

A WWF BRIEFING FOR BUSINESS & FINANCE

UNLOCKING A NATURE-POSITIVE ECONOMY

OCTOBER 2022



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BUSINESS AND FINANCE FACE A DOUBLE EMERGENCY



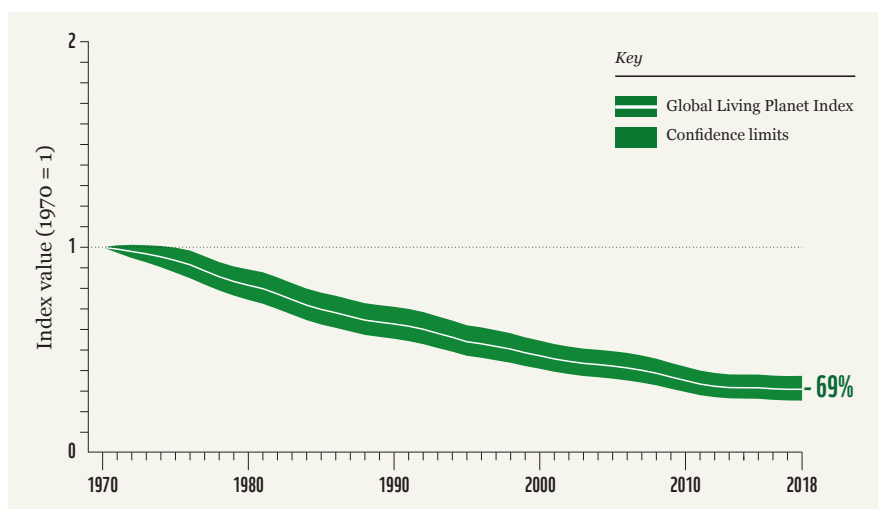
Nature loss and climate breakdown exacerbate each other, posing existential risks for business and finance – and must be addressed together.

Increasing demands for energy and food, and the unsustainable use of our planet's resources, are driving nature loss and climate change that threaten not just enterprise and prosperity but our very survival.

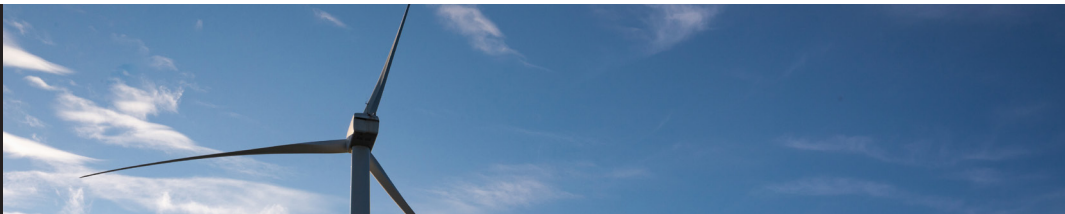
As we lose natural diversity and degrade ecosystems, we radically restrict opportunities to harness **nature-based solution**¹ to climate change and other societal challenges. In turn, climate change further drives nature loss and lessens the resilience and productivity of natural systems.

In its most comprehensive analysis to date, the 2022 Living Planet Index shows an average 69% decline in relative abundance of monitored wildlife populations around the world between 1970 and 2018. While Latin America shows the greatest regional decline in average population abundance at 94%, freshwater species populations have seen the greatest overall decline at 83%.

The global Living Planet Index



WWF/ZSL. (2022). The Living Planet Index database.



In parallel, the Earth has warmed by 1.2°C since pre-industrial times. And with current pledges insufficient to achieve the Paris Agreement target of limiting warming to 1.5°C, we risk catastrophic warming of **2.7°C or more²**.

Together, these dramatic changes herald the unravelling of nature and ecosystems. And despite a growing array of political and private sector commitments, without immediate and unprecedented action, we stand little chance of reversing nature loss or climate change.



Explore **WWF's latest Living Planet Report** to find out more about the diversity of solutions, values and voices that we need to bring together to build a future in which people and nature thrive, including examples from the Amazon, Australia, Bolivia, Canada, Kenya, Indonesia and Zambia.

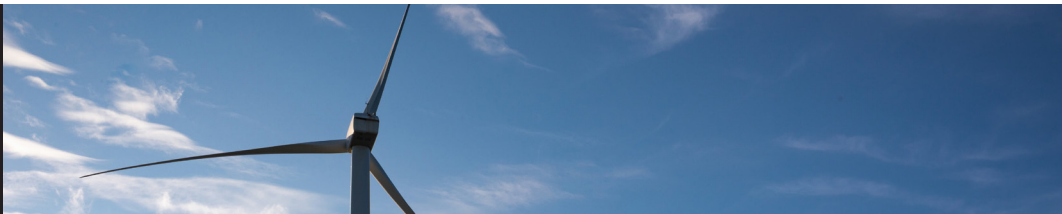
THE EARTH HAS
WARMED BY 1.2°C
SINCE PRE-INDUSTRIAL
TIMES



**“WE ARE ERODING
THE VERY
FOUNDATIONS OF
OUR ECONOMIES,
LIVELIHOODS, FOOD
SECURITY, HEALTH
AND QUALITY OF
LIFE WORLDWIDE”.**

SIR ROBERT WATSON, FORMER CHAIR,
INTERGOVERNMENTAL PANEL ON
BIODIVERSITY ECOSYSTEM SERVICES
(IPBES) AND THE INTERGOVERNMENTAL
PANEL ON CLIMATE CHANGE (IPCC)





COMMIT, ACT, ADVOCATE FOR NATURE

Business and finance must help restore nature and create equitable, net-zero, nature-positive markets and economies.

