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GREEN HORIZONS WEBINAR SERIES

Financing the future of farming



28 AUGUST 2025

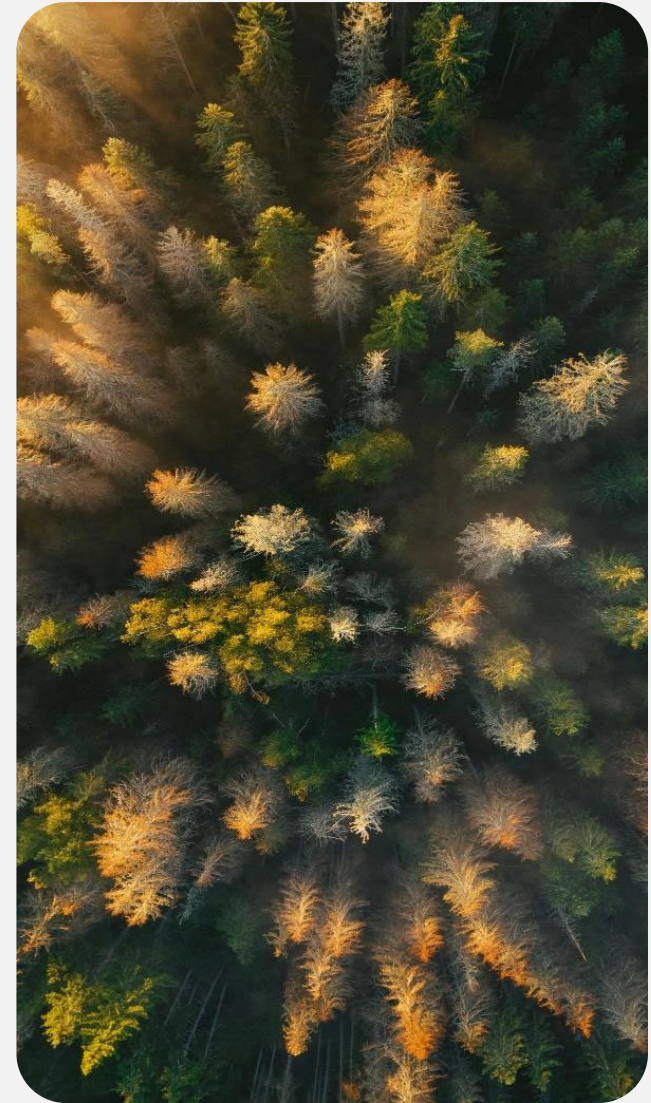
16:00-17:00 CEST | 15:00-16:00 BST

WE ARE STARTING SOON



Housekeeping

- This session is being recorded.
- Recording and slides will be available on our website.
- Please add your questions into the Q&A chat, we will have time to answer them in the panel discussion
- All links will be shared in a follow up email
- Please share your feedback with us at the end





Agenda

- Welcome from Climate KIC
- Webinar and Farmer Network overview
- Three short talks:
 - Soil Association Exchange, Mike Bond
 - Opterra.ai, Nick Shallow
 - Climate KIC Ireland, Matteo Vanzini
- Panel and Q&A discussions
- Closing and feedback



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An invitation: The Green Horizons Farmer Network

- European network for farmers with an innovative mindset
- Transitioning to sustainable, regenerative, and climate-smart agricultural practices
- Benefits:
 - Discover opportunities for collaboration, funding and participation in trials or innovation networks to help build resilience against climate change
 - Access knowledge, tools and pilot results from climate-smart agriculture projects across Europe
 - Make voices and experiences heard in Europe to shape better agricultural policy.





Join our network

Visit www.climate-hive.org/page/Green-Horizons or scan the QR code:



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Our upcoming webinars

Partnering for peat: future-proof farming through collaboration

Thursday 18 September, 16:00-17:00 CET

Navigating the new Common Agricultural Policy

Wednesday 24 September, 16:00-17:00 CET

To register: bit.ly/GreenHorizonsSeries
or scan the QR code →





Meet today's speakers



Michael Bond

Sales Manager
Soil Association
Exchange



Nick Shallow

Founder
Opterra.ai



Matteo Vanzini

Finance Innovation
Specialist
Climate KIC



SOIL ASSOCIATION **EXCHANGE**

Working with the food and
agricultural sector to support
sustainable, profitable farming.





SA Exchange is designed with and for farmers to ensure the service is valuable to them.



