and diverse resources—skills, technologies, knowledge.

SDG 13 (Climate Action) and SDG 8 (Decent Work and Economic Growth) are other high potential areas that could be emphasised and worked towards more strongly. These two goals can help to achieve systematic changes if the Supporters not only start seeing the SDGs as an opportunity but also encourage their partners and client companies to shift more

towards sustainable practices and products that can bring more resilience to their business models and, eventually, more conscious and responsible clients



Key Impact Metrics:

- percentage of reduced customer acquisition costs per client
- no of client companies who have increased their financial sustainability
- rural development enabled by the increased energy infrastructure and related income
- no of client companies who have increased customer engagement towards sustainability-oriented initiatives
- no of client companies that are sustainability-oriented
- no of clients whose business activity addresses climate change
- sustainability metrics included in the analysis and reports of the clients
- cross-sector partnerships facilitated due to PR action

ECOSYSTEM SUPPORTERS IMPACT EVALUATION

Impact evaluation of every startup with current key impact metrics and key opportunity impact metrics for the future.



YEAR FOUNDED 2018
TEAM SIZE 1-10

ABOUT

Aimera is an AI-driven marketing platform where people interact with brands in a gamified and non-intrusive way. Aimera's built-in interactive marketing model is designed for both Online and Offline engagement.

KEY IMPACT METRICS | CURRENT

- no of educational games
- no of educational games focusing on sustainable practices (e.g. recycling; efficient resource use etc.)
- no of organisations for which the infrastructure is provided and partnerships created

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of rewards with social or environmental criteria created
- no of client companies who have increased customer engagement towards sustainability-oriented initiatives
- no of client companies that are sustainability-oriented



YEAR FOUNDED 2017
TEAM SIZE 1-10

ABOUT

BI Consulting specialises in business intelligence products, focusing on SAP-related technologies like HANA, Business Warehouse and Business Objects.

KEY IMPACT METRICS | CURRENT

- no of initiatives promoting corporate culture, business strategy, high-tech (events, articles, other external communication) for clients
- no of small and medium companies supported
- no of companies for which the infrastructure is provided

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- percentage of reduced customer acquisition costs per client
- no of client companies that are sustainability-oriented

BLACK UNICORN

YEAR FOUNDED 2018
TEAM SIZE 2-10

ABOUT

Black Unicorn PR is a new breed of Public Relations and Communications agency that aims to go beyond traditional services, acting as an in-house extension more than an agency. The company's aim is to provide startups with the opportunities to excel in the public sphere that will put them on the path to success.

KEY IMPACT METRICS | CURRENT

- no of educational PR campaigns 
- no of client companies who have increased their financial sustainability 
- no of client companies that are creating a positive impact 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of campaigns launched to promote responsible consumption and production 
- no of clients whose business activity address climate change 
- cross-sector partnerships facilitated due to PR actions 

discontract

YEAR FOUNDED 2019
TEAM SIZE 1-10

ABOUT

Discontract is a real-time task exchange platform that connects local task givers and seekers with all the tools integrated that enables: multi-channel communication; peer-to-peer payments, loyalty programs, and professional insurance.

KEY IMPACT METRICS | CURRENT

- no of client hours saved due to the service 
- no of enabled freelancers 
- no of safety guarantee offered 
- no of clients for whom the service is provided 
- clients can get the information on how their data has been used 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- frequency of wellness services provided 
- no of initiatives (articles, media communication) promoting sustainable materials and products use in provided services (cleaning, repair etc.) 
- no of cities and regional areas in which the service is available 

flamingoenergy

YEAR FOUNDED 2020
TEAM SIZE 1-10

ABOUT

Flamingo Energy is a green energy provider that connects green energy producers with customers. Flamingo Energy aims for transparent green energy practices as well as customer-friendly energy tariffs.