Companies and investors must reduce nature- and climate-related risks and future-proof businesses and portfolios by immediately making commitments, taking action, and calling for change.

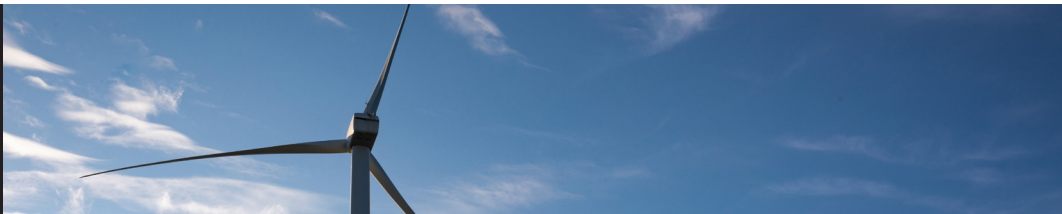
COMMIT

Companies and financial institutions should assess impacts and dependencies on nature using tools like the **Natural Capital Protocol**³ and WWF's **Biodiversity Guide for Business**⁴, alongside accounting for and disclosing greenhouse gas emissions. They should then commit to **protecting nature**⁵ and operating within planetary boundaries by setting ambitious emissions reduction targets through the **Science-Based Targets initiative**⁶ and the **Financial Institution Net-Zero Standard**⁷, and by joining the **Science Based Targets Network**⁸ which is helping companies develop and set targets for nature.



COMPANIES AND
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RELATED RISKS AND FUTURE-
PROOF BUSINESSES AND
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TAKING ACTION, AND
CALLING FOR CHANGE.





ACT

Companies must deliver on commitments to nature by using tools and approaches such as the **Accountability Framework**⁹ and the **WWF Water Risk Filter**¹⁰, and participating in initiatives such as **TRADE Hub**¹¹. This includes developing and implementing nature-positive strategies and **circular business models**¹², realising **deforestation- and conversion-free supply chains**¹³, engaging in collective action and **jurisdictional approaches**¹⁴, and investing in **nature-based solutions**¹⁵. And joining WWF's **Climate Business Network**¹⁶ and using our **Beyond Net-Zero**¹⁷ guidance will help companies reduce emissions across value chains in line with a 1.5°C pathway.

Financial institutions must factor natural capital and climate- and nature-related risks into financial decision-making, and scale **investment in net-zero and nature-positive activities**¹⁸, including by adopting the **Task Force on Climate-related Financial Disclosures**¹⁹ framework for managing and disclosing climate risks, and aligning portfolios for a 1.5°C future through initiatives such as the **Net-Zero Asset Owner Alliance**²⁰ and the **CDP-WWF Temperature Rating**²¹ tool on the Bloomberg Terminal.

Companies and financial institutions should also track performance and publicly report on progress by following guidance from the **Taskforce on Nature-related Financial Disclosures**²² and aligning with reporting norms emerging from the **International Sustainability Standards Board**²³.

For more information on acting for nature, explore **Business for Nature's guidance**²⁴ and these company case studies on **integrated action for climate and nature**²⁵.

ADVOCATE

Companies and financial institutions must also advocate for nature, as well as shape **robust climate policies**²⁶ that drive action for a 1.5°C future. This includes supporting the **Leaders' Pledge for Nature**²⁷ and specific initiatives such as the **business manifesto for a plastic pollution treaty**²⁸, and joining the Business for Nature call on governments to adopt **ambitious policies that support nature and business**²⁹. The immediate priority is securing an agreement on a **global goal for nature**³⁰ akin to the Paris Agreement 1.5°C target that acts as a North Star for transformative action on nature and unleashes a thriving nature-positive economy.

Visit panda.org/naturepositivebusiness for more information.



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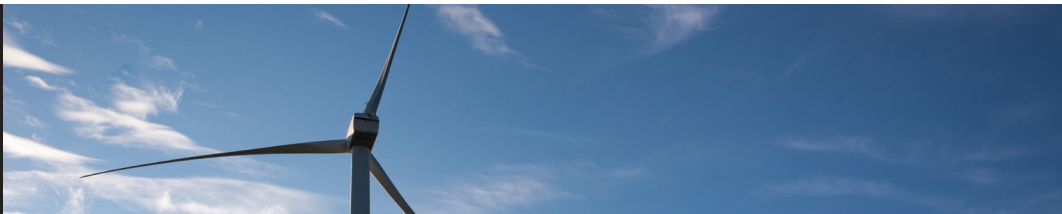


© Silas Motti / WWF-Brazil

Above: Solar panels and Landscape in Mato Grosso do Sul, Brazil. Below: Pluit Reservoir, North Jakarta City, Indonesia.



