



**WEBINAR: FROM INTEGRITY TO IMPACT
STRUCTURING INVESTMENT IN COMPLEXITY – A BANKER’S
PERSPECTIVE ON UK NATURE MARKETS”
SUSANNAH STOCK, DIRECTOR OF THE NATIONAL WEALTH FUND**

Summary

In this closing session, Susannah Stock, offers a practical view on how financial institutions are approaching the rapidly evolving UK nature investment landscape. She unpacks the layers of complexity involved in structuring deals that balance ecological outcomes, community benefit, and commercial viability.

Susannah explains how banks are moving beyond traditional lending models to finance regenerative projects, blending public, philanthropic, and private capital to de-risk investments and enable scale.

She highlights that the success of these structures relies on trusted metrics, credible governance, and strong partnerships between landowners, developers, and financial actors. Her insights make clear that the future of nature finance lies in collaboration – building financial products that reflect ecological complexity rather than simplifying it away.

“Finance can’t ignore complexity – it has to be structured around it.”

SUSANNAH STOCK

Key Insights

- **Blended finance unlocks scale:** Combining grant, concessional, and private capital de-risks nature projects.
- **Trust and transparency:** Verified ecological data and clear governance are prerequisites for bankability.
- **Local delivery, national alignment:** Financing structures must serve both place-based outcomes and national biodiversity targets.
- **Partnership is the catalyst:** Banks, landholders, and investors must work together to share risk and value.
- **Metrics matter:** Quantifiable, comparable measures of ecosystem uplift are essential to creditworthiness.
- **Nature as infrastructure:** Ecological systems can and should be treated as long-term, income-generating assets.
- **Complexity is an opportunity:** Financial innovation can thrive when it mirrors the richness and interdependence of natural systems.