KEY IMPACT METRICS | CURRENT

- no of partnerships with green energy producers 
- no of green energy producers and clients connected 
- no of cities and countries involved 
- no of clients choosing green energy sources 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of green energy initiatives (events, articles, other external communication) for clients 
- increased share in renewables in Lithuania 
- rural development enabled by the increased energy infrastructure and related income 
- reduction of CO2 due to renewable energy use 

Vendos

YEAR FOUNDED 2017
TEAM SIZE 1-10

ABOUT

Vendos is a management consulting company, provides professional advice to top management and company owners who seek to grow, sell, optimize, finance or restructure their business. Vendos helps its clients enhance their profitability, strengthen their business model and increase the value of their business.

KEY IMPACT METRICS | CURRENT

- no of initiatives promoting corporate culture, business strategy, leadership (events, articles, other external communication) for clients 
- no of companies that have been provided with business consulting 
- no of client companies that are sustainability-oriented 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of campaigns launched to promote responsible consumption and production 
- no of client companies who have increased their financial sustainability 
- sustainability metrics included in the analysis and reports of the clients 

Ecosystem facilitators

WHO ARE THE ECOSYSTEM FACILITATORS?

Accelerating the growth of positive impact, helping to scale sustainable solutions, enabling change, and initiating the collaboration between cross-sector and or cross-industry companies are the major activities that summarise the essence of Ecosystem Facilitators. Called Ecosystem Facilitators, startup accelerators, associations, private equity funds, and consultants all form an important part of the ROCKIT community. These companies are at the core of sustainable development as they predominantly work with the startup ecosystem and help entrepreneurs develop their innovative ideas by providing connections, knowledge, and expertise. Usually, the Ecosystem Supporters listed in this report are not younger than 4 years old and consist of either small (up to 10) or medium size (up to 50) teams.

THE MOST COVERED CURRENT SDGS

Knowledge sharing & thought leadership

Because one of the three sustainability pillars is People, it is essential to share knowledge for sustainability to thrive in our society. Ecosystem Facilitators are catalysers, co-creators and connectors by their nature, so, consequently, they have a huge impact on society. Having that in mind, Ecosystem Facilitators usually become the flag-bearers of sustainability-related topics, e.g. innovation, impact investing, sustainable business, sustainable development, etc. As they play a considerable role in opinion leadership and knowledge sharing, it is not a surprise that SDG 4 (Quality Education) is the most frequent goal they align with. There are several ways Ecosystem Facilitators contribute to the prosperity of community and society, one of many being participation in startup and innovation ecosystem events. As keynote speakers, jury members, panelists and mentors they provide their expertise to young entrepreneurs, startups, corporates or anyone interested in the topic (as most of the events are free & online) and enable them to act and make a change. On top of that, some of the Ecosystem Facilitators write the reports, do the research or participate in interviews that let the reader get deeper into the subject, while others organise the training and events by themselves.



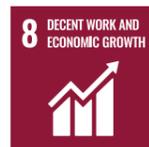
Key Impact Metrics:

- no of educational events, trainings and times speaking at events
- knowledge sharing on sustainability through events, research, reports
- no of free public events and trainings

Flourishing / facilitating startup

ecosystem growth and innovation

Ecosystem Facilitators are also a great contributor to another pillar of sustainability—Profit (or economy). One of the key goals of Facilitators is to increase the startup ecosystem growth sustainably. In the context of this report, Ecosystem Facilitators proved that they truly focus on flourishing the economy as 3 out of 4 Ecosystem Facilitators align with SDG 8 (Decent Work and Economic Growth). The knowledge and expertise they provide early-stage startups and other ecosystem players on themes like MVP creation, business & pricing models, go-to-market strategy, etc. eventually results in financial benefits that help them scale their solutions further. Facilitators also provide startups with access to their contacts and networks, help startups partner with cross-industry or cross-sector companies and unlock investment opportunities. Typically, Facilitators can help startups to scale their product or services not only locally but also globally. In this way, Facilitators foster innovation, so SDG 9 (Industry, Innovation and Infrastructure) is definitely on their radar.



