



Breakfast Inspiration Session – Biodiversity

23 May 2023



ASN Impact Investors

San Lie

Director



NAB

Laure Wessemius-Chibrac

Managing Director



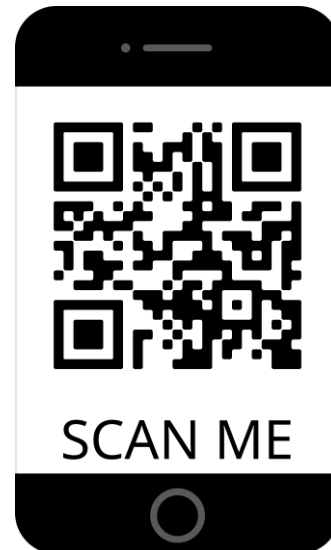
Program of the Day

1. Welcome: San Lie, **ASN Impact Investors**
2. Opening: Laure Wessemsius-Chibrac, **NAB**
3. Presentation: Arjan Udding and Toby Smith, **Impact Institute**
4. Presentation: Simona Kramer, **Pensioenfonds Rail & OV**
5. Presentation: Pjotr Tjallema, **Triodos Investment Management**
6. Presentation: Mark Van Doesburgh, **Triple Jump**
7. Presentation: Karin van Dijk, **ASN Impact Investors**
8. Q&A
9. Closing: Laure Wessemsius-Chibrac, **NAB**



Breakfast Inspiration Session - Evaluation form

Please scan the QR code below and fill up the evaluation form at the end of this session





Impact Institute

Arjan Udding

Director

Toby Smith

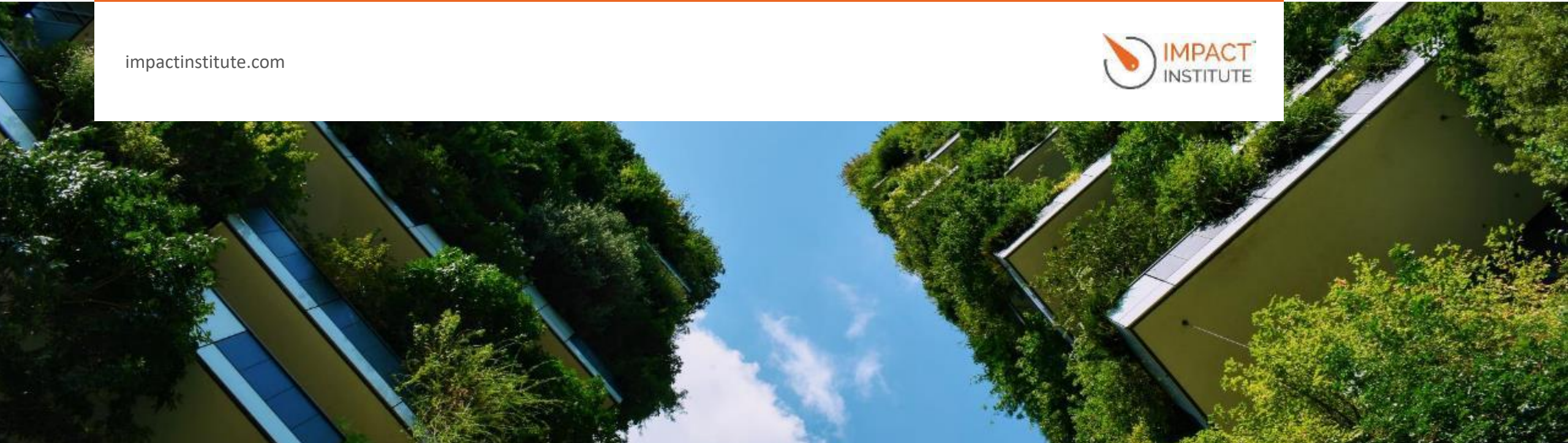
Manager

IMPACT INSTITUTE

Biodiversity Impact Measurement

May 2023

[impactinstitute.com](https://www.impactinstitute.com)



PERSONAL INTRODUCTIONS



Arjan UDDING

Director, Sustainable Finance Advisory team

arjan@impactinstitute.com



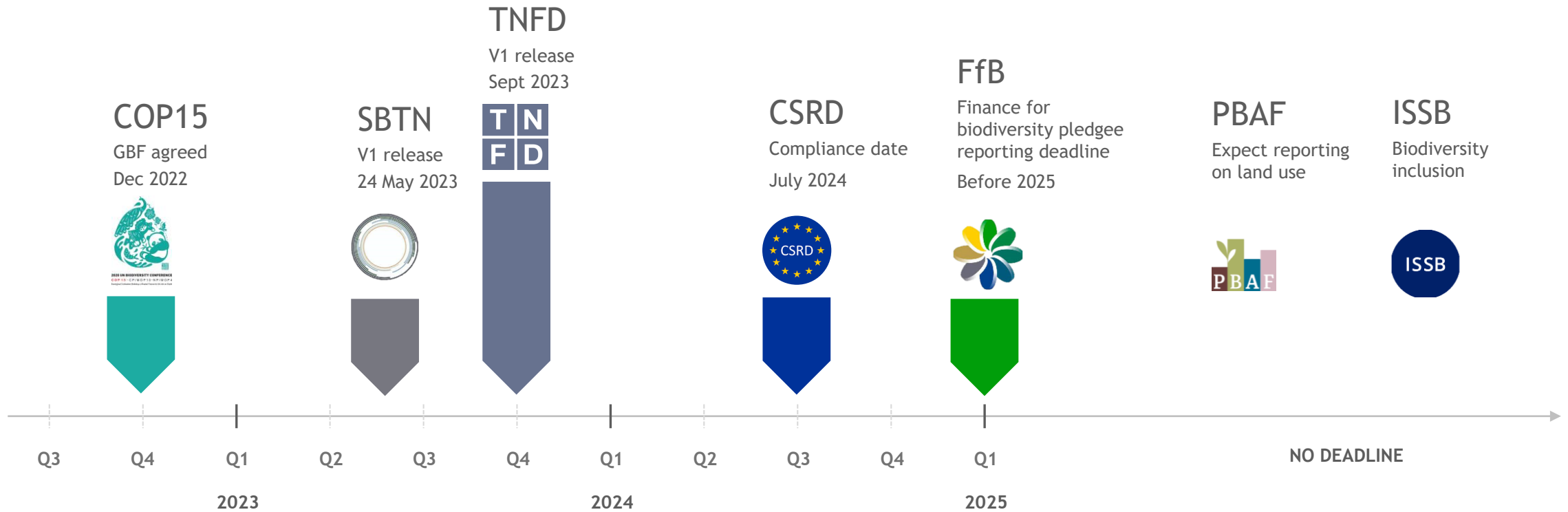
Toby SMITH

Manager, Data team

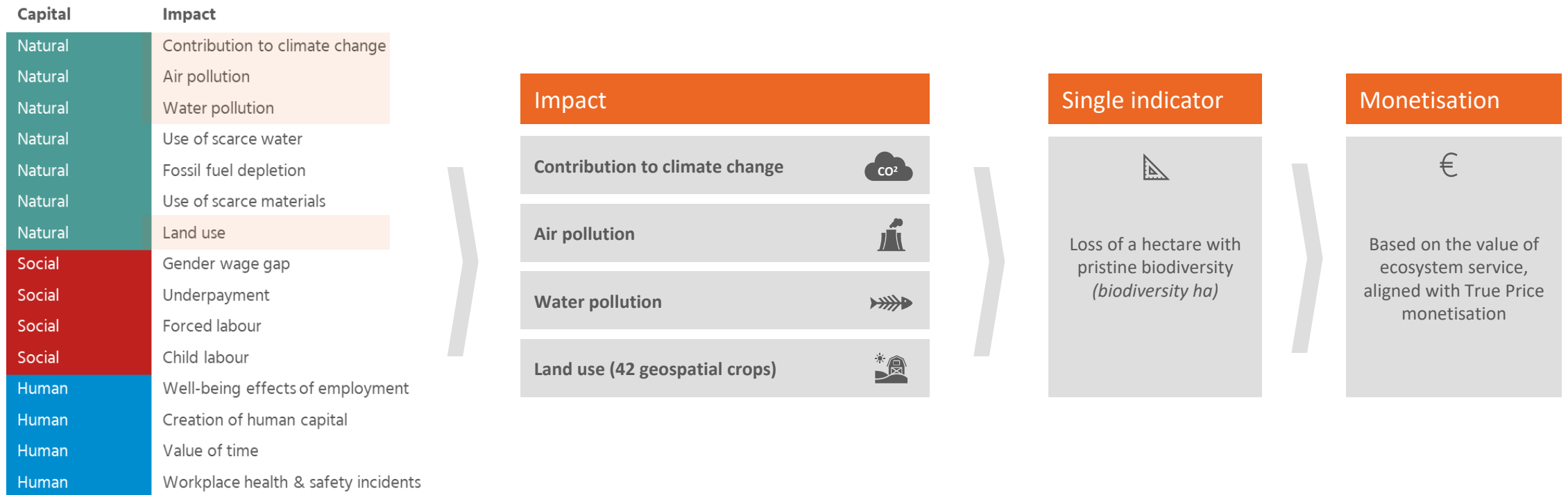
toby@impactinstitute.com



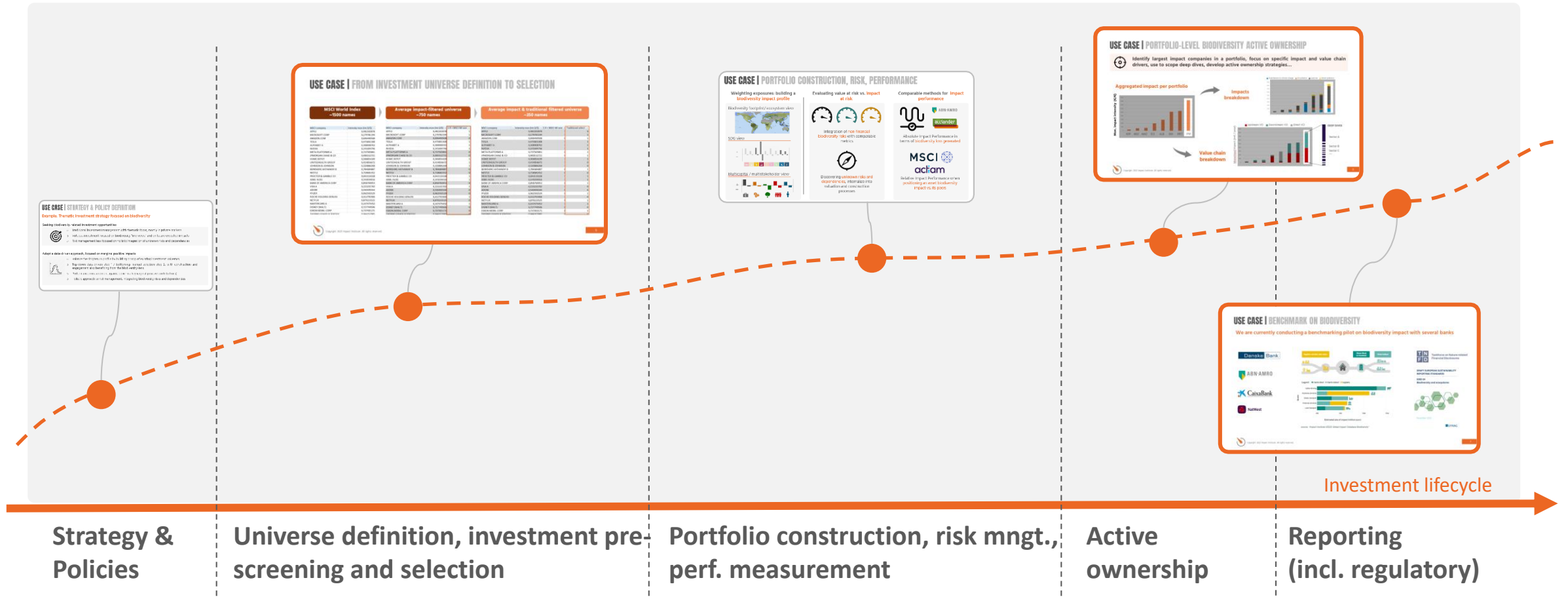
BIODIVERSITY TIMELINE | IMPORTANT POINTS