96% of farmers say that Exchange has met or exceeded their expectations



80% of farmers think Exchange helped make them more profitable



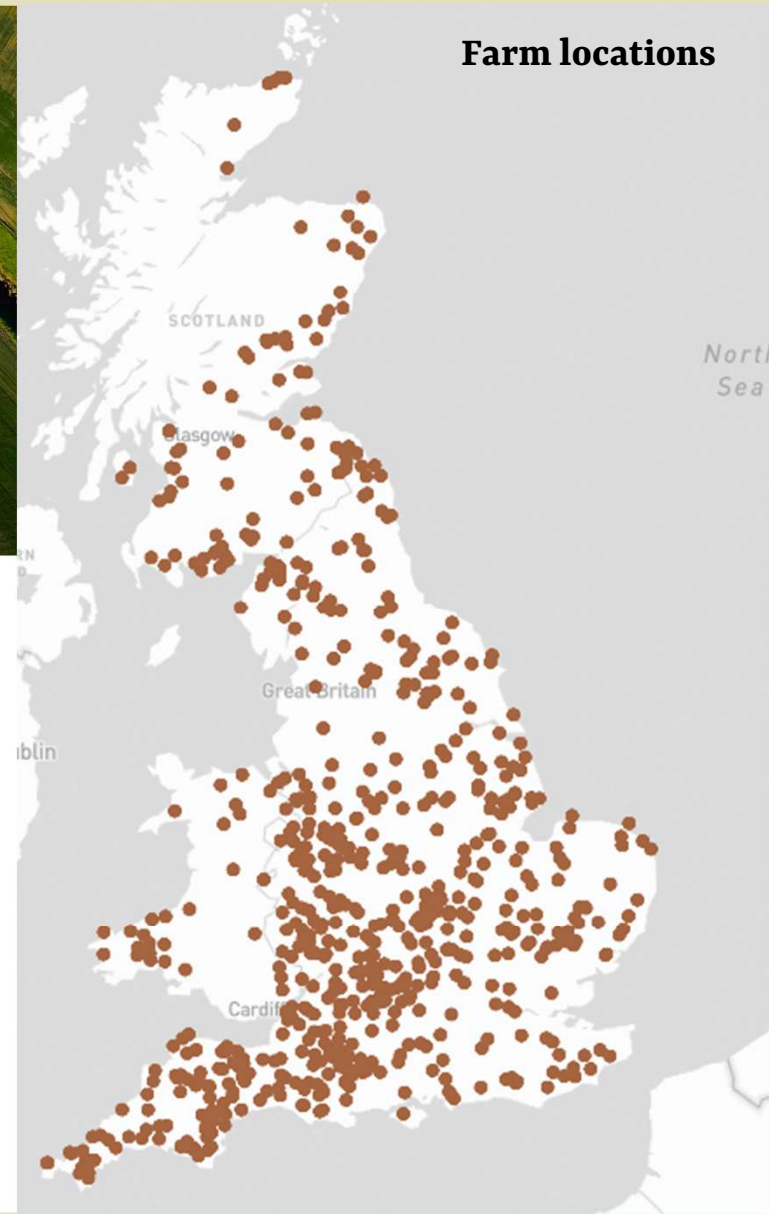
90% of farmers change the way they farm after working with Exchange



Trusted by
businesses and
2000+ farmers



Farm locations





What does SA Exchange do?



Measure



Improve



Reward



**We measure
farms across 6
impact areas.**

**To gain a holistic
picture.**










Exchange Market



Get paid without selling your carbon

Crop	Action	Example payment (for emissions reduction on 100ha)
 Wheat	Swap liquid N for liquid digestate	£6,000
 Oil Seed Rape	Reduce bagged N by 25kg/ha	£1,000
 Sugar Beet	Reduce overall N input and fuel usage	£6,000
 Wheat	Legume fallow to reduce N in following crop	£2,000
 Sugar Beet	Partially graze tops*	£5,000

* dependent on soil type

12
month
contracts

Farmer focus

- Short-term contracts
- Flexibility to choose their actions
- No requirement to sell their carbon

We can work with arable farmers that:

- Have a reporting link to contributing companies
- Have a minimum amount of land designated for actions
- Are not involved in other conflicting schemes
- Have or acquire a Soil Association Exchange environmental baseline



Contact details

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Soil Association Exchange

Spear House, 51 Victoria Street, Bristol, BS1 6AD



www.soilassociationexchange.com



opterra

Marketplace to multiply investments in regenerative agriculture

www.opterra.ai

56% of farmers say they don't have the financial flexibility to experiment with regenerative agriculture

**"You can't go green
if you're in the red"**

Dingeman P. B.





MEANWHILE...



Banks

are interested in expanding their sustainable lending portfolios

EU sustainable debt >2x in 3 years

Food Companies

are committing significant budgets to the regenerative transition

Unilever €1.5B | Nestle \$1.3B | Mars \$1B



But they can't do it alone...



Banks

are interested in expanding their sustainable lending portfolios

... but flexible debt is too risky

Food Companies

are committing significant budgets to the regenerative transition

... but budgets aren't big enough to close a €19B gap

Co-financing is a *conceptually* simple way to solve this problem



With co-financing everyone wins...



