

Access to Finance: Digging for Ways to Fund Agroecology



Triodos  Bank

Zoe Wangler
Ecological Land Cooperative
(ELC)

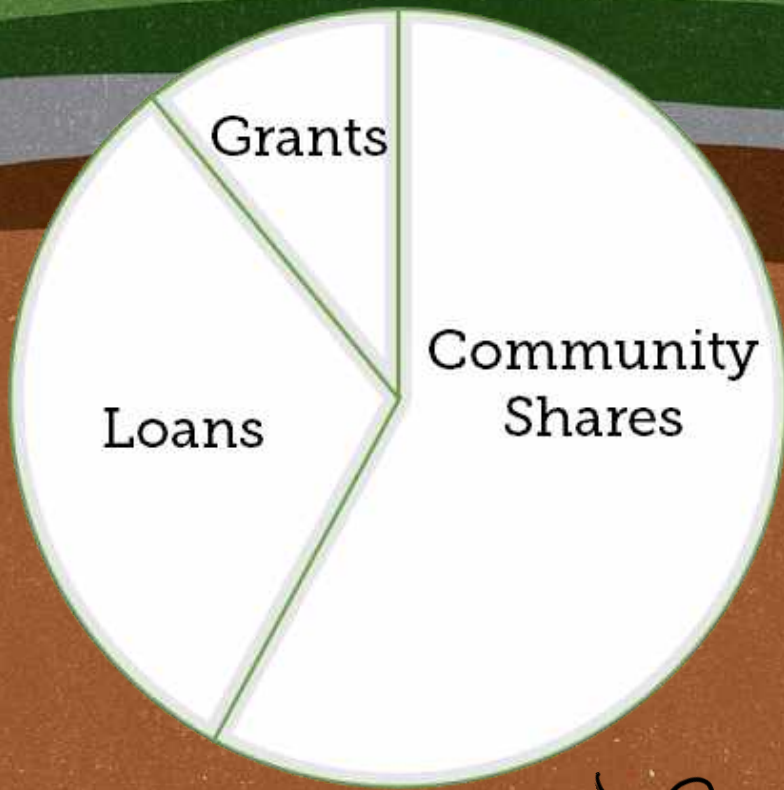


Triodos  Bank



Using community shares to create starter farms for agroecology





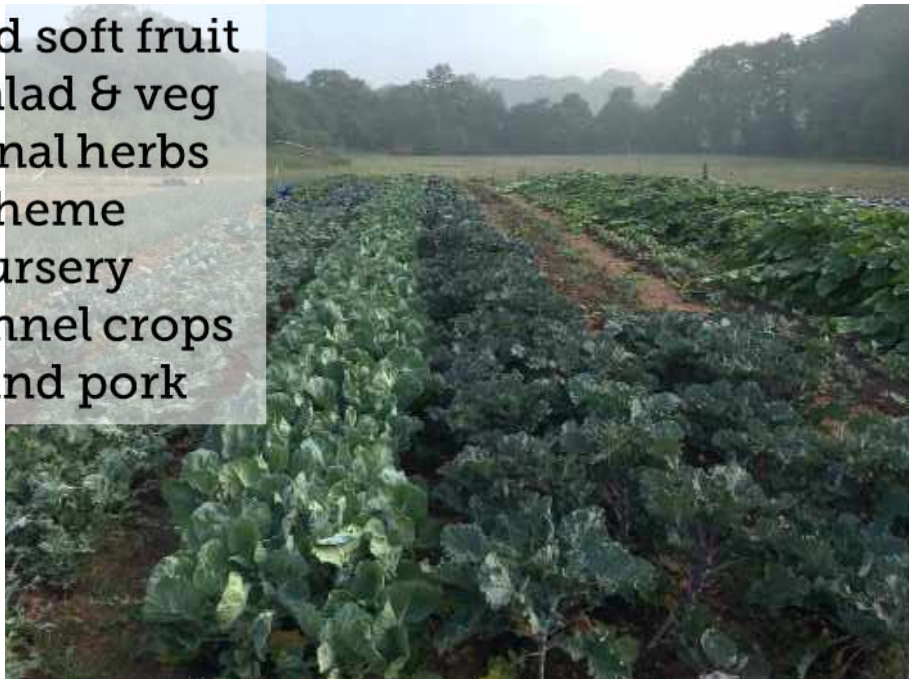
land purchase
+
planning permission: dwelling
+
barn, access, utilities

Example site: Greenham Reach, Mid Devon
9 hectares





Top and soft fruit
Field salad & veg
Medicinal herbs
CSA scheme
Tree nursery
Polytunnel crops
Lamb and pork



Greenham Reach Year 3

Numbers!