© WWF / Yunaidi Joepoet



DRIVERS OF CHANGE

According to the World Economic Forum **Global Risks Report 2022³¹**, climate action failure, extreme weather, and biodiversity loss, are the top three risks facing humanity in the coming decade.

Land use change resulting from agriculture and deforestation remains the principal cause of nature loss, with food systems responsible for **70% of global biodiversity loss on land and 50% in freshwater³²**, and around a **third of global greenhouse gas emissions³³**. In addition, pollution, over-exploitation, invasive species, and climate change are all accelerating nature loss.

Freshwater ecosystems in particular are under severe pressure and face a variety of specific threats, including over-abstraction of water, high-impact hydropower dams, and over-exploitation of sand and gravel.

In the marine environment, overfishing in wild capture fisheries is the primary cause of decline, **with more than one in three³⁴** assessed fish

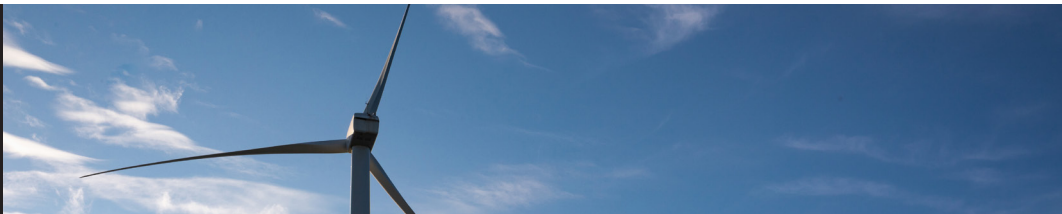
LAND USE CHANGE
RESULTING FROM
AGRICULTURE AND
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OF NATURE LOSS



FOOD SYSTEMS ARE
RESPONSIBLE FOR 70%
OF GLOBAL BIODIVERSITY LOSS
AND 50% IN FRESHWATER

“UNLESS WE PUT
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stocks overfished. Climate change, habitat destruction, and pollution are also severely affecting ocean productivity.

While climate change is already a major driver of nature loss, unless we limit warming to 1.5°C and deliver net-zero emissions by 2050, it is likely to become the dominant cause of nature loss in the future.

Unless we put nature on a **path to recovery by 2030³⁵**, almost **none of the SDGs can be achieved³⁶** – in particular food and water security, good health for everyone, poverty alleviation, and a more equitable world.