GID BIODIVERSITY | IMPACT COVERAGE



USE CASES | BIODIVERSITY IN THE INVESTMENT LIFECYCLE



USE CASE | FROM INVESTMENT UNIVERSE DEFINITION TO SELECTION

MSCI World Index
~1500 names

Average impact-filtered universe
~750 names

Average impact & traditional filtered universe
~350 names

MSCI company	Intensity mon (Int.\$/\$)
APPLE	0,482202878
MICROSOFT CORP	0,179781194
AMAZON.COM	0,696490568
TESLA	0,475801308
ALPHABET A	0,368908763
NVIDIA	0,141694746
META PLATFORMS A	0,737565861
JPMORGAN CHASE & CO	0,900152721
HOME DEPOT	0,306854109
UNITEDHEALTH GROUP	0,414856672
JOHNSON & JOHNSON	0,320886268
BERKSHIRE HATHAWAY B	0,784684887
NESTLE	0,718681452
PROCTER & GAMBLE CO	0,043110328
ASML HLDG	0,143034016
BANK OF AMERICA CORP	0,858790953
VISA A	0,115231702
ADOBE	0,540499344
PFIZER	0,962592529
ROCHE HOLDING GENUSS	0,412791906
NETFLIX	0,879223525
MASTERCARD A	0,147475452
DISNEY (WALT)	0,727749506
EXXON MOBIL CORP	0,737401171
THERMO FISHER SCIENTIFIC	0,944357985

MSCI company	Intensity mon (Int.\$/\$)	1 if < MSCI WI ave
APPLE	0,482202878	1
MICROSOFT CORP	0,179781194	1
AMAZON.COM	0,696490568	0
TESLA	0,475801308	1
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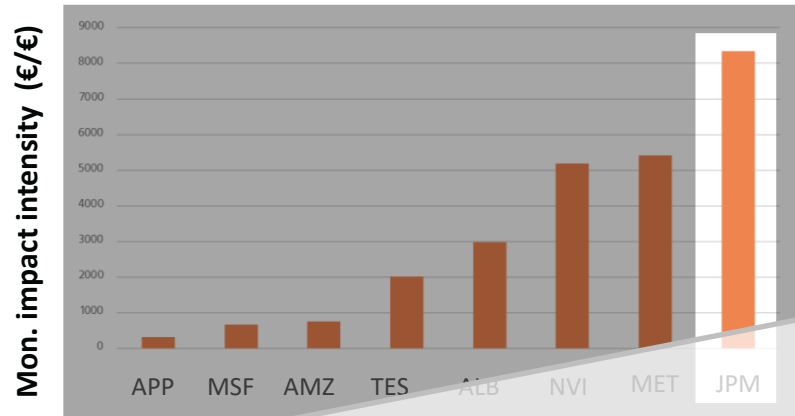
DUMMY DATA

MSCI company	Intensity mon (Int.\$/\$)	1 if < MSCI WI ave	Traditional select
APPLE	0,482202878	1	0
MICROSOFT CORP	0,179781194	1	1
AMAZON.COM	0,696490568	0	1
TESLA	0,475801308	1	1
ALPHABET A	0,368908763	1	1
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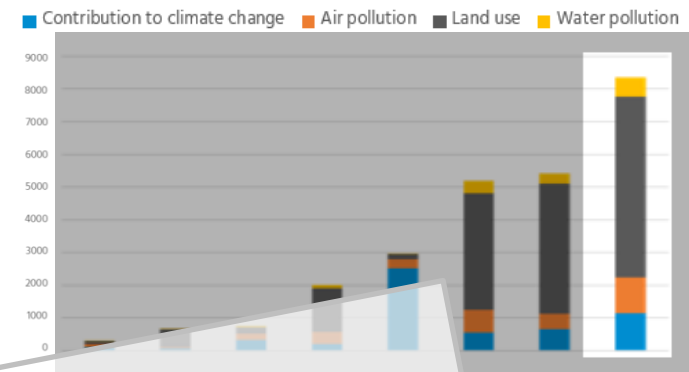


USE CASE | BIODIVERSITY ACTIVE OWNERSHIP DATA

Aggregated impact per portfolio

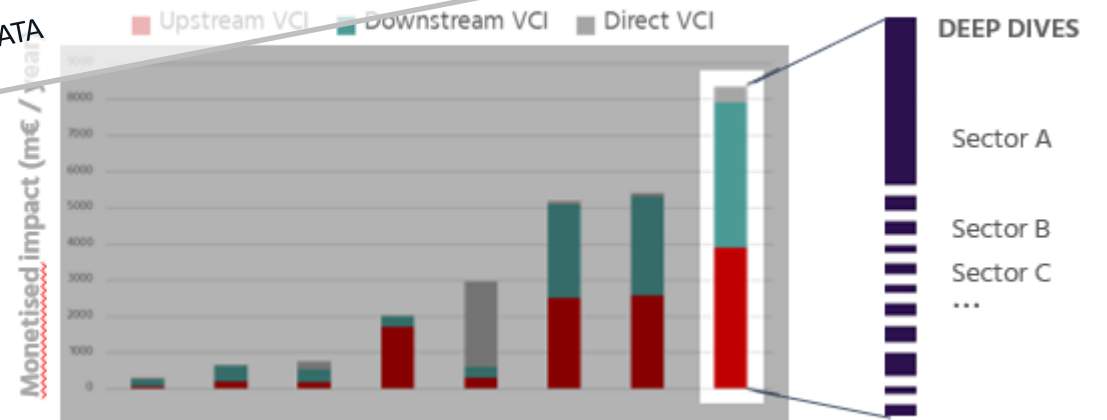


Impacts breakdown



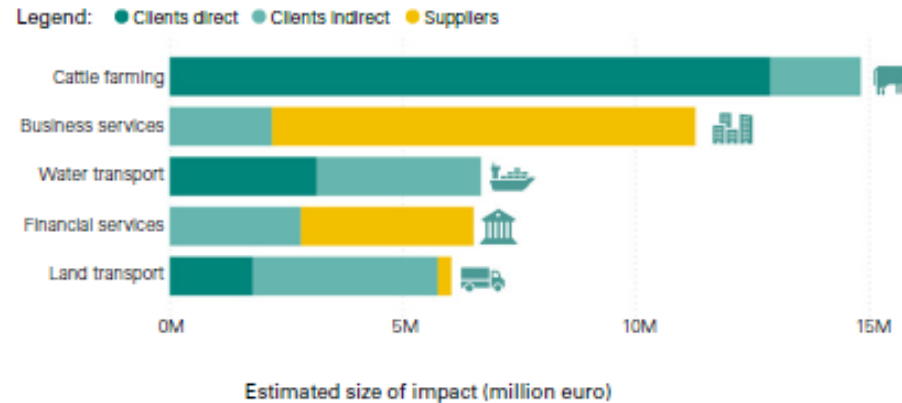
DUMMY DATA

Value chain breakdown

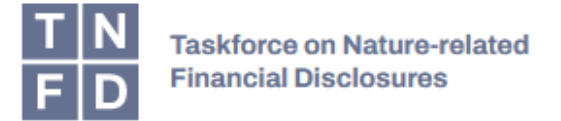


USE CASE | BENCHMARK ON BIODIVERSITY

We are currently conducting a benchmarking pilot on biodiversity impact with several banks



source: 'Impact Institute (2022) Global Impact Database Biodiversity'



DRAFT EUROPEAN SUSTAINABILITY REPORTING STANDARDS

ESRS E4
Biodiversity and ecosystems



November 2022





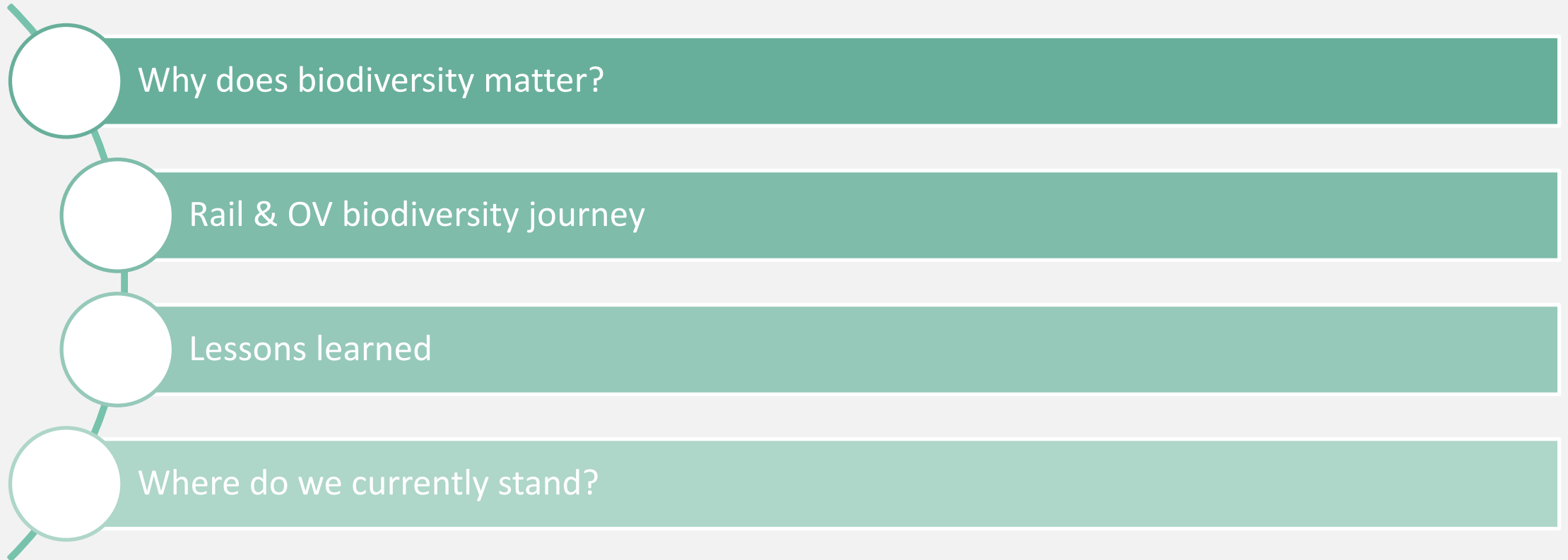
Pensioenfonds Rail en OV

Simona Kramer

Portfolio Manager Socially Responsible Investing

Rail & OV on the way to biodiversity

Agenda



Why is biodiversity relevant for institutional investors?

