Overview of Investment Products & Concepts

This handout provides an overview of the investment products and concepts featured at *The Nature Pitch: Funding the Future of Nature-Based Climate Solutions in Canada*, convened by the Nature Investment Hub and Realize Capital Partners and hosted by TELUS on November 25, 2025.

Each profile includes a brief overview of the model and the challenge or opportunity it addresses; the investment needs and terms; and partnership goals. Contact information is included so you can easily connect with the teams behind the work.

Bloom Impact Capital

Food systems are by far the single biggest driver of biodiversity loss, and contribute about one-third of greenhouse gas emissions. In turn, extreme weather and the loss of species, like pollinators, are making harvest unreliable and disrupting the food supply chain. Solutions are emerging, but there are gaps in financing.

Bloom Impact Capital invests in early-stage nature-positive solutions with a thematic focus on food systems transformation.

Please visit https://bloomlocalfoodfund.svx.ca/ for more information, or reach out by email to team@bloomlocalfoodfund.ca.

Conservation Impact Bond (Third Offering)

The Carolinian Zone, Canada's most biodiverse eco-region from Toronto to Windsor, faces severe climate threats that endanger both nature and people. Though covering only 0.25 percent of the country, 25% of Canadians live in the Carolinian Zone. The Zone also supports half of all species at risk, provides water for 11 million people, and underpins major agriculture and industry. Since European settlement, more than 85 percent of its natural habitat has been lost—forests reduced from 80 to 11 percent and wetlands from 28 to 5 percent—leaving fragmented ecosystems

where 63 percent of species are now vulnerable to climate change. Recent floods in 2024 caused nearly CAD $900 million in damages in southern Ontario, contributing to record national insured losses of $8.5 billion, underscoring the mounting costs of a changing climate.

OPPORTUNITY

The **Conservation Impact Bond** is an award-winning cross-sector pay-for-success blended finance product to reconcile people and ecosystems for climate-resilient healthy landscapes, launching phase three in southern Ontario's Carolinian Zone (Toronto to Windsor). A recipient of the international Finance for the Future Climate Leader Award, the Conservation Impact Bond connects ethical, ecological, and economic priorities to grow 400 hectares (1,000 acres) while centering Indigenous leadership and the spirit and practice of Reconciliation across Canada's most bio-diverse and threatened eco-region.

INVESTMENT NEEDS AND TERMS

The goal is to unlock $2 million in direct investment to enhance 400 hectares of healthy landscapes as the pay-for-success outcome.

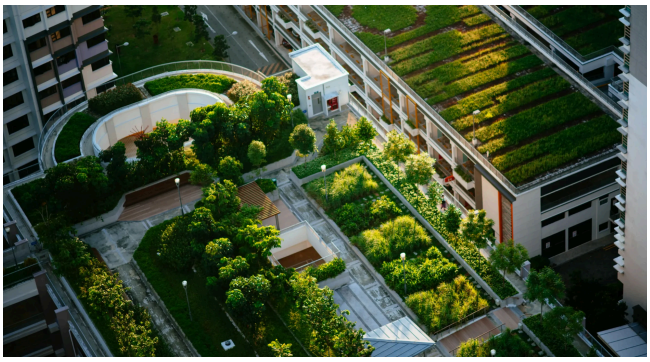
- Investment Structure: Promissory Note
- Impact investors provide upfront capital through the CIB issuer (Carolinian Canada).
- Investors receive 5% annual ROI over a 3-year term once projects are completed, verified, and outcome payments are received from the Outcome Agreements.
- Outcome Agreements from grantors, sponsors, and institutions commit to paying for results that achieve measurable biodiversity and climate outcomes.
- Verification: Outcomes are independently verified using the Two-Eyed Seeing Impact Framework.

PARTNERSHIP GOALS

- Center Indigenous leadership: Empowering Indigenous stewards to lead and shape conservation efforts.
- Grow climate-resilient landscapes: Expanding the quantity and diversity of native seeds and plants available for habitat restoration and increasing the capacity of the native plant sector to grow more locally sourced genetically appropriate plants to meet growing demand.
- Apply nature-based solutions: Enhancing biodiversity and strengthening climate adaptation.

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Civic Infrastructure Bond



Historically, natural and biodiversity assets in cities across Canada have been financed by a mix of public, philanthropic and impact capital. However, the loss of nature and biodiversity in cities is happening at a devastating rate, propelled by population growth and a required need for housing that often entails sacrificing green spaces for developments.

OPPORTUNITY

Civic Infrastructure Bond is a systemic investment instrument that enables pension funds and private family offices to allocate capital, at scale, towards a portfolio of urban natural and biodiversity sites in Canada, while generating fair market returns. The Civic Infrastructure Bond makes it possible to preserve existing mature biodiversity sites and green spaces in our cities while integrating solutions to address flooding and extreme heat in every neighbourhood. The proceeds of the Civic Infrastructure Bond will be invested towards the currently established pipeline of ~215 acres of projects across Quebec and Ontario.