Farmer

More financial flexibility

E.g., 6 year flexible repayment terms,
1% APR vs. market rate



Bank

Expand sustainable lending
portfolios



Food Company

More impact per euro
invested

6x impact of transition budget,
recycle € over time

Industry leaders are launching innovative financial products and exploring collaborative programs

Discounted Flexible Lines of Credit



Discounted Sustainability Linked Loans



Transition Warranties



Insetting Marketplace



Collaboration between food companies and banks can accelerate regenerative agriculture in Europe and beyond

By Maggie Monast / Bio / Twitter profile / Published July 15, 2025

About this Blog



High levels of interest in co-financing among banks and food companies

Solve specific
farmer financial
challenges

Meet specific farmer
investment needs, e.g.
manure investments
or specific program
hurdles, e.g. perceived
transition risk

Scale regenerative
agriculture budgets

Change “costs” into
“investments”
Unlock value for farmers
by reducing capital
costs

Share the risk/costs
of transition

Sharing monitoring,
reporting, and
verification costs
among value chain

Build programs that
play to respective
strengths

Pairing agrifood’s crop
specific knowledge with
banks’ financial insight
can create stronger
programs

These programs are complicated to set up and require coordination
across farmers, agronomist, corporations, and financial institutions

Successful projects must start from understanding context-specific farmer needs

Targeted CapEx Loans

Useful when there are specific capital investments a farmer must make (e.g., manure infrastructure)

Flexible Lines of Credit

Useful as an additional financial incentive to transition and to provide cashflow support

Warranty Products

Helpful when perceived and actual risk of transition are key blockers to transition

Landscape Level Funds

Useful for building market capacity for more regenerative production

Understanding a farmers financial needs is the first step to building a financial solution they actually want

NEXT STEPS

We are developing co-financing pilots
in areas of high interest with



Food

and



Environmental
Defense
Fund



Identified focus regions

Poland: Arable Crops
France: Dairy & Arable
Netherlands: Dairy
Ireland: Dairy



Next steps

Enlisting farmers, coops,
agronomists, & farm
financial advisors to assess
financial needs

Piloting new financial
products backed by
co-financing partnerships



Get involved

Please reach out:

You are a farmer or work with
farmers in our target regions

You are a supply chain partner
interested in joining our
pre-competitive programs

nick@opterra.ai

**Looking for
partner to join
our mission**





An Roinn Talmhaíochta,
Bia agus Mara
Department of Agriculture,
Food and the Marine

Ireland Deep Demonstration innovative financing

Presented by:

Matteo Vanzini

matteo.vanzini@climate-kic.org

Initiated by the EIT





The Ireland Deep Demonstration

The Deep Demonstration partnership between Climate KIC and Ireland's Department of Agriculture, Food and the Marine contributes to the country's emission reduction targets: 25% reduction by 2030 and climate neutrality by 2050, as set in the Irish Food Vision 2030.

How are we bridging the gap?

- 'Demand-led': co-designing interventions with key stakeholders.
- Identifying and implementing sustainable practices, so that farmer communities can thrive, and agri-food industries can transition to sustainable business models.
- Embedding rapid 'learning by doing', to provide intelligence which will enable government and industry to make informed decisions about choices to meet climate goals.



Rialtas na hÉireann
Government of Ireland

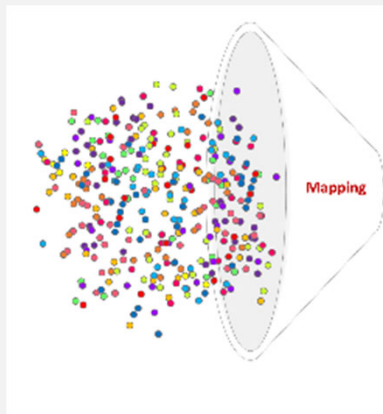
Food Vision 2030

A World Leader in
Sustainable Food Systems



Systems innovation portfolio

275 project ideas



7 interconnected flagship areas,
of which 4 have been prioritised



FLAGSHIP 1 | Vision 2050: re-imagine Ireland's land and agri-food system | **ACTIVE**



FLAGSHIP 2 | Foster innovation and investment in new value chains to diversify the sector



FLAGSHIP 3 | Promote circular bioeconomy models in regions and multiple value chains | **ACTIVE**



FLAGSHIP 4 | Diversify incomes through a carbon farming and nature credit framework | **ACTIVE**



FLAGSHIP 5 | Produce and certify climate-neutral beef



FLAGSHIP 6 | Accelerate emission reduction and sustainability in dairy farms | **ACTIVE**