The estimated value of ecosystem services annually (almost twice global GDP):

\$150.000.000.000.000

The cost of decline in ecosystem functionality costs a year in the form of lost natural services:

\$5.000.000.000.000

\$44.000.000.000.000

of economic value generation is moderately or highly dependent on nature

€510.000.000.000

financing of Dutch financial institutions to companies that are highly or very highly dependent on one or more ecosystem services

What activities cause biodiversity loss?



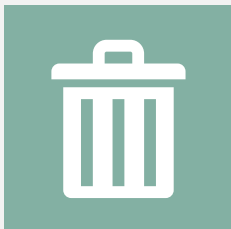
Land use

Habitat conversion (e.g., deforestation), habitat fragmentation, and degradation through over intensive use of Ecosystems.



Exploitation

Overexploitation of animals, plants, and ecosystems in general.



Pollution

Release of harmful substances (e.g., through excessive chemical use) into ecosystems, light and noise pollution.



Invasive alien species

Plants, animals, or other nonnative organisms entering or expanding their presence in a given Habitat.



Climate change

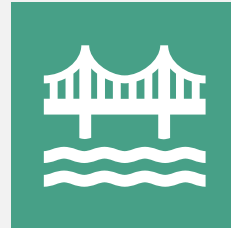
Shifts in temperature, precipitation, and wind flows caused by increased levels of greenhouse gases in the Atmosphere.

What sectors cause biodiversity loss?



Food & beverage

The negative impact comes through farming which involves the conversion and exploitation of ecosystems.



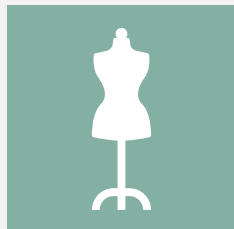
Infrastructure and mobility

Infrastructure development drives land-use change across previously pristine ecosystems, and the diversion of natural waterways.



Energy

The extraction, production and transport of energy sources such as of coal, oil, gas, and other fossil fuels can disrupt terrestrial and deep-sea ecosystems.



Fashion

The impact occurs at three stages: during farming and raw materials extraction, during the production of fabrics, and during consumer usage and disposal.



Mining

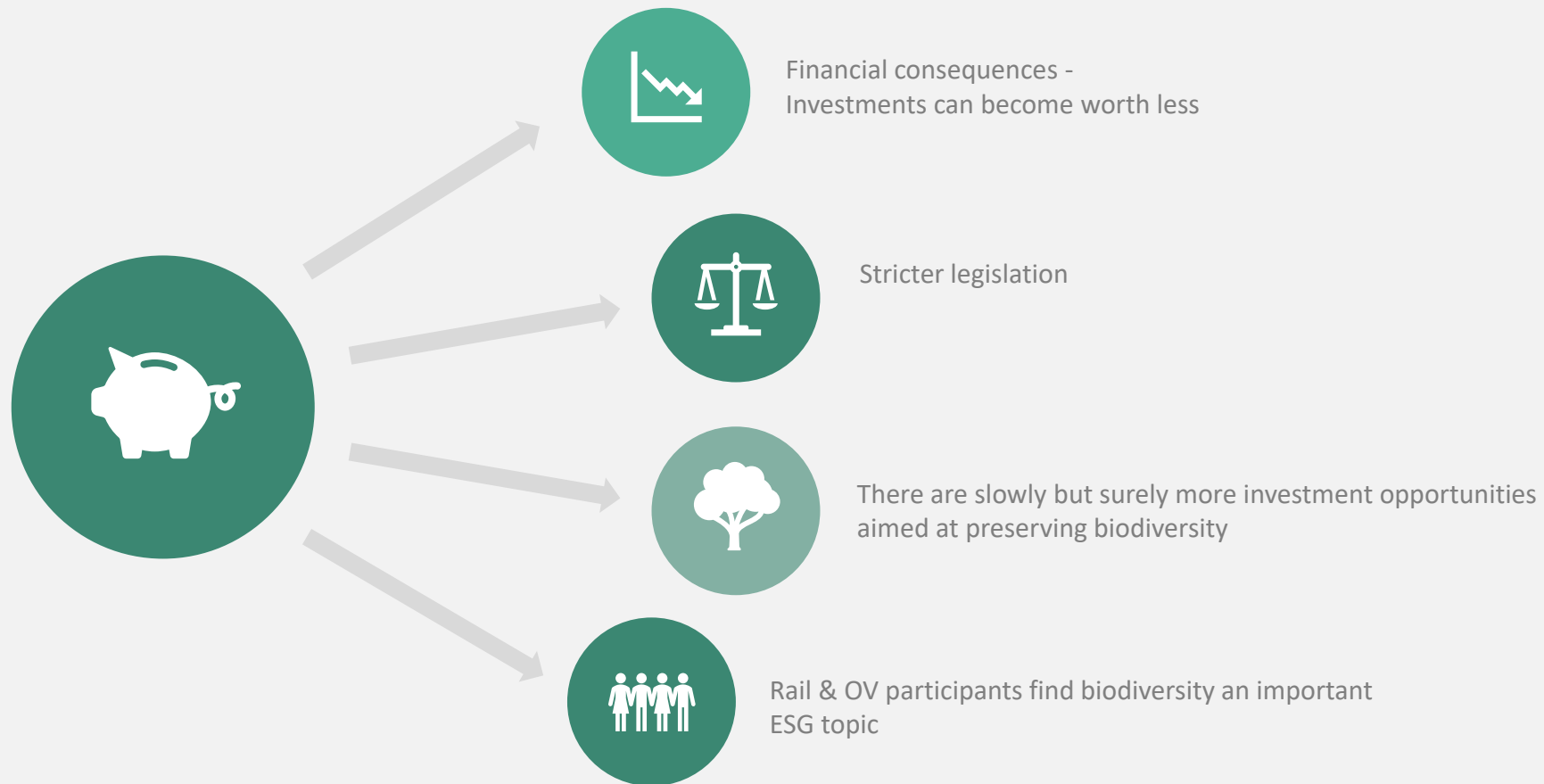
Direct disruption of ecosystems due to extracting raw materials and minerals.



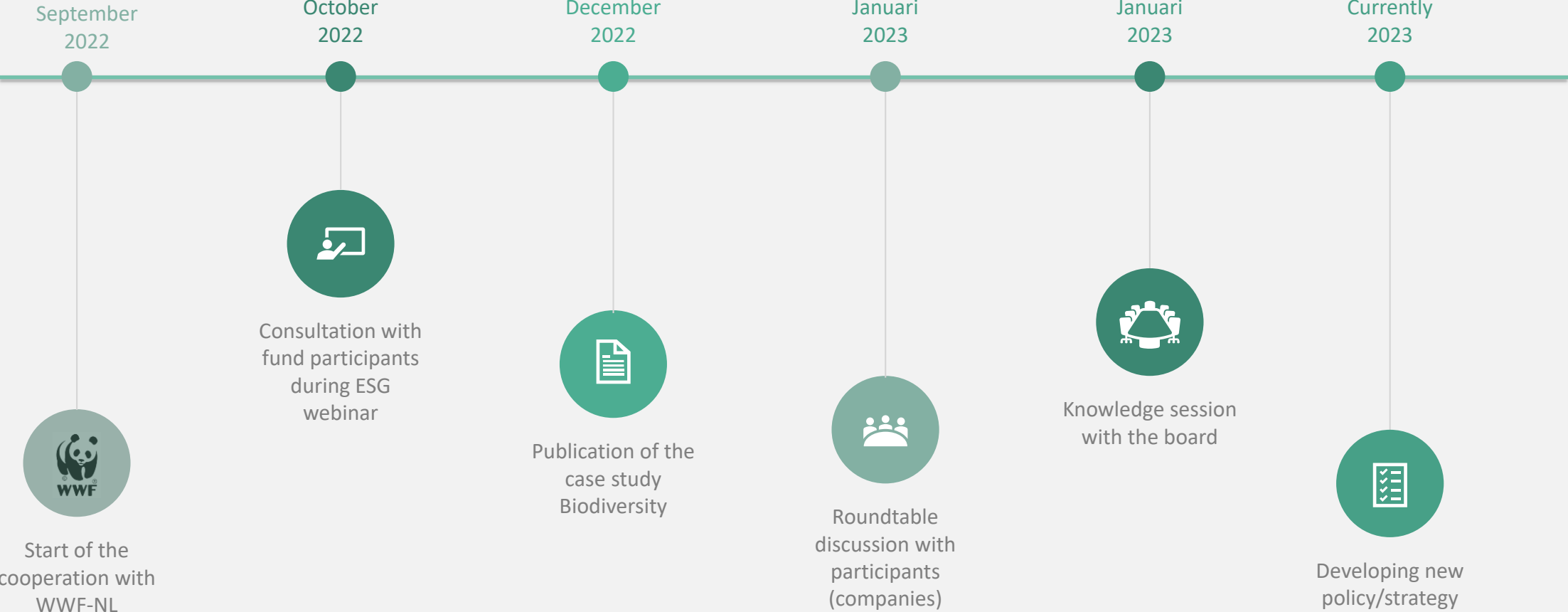
Forestry

The same accounts for forestry, a direct disruption of existing ecosystems or a transformation of land use.

Why is biodiversity relevant for Rail & OV?



Rail & OV biodiversity journey



Rail & OV case study

'The case study outlines a framework that provides insight into legislation and initiatives in the area of biodiversity, explains why biodiversity is an important topic for financial institutions and maps out the risks and dependencies of Rail & OV investments. The opportunities that biodiversity offers are also explained.'

We employ ENCORE data



ENCORE maps out how sectors may depend on or have an impact on Biodiversity.



Rates business processes on dependency and impact from very low to very high. This concerns generic (not company specific) processes.



Please note! ENCORE assumes an average company within a sector. Individual exposures might deviate.

ENCORE analyses ecosystem services

The contributions of ecosystems to human benefits that contribute to the economy and other activities.

Impacts (7)

Use of land

Marine ecosystem use

Resource use

Climate change

...