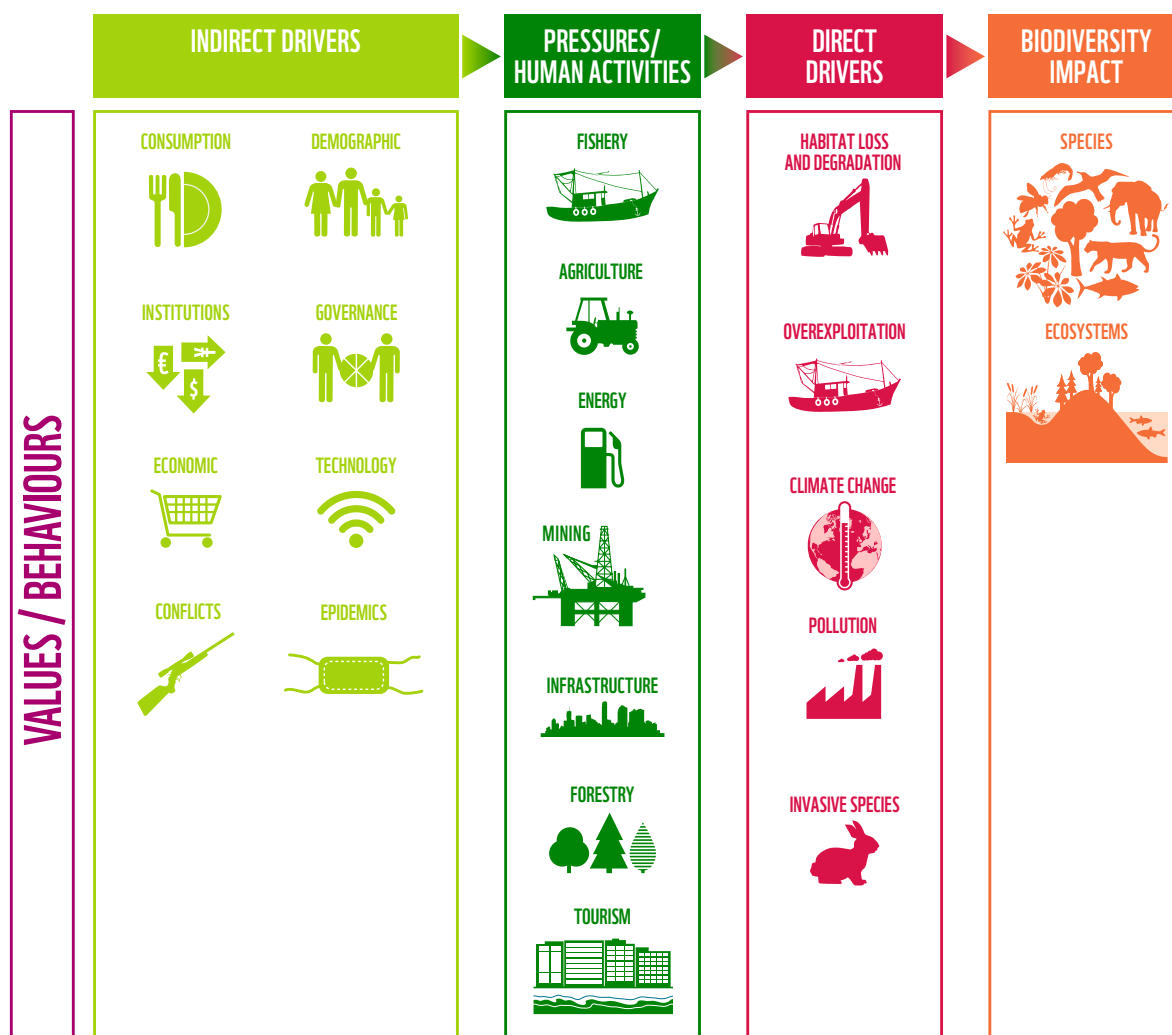
THE IMPACTS OF THE DOUBLE NATURE AND CLIMATE EMERGENCY

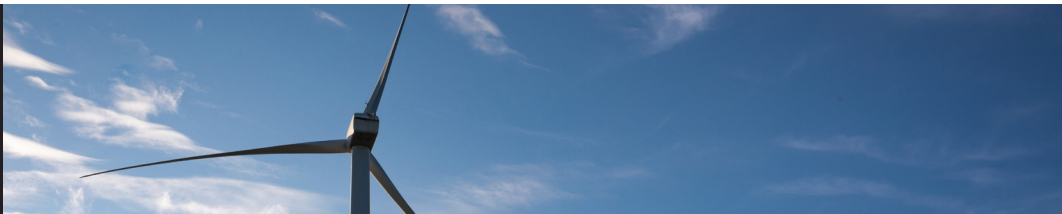
from displacement by extreme weather to soil depletion and zoonotic disease, affect us all but fall disproportionately on the poorest and most vulnerable. And conflict, economic turmoil, and the lingering impacts of COVID-19 continue to disrupt value chains and increase vulnerability.

2030
UNLESS WE PUT
NATURE ON A PATH
TO RECOVERY BY 2030,
ALMOST NONE
OF THE SUSTAINABLE
DEVELOPMENT GOALS
CAN BE ACHIEVED



Threats to nature and the drivers and pressures behind them





WHAT THE DOUBLE EMERGENCY MEANS FOR BUSINESS AND FINANCE

Business and finance depend on nature, a stable climate, and the services that healthy natural systems provide – and protecting nature is an economic imperative.

Nature powers industry and enterprise but we are **using up ‘natural capital’ and degrading natural systems**³⁷ faster than nature can replenish and restore them, exceeding Earth’s overall biocapacity by at least 75%, and undermining our planet’s health and humanity’s prospects.

Goods and services that flow from the ocean and coasts, for example, are worth at least \$2.5 trillion each year but business as usual means investors in **companies dependent on the ocean economy risk losing \$8.4 trillion**³⁸ due to declining ocean health.

In total, around \$44 trillion in annual economic value generation – over half of the world’s GDP – is moderately or highly dependent on nature, according to the World Economic Forum **Nature Risk Rising**³⁹ report.

These sectors rely on either direct extraction of natural resources, or access to ecosystem services such as healthy soils, clean water, pollination, pest control, and a stable climate, whose deterioration is causing significant losses and increasing costs.

Almost every sector is exposed to nature-related risk in some way – either through losing customers, markets, or finance as a result of causing nature loss, or suffering its impacts through disruption to supply chains, markets, and society.

Worldwide, the potential collapse of ecosystem services such as pollination and timber threatens a **\$2.7 trillion**⁴⁰ annual decline in global GDP by 2030.

