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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

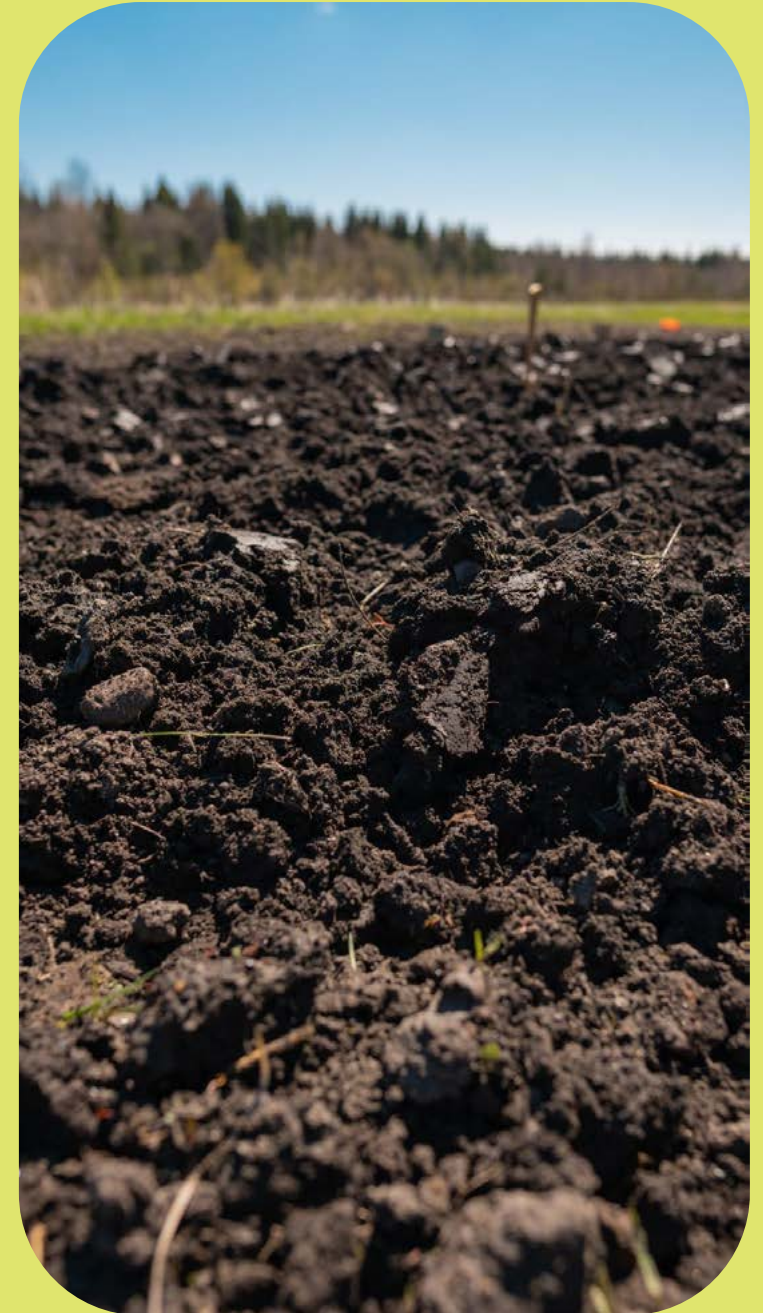






# Agenda

- 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](https://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](https://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