Key Impact Metrics:

- no of startups supported by sharing expertise
- no of startups for which access to the network was provided
- no of startups in portfolio

Key Impact Metrics:

- no of startups helped to enter foreign market
- no of innovation-enabling activities provided for client companies
- no of startups funded from the East of EU

OPPORTUNITIES FOR FUTURE SDGS

Enabling high-impact startup growth

As typically Facilitators are startup accelerators, VCs, and hubs, they have a say in the startup selection process, choosing what kind of startups they support, advise, or invest in. With that power in their hands,

Facilitators can choose to partner with those startups whose solutions can help us stay within the planetary boundaries while simultaneously doing business. Besides, as climate change issues are rapidly destabilising our planet, Ecosystem Facilitators have the opportunity to be a role model as impact investors for their peers. And so, they have the untapped potential to be more focused on SDG 13 (Climate Action).



Key Impact Metrics:

- no of sustainability-related criteria during the startup selection process
- no of sustainability-oriented startups that scale to EU or USA
- no of startups in the portfolio that are solving climate change problems

Supporting female founders

SDG 5 (Gender Equality) is another possible area that could be more emphasised and integrated into the Facilitators' strategy. As none of the EU Member States has yet achieved full gender equality and women still earn less than men, it can be concluded that the issue is still highly prevalent (European Institute for Gender Equality, 2019). Therefore, by using the same tools, Ecosystem Facilitators can enable gender equality by empowering and supporting female-led startups. By doing so, they would simultaneously contribute even more to **SDG 8 (Decent Work and Economic Growth)** as it is a fact that gender equality drives economic growth according to the European Institute for Gender Equality (it is projected that improvements in gender equality in the EU would generate up to 10.5 million additional jobs by 2050!).



Key Impact Metrics:

- ratio of men to women in the network
- no of female-led startups supported

ECOSYSTEM FACILITATOR IMPACT EVALUATION

Each startup impact evaluation with current key impact metrics and key opportunity impact metrics for the future



YEAR FOUNDED 2018

TEAM SIZE 1-10

ABOUT

Baltic Sandbox is a startup accelerator primarily focused on growing FinTech and SaaS + Deep Tech startups. Baltic Sandbox helps founders of pre-seed and seed stage startups to develop their startups in the EU and USA by providing connections, knowledge, expertise from global mentors, and investment opportunities.

KEY IMPACT METRICS | CURRENT

- no of educational events, trainings and speaking at events
- no of onboarded female-founded startups
- no of startups supported by sharing the expertise, providing the access to the network



KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of sustainability-related criteria during the startup selection process
- no of sustainability-oriented startups that scale to EU or USA





YEAR FOUNDED 2017
TEAM SIZE 11-50

ABOUT

Fintech Hub LT is an association that unites FinTech industry participants in Lithuania, helps to create favorable conditions for their activities, and contributes to Lithuania becoming the leading attraction center for the industry not only in the Baltic region, but also throughout the European Union.

KEY IMPACT METRICS | CURRENT

- no of educational events, trainings and speaking at events 
- no of startups supported by sharing the expertise, providing the access to the network 
- no of startups helped to enter foreign market 
- no of partnerships made with local regulators and agencies 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- men vs women ratio in the network 
- incentives for fintechs to solve the SDGs challenges 



YEAR FOUNDED 2018
TEAM SIZE 1-10

ABOUT

Katalista Ventures is a Triple Top Line hybrid startup accelerator and private equity fund. It supports sustainable start-ups that create a positive impact on the environment, society and are financially successful as well as works with business innovation and sustainability consulting.

KEY IMPACT METRICS | CURRENT

- knowledge sharing on sustainability through events, research, reports 
- no of startups in KV's portfolio 
- no of innovation-enabling activities provided for client companies 
- no of sustainability strategies implemented in partner / client organizations 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of female-led startups supported 
- no of startups funded from non-EU 
- no of partnerships made with governmental institutions 



YEAR FOUNDED 2021
TEAM SIZE 1-10

ABOUT

Launchpad Capital builds and invests in pre-seed and seed stage Fintech companies. With the offices in the Bay Area and Vilnius, Lithuania, Launchpad Capital believes that it's never too early to invest in the future of finance.