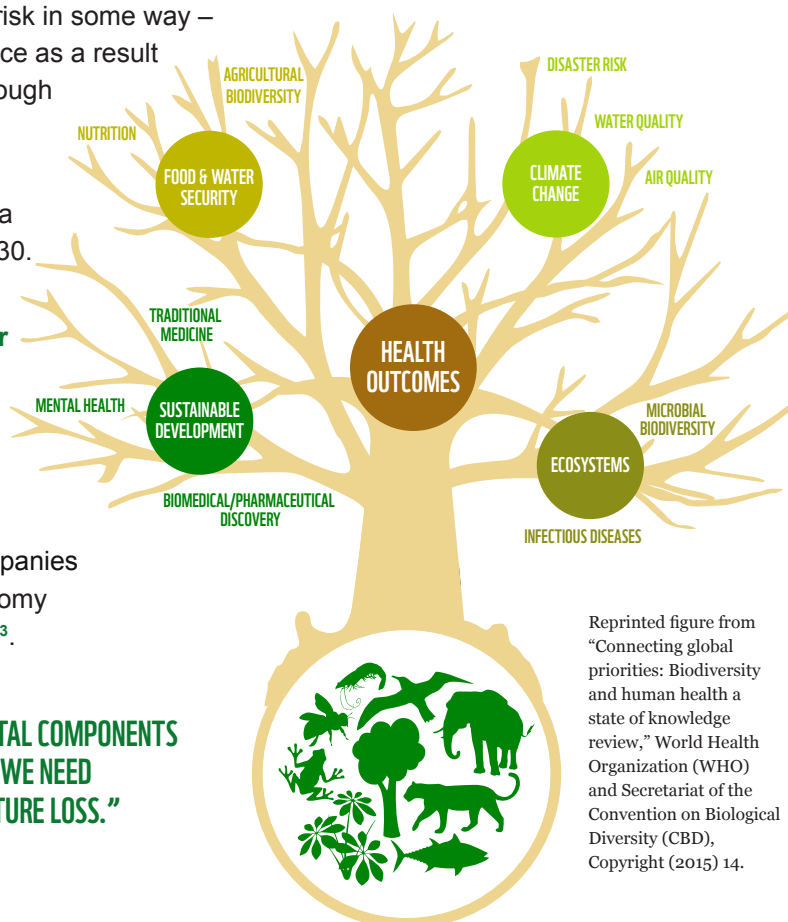
Protecting nature is an economic as well as a moral imperative. Growing **consumer demand for sustainable products**⁴¹, increasing government and investor interest in how companies are addressing **impacts and dependencies on nature**⁴², and rapid developments in technology and data making business activity and ecosystem change more and more visible, all signal that companies and financial institutions must forge a global economy that is **equitable, net-zero, and nature-positive**⁴³.

“BIODIVERSITY AND INTACT ECOSYSTEMS ARE FUNDAMENTAL COMPONENTS FOR OUR WELL-BEING, LIVELIHOODS AND OUR ECONOMIES. WE NEED COLLABORATION TO SOLVE THE GLOBAL CHALLENGE OF NATURE LOSS.”

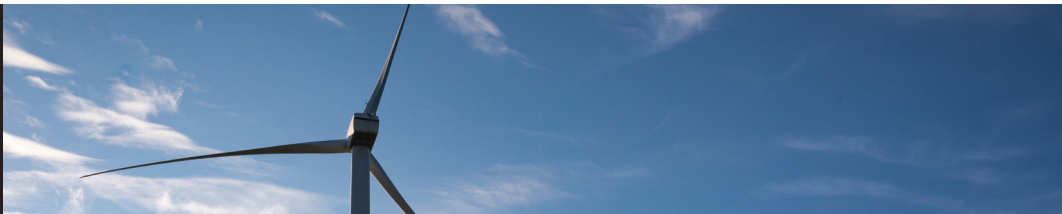
LEYLA ERTUR, HEAD OF SUSTAINABILITY, H&M GROUP

THE THREE LARGEST SECTORS HIGHLY DEPENDENT ON NATURE

TOGETHER GENERATE
CLOSE TO \$8 TRILLION OF GROSS
VALUE ADDED (GVA)



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“Connecting global
priorities: Biodiversity
and human health a
state of knowledge
review,” World Health
Organization (WHO)
and Secretariat of the
Convention on Biological
Diversity (CBD),
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SECURING AN EQUITABLE, NET-ZERO, NATURE-POSITIVE ECONOMY

Lasting peace and prosperity depend on transformational system change for an equitable, net-zero, nature-positive global economy – and sectors and systems with the biggest impacts present major ‘nature-positive’ investment opportunities.

Our **economies are embedded within nature**⁴⁴ but our economic and financial systems do not recognise that human health, wealth and security depend on safeguarding nature’s services, and globally we are spending at least **\$1.8 trillion a year**⁴⁵ on environmentally harmful subsidies.

Transitioning to a nature-positive economy requires a ‘fundamental, reorganisation across technological, economic, and social factors, including paradigms, goals, and values’ according to the Intergovernmental Science-Policy Panel on Biodiversity and Ecosystem Services.

Three socio-economic systems – food, land, river and ocean use; infrastructure and building; and energy and mining – are responsible for the most significant business-related pressures on biodiversity, according to the World Economic Forum **The Future of Nature and Business**⁴⁶ report.

