

15<sup>th</sup> September 2022

Delivered by:











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**#FUTURE LEAP** 



## Agenda

Registration, Refreshments and Networ

## **Phase 1: Framing**

The Challenge and Call to Action - Future Leap, UWE

Net Zero: The Growth Opportunity

- NatWest

Break

### Phase 2: Forward Steps

The Language of Net Zero - UWE

**Climate Anxiety** 

– Future Leap

Networks and Support in the Region – BGCP, Future Leap

Q & A

Optional Networking & Tea/Coffee [Plus optional tour of the hub]

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rking	09:30 – 10:00	
	15mins	
	15mins	
	5mins	
	30mins	
	15mins	
	15mins	• 0 0
	10mins	0

# The Challenge and Call to Action

Katherine Piper – Future Leap

15<sup>th</sup> September 2022



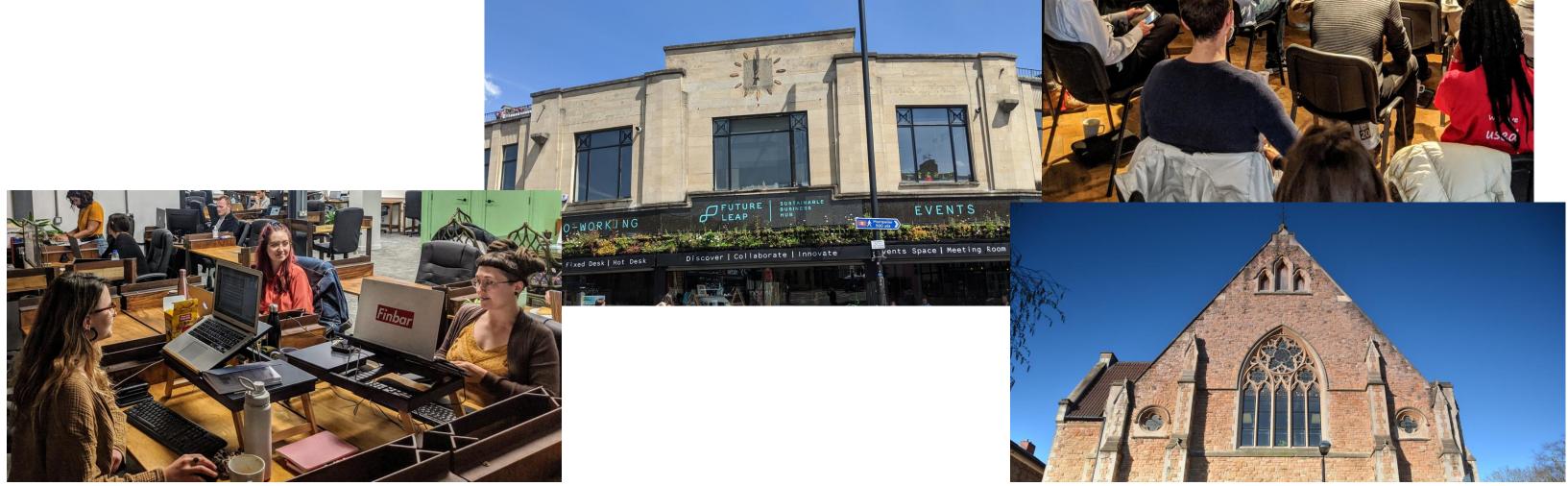
**#FUTURE LEAP** 

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## Future Leap

We give organisations the space, knowledge, contacts and tools to accelerate their sustainability journey and progress towards net zero.

We do this by showcasing innovative solutions, facilitating future-thinking discussions and collaborating with one another.





## The Global Context

## Sixth Assessment Report

The Working Group I contribution to the Sixth Assessment Report is now out

GROUP I CONTRIBUTION TO THE SIXTH ASSESSMENT REPORT

The world will pass – or temporarily "reach" – 1.5C somewhere between 2030 and 2035, depending on the future emissions scenario.