Dependencies (21)

Groundwater

Surface water

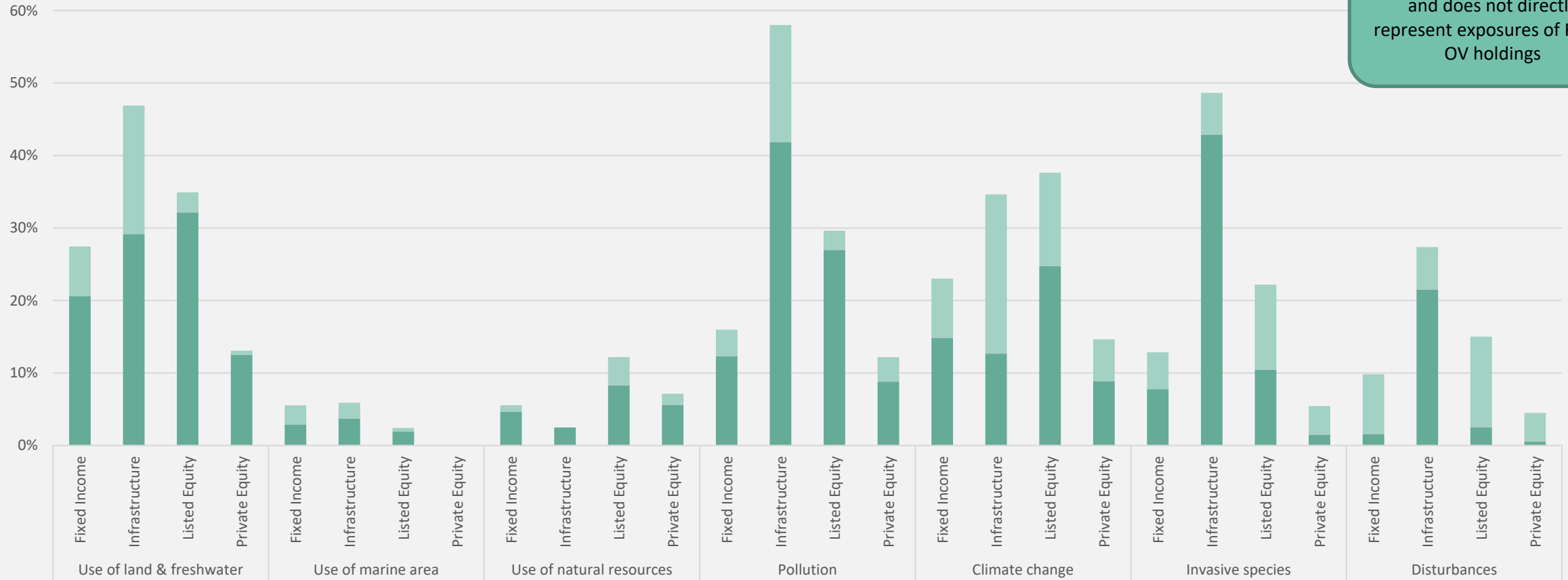
Water flow maintenance

Climate regulation

...

The impact of the Rail & OV portfolio

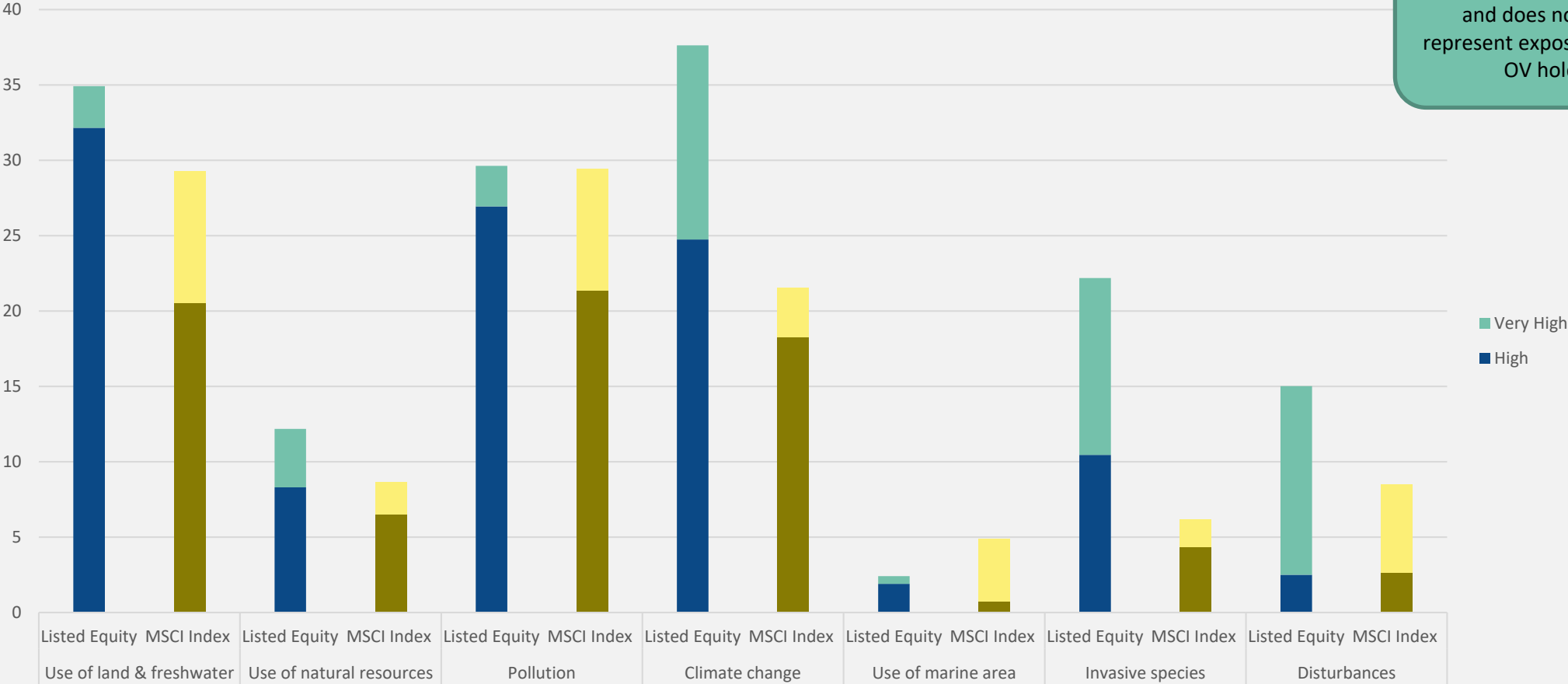
Please note this analysis is based on industry averages and does not directly represent exposures of Rail & OV holdings



How does Rail & OV impact compare to the market?

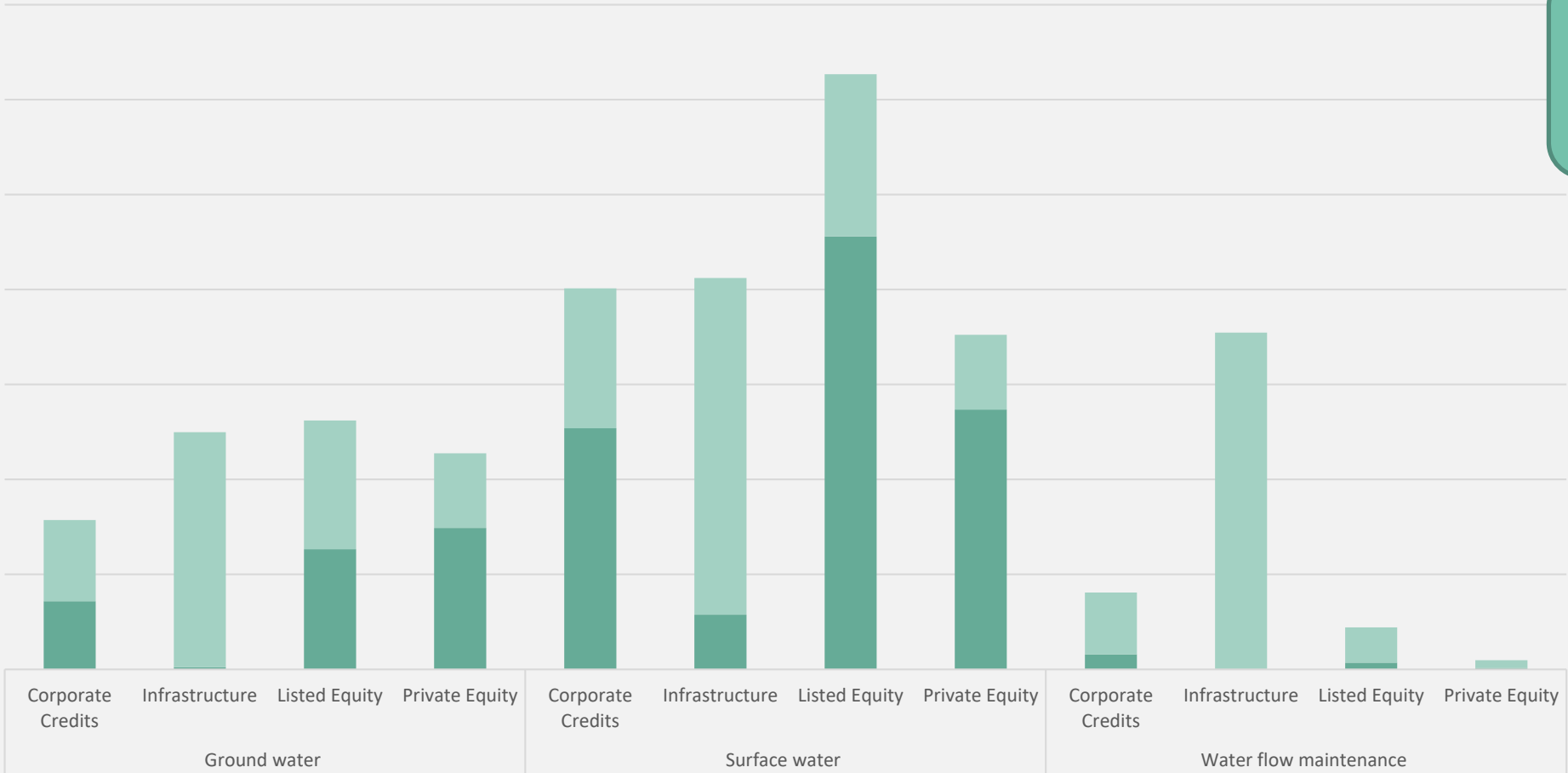
Rail & OV Listed Equity vs MSCI Index

Please note this analysis is based on industry averages and does not directly represent exposures of Rail & OV holdings