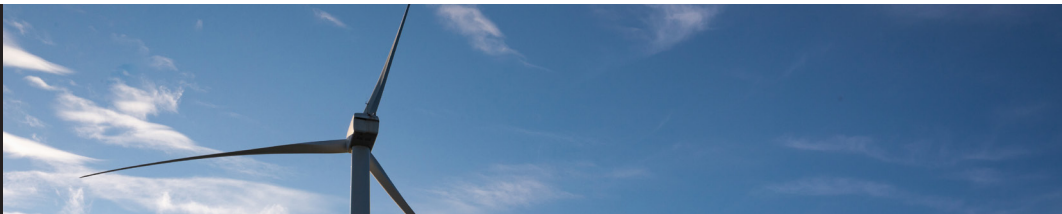
Transitioning these systems towards a ‘nature-positive’ economy – including through ecosystem restoration, nature-positive food production, and circular business models – will cost \$2.7 trillion a year but could generate \$10.1 trillion in annual business value and create 395 million jobs by 2030.



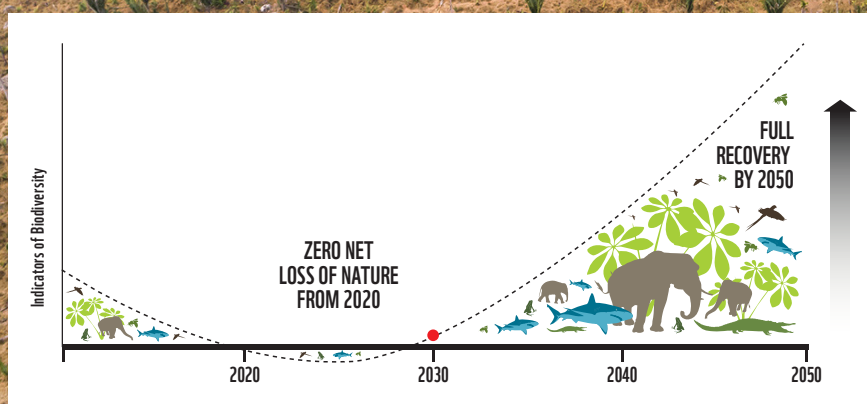
WHAT IS ‘NATURE-POSITIVE’ BUSINESS AND FINANCE?

IT MEANS PROTECTING AND RESTORING NATURAL HABITATS, SAFEGUARDING THE DIVERSITY OF LIFE ON EARTH, MAINTAINING NATURE’S SERVICES, AND HALVING THE FOOTPRINT OF PRODUCTION AND CONSUMPTION SO THAT WE CAN REALISE THE PROMISE OF THE SDGs - PROSPERITY FOR ALL ON A HEALTHY PLANET.





Nature Positive by 2030
A measurable global
goal for nature. Source:
Locke et al. (2021)⁴²



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ECONOMIC AND FINANCIAL REFORM

Economic and political decision-making has long prioritised **market-based values of nature**⁴⁷, such as producing food and energy, at the expense of more diverse values such as climate regulation and cultural identity that lack a market price but are fundamental to our collective well-being.

We need to reshape economic and financial systems so that we move away from a global economy based on the pursuit of indefinite production and consumption and toward sustainable management of the **global commons**⁴⁸.

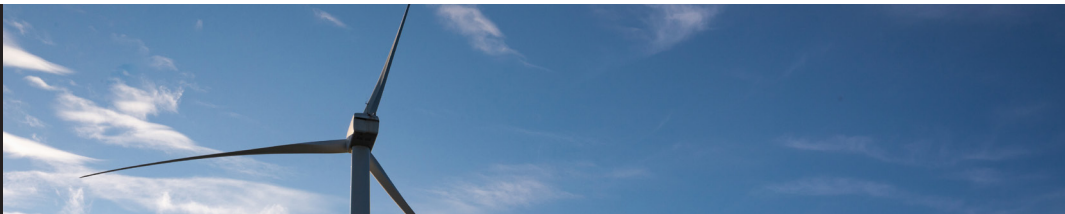
Reform must include **changing the ‘rules of the game’**⁴⁹, properly valuing natural resources and nature’s services, pricing environmental externalities into financial and commodity markets, complementing GDP with **new yardsticks of progress**⁵⁰ that track well-being and prosperity across generations, and integrating nature, climate, inclusion, and equity into decision-making.

For business and finance, this means assessing and disclosing impacts and dependencies on nature and climate, developing and investing in nature-positive business models and activities, producing goods and services within **nature’s limits**⁵¹, and encouraging more sustainable choices.

STUDIES EXPLORING HOW TO REACH AMBITIOUS TARGETS FOR BIODIVERSITY

SUGGEST THAT INCREASING
TRADITIONAL CONSERVATION
AND RESTORATION EFFORTS
IS KEY, BUT THIS WILL FAIL TO
BEND THE CURVE IF IT IS NOT
COMPLEMENTED BY A SIGNIFICANT
EFFORT TO ADDRESS DIRECT
AND INDIRECT DRIVERS OF
BIODIVERSITY LOSS⁵².