Source: https://www.carbonbrief.org/analysis-what-the-new-ipccreport-says-about-when-world-may-pass-1-5c-and-2c





Climate change: IPCC report is 'code red for humanity'

The need to keep 1.5C alive

## The Global Context

6.

WWF

### EXTREME WEATHER

100% increase 170% increase in flood risk. VS in flood risk.

### of insects. and 4%

### WATER AVAILABILITY

350 million urban residents exposed to severe drought by 2100

(700 million people) will be exposed to

49 million people

of 56cm by 2100.

extreme heat waves at least once

If the world's population

every 20 years.

VS 2100.

### PEOPLE

28% of the world's population (2 billion people) will be exposed to extreme heat waves at least once every 20 years.

### SEA-LEVEL RISE

### 46 million people

impacted by sea-level V5 impacted by sea-level rise rise of 48cm by 2100.

ARCTIC SEA ICE

Ice-free summers in | Ice-free summers in

the Arctic at least once every 100 vs once every 10

years. years,

### **DCEANS**

Lower risks to marine biodivensity, ecosystems and their ecological functions and services at 1.5°C compared to 2°C.

### **CORAL BLEACHINE**

70% of world s | Virtually # coral reefs are VS some nexts a lost by 2100. | lest by 2100.

## CLIMATE RISKS: 1.5°C VS 2°C GLOBAL WARMING

### SPECIES

VS.

of plants of vertebrates will be affected.

18% of insects, 16% of plants and 8% of vertebrates will be affected.

410 million urban residents exposed to severe drought by

### COSTS

Lower economic growth at 2°C than at 1.5°C for many countries, particularly low-income countries Approach and the second

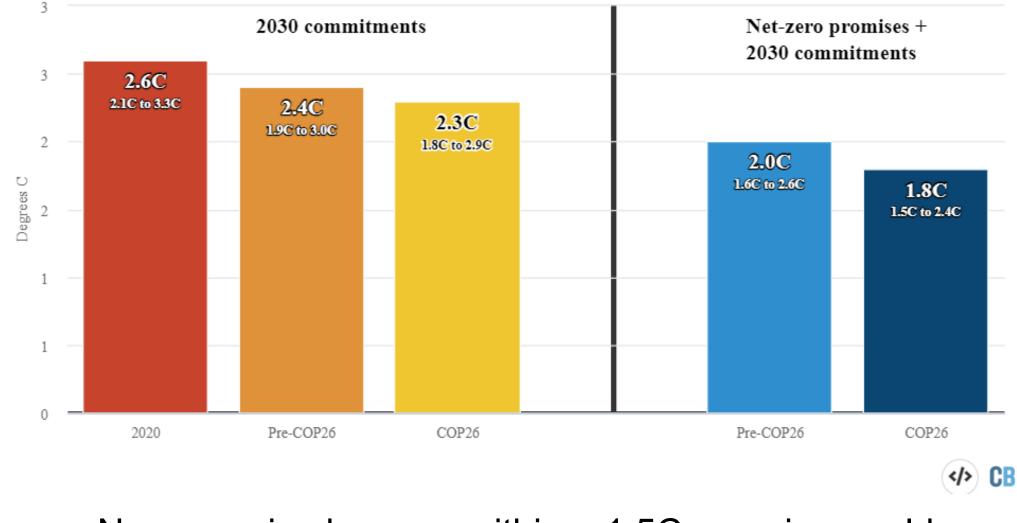
### FOOD

Every half degree warming will consistently lead to lower yields and lower nutritional content in tropical regions.

## The Global Context

### Progress on near-term and long-term commitments

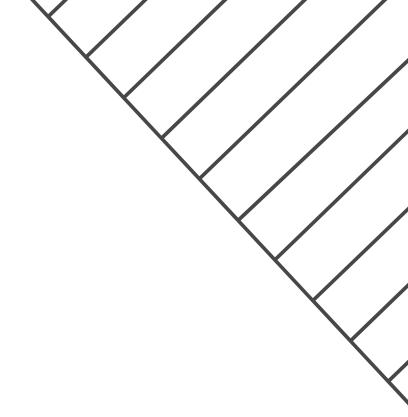
Warming in 2100 relative to preindustrial. 50th percentile temperature outcomes and uncertainties shown.