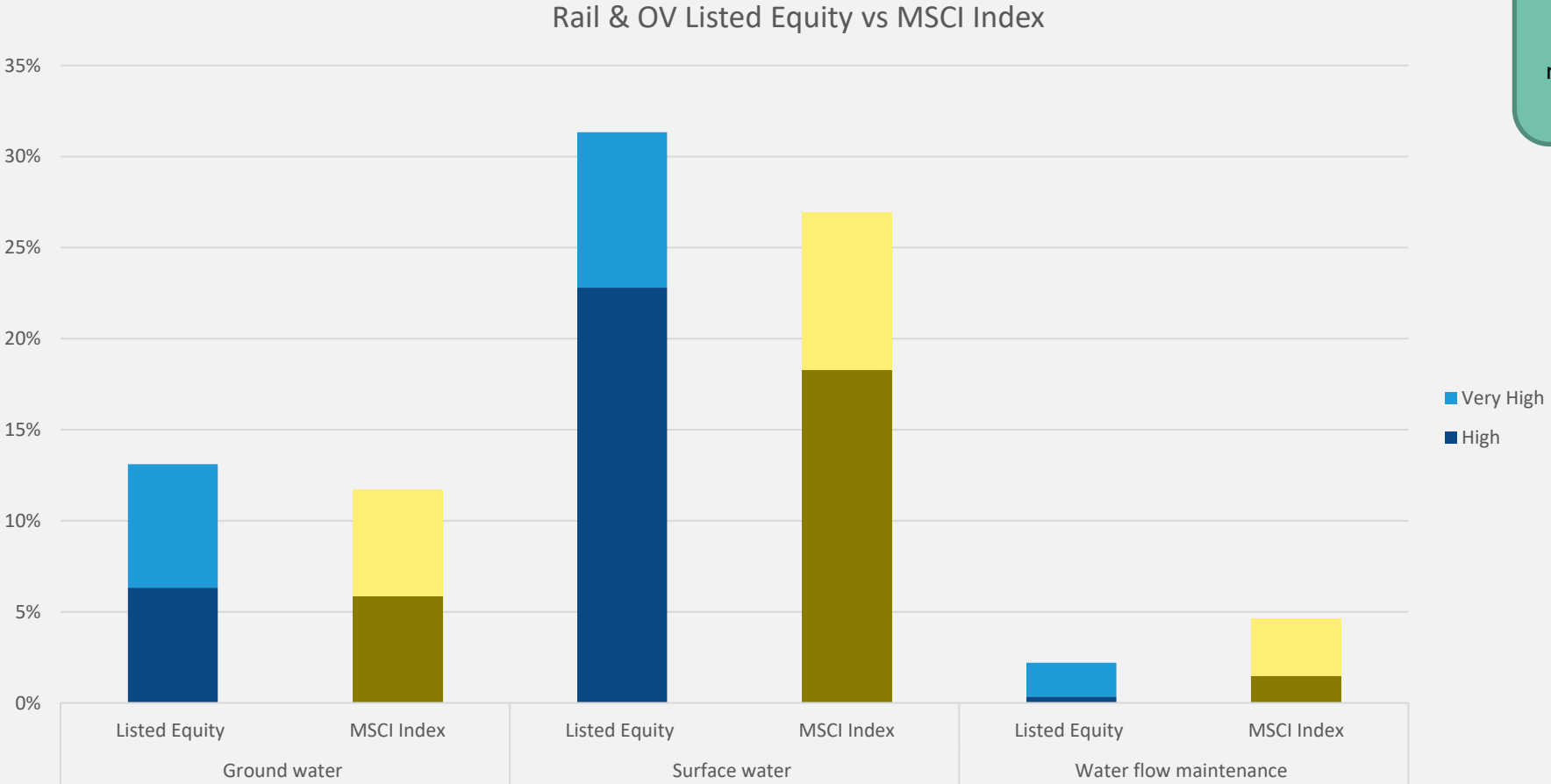
How dependent is Rail & OV on biodiversity?

Please note this analysis is based on industry averages and does not directly represent exposures of Rail & OV holdings



How does Rail & OV dependency compare to the market?

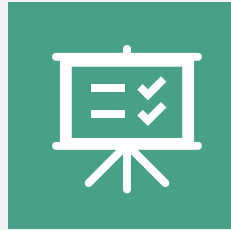
Please note this analysis is based on industry averages and does not directly represent exposures of Rail & OV holdings



Industry standards and best practices



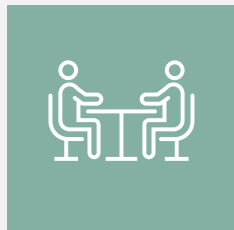
Policy and strategy



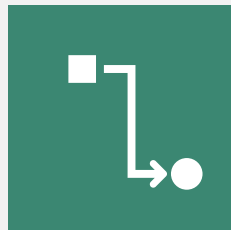
Goals and KPIs



Opportunities



Engagements



Risk and impact management



Transparency

Opportunities

\$8.4 trillion in investments is needed by 2050 to finance solutions to combat climate change, loss of nature, and land degradation.

The transition to nature-positive practices can generate more than \$10 trillion in economic growth by 2030 for food, land and ocean use, infrastructure and construction, energy and mining sectors.

Investing in resource efficiency

Investing in biodiversity-related and/or green funds

Green bonds

Rail & OV on the way to biodiversity



#1

Board-level importance

The topic should have board-level importance

#2

Strategy & policy

Formulating a policy and strategy

#3

Prioritize

Focus on asset classes and sectors that have the greatest impact on biodiversity or are highly dependent on biodiversity

#4

Engage

Engage with companies about their policies and the impact they have on biodiversity

#5

Analyse & report

Conduct an annual biodiversity analysis and report periodically on the subject

#6

Knowledge building

Develop knowledge about the topic and engage with fund participants



Triodos Investment Management

Pjotr Tjallema

Researcher Impact & Economics



Triodos & Nature: Branching out for biodiversity

NAB Biodiversity Inspiration Breakfast
23-5-2023
Pjotr Tjallema – Impact Researcher

Triodos Investment Management

30-year
Track record in
investing in impact.

750+
Direct investments
across the globe

EUR 5.5bn
Assets under
management.

100%
Impact across all asset
classes.

We are a globally active impact investor.

We see impact investing as a driving force in the transition to a more sustainable and inclusive world.

Triodos aims to accelerate transitions

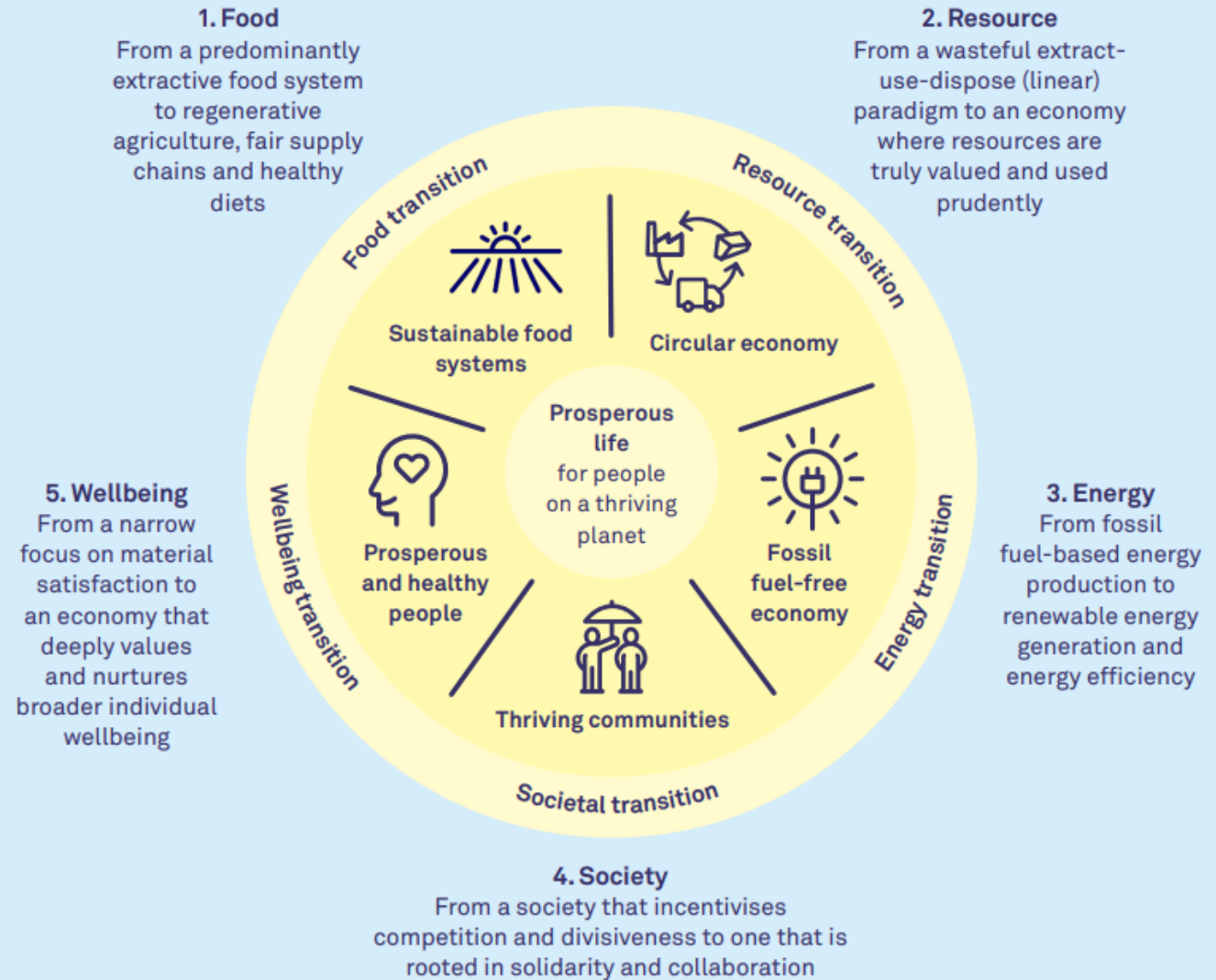
Systems change for positive impact

Humans are part on nature, and we depend on it for our wellbeing and survival.

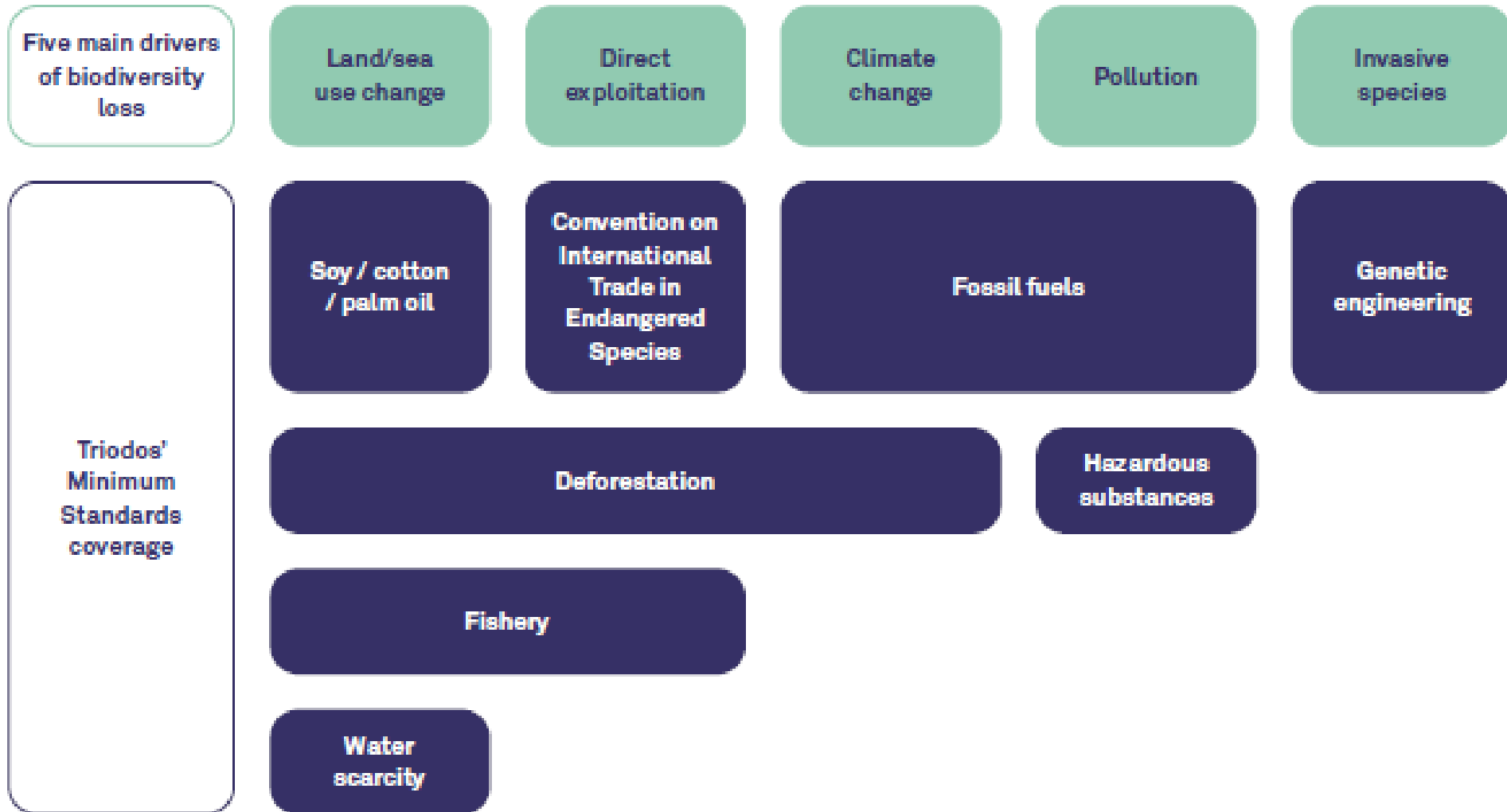
For avoidance of negative impact and making a positive impact on biodiversity, we need to transform our economies.