FOOD SYSTEM TRANSFORMATION

Many contemporary food systems are unsustainable but radical transformation can deliver enough nutritious food for everyone while also helping solve the nature and climate crises.

We need a new **nature-positive model for global food production**⁵³ that maintains and enhances ecosystem services, increases yields, and restores degraded land, water, and seascapes. Diversification and practices such as agroecology, regenerative agriculture, and sustainable fishing can improve productivity, build resilience to climate change, enhance resistance to pests and disease, buffer economic shocks, and help reconnect fragmented habitats.

Globally, while continuing with business as usual threatens **degradation of an additional area of land almost the size of South America by 2020**⁵⁶, rehabilitating the **52% of farmland that is currently degraded or disused**⁵⁷ would alleviate much of the pressure for further conversion of natural ecosystems and support the transition to nature-positive production.

In the Cerrado, for example, restoring degraded land to production would **meet the demand for soy three times over**⁵⁸. And **improving fisheries management**⁵⁹ would help secure the nutritional needs of hundreds of millions of people worldwide who depend on **'blue' or aquatic food**⁶⁰, as well as the livelihoods of **22 million people**⁶¹ engaged in small-scale fisheries. **Restoration**⁶² can also contribute more than **one-third of the cost-effective climate change mitigation**⁶³ needed to limit global warming to 1.5°C.

Transformation relies on integrated action, including redirecting agri-food subsidies. For an investment of just an additional **\$230 billion**⁶⁴ – a fraction of the current unpriced **environmental and health costs of food systems**⁶⁵ – we can end **hunger**⁶⁶, double small-scale producer incomes, support human health, and develop nature-positive food systems that deliver on the Paris Agreement.

RESPECTING RIGHTS AND INDIGENOUS LEADERSHIP

Respecting human rights and accounting for diverse values in decision-making is a fundamental part of good governance, and can help spark transformative change and unlock new approaches.

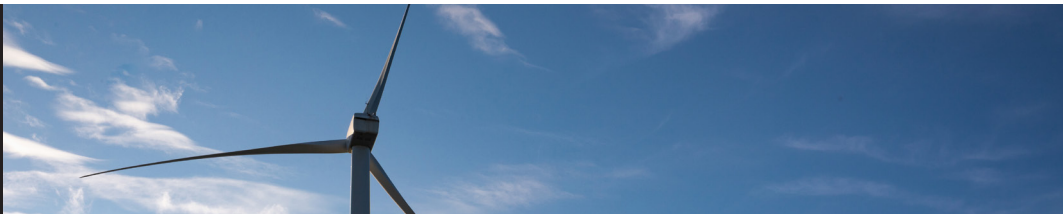
As companies and financial institutions seek to restore and invest in nature and support a fair and just transition, they must help catalyse an inclusive 'whole of society' approach that upholds human rights and empowers all of us to act together.

Respecting the rights, governance and leadership of Indigenous peoples and local communities is particularly important, as is supporting the inclusion of marginalised groups. Indigenous peoples and local communities hold lands



40%
AS MUCH AS
40% OF ALL FOOD⁵⁴
PRODUCED GLOBALLY
BY WEIGHT IS
NEVER EATEN

*Causing nearly \$1 trillion in economic losses and wasted resources. Without changes in production, consumption, and disposal, including transitioning to **planet-based diets**⁵⁵, food production will need to increase by between 43% and 99% by 2050.*



that cover at least **32% of the planet's terrestrial realm**⁶⁷ – over 90% of which are in good or fair ecological condition – and they manage at least **24% of the total above-ground carbon**⁶⁸ stored in the world's tropical forests. And indigenous knowledge, practices, and values can complement western science and inform sustainable development.

The 2022 UN General Assembly declaration that everyone, everywhere, has the **right to live in a clean, healthy, and sustainable environment**⁶⁹, confirms that a healthy environment is a prerequisite for the enjoyment of all human rights. Where this right has already been recognised, it has delivered tangible **benefits for people and planet**⁷⁰. Having given it constitutional recognition in 1994, Costa Rica, for example, now sources 99% of its electricity from renewables and uses carbon taxes to support forest restoration by Indigenous people and farmers.

COSTA RICA NOW SOURCES 99% OF ITS ELECTRICITY FROM RENEWABLES



“INDIGENOUS PEOPLES DREAM ABOUT WORKING WITH
TERRITORIAL AND GLOBAL ALLIANCES TO PROTECT AND
DEFEND OUR AMAZON, MOTHER JUNGLE, AND TO STOP IT
FROM BREATHING ITS LAST BREATH ... AND THAT WILL ONLY
BE POSSIBLE WITH THE UNITY, RESPECT AND INCLUSION
OF ALL WISDOM, TECHNOLOGIES AND KNOWLEDGE,
SITTING AT THE SAME TABLE AND AT THE SAME LEVEL.”