No scenarios keep us within a 1.5C warming world.

It is us to us, as a business community to make more ambitious commitments.



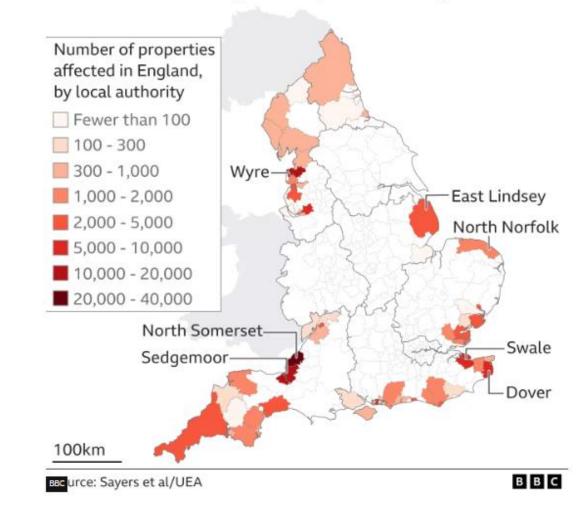


## The Regional

## Climate change: Rising sea levels threaten 200,000 England properties

Properties at risk from flooding from sea level rises (by 2050)

Scenario assumes 2C global temperature rise by 2100



2080...



### Under a high emissions scenario, by



Sea level on Bristol's coastline is projected to increase by up to





Winter precipitation rate is projected to increase by up to

## 48%

Summer maximum temperature is projected to increase by over

## +9°C



By 2080, summer precipitation rate in Bristol is projected to decrease by up to

## 68%

## -

## The Regional Context - Bristol





**One City Ecological** Emergency Strategy

Delivery



BRISTOL ONE CITY

## The Regional Context – West of England



## The Challenge

The West of England Combined Authority's ambition is that in 2030:

- the West of England is net zero carbon, and
- wildlife and the natural environment are in recovery, with their decline halted.

- Drastically reduce emissions cutting our West of England CO2 on average by 10% yearon-year
- Halt the decline in the number and range of animals and plants and protect existing wildlife spaces and create more high-quality green spaces and green corridors within our region

- Secured over half-a-billion pounds to help decarbonise transport
- Established a regional Climate Action Panel of key stakeholders across the region
- Launched new programmes to support residents and businesses to learn new green
- skills and create green jobs

### To tackle the climate and ecological emergencies across the West of England we will need to:

### Since May 2021 we have:

 Created a £50m Green Recovery Fund and made our first investments

## The Regional Context – West of England

Our Priorities	Our Key Actions for 2022/3	
By targeting these priority areas we are expecting to deliver significant climate and ecological benefits.	This strategy and action plan sets out actions we will take to 2030. In the next year, progress we will make includes:	
1 Low Carbon Transport	<b>Opening £50m Green Recovery Fund</b> to business case applications for projects to meet our 2030 objectives	
Decarbonise the transport system, reduce car dependency, manage demand, increase cycling and walking and the use of public transport.		
2 Low Carbon Buildings & Places	Developing and launching the Retrofit Accelerator to increase the scale and pace of retrofit within the region	
Increase the energy performance of buildings and develop low carbon standards in new developments.		
3 Nature Recovery	Enhancing the ecological network to create new	
Wildlife and the natural environment are in recovery, with their decline halted and in line with the West of England Nature Partnership the abundance of wildlife has increased by 30% by 2030.	spaces and habitats for wildlife including pollinators through delivery of Green Infrastructure projects (Bath Riverline, Chew Valley Lake and Common Connections) and launch the Community Pollinator Fund to make the West of England the UK Pollinator Capital	
4 Low Carbon Business	Reducing carbon emissions from our transport	
Help business and local people benefit from growth in the green economy; maximising government investment in the region and supporting our businesses to grow.	system and car dependency through better bus service, delivering walking and cycling infrastructure, travel planning and investing £5m Green Recovery Fund to improve the EV charge point infrastructure and matching this with the recently announced £500m as part of the national EV strategy.	
5 Renewable Energy	Increasing the amount of renewable energy generated	
Work to decarbonise the energy system and increase local renewable energy.	within the region delivering over £1m of programmes such as Solar Together, Local Energy Scheme and Rural Community Energy Scheme	