Site costs example Martinsfield, Sussex

Land	£139,000
Planning permission	£18,500
Barn, solar, access	£103,000
Direct org costs	£45,000
Cost of finance	£18,500
TOTAL	£324,000
per farm	£108,000

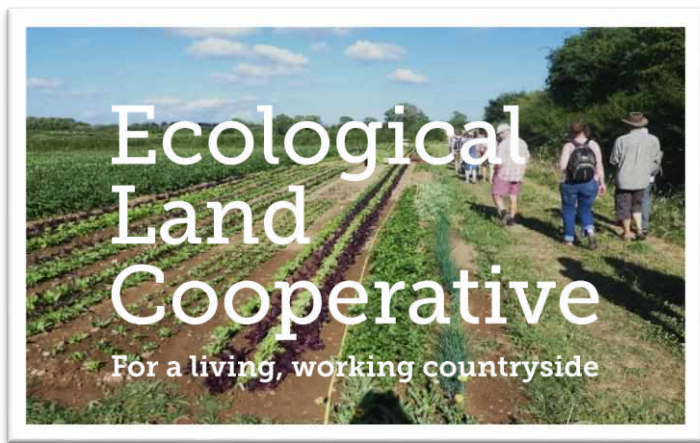
Costs for farmers Martinsfield, Sussex

150-year lease

Deposit:	£1,649
5-years interest-only:	£527pcm
20-years repayment:	£765pcm

Return on shares 3%

Loan costs 2% + costs



Simon Crichton
Triodos Bank UK

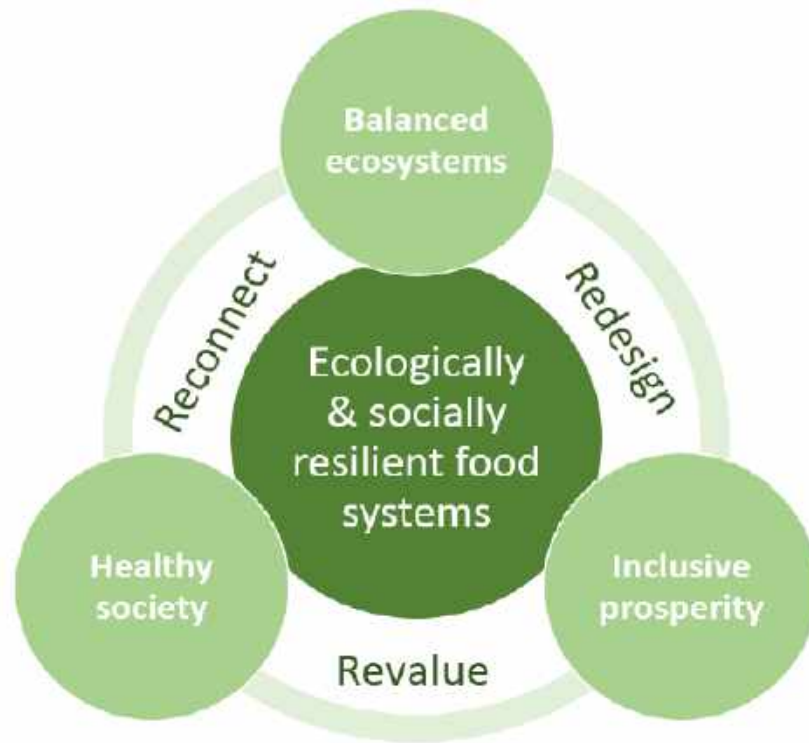


Digging for...
Regenerative Agriculture



Digging for...

Regenerative Agriculture



Digging for...
The Community Farm



Triodos  Bank

Digging for...
Riverford Organic Farmers



Triodos  Bank

Digging for...
Know where your money goes



Triodos  Bank

Andrew Voysey

Soil Capital



Triodos  Bank



SOILCAPITAL

**Healthy soils,
healthy returns**

**Andrew Voysey
Strategy and Business Development**

January 2020

A SNAPSHOT OF OUR GLOBAL EXPERIENCE

45

Farms for which we've had management responsibility

19

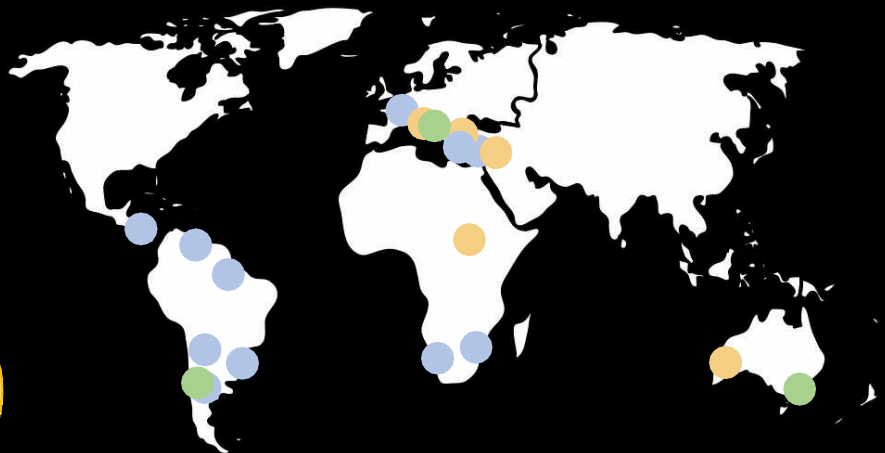
Countries in which we've managed farms

22

Types of crop or livestock expertise

185,000

Hectares under management or advice



● Fruit & vegetables ● Broadacre crops ● Livestock

€1m to €10m

Increase in earnings we delivered over 2 years while implementing regenerative practices as the executive management team with one of the largest regenerative agriculture mandates globally

BUILDING FARM PROFITABILITY AND SOIL HEALTH TOGETHER



Access to Finance: Digging for Ways to Fund Agroecology

Zoe Wangler, Ecological Land Cooperative (ELC)
Simon Crichton, Triodos Bank UK
Andrew Voysey, Soil Capital

Chair: Rob Yorke



Triodos  Bank