COORDINADORA DE LA ORGANIZACIONES
INDÍGENAS DE LA CUENCA AMAZÓNICA (COICA)

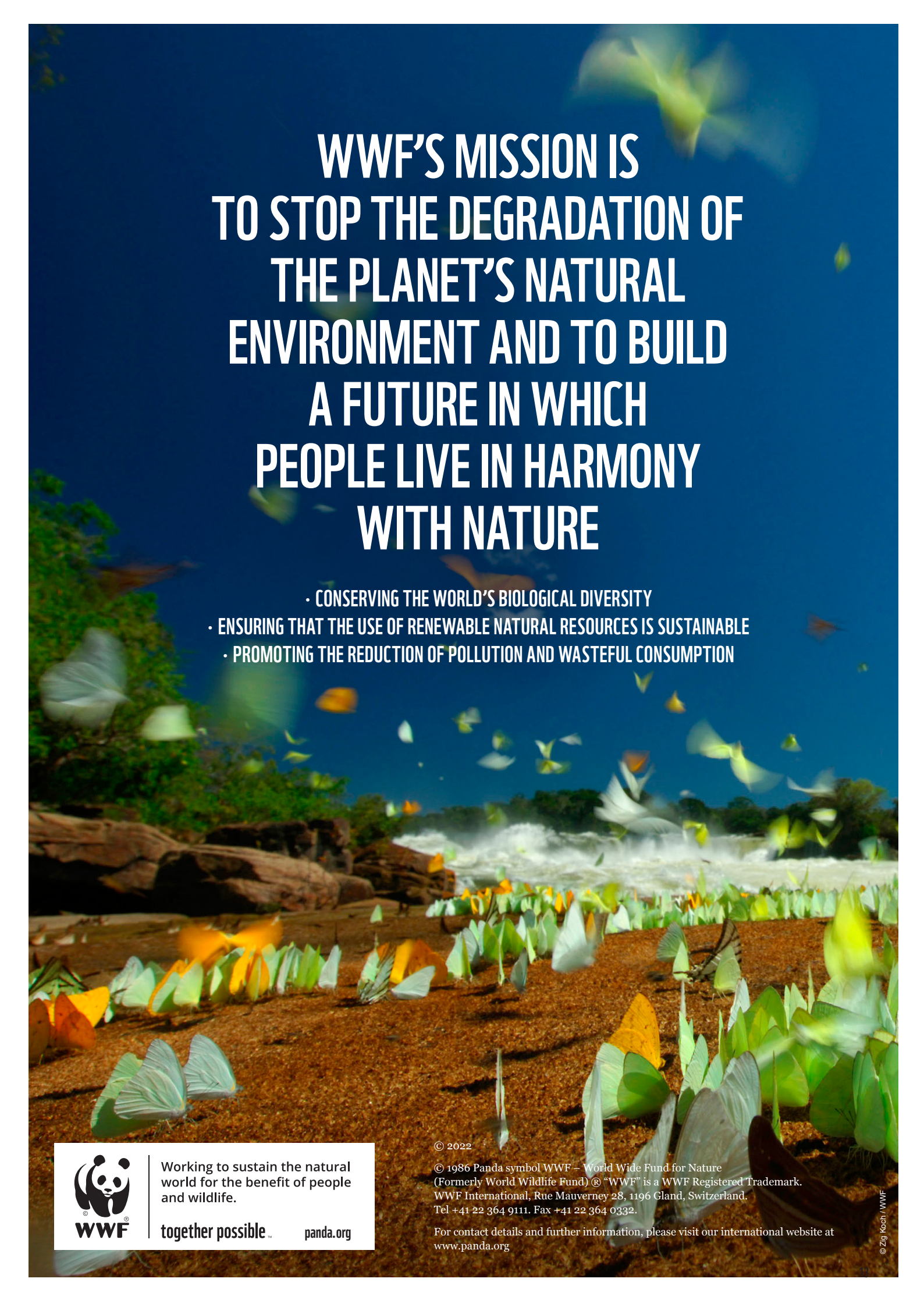
PARTNER WITH WWF

WWF is working with business and finance for a nature-positive future. Working with government and civil society, business and finance can forge economies and societies that value nature and deliver resilience, inclusivity, and prosperity for all. Visit panda.org/partnerships and explore our **Nature Means Business**⁷¹ publication to find out more, or contact us at globalpartnerships@wwfint.org.



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WWF'S MISSION IS TO STOP THE DEGRADATION OF THE PLANET'S NATURAL ENVIRONMENT AND TO BUILD A FUTURE IN WHICH PEOPLE LIVE IN HARMONY WITH NATURE

- CONSERVING THE WORLD'S BIOLOGICAL DIVERSITY
- ENSURING THAT THE USE OF RENEWABLE NATURAL RESOURCES IS SUSTAINABLE
- PROMOTING THE REDUCTION OF POLLUTION AND WASTEFUL CONSUMPTION



Working to sustain the natural
world for the benefit of people
and wildlife.

together possible™

panda.org

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