### WEST OF ENGLAND CLIMATE AND ECOLOGICAL STRATEGY AND ACTION PLAN 2022

WEST OF ENGLAND

INTERGOVERNMENTAL PANEL ON CLIMATE CHANEE

## Climate Change 2022 Mitigation of Climate Change

Summary for Policymakers



"The scientific evidence is **unequivocal**: climate change is a **threat** to human well-being and the health of the planet. Any further delay in concerted global action will miss the brief, **rapidly** closing window to secure a livable future."

"Citizens of the world, but more especially in the global west, significantly underestimate the rate of **change** which is coming in the environment that will, in a matter of decades, affect everyone's lives and livelihoods.

Climate change is unlike any other challenge we have faced as humans. I find this, therefore, the most **exciting** opportunity that confronts me, whilst also being **humble** about both my ability to make change and the grand challenge at hand."

The Future We Choose, by Christiana Figueres and Tom Rivett Carnac

"Companies that don't adapt will go bankrupt without question."

"It's not just a niche part of the economy. It's a **whole** economy transition."

Mark Carney, UN Special **Envoy for Climate Action** and Finance







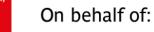
## The Skills Challenge



www.skillsforfutures.co.uk/cleangrowth

Delivered by:











## Knowledge and networks for action

"Supporting SMEs in the West of England to develop the skills, knowledge and networks to navigate the challenges and grasp the opportunities from the transition to Net Zero"

www.skillsforfutures.co.uk/cleangrowth

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On behalf o





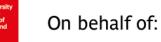




www.skillsforfutures.co.uk/cleangrowth

Delivered by:











n. It is really helping us moving forward and working on the bigger picture for Berwick Lodge.

New jobs in green

www.skillsforfutures.co.uk/cleangrowth

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## focused occupations to reach Net Zero in West of England by 2030





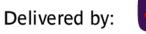
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## 52%

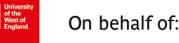
## Manufacturing Construction and Installation

www.skillsforfutures.co.uk/cleangrowth

10%









e Change: B Corp ne Future Leap Perspective



## **38%** Operations

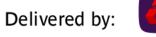




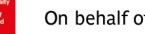
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"Funding is predominantly based upon immediate demand. However, the rapidly emerging nature of some sectors within the 'green' economy creates a situation whereby training providers may be required to develop their training offer, ahead of the projected growth in demand"

www.skillsforfutures.co.uk/cleangrowth









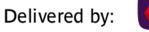




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# **Call to action**: Engage with Schools, FE and HE to support the development of the green skills needed

www.skillsforfutures.co.uk/cleangrowth









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on. It is really helping us moving forward and working on the bigger picture for Berwick Lodge.

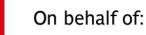
## Green Skills for Jobs and Entrepreneurship

www.skillsforfutures.co.uk/cleangrowth

Delivered by:









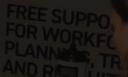
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ENGLAND





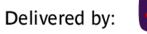
\* \* \* \* \* ean Union



on. It is really helping us moving forward and working on the bigger picture for Berwick Lodge.

## MSc Sustainable Development in Practice & MSc Environmental Management

www.skillsforfutures.co.uk/cleangrowth











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this fantastic information. It is really helping us moving forward and working on the bigger picture for Berwick Lodge.

## CPD and short courses

www.skillsforfutures.co.uk/cleangrowth

Delivered by:





On behalf of:











## The Opportunity

**15 September 2022** Document Classification: Public



## Why is NatWest talking about climate?

Climate change is a problem that affects us all, and has the potential to create significant negative impacts for UK business. However, there are also opportunities for businesses that take on the challenge we are all facing.