KEY IMPACT METRICS | CURRENT

- no of educational events, training, and public speaking about investing 
- no of invested female-founded startups 
- no of startups invested 
- supporting industries through investing in research or sustainable innovations 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- sustainability criteria during the startup investment process 
- no of invested startups that are sustainability oriented 
- total investment for startups based in developing countries 



YEAR FOUNDED LT: 2019
 LV: 2016
 EE: 2012
 IT: 2020

TEAM SIZE 11-50

ABOUT

With 200+ investments, Startup Wise Guys is one of the most active early stage investors in Europe. To help techy startup founders become true entrepreneurs, they have been running a world class startup accelerator since 2012. They focus on B2B SaaS, Fintech, Cyber and Sustainability early stage startups. Their portfolio has already had 2 major exits and the overall startup survival and success rate is above 77%.

KEY IMPACT METRICS | CURRENT

- no of free public events and trainings 
- men vs women ratio in alumni network 
- no of startups funded from East of EU 

KEY OPPORTUNITY IMPACT METRICS | FUTURE

- no of female-led startups funded 
- sustainability criteria during the startup selection process 
- no of startups in the portfolio that are solving climate change problems 



04. Findings & conclusions

Main findings and insights: Rockit as a hub

The adoption of sustainable practices should be a strategic and long-term process that integrates the environmental, social and governance pillars (commonly called ESG). As this report has shown, ESG is becoming a guiding path towards sustainability not only for ROCKIT as a hub and physical space but also for its entire community.

While ROCKIT is making steady progress in all ESG pillars, currently, the most visible improvement can be seen in the social pillar. Not being an environmental organization, ROCKIT naturally emphasises themes in which it has the highest knowledge and area of expertise and, hence, can make the most significant and most scalable impact. At the same time, even though not dominating, environmental and governance pillars are already present in ROCKIT activities. It can be expected that these two areas will gain more prominence in the future. Additionally, if ESG continues to remain on the ROCKIT agenda and is strategically aligned with its future plans, one can expect a positive sustainability breakthrough in the ecosystem

ENVIRONMENTAL:

- **ROCKIT hub works to create an efficient, supporting and healthy environment that allows Fintechs, ecosystem facilitators and supporters to flourish.** A coworking space like ROCKIT holds a deeper connection to sustainability, as it is a more efficient space than a typical office, hosting as many as 30 companies under one roof!
- **This report has revealed that ROCKIT hub creates tangible environmental benefits.** This starts from waste management initiatives and recycling, and goes to carbon footprint measurement. The latter action, along with carbon offsetting, is a very significant milestone in the ROCKIT sustainability journey.
- **The promising role of ROCKIT hub is its unique position of strength in sustainability on topics including environmental awareness.**

SOCIAL:

- **Two strong themes—community and prosperity—emerge in the social progress that ROCKIT is making.** While the ‘community’ segment can be more related to the impact that is made on ROCKIT members, partners and the broader society, the ‘prosperity’ segment mainly reveals the impact that is made by ROCKIT members. There is a clear trend of knowledge and expertise sharing via member participation in internal and external events, public speaking, mentoring, and other activities that increase the knowledge and awareness of those outside of the community. The community segment focuses more on improving not just the ecosystem in general but also the well-being of its members. These two segments do not compete with each other but rather reinforce one another. Strong members build a strong ecosystem while a strong ecosystem ensures better knowledge and skills provision that, in the long run, grows new strong members.
- **This report has disclosed that partnerships at ROCKIT are twofold. First, ROCKIT has a wide network of partners and collaborations in their portfolio, reaching up 40 in total.** The thematic scope of these partners greatly varies from Fintech to innovations, business development, and other topics. This is a promising finding as the complexity of global issues naturally begs for variety in sectors and themes—a quality that ROCKIT already nourishes.

- **The other important angle of partnerships are those that were developed among ROCKIT community members.** As was covered in the report earlier, 22 partnerships evolved over time, supporting the argument that the ROCKIT community tends to pursue internal partnerships. Considering the human capital, skills and innovation culture that ROCKIT entails, such internal partnerships should be even more encouraged and mainstreamed as an approach to sustainability and mutual value creation.
- **The other promising finding made in this report is related to the education and knowledge provision that is central to ROCKIT activities.** It encompasses many types of events and initiatives accessible to wider audiences that spread beyond the ROCKIT community. ROCKIT events (both online and in-person) are widely accessible to different audiences. They also cover a wide range of topics related to innovation, sustainability, and Fintech, to name just a few. Hosting diverse speakers with different professional and cultural backgrounds, ROCKIT contributes to raising awareness, capacity, and knowledge sharing on various subjects. The natural question remains on how to employ such knowledge in practical terms within the ROCKIT community itself so that we see the emergence of more sustainability-oriented startups, proactively offering new solutions that could tackle global challenges.