FLAGSHIP 7 | Grow and diversify the tillage sector

**Long term
focus: 2050**
More strategic
Regional and
sector level

**Shorter term
focus: 2030**
More practical
Value chain
level

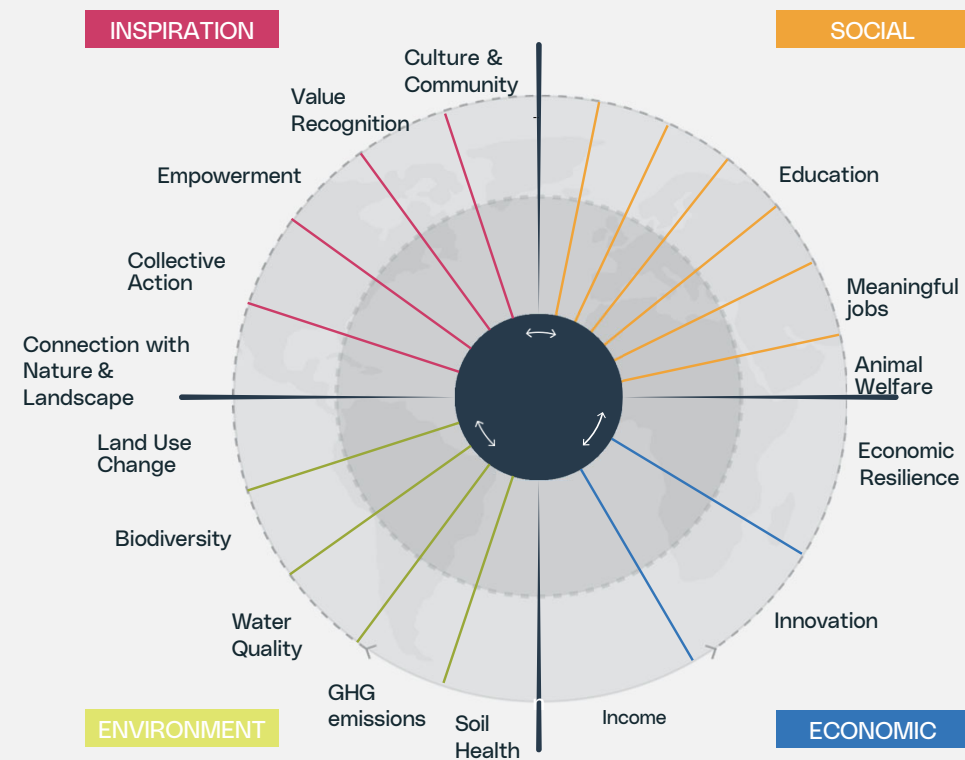


Sustainable dairy framework

Flagship 6 “Accelerate emission reduction and sustainability in dairy farms” is defining a **unique, holistic model for sustainable dairy production**, that can catalyse change in a hard-to-abate sector.

It is based on four visions of sustainable dairy production:

- **Economic vision:** Dairy farming is financially rewarding. Flexible measures and new innovative business models bolster financial resilience for farmers against market volatility and climatic shocks.
- **Environmental vision:** This ‘new normal’ restores and preserves Ireland’s natural environment, integrating dairy farms within landscapes around them.
- **Social vision:** Dairy farming contributes to a just transition. It satisfies livelihoods for farming households and to the social fabric and cultural capital of rural communities.
- **Inspirational vision:** Demonstrating a tangible shift in the way dairy farming is delivered and perceived.





Contributing to future fit, Irish dairy farms...

A thriving dairy sector that provides the country with **safe, high quality, nutritious food**, contributing to Ireland's national **climate goals** and position as a world leader in **sustainable food systems**

Issue

While accounting for less than 18% of farms, dairy contributes to approximately **43% of agriculture's total greenhouse gas (GHG) emissions**.



the **Marginal Abatement Cost of Carbon (MACC)** curve shows the cost-effectiveness of **technical solutions** contributing to emissions reduction.

Issue

Many effective technological mitigation solutions impose **costs on farmers without delivering clear economic returns** or advantages.



Incentives can **bridge the innovation adoption gap** while building the foundations of systems that **reward farmers** for their positive externalities.



...with innovative finance

Developing investment solutions that **crowd in private capital** and:

- **incentivise 1,000 farmers** to adopt emissions reduction technologies listed in the MACC curve.
- **demonstrate the multidimensional impact** i.e., beyond emissions, of these solutions at the farm level.
- **shift the risks** associated with outcome delivery from farmers to private, impact investors.
- **Develop the market** that rewards farmers for the outcomes and positive externalities they create.





An Roinn Talmhaíochta,
Bia agus Mara
Department of Agriculture,
Food and the Marine

Thank you

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Panel discussion and Q&A



Poll



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Thank you for joining!

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