We need to take targeted action based on radical choices.

1. Do no harm
2. Positive impact: finance change
3. Change finance



Do no harm: exclusionary criteria & biodiversity



Positive impact case studies

Triodos UK capital raise and business loan



Wyre NFM Project

£1.5m – £850k raised from foundations and HNW private investors



Invergeldie and Blackburn & Hartsgarth

£20.6m loan – to support the acquisition of two large estates in Scotland

Positive impact case study

Triodos Investment Management –Hivos Triodos Fund



Impact Loan– supports growth to promote use of organic practices for more farmers

Positive impact case study

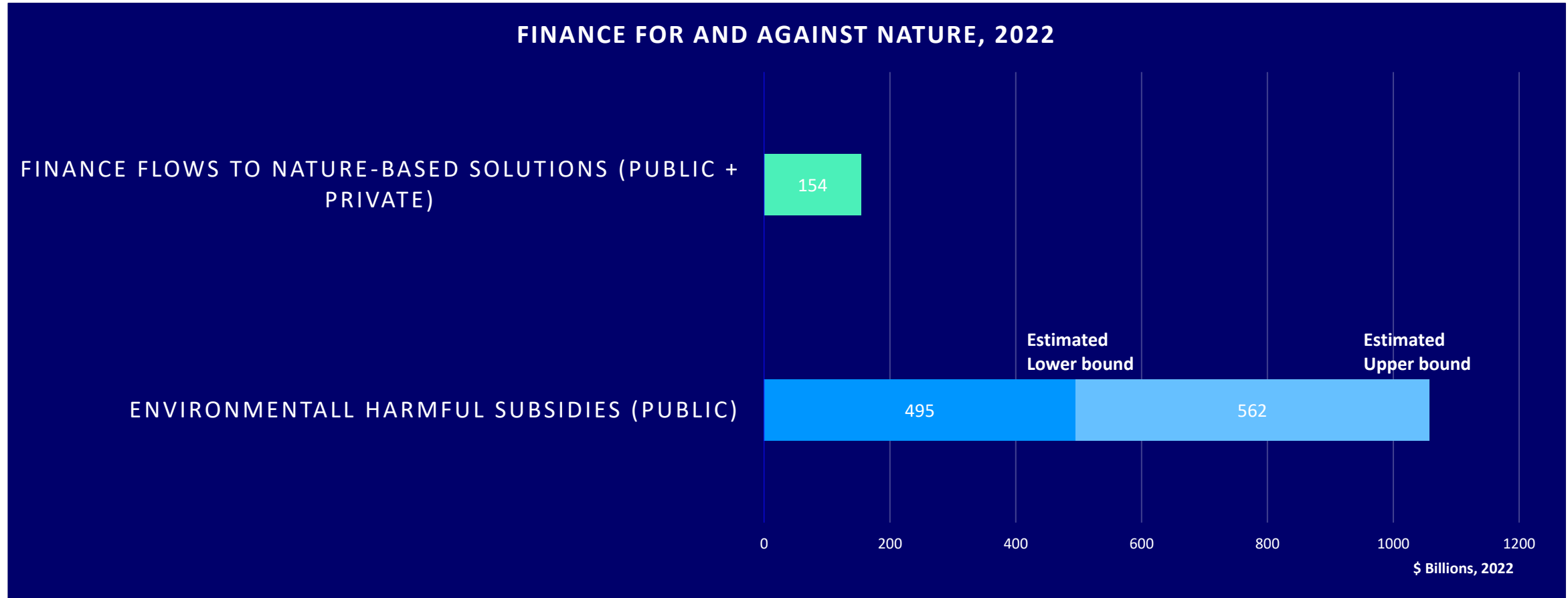
Triodos Regenerative Money Center



Catalytic Loan– early stage financing to enable engineering nature-positive projects.

Triodos & Biodiversity: Change Finance

Using our voice



1. [Business For Nature](#)
2. [UNEP - UN Environment Programme](#)



My three takeaways

1. Do not wait for a perfect indicator or data to take action for positive impact.
2. Working with partners with local ecological knowledge is key.
3. Systems change needed: public and private sector should work together, and act!

Find out more

Beyond risk and return

The role of finance
in preserving and
fostering biodiversity

Triodos Bank white paper

Triodos@Bank

Towards a Regenerative Economy

Triodos Bank's vision
on transformative
impact

Triodos@Bank Triodos@Investment Management Triodos@Regenerative Money Centre

Website:

www.triodos-im.com

Contact Information

Pjotr Tjallema – Impact Researcher

pjotr.tjallema@triodos.com

Explore our
2022 Impact Reports



Triodos  Investment Management

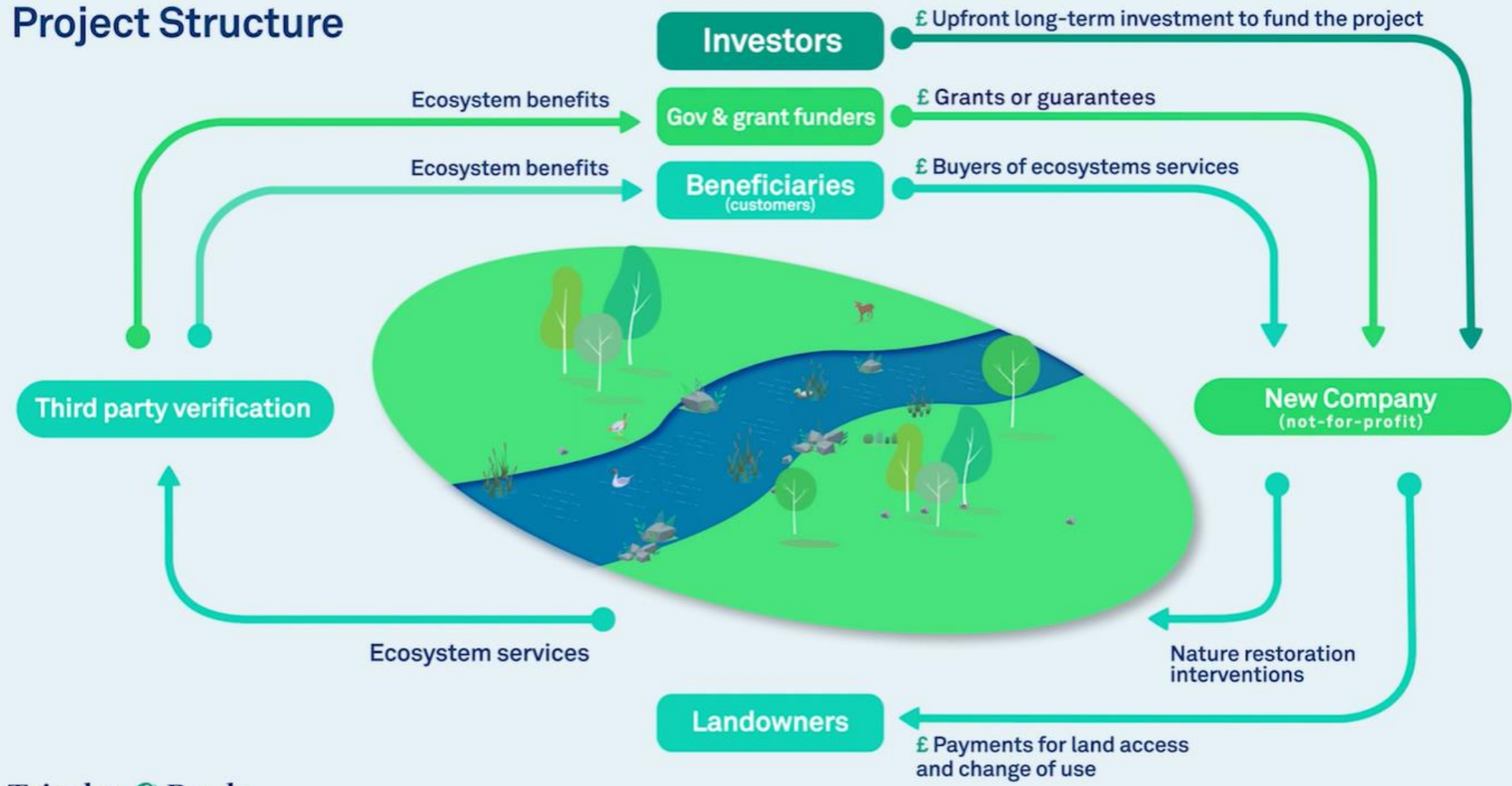
Thank you

Nature-based investments

Triodos Bank approach (UK)