At NatWest, our ambition is to be a leading bank in the UK helping to address the climate challenge. We are here to support positive climate and Sustainable Funding and Financing by the end of 2025. Click here to see more.

NatWest is taking a proactive role to climate action, supporting the customers and communities that we serve to transition to a net zero economy. Our own commitments are detailed in our <u>Climate-Related</u> <u>Disclosures Report</u>.

## NatWest Group plc

### **Climate Ambition**

### Our Purpose-led strategy

Climate is one of three areas of focus in our Purpose-led strategy, alongside Enterprise and Learning.

As signatories of the UN Principles for Responsible Banking, we are committed to an ongoing process to align our strategy with the 2015 Paris Agreement and the UN Sustainable Development Goals (SDGs). Our climate ambition strives to make a positive contribution towards:



Our climate ambition		Our progress highlights	
eading bank in the UK helping to address the limate challenge		52%	Of gross lending an 31 December 2019 A further eight high 2020: 45% (four se
2050	Achieve net zero by 20501		
	At least halve the climate impact of	COP26	Principal partner for Conference of the F
GBP	our financing activity by 2030. Provide an additional GBP 100 billion of Climate and Sustainable	£20bn (*)	Climate and sustai completed, includir
100bn	Funding and Financing between 1 July 2021 and the end of 2025.	40%(*)	of total residential r rating C⁵.
50%	Of our UK mortgage customers' homes at or above EPC C rating by 2030	£1.4bn	Retail Banking Gre Iaunch in Q4 2020
Coal	Full phase out of coal by 1 January 2030 <sup>2</sup> .	СТР	Credible transition and gas majors and
-50%	Reduce our direct <sup>3</sup> own operations carbon footprint by 2025.	-46%	Reduction in our di footprint <sup>6</sup> .

Notes: (1) Refer to section 1.2 of our <u>Climate-related Disclosures Report 2021</u> for further detail on our net-zero ambitions. (2) Refer to section 3.5.2 of our <u>Climate-related Disclosures Report 2021</u> for further detail on outcomes. (3) Against a 2019 baseline. Direct own operations is defined as Scope 1, Scope 2 and Scope 3 (paper, water, waste, business travel, commuting and work from home) emissions. It excludes upstream and downstream emissions from our value chain. (4) Having surpassed our previous 2020-21 £20 billion target during H1 2021, NatWest Group announced an ambition to provide £100 billion climate and sustainable funding and financing between 1 July 2021 and the end of 2025. (5) As at 30 June 2022, £121.8 billion, 63%, of the total residential mortgages portfolio had Energy Performance Certificate (EPC) data available (31 December 2021 – £116.2 billion, 62%). Of which, 40% of UK properties were rated as EPC C or above (31 December 2021 – 38%). In addition to the Retail Banking portfolio, during Q2 2022 EPC data became available for the Private Banking portfolio for all periods. EPC data source and limitations are provided on page 60 of the 2021 NatWest Group Climate-related Disclosures Report. (6) Retail Banking RBS, NatWest and Ulster Bank Northern Ireland mobile apps. (7) As at 30 June 2022. Green Mortgage products relate only to mortgages for energy efficient homes (EPC A or B rated) and are aligned to the World Green Building Council definition of green mortgages. The figure includes £861 million in Retail Banking green mortgage completions in H1 2022. (\*) Within scope of EY assurance. Refer to our <u>External Assurance webpage</u> for details

ess nignlights	
f gross lending and investment balances at 1 December 2019 estimated for financed emissions. further eight high carbon emitting sectors estimated. 0 <b>20: 45% (four sectors).</b>	
rincipal partner for the 26th UN Climate Change onference of the Parties (COP26).	
limate and sustainable funding and financing ompleted, including£11.9bn in H1 20224.	£
total residential mortgages are at or above EPC ting C⁵.	
etail Banking Green Mortgage completions since unch in Q4 20207	Q
redible transition plan assessments completed for oil nd gas majors and in scope coal customers <sup>2</sup> .	
eduction in our direct <sup>3</sup> own operations carbon otprint <sup>6</sup> .	0
ambitions. (2) Refer to section 3.5.2 of our <u>Climate-related Disclosures I</u> 2 and Scope 3 (paper, water, waste, business travel, commuting and w our previous 2020-21 £20 billion target during H1 2021, NatWest Group and of 2025. (5) As at 30 June 2022, £121.8 billion, 63%, of the total resi on, 62%). Of which, 40% of UK properties were rated as EPC C or abov for the Private Banking portfolio for all periods. EPC data source and lin latWest and Ulster Bank Northern Ireland mobile arops. (7) As at 30 June	ork from announced idential e (31 nitations are