Department  
for Environment  
Food & Rural Affairs

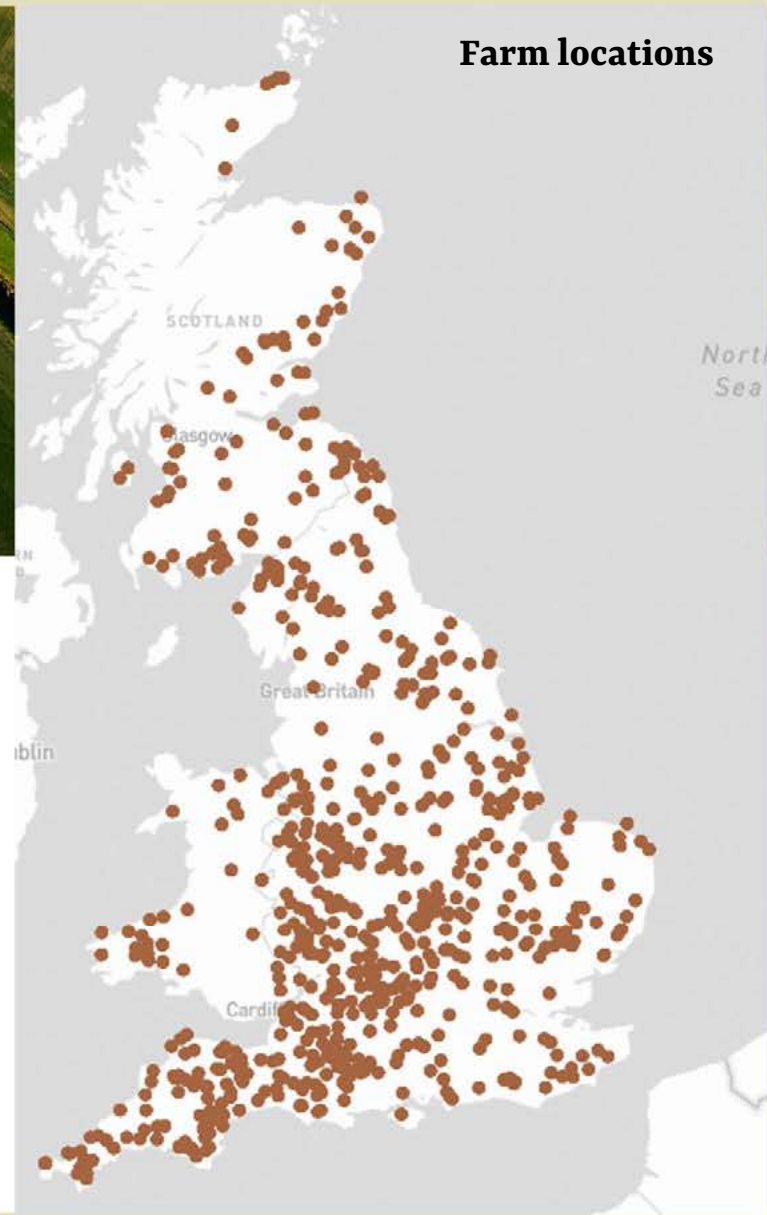


NORTH  
HIGHLAND  
INITIATIVE



BANK OF  
SCOTLAND

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 soohal)
 <b>Wheat</b>	<b>Swap liquid N for liquid digestate</b>	<b>£6,000</b>
 <b>Oil Seed Rape</b>	<b>Reduce bagged N by 25kg/ha</b>	<b>£1,000</b>
 <b>Sugar Beet</b>	<b>Reduce overall N input and fuel usage</b>	<b>£6,000</b>
 <b>Wheat</b>	<b>Legume fallow to reduce N in following crop</b>	<b>£2,000</b>
 <b>Sugar Beet</b>	<b>Partially graze tops*</b>	<b>£5,000</b>

\* 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

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[www.soilassociationexchange.com](http://www.soilassociationexchange.com)





# opterra

Marketplace to multiply investments in regenerative agriculture

[www.opterra.ai](http://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

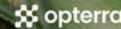


## Collaboration between food companies and banks can accelerate regenerative agriculture in Europe and beyond

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

About this Blog

ROUNDTABLE  
Co-Financing Partnerships to  
Scale Regenerative Agriculture in Europe



# 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](mailto: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](mailto: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