Project Structure





Triple Jump

Mark Van Doesburgh

Deputy Head Direct Investments

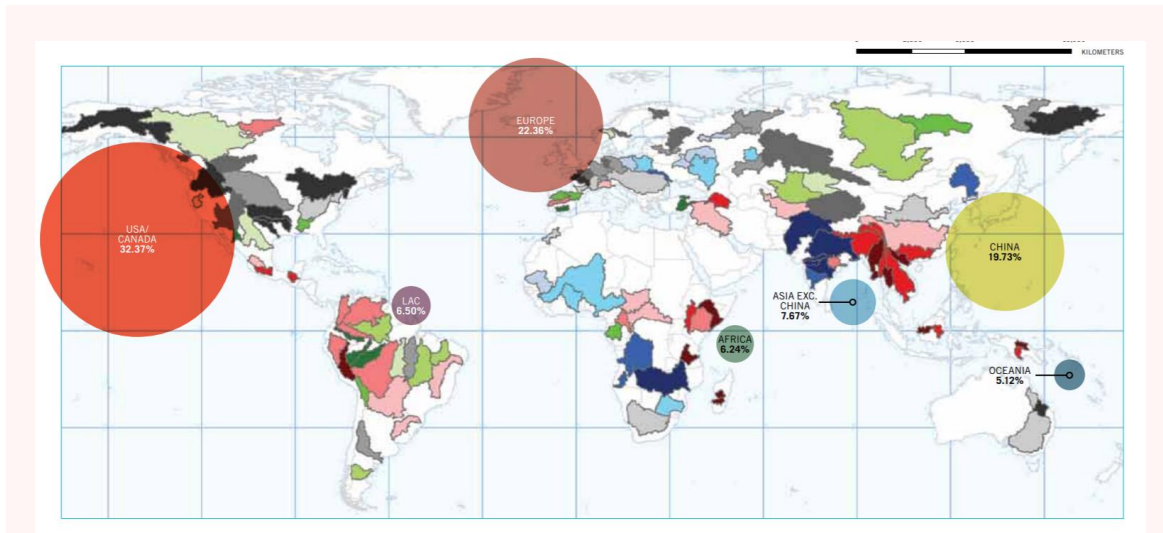


INTRODUCTION TO BIODIVERSITY AT TRIPLE JUMP

April 2023

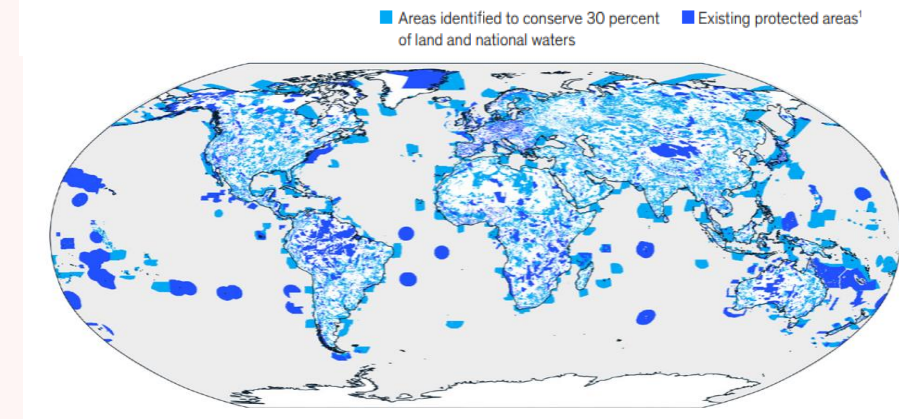
TJ and Biodiversity: Aligned with the company mission

- Investments and non-financial support most needed in developing economies
- Biodiversity is as much of a pressing economic and environmental issue than carbon emissions and climate change
- Nature cannot be preserved without offering alternative livelihoods, i.e. safe local jobs and economic development are intrinsically linked to biodiversity preservation.
=> SME investing and business support approach



Flows of biodiversity finance (2010)

The highlighted areas would conserve 30 percent of land and national waters.

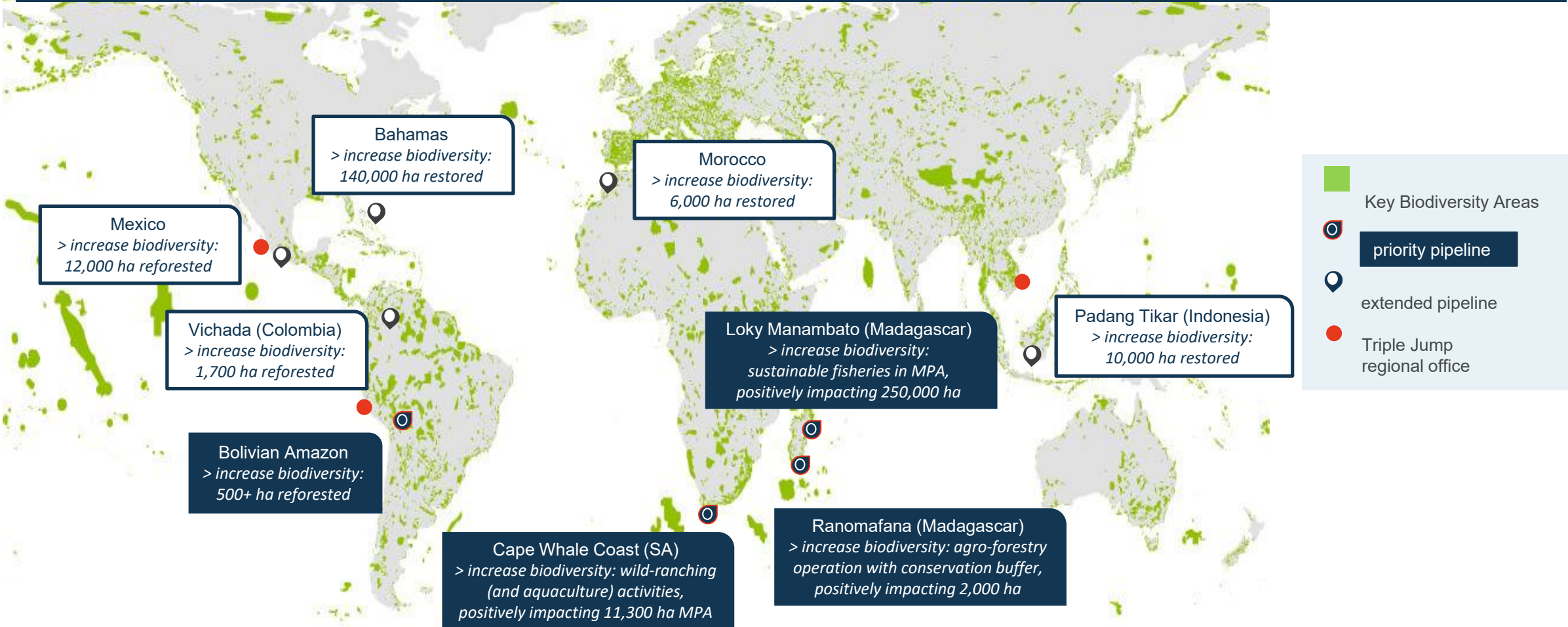


Current vs. additional conservation areas needed (2020)

Sources: Global Canopy Programme (2010), McKinsey & Company (2020)

SMEs in our portfolio would operate in biodiversity-rich areas in emerging markets globally...

With an investment pipeline of around EUR 50-60m, the demonstration portfolio pipeline impacts the protection and restoration of biodiversity across **400,000+ hectares**



Note: information above based on confidential data provided by project proponents and publicly available data

... with an ambition to achieve a net positive biodiversity impact



Biodiversity enhancement
and restoration

Reducing / averting negative
impacts on biodiversity

Biodiversity conservation through
reduction or avoidance of future
negative impacts

An investment focus on three high impact sectors next to enabling tech



Wild-Sourced Products and Agroforestry

Wild-sourced products are **natural resources, most often plants and their parts, collected from the wild**, such as berries, nuts and fungi.

Agroforestry is the **practice of combining forestry and agricultural principles** in both traditional and modern natural resource management systems.

A core focus on small and medium sized companies within these verticals



Marine Harvest and Freshwater Resources

Marine harvest is the **practice of cultivating and harvesting sea vegetables, shellfish and fish**. These can be processed into an array of products such as food, or fertilizer and biofuel inputs.



Eco-Tourism

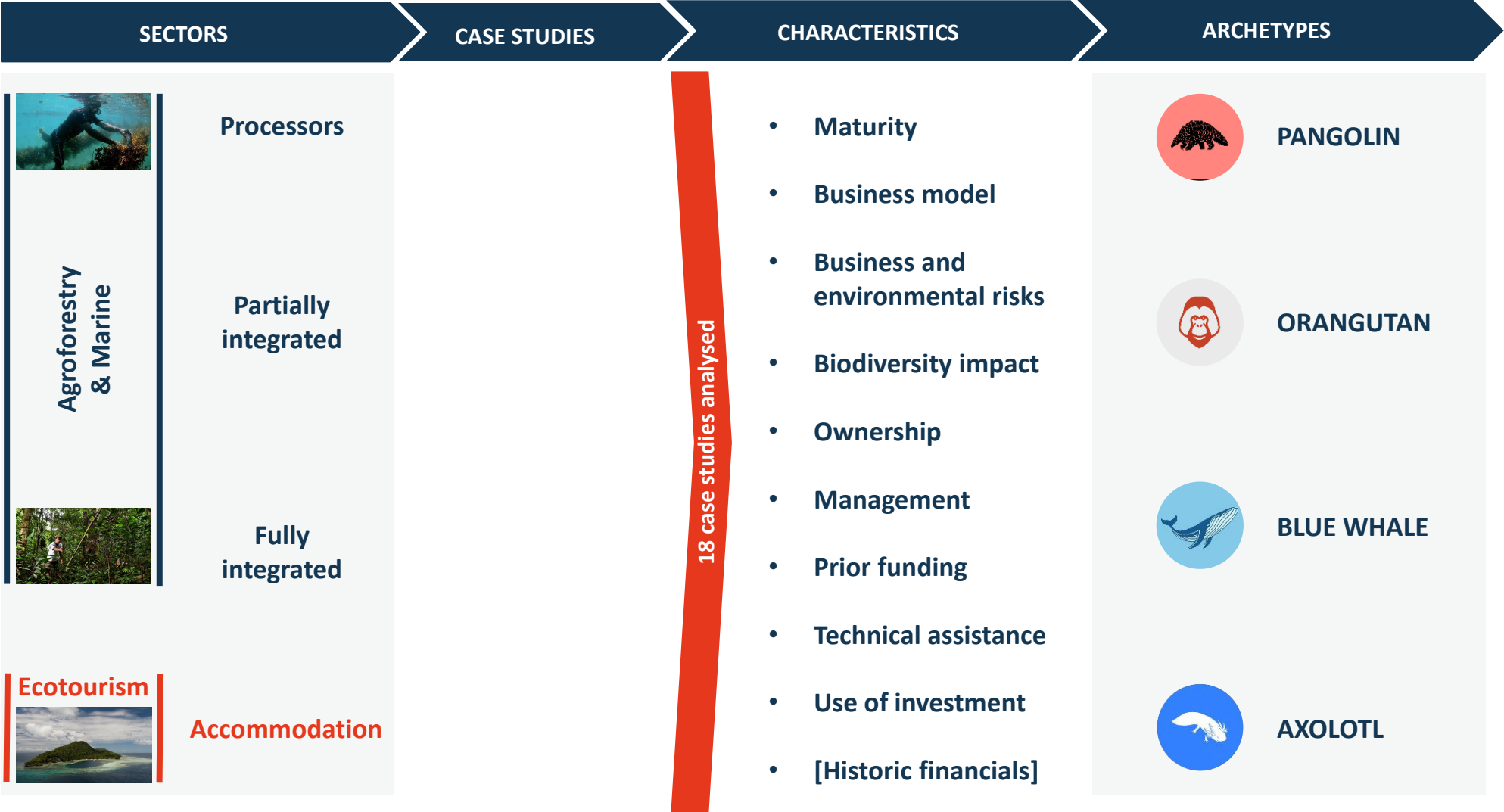
Eco-tourism operating in areas of key biodiversity significance have an inherent interest in conservation, as they **offer pristine nature experiences to their guests**. This makes them important local safeguards for natural habitats.