## **Our purpose-led strategy**

## Our purpose

We champion potential, helping people, families and businesses to thrive

## Our strategy

♡ Supporting customers at every stage of their lives

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Powered by innovation and partnerships

Simple to deal with

Sharpened capital allocation

## Our initial areas of focus

These help us make a meaningful contribution to society while balancing the needs of our customers, colleagues and shareholders

Climate

d



Enterprise Learning



## A springboard to sustainable recovery

Unlocking the net-zero opportunity for UK SMEs



Tomorrow BEGINS TODAY



### NatWest





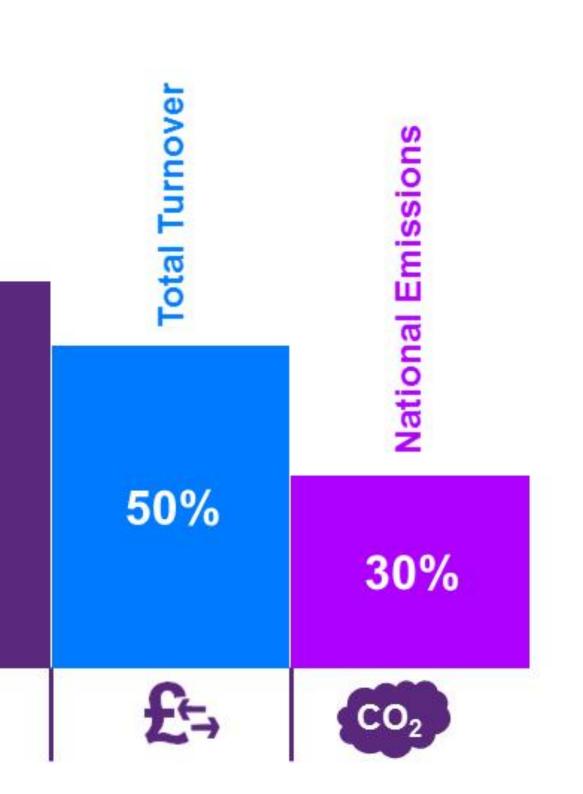
## by 2030 and reach net-zero emissions by

2050.



