



# Financial support for nature-based projects

Triodos  Bank

# Prioritising nature

Triodos Bank has been making money work for positive change for over 40 years.

We know that restoring our depleted natural environment and reversing biodiversity loss is vitally important. It's key to our wellbeing and our future economic prosperity, and will help us to mitigate the effects of the climate crisis.

Triodos has supported the organic, biodynamic and permaculture movements for decades. Now we must find further ways of financing nature preservation and restoration.

# Helping you support a sustainable natural environment

We take an innovative approach to lending, so can offer flexibility and stability for nature-focused projects as they work towards their goals.

Working with environmental organisations, our corporate finance team has been developing new business models to catalyse investment in nature-based solutions. We have supported several pioneering projects across different habitats, raising capital directly from investors into these projects.

## What we offer

- Lending up to £20m
- Repayment term up to 25 years
- Finance for land purchases and nature development
- Structured interest and capital repayment to meet the project's needs, including interest roll-up to support the ecosystem / nature development period
- Tailored capital repayment through ecosystem service schemes, such as Biodiversity Net Gain, Nutrient Neutrality, Woodland and Peatland Carbon Code
- A strong banking partner – Triodos Bank is one of Europe's leading sustainable banks
- Triodos Bank UK adheres to the Standards of Lending Practice

**“Triodos is changing what it means to be a bank. It’s only by creating these types of funding packages and frameworks with respected financial institutions that people can have the confidence to allow private finance to flow into natural capital at scale – thereby funding the protection of the natural world.”**

Rich Stockdale, Managing Director, Oxygen Conservation

### **Oxygen Conservation**

Oxygen Conservation works to protect and improve natural assets, generating a positive economic return as a result of its work, not as its purpose. It aims to achieve this through a diverse range of projects, including species reintroduction, landscape connectivity, regenerative agriculture, eco-tourism and carbon sequestration through woodland and peatland restoration.

A £20.55m loan from Triodos Bank enabled Oxygen Conservation to acquire two sites in Scotland, covering a total of 23,000 acres, in what is believed to be the largest conservation-focused commercial debt package in the UK to date.

## Avon Needs Trees

A £3.85m loan from Triodos Bank UK has helped Avon Needs Trees to create what will be the largest new woodland in the South West for a generation. The charity has purchased 422 acres of land to establish the Lower Chew Forest, where plans include establishing 100,000 trees and shrubs and the creation of other species-rich habitats including wetlands, grasslands and a community orchard.

Triodos Bank took a bespoke approach to the lending structure, with its corporate finance team advising the charity on the financial model for the acquisition and sourcing repayable capital.

**“Our plans will bring a huge range of benefits to nature and our communities, including helping to tackle the climate emergency, improving biodiversity connectivity and providing a place for people to volunteer, learn and connect with nature.”**

Dave Wood, CEO, Avon Needs Trees

## Trees for Life

Our corporate finance team worked with rewilding charity, Trees for Life, to raise the final £2m required for its ambitious project to open the world's first rewilding centre on its Dundreggan estate. The funds were raised through Triodos Bank's crowdfunding platform, with over 400 people investing in the charity bond.

The Dundreggan Rewilding Centre showcases how large-scale nature recovery can give people inspiring experiences while creating jobs and benefitting rural communities.

**“Our conversations with Triodos felt different to those we had with other potential financiers. As our financial plans developed, Triodos were really supportive, helping us to shape the business model needed to make the project vision a reality, grounding our idea in pragmatism and making sure our goals were attainable.”**

Steve Micklewright, Chief Executive, Trees for Life

Picture © Paul Campbell Photography

**“Triodos has been invaluable as we have prepared and launched our ecosystem services offering. Green finance offers a unique opportunity to help nature recover and DWT is able to confidently take advantage of this thanks to Triodos’s advice and support.”**

Matt Buckler, Director of Natural Solutions, Derbyshire Wildlife Trust

### **Derbyshire Wildlife Trust**

Derbyshire Wildlife Trust has been working with Triodos Bank’s corporate finance team to become investment-ready, as it aims to use green finance to create more space for nature.

The Trust is seeking to sell ecosystem services like biodiversity net gain and carbon sequestration, with income then used to fund land purchase for rewilding.

Triodos’s support has included corporate structuring, financial modelling and business planning – working with the team to understand the risks associated with the project and ultimately supporting it to raise capital.

# Get in touch

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