When successful, it demonstrates the following possibilities to investors:

- Scalable investment product that enables pension funds and family offices to allocate capital towards a portfolio of projects across multiple urban geographies; the target is not $250mil; it is the $7trillion funding gap that needs to be addressed to get us closer to 30×30.
- Fair market returns, not through volatile biodiversity or carbon credits, not through outcomes financing; but through predictable and assured redistribution of private value currently captured by property owners and developers that is a direct result of nature's ecosystem services (climate adaptation, green spaces, biodiversity preservation);
- Alternative ownership and governance mechanisms for nature as an asset class; embedding community ownership and governance for every site and project that is part of the Civic infrastructure Bond's pipeline.

INVESTMENT NEEDS AND TERMS

- $250,000,000 Civic Infrastructure Bond is a fixed income instrument to be privately placed in Q3 2026.
- Purpose: To finance acquisition, development and restoration of ~215 acres of urban natural sites in order to strengthen Canadian neighbourhoods and enable Healthier Cities.
- Ownership: Community Endowment Funds/Fiucie D'Utilité Sociale
- Repayment: Through Smart Civic Covenant, which captures a portion of value uplift of adjacent real estate
- Senior debt: $200,000,000 | Term: 30 years | Coupon: 8%

- Sub-debt: $40,000,000 | Term: 10 years | Coupon 10%
- First loss capital: $10,000,000 | Term: 10 years | Coupon: 12%
- Guarantees: $16,000,000 | Term: 10 years | Rate: 5%

PARTNERSHIP GOALS

Municipalities and stewards of urban natural spaces: identifying sites that are either currently privately owned and at a risk of being lost to developments or government owned where municipality does not have the funds to preserve biodiversity or integrate nature based solutions.

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Living Forest Fund

Global finance still rewards extraction over regeneration. Indigenous Nations possess the stewardship capacity to protect vast forest ecosystems, yet are constrained by a lack of equitable capital, and by policies that restrict their economic sovereignty.

OPPORTUNITY

Kwaxala, an Indigenous-founded, Indigenous-led, and majority Indigenous-owned organisation, has created the **Living Forest Fund** — a structure that transforms extraction rights into regenerative assets. The Fund converts tree-farm and resource licences into protected, revenue-producing forests co-governed by Nations and the Province. Through Living Forest Shares (LFS) — circa. 5%-yielding carbon-indexed securities backed by verified and diversified ecosystem-service revenues — investors participate in the proceeds of regenerating living forests, while Nations retain full ownership and control. The model delivers higher asset value and ongoing profitability than logging; creates permanent Indigenous-held natural-capital wealth; and proves that regeneration can out-perform extraction. Indigenous entities receive >90% of all proceeds.

INVESTMENT NEEDS AND TERMS

- Living Forest Shares: provide a diversified securities interest across all of the ecosystem assets in the Fund. These will be issued against drawn-down commitments, providing a carbon-indexed yield from the sale of ecosystem-service revenues (initially carbon credits in the BC compliance market). LFS are issued at a projected 5% yield, and appreciate with eco-service prices.
- Catalytic Commitment Facility: Seeking commitments in Q1 2026 for future issuances of Living Forest Shares to help drive project pipeline protect up to 0.5 million hectares of primary and regenerating old growth forest. $20mn first close, $100mn target.

- Use of Funds: Forest-licence conversions, carbon-project establishment, and scaling of Indigenous-led regenerative economies.

PARTNERSHIP GOALS

- With Investors: Demonstrate large-scale demand for Living Forest Shares to unlock further forest conversions and establish LFS as an institutional-grade natural-capital asset class.
- With First Nations: Provide ready catalytic capital so Nations can choose regenerative economics on their territories, exercising true economic sovereignty.
- With Government & Market Actors: Use proven economic results to inform policy and integrate regeneration as a viable alternative to extraction within Canada's forest-management and climate-finance frameworks.

Through these partnerships the Fund acts as a systemic engine—scaling protection of at-risk forests while embedding economic reconciliation into law and finance.

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Stewardship Ownership Concept



Accessing land and ensuring its long-term stewardship remain one of the most pressing barriers for regenerative producers striving to scale conservation and sustainable agriculture.

OPPORTUNITY

Steward Ownership is an innovative land financing concept that brings together regenerative producers, conservation organizations, and impact investors in a shared ownership structure. By centering producers while integrating conservation goals and patient capital, this concept supports land access, succession planning, and ecological stewardship. It's a collaborative approach that prioritizes long-term resilience over short-term returns—enabling farms and ranches to grow with integrity. Rural Routes to Climate Solutions through its Regenerative Agriculture Lab has already supported the piloting of this concept successfully on a ranch in southern Alberta, demonstrating its potential on the ground.

INVESTMENT NEEDS AND TERMS

We are seeking values-aligned investors and conservation partners to support the purchase of farmland and infrastructure through a for-purpose landholding entity. Producers retain full operational control, while investment agreements formalize shared governance and stewardship responsibilities. Returns are designed to reflect both financial sustainability and measurable

ecological and social outcomes—making this a meaningful investment in regenerative agriculture and the future of rural communities.

PARTNERSHIP GOALS

Rural Routes to Climate Solutions is currently supporting the development of three new pilot projects across Alberta and are looking for investors, conservation groups, and producers to join the effort. Whether you are interested in land stewardship, social finance or creating new pathways for producer-led ownership, this is an opportunity to help shape a model that supports regeneration, collaboration and long-term impact.

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