GOVERNANCE:

- **ROCKIT manages its organisation in a transparent and sustainable way.** To support that, it is worth highlighting that ROCKIT’s governance structure applies sustainable practices in the categories of social responsibility, environment, and finance. Their organisational culture promotes sustainability-oriented principles such as equal opportunities for everyone, transparent salary ranges, and non-discrimination.
- **Giving back to the community is taken for granted.** From both the financial and knowledge sharing sides, ROCKIT supports the surrounding communities and ecosystem. The organisation is a non-profit, and all proceedings find their way back to the ecosystem through the various ROCKIT activities—knowledge events (panel discussions and webinars), workshops, and accelerator programmes. Along with that, ROCKIT’s team provides mentoring sessions,

catalyses partnerships, and participates in events outside ROCKIT on pro-bono principles.

- **The company's strategic direction is focused on growing the power of the Lithuanian Fintech community and enabling innovation to boost the positive impact on businesses.** Therefore, ROCKIT's prioritised SDGs also align with their strategic direction:

- GOAL 4: Quality Education
- GOAL 5: Gender Equality
- GOAL 8: Decent Work and Economic Growth
- GOAL 9: Industry, Innovation, and Infrastructure
- GOAL 12: Responsible Consumption and Production
- GOAL 13: Climate Action
- GOAL 17: Partnerships to Achieve the Goal

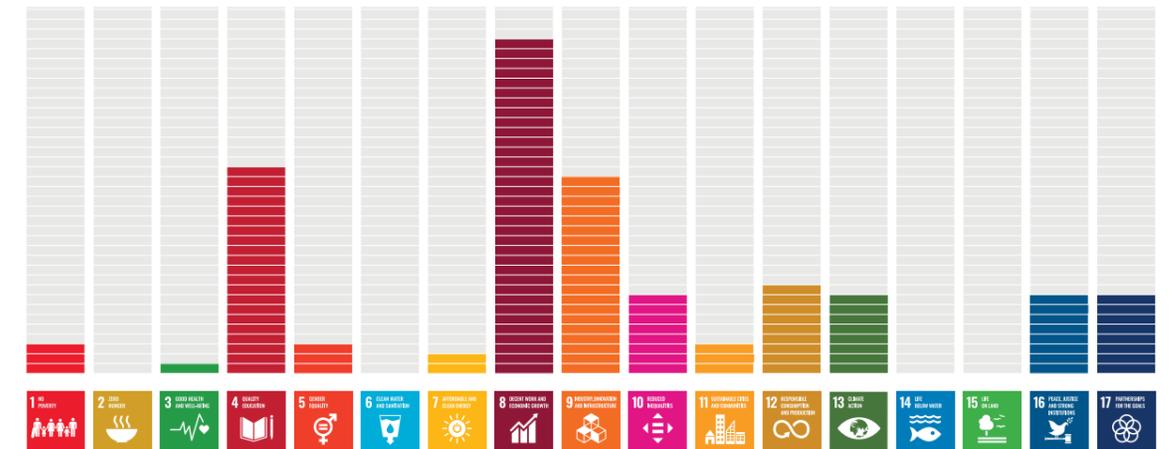
Main findings and insights: Rockit as a community

- **The analysis has demonstrated that all 40 startups (members and alumni) analysed in this report align with some of the SDGs.** Most of the startups were centred around SDG 8 Decent Work and Economic growth (85%), SDG 4 Quality Education (53%) and SDG 9 Industry, Innovation, and Infrastructure (50%). Such distribution is expected, considering the areas of expertise of the analyzed startups and the solutions they develop in the market related to the provision of financial services, innovation, consultancy, and ecosystem support.
- **The analysed startups primarily contribute to technology, innovation, and education-related challenges, while environmentally centred solutions are not that prominent in the ecosystem yet.** Therefore, coverage was not present for these SDGs: SDG 2 (Zero Hunger), SDG 6 (Clean Water and Sanitation), SDG 14 (Life Below Water) and SDG 15 (Life on Land). However, the analysed startups hold on to the possibility of differentiating the areas they focus on, as overall SDG coverage was quite broad with 13 different SDGs covered. This also shows undeveloped niches for building startups that address these problems.

