UN Capital Development Fund

LoCAL+
Local Climate Adaptive Living

LoCAL+ unlocks climate finance for a new era

LoCAL+ is the next-generation evolution of UNCDF's flagship climate change adaptation financing facility with new capabilities to unlock private capital for locally led investment at scale.

Operational advantge

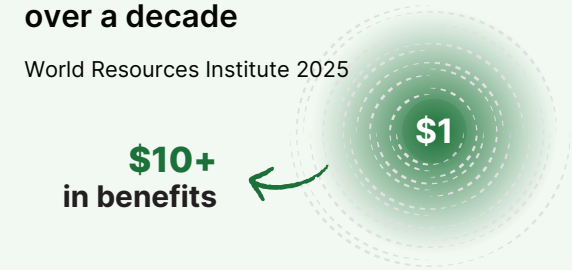
Designed to overcome the limitations of project-based aid, LoCAL+ provides a standardized, scalable framework for systemic impact. LoCAL+:

- is plugged in to national systems.
- provides a scalable, immediate pipeline for investment.
- connects National Adaptation Plans (NAPs) and Nationally Determined Contributions (NDCs) directly to local budgets and domestic banks.
- ensures top-level policy goals are executed at the community level.

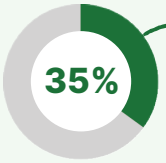
Did you know?

Every $1 invested in adaptation generates $10+ in benefits over a decade

World Resources Institute 2025



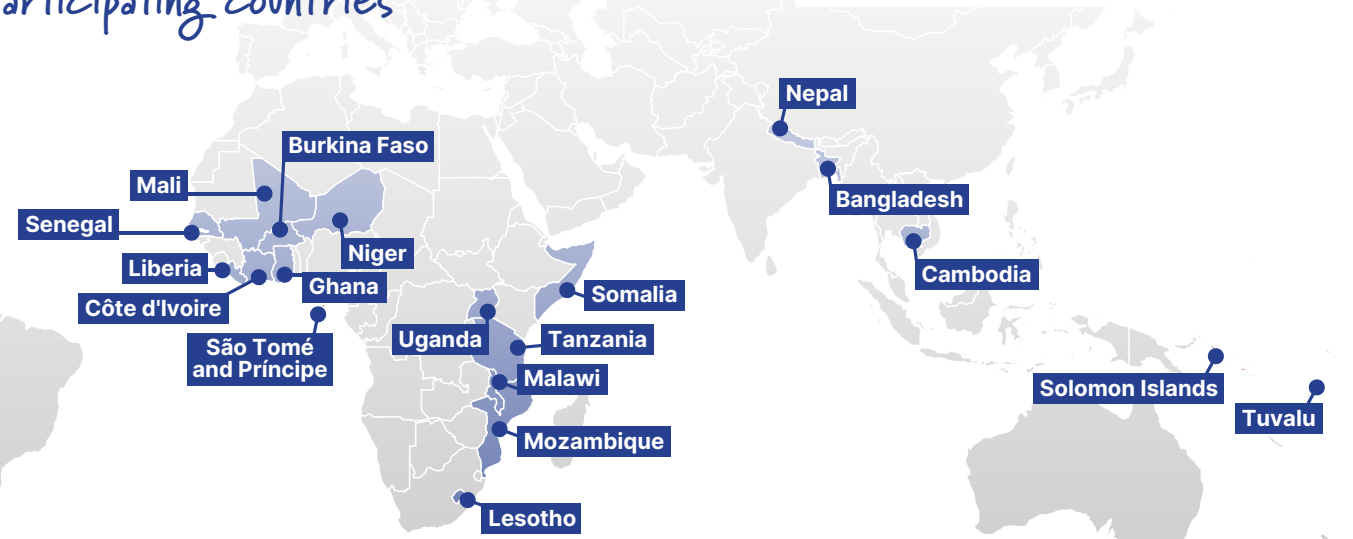
The private sector increasingly recognizes that resilience across their value chains is no longer optional.



However, only 35% of companies have adaptation plans.