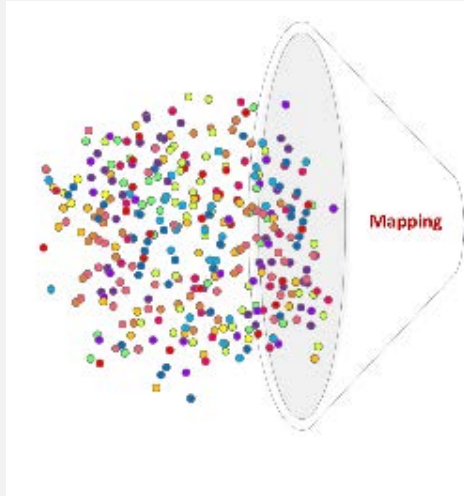
A World Leader in  
Sustainable Food Systems



# 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



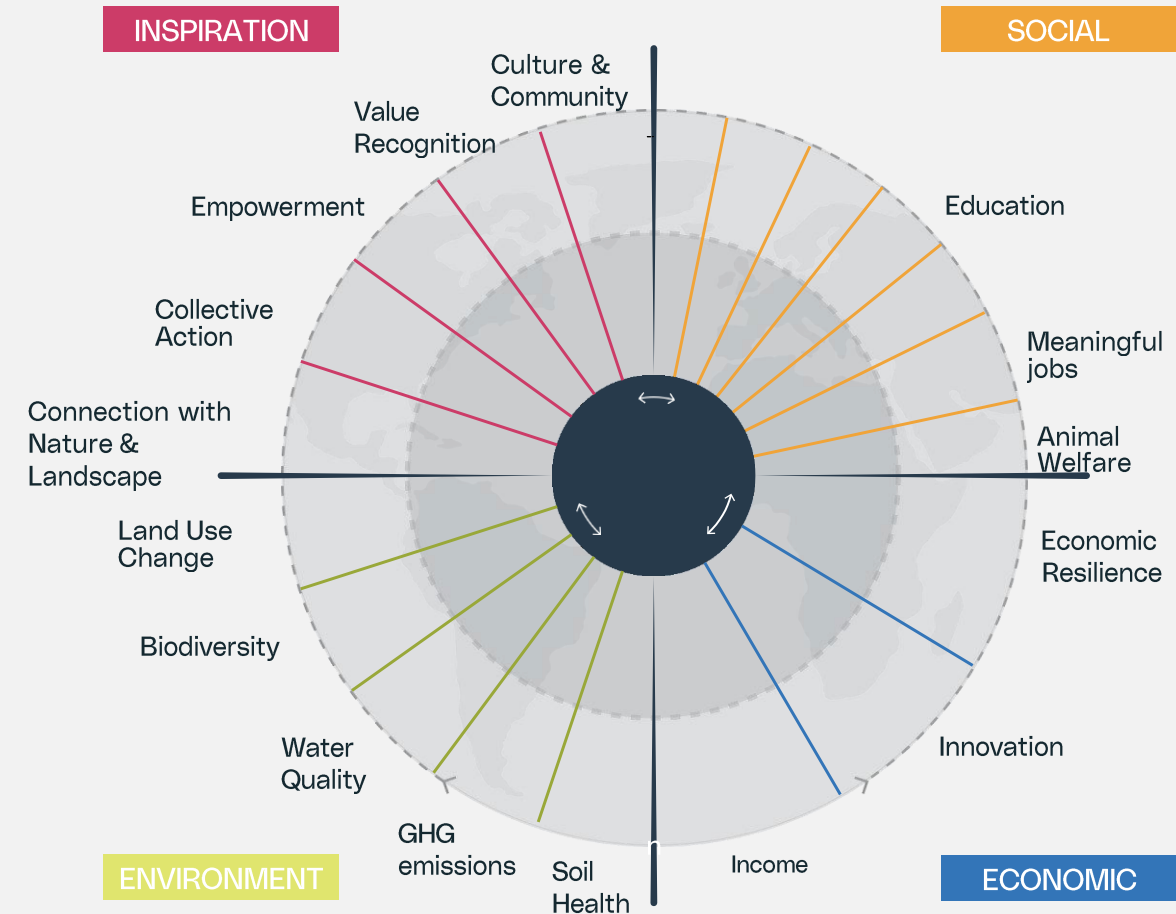


# Sustainable dairy framework

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.