Opportunistic option if desired



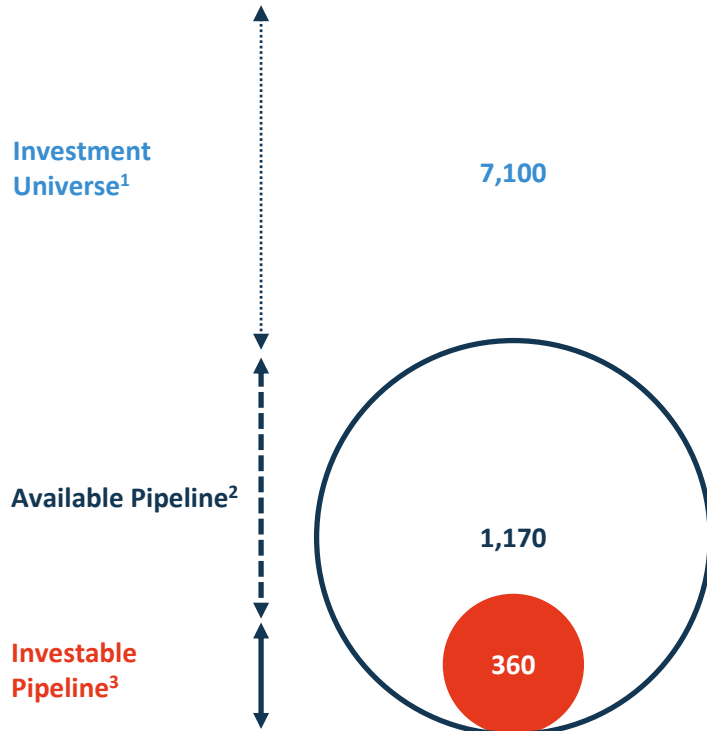
Enabling tech companies

From sectors to archetypes: based on existing business cases



Biodiversity fund universe and investable company archetypes

ESTIMATED TARGET INVESTMENT UNIVERSE



1. Estimates based on databases from certification and trade organisations
2. Filtered by preferred business models, company size and impact potential
3. Based on characteristics relevant for the targeted sectors, 2020/21

TARGET COMPANY ARCHETYPES



Net-positive biodiversity investing

Portfolio can be built with a balance of net-positive and biodiversity-improving investments optimized for target returns

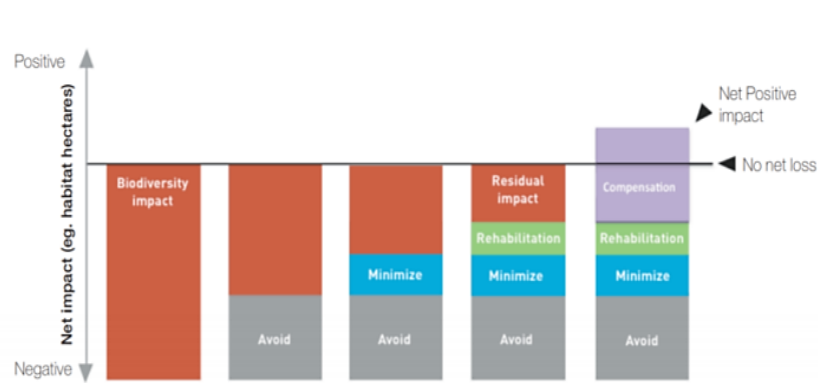


Figure: the mitigation hierarchy (source: IUCN NL, Lanius, D.R. et al., 2013)

- Target to build a portfolio of investments through financing projects whose business models are closely linked to the protection and enhancement of biodiversity
- The team will engage with investees through advice and technical assistance on projects to maximize the alignment of the business model with creating a positive impact on biodiversity
- Investments will be tied to covenants related to biodiversity improving actions and social safeguards

Biodiversity enhancement and restoration



Reducing / averting negative impacts on biodiversity









Biodiversity conservation through reduction or avoidance of future negative impacts (e.g. alternative livelihoods)

Built to meet reporting requirements: Impact measurement

IMPACT KPIs			BFFI indicator
Ecosystems	Species	Alternative livelihood	Environmental pressures
<p>Maintain: # hectares close to natural status under sustainable cultivation or sustainable stewardship</p> <ul style="list-style-type: none"> - under direct OR - indirect control by the project <p>Improve: # hectares under considerably improved cultivation or stewardship.</p> <ul style="list-style-type: none"> - under direct OR - indirect control by the project 	<p>Maintain: # hectares of critical habitat for vulnerable and endangered species under sustainable cultivation or sustainable stewardship</p> <ul style="list-style-type: none"> - under direct OR - indirect control by the project <p>Improve: # hectares of critical habitat for vulnerable and endangered species under considerably improved cultivation or stewardship.</p> <ul style="list-style-type: none"> - under direct OR - indirect control by the project 	<p># direct “green” jobs supported by the project (FTEs)</p> <p># indirect “green” jobs supported by the project (e.g. including number of producers supplying the project.</p>	<ul style="list-style-type: none"> • Emissions (-> climate change, acidification, eutrophication,...) • Resource use • Land use/land transformation • Water stress

EXAMPLE DEALBOOK

Archetype	Vertical	Product	Geography	Description	Proposed instruments	Investment use
	Wild harvest & Agroforestry	Brazil nuts	Bolivia	One of the world's leading producers of Brazil nuts with its production facilities for processing in Bolivia	Senior debt	Support the expansion of brazil nut production to include 5-8 additional farmer communities
	Wild harvest & Agroforestry	Quinine	Madagascar	Operating in a biodiversity hotspot, it grows Cinchona trees, from which quinine is extracted and used in tonic water and other drinks	Mezzanine	Vertical integration via construction of a processing plant and expansion of the purification plant
	Marine harvest & freshwater resources	Octopus	Madagascar	A cooperative looking to develop its octopus value chain in partnership with local fishermen, fishing sustainably with traceability	Mezzanine	Construction of processing facilities, related infrastructure, acquisition of equipment and certification of products
	Wild harvest & Agroforestry	Cardamom Peru balsam Styrax Patchouli	Guatemala El Salvador Honduras	Develops natural ingredients for fragrance, flavours and aromatherapy industries. The company puts an emphasis on sustainability of its operations	Senior debt Working capital	Working capital needed to fund harvesters, in particular for spice
	Wild harvest & Agroforestry	Cacao	Central America	A Central American food producer with food, snacks, fats and oil divisions. It has agricultural operations in Guatemala, Nicaragua, El Salvador, Costa Rica, and the Dominican Republic	Senior debt	Repurpose 1,000ha to sustainable cocoa production combined with growing precious wood
	Marine harvest & freshwater resources	Abalone	South Africa	Cultivates Abalone, one of the world's most desirable seafood. The Atlantic Ocean provides the nutrients and environment for its production	Senior debt	Expansion to wild ranching and transition to low-carbon energy production

Investing for Climate & Nature

-

How To Get Involved

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ASN Impact Investors

Karin van Dijk

Fund Manager



Investing in Biodiversity

Enriching the world

25 mei 2023

Karin van Dijk, Fund manager ASN Biodiversiteitsfonds

asn  impact investors

Biodiversity footprint listed equity 2022



Number of hectares of
biodiversity loss per year

Target 2030:

A net positive impact on biodiversity with
all our investments

There are more than 43,000 listed companies worldwide



0,01%

Does not harm biodiversity

Diversification across impact sectors



Sustainable Forestry



Regenerative
agriculture,
AgroForestry



Sustainable Oceans



Eco tourism

Focus on **impact sectors** instead of asset classes

Growing coffee in the forest



Benefits

Capture of CO2

Less use of fertilizers

Prevent soil erosion

Future proof for climate change

Less vulnerable to diseases and pests

Re-use of water

Less water waste

More resistant to drought

Efficient water use





FINANCIAL

- Blended finance structure
- Dividend return
- De-risking mechanism

IMPACT

- 430.000 ha under management
- 8,8 million ton CO2
- 4,5 million cubic meters of irrigation water saved

SOCIAL

- 452.000 jobs
- Education and support for farmers in the transition to sustainable agroforestry

SLM Silva Europe Fund



FINANCIAL

- Benefits from premium prices for sustainable products
- No impact from inflation on fertilizers and pesticides
- Good returns on products

IMPACT

- 450.000 ha of forest and farmland
- Prevent waste and pollution of water
- Soil recovery

SOCIAL

- Invests in farmers who are making the transition
- Education & research



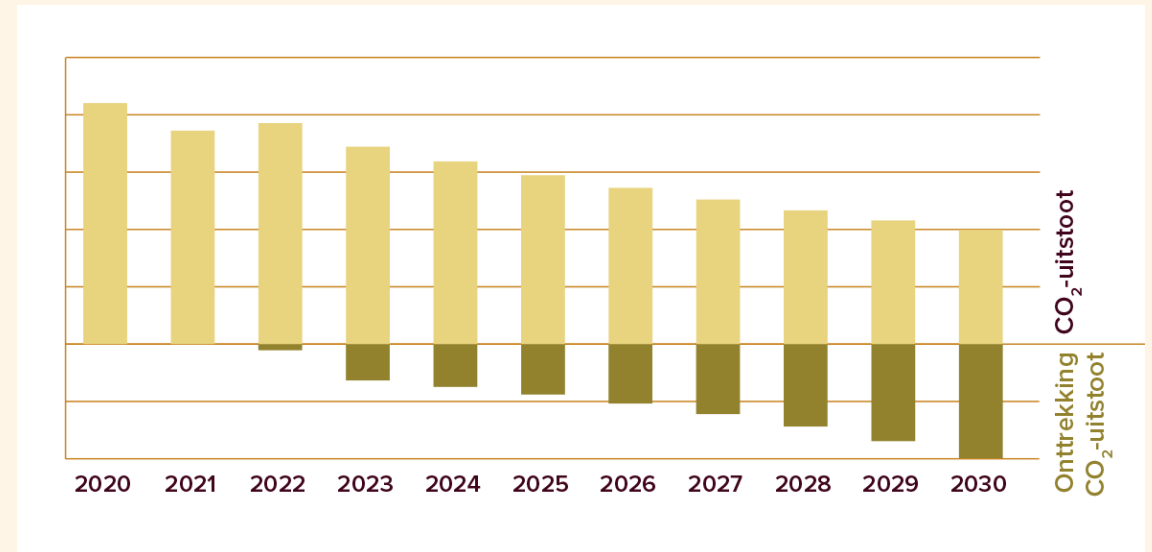


First impact results

- 23.000 ton CO2 sequestered
- 3% of AII total CO2-emissions (scope 1, 2 en 3)

End Q2:

- First impact report ASN Biodiversity Fund



Worldwide diversification: 6 regions and 38 countries



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Q&A



Thank you for attending this event!

Next Breakfast Inspiration Session:

**Focus on Water with Invest International, PGGM,
Climate Fund Managers and Impact Institute**

On 13 June, at 8 a.m.

Please scan the QR code to fill the Evaluation Form