Source: S&P Global Rations 2025

Participating countries

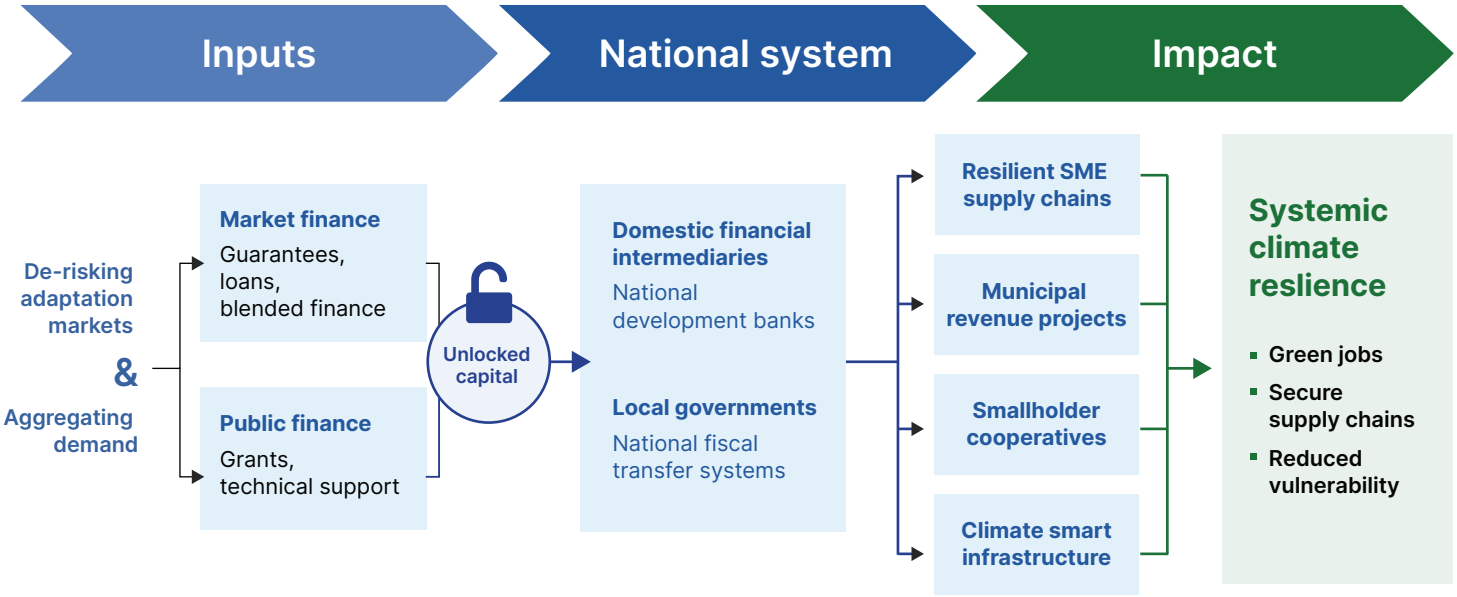


LoCAL provides the basis for ISO 14093, a standard for local governments access, spend, and report on climate finance, ensuring every dollar invested is tracked, verified, and audited against global benchmarks, reducing risk.

The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by UNCDF.

How LoCAL+ works

With LoCAL+, UNCDF has transformed an established grant-based mechanism, the Local Climate Adaptive Living Facility, into a comprehensive financing vehicle. Alongside our traditional grant-based approach we now offer solutions for crowding in public and private capital. LoCAL+ brings public and private sector finance together in two parallel funding streams.



Investing in futures

UNCDF turns scattered, small-scale adaptation needs into a portfolio of opportunities that banks and investors can finance at scale.

De-risking adaptation markets

UNCDF helps local banks lend where they normally wouldn't - by sharing the risk. This creates opportunity for climate-smart businesses and infrastructure to secure finance.

Prioritizing viability

UNCDF finds and backs projects that generate returns, making climate adaptation investable and not just fundable.

Maureen Akumu

a 35-year-old farmer from Uganda

"From the time, the bridge was built, crossing became easier. There's no more unattended farms, my crop yields became better and I also took advantage to sell produce across the bridge. My income has increased and I can pay school fees."

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