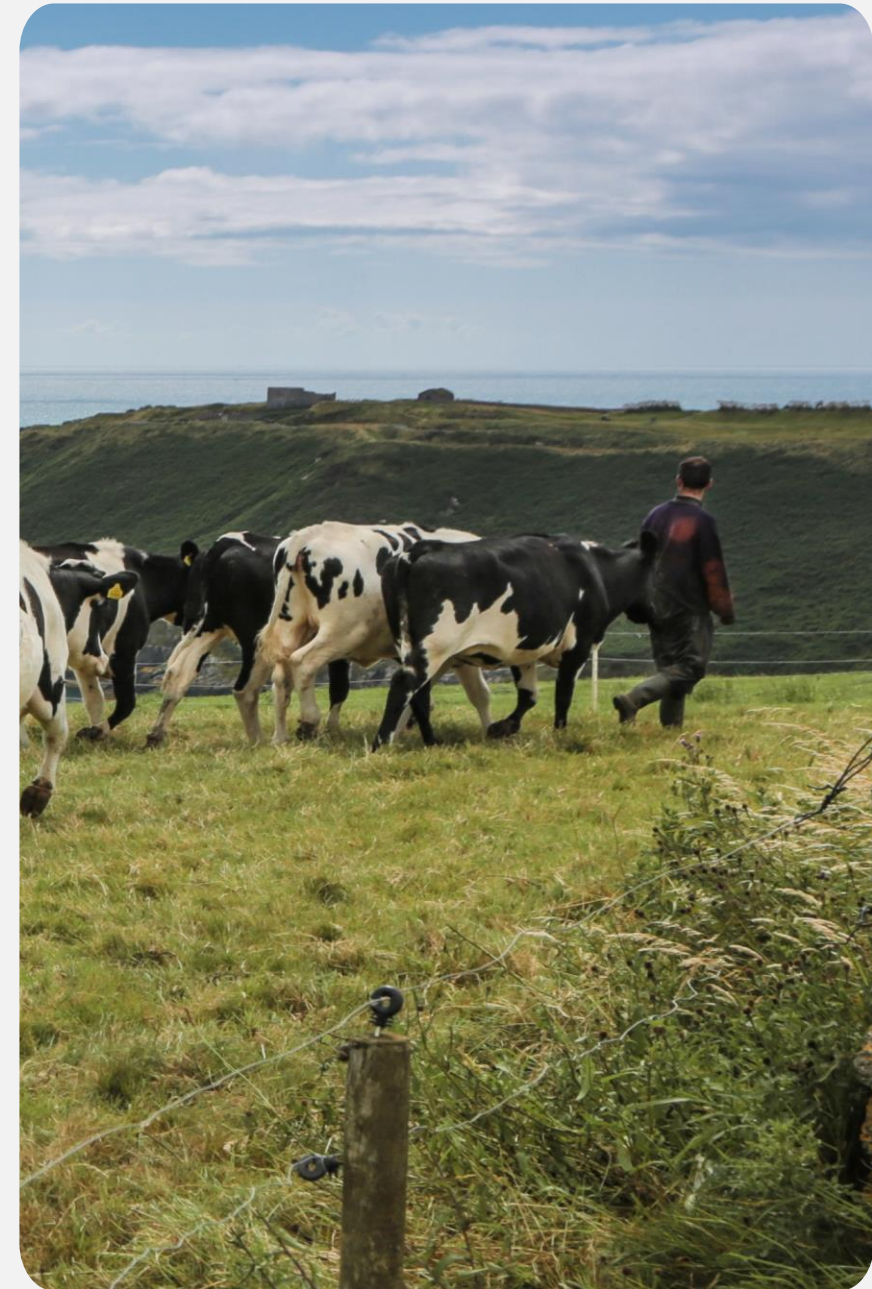




# ...with innovative finance

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

## CONTACT

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Finance Innovation Specialist  
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# Panel discussion and Q&A





# Poll



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# Thank you for joining!

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