- **The Fintech ecosystem has the human capital, skills, and innovations that can help tackle global challenges related to sustainability and foster sustainable development.** Being part of a steadily growing industry, ROCKIT community members, including Fintech and ecosystem supporters and facilitators, not only propose innovative and hands-on solutions but also have diverse human capital and skills, an entrepreneurial and agile mindset as well as wide networks that can react to changes and speed up and scale positive impact.
- **One of the most outstanding opportunity areas for startups is related to developing solutions that can tackle climate change-related challenges and foster cross-sectoral partnerships in achieving the SDGs.** The right mindset and diversified ways to innovate and collaborate are already ingrained in the startup culture. Such qualities are essential for tackling complex issues and providing tangible solutions. Hence, startups hold a high potential to play a major role in the sustainability agenda, if they foresee the value in such activities.
- **Only a few instances were found in which startups communicated the SDGs either on their website, social media or other channels.** Even though this report demonstrated that the startups' business activities were aligned with various SDGs, such communication was only occasional. Therefore, the question remains not only about how to create sustainability awareness in the ecosystem but also how to make sustainability a more strategic step against which startups could measure their impact on society and the environment. Additionally, while addressing sustainability-related challenges, startups might also create better results for their businesses.

01. THE MOST COVERED SDGS BY ROCKIT COMMUNITY MEMBERS

GOAL 1	No Poverty: 3 / 7%	GOAL 10	Reduced Inequality: 8 / 20%
GOAL 2	Zero Hunger: 0	GOAL 11	Sustainable Cities and Communities: 3 / 7%
GOAL 3	Good Health and Well-being: 1 / 2%	GOAL 12	Responsible Consumption and Production: 9 / 22%
GOAL 4	Quality Education: 21 / 53%	GOAL 13	Climate Action: 8 / 20%
GOAL 5	Gender Equality: 3 / 7%	GOAL 14	Life Below Water: 0
GOAL 6	Clean Water and Sanitation: 0	GOAL 15	Life on Land: 0
GOAL 7	Affordable and Clean Energy: 2 / 5%	GOAL 16	Peace and Justice Strong Institutions: 8 / 20%
GOAL 8	Decent Work and Economic Growth: 34 / 85%	GOAL 17	Partnerships to Achieve the Goal: 8 / 20%
GOAL 9	Industry, Innovation, and Infrastructure: 20 / 50%		



02. POTENTIAL IMPROVEMENT AREAS BY ROCKIT COMMUNITY MEMBERS IN THE FUTURE

GOAL 1	No Poverty: 7 / 18%	GOAL 10	Reduced Inequality: 2 / 5%
GOAL 2	Zero Hunger: 0	GOAL 11	Sustainable Cities and Communities: 1 / 2%
GOAL 3	Good Health and Well-being: 2 / 5%	GOAL 12	Responsible Consumption and Production: 10 / 25%
GOAL 4	Quality Education: 25 / 63%	GOAL 13	Climate Action: 29 / 72%
GOAL 5	Gender Equality: 9 / 22%	GOAL 14	Life Below Water: 0
GOAL 6	Clean Water and Sanitation: 0	GOAL 15	Life on Land: 0
GOAL 7	Affordable and Clean Energy: 1 / 2%	GOAL 16	Peace and Justice Strong Institutions: 4 / 10%
GOAL 8	Decent Work and Economic Growth: 16 / 40%	GOAL 17	Partnerships to Achieve the Goal: 3 / 7%
GOAL 9	Industry, Innovation, and Infrastructure: 4 / 10%		

