

Q&A Report

#	Question	Answer	Answer Name
1	Typically Government funds for MDB environmental or irrigation improvements have focussed on Capex, leaving States or landowners to fund Opex. It seems Green finance is also focussed on Capex. What mechanisms existing in Green finance for lower capex and higher opex interventions?	live answered	Neville Crossman
2	Would this apply to the large scale harvesting of carp across the MDB and up cycle into nutraceutical products allowing for improved water quality and reintroduction of native fish?	Thanks. Good question. I see Amy identifies carp control in MDB as a potential credit earning activity. Short answer then is 'yes'.	Neville Crossman
3	Amy, are the projects you typically support/develop initiated by EcomArkets, public sector, or private sector?	live answered	Neville Crossman
4	What impacts will some of these tools on existing mortgages/security from traditional lending? Will these be a reduction in security value and a property right is being decoupled?	live answered Thanks. If it is on the same property title (hard asset) and introducing another interest holder, I would have thought that existing lenders would be adverse as it diminishes their complete control if they end up mortgagee in possession	Neville Crossman
5	Amy, Could the credits re-investment approach be a vehicle for assisting with Opex Costs?	Payments through credit schemes could be re-invested in other environmental works or used more broadly as a way for landholders to diversify their income streams.	Nicholas Pawsey
6	Thanks for the great presentation. How can water corporation authorities benefit from carbon reduction through green finance?	live answered	Neville Crossman
7	For our major asset classes (grazing lands, riparian corridors, wetlands), do we have consistent natural-capital measures or accounts that can show change over time at property/landscape level?	Tools like Climateworks' Natural Capital Measurement catalogue are a good starting point to navigate available frameworks: https://naturalcapitalmeasurement.org/	Nicholas Pawsey
8	For our major asset classes (grazing lands, riparian corridors, wetlands), do we have consistent natural-capital measures or accounts that can show change over time at property/landscape level?	I think the better question is "what measures are the finance markets likely to accept?". The recurring point made in the interviews with agri-investors conducted by Nick Pawsey was that they needed measureable criteria, preferably those that were backed by some standard (in particular government approved). Some went as far to say that a holistic 'traffic light' rating would be preferred as it is easier to communicate to funds managers.	Alex Sas
9	Alex' question re: aggregation and it's importance to landholder participation in schemes is a salient one, especially given what Nic mentioned re: the disincentive of accessing, establishing and reporting for schemes. What is the best example out there of successful aggregation approaches? What are the key benefits that bring landholders in?	Home Regen Farmers Mutual is an example of is approach (https://www.regenfarmersmutual.com/)	Nicholas Pawsey
10	There is a huge gap in extension which meets farmers where they are at. They are a bit 'tired' of being the subject of the research and actually need support to implement in complex systems	The government is reviewing agricultural research and extension practices currently. One solution may be to reinstitute government funded extension officers across regions to support implementation. Like the Local Land Services in NSW. Agreed - this is why Wine Australia is working on pilot projects that de-risk involvement for growers.	Nicola Thomas Alex Sas
11	What information would you need from an NRM-led project (for example, one funded through the Natural Heritage Trust), in terms of monitoring, revenue streams and risk, for it to be suitable for support through a green loan or other sustainable finance product?	For a green or sustainable loan it may be demonstrating soil carbon improvements. The monitoring requirements are tied to the loan funding purpose. Many activities are not eligible, it is really around energy efficiency (more efficient pumps, using less fuel), installation of solar & batteries, land management practices to improve soil carbon. Purchase of nitrogen inhibitors for cropping. For an NRM it may be more difficult as it is not for biodiversity improvements. A way to mitigate that may be to work with a direct investment platform and secure private investment which may be repaid through carbon credits issued from the project activities.	Nicola Thomas