60%



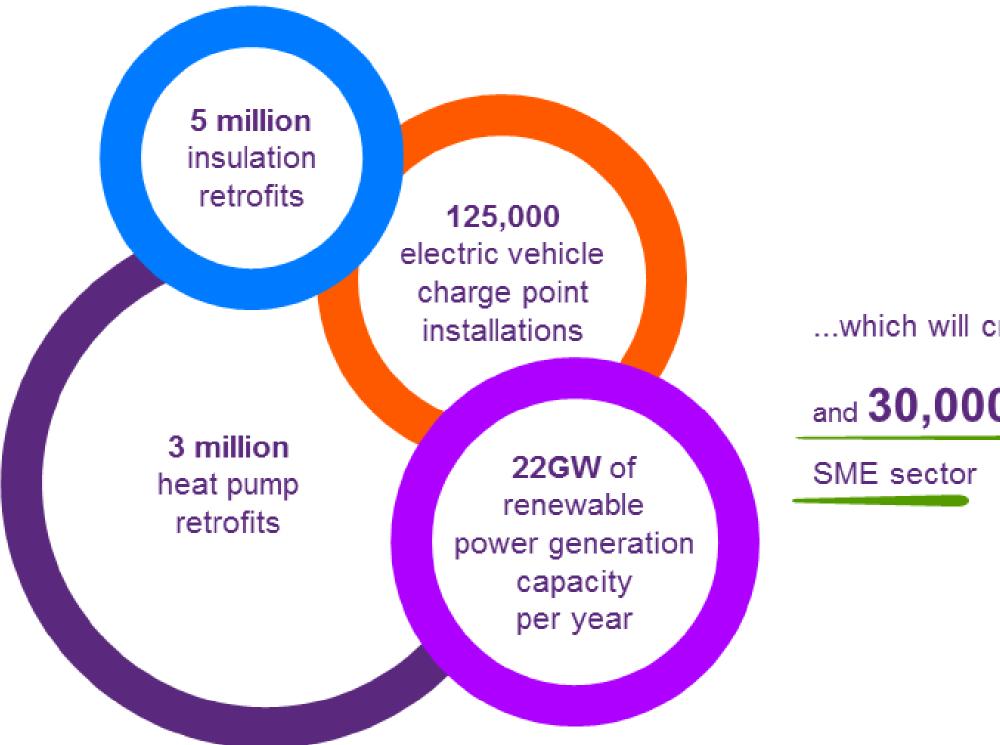




Driving business Value by reducing their own emissions.

Unlocking **Growth** through wider climate action.

## To unlock the opportunity, SMEs will need support to deliver



## ...which will create 130,000 new jobs

## and 30,000 new companies in the



for SMEs as a result of the drive to tackle climate change.

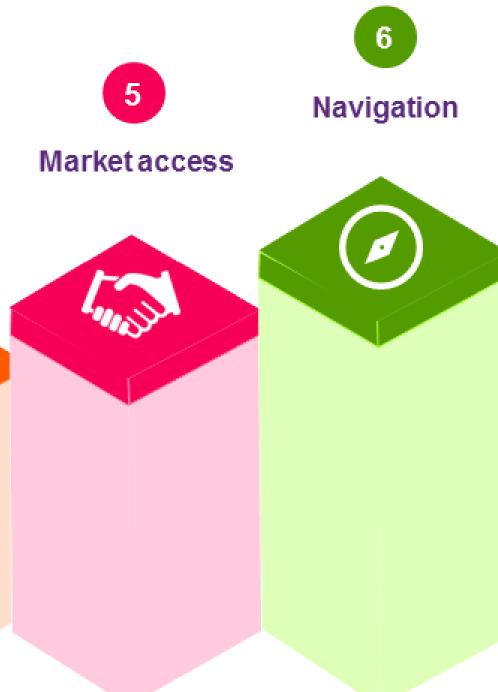
50% of the UK's carbon reduction ambition can be delivered by the SME sector. With the right support, 55–70% of business cases to reduce emissions will make financial sense for SMEs by 2030.

The Transport, Agriculture, and Industrial sectors provide the most immediate positive business cases.

## To unlock the climate opportunity, action is needed in six key areas









of climate and sustainable funding by 2025 to support the investment the UK needs.

## NatWest's interventions to support SMEs are built around four pillars

Ensuring SMEs have access to the funding they need.

Helping SMEs know where they standing relation to their business and climate footprint.

Supporting SMEs to identify the biggest opportunities for their business.

Helping SMEs navigate the climate action landscape and connecting businesses to resources and insights relevant to their situation.

### For more resources to help grow your business, visit NatWest's free Business Builder website.



### And for more on green banking visit the NatWest Climate hub.



# Climate change, it's everybody's business

Challenges, opportunities and change





NatWest



### Where we are

Climate change is the most difficult, daunting and challenging issue facing the business world this century. We need unprecedented levels of commitment and collaboration across all sectors to get to net-zero objectives.

#### It's also the right thing to do

But with big challenges come great opportunities. Research shows consumers are engaging more with businesses that reflect their sustainability values\*.

Companies that ignore this risk being left behind.



### Why NatWest for climate support?

As well as looking at the how we can help customers do business in more sustainable ways, we're also focused on getting our own house in order. In 2020, we made our own operations net zero, and we aim to be climate positive by 2025. We've also committed GBP100 billion in Climate and Sustainable Funding and Financing by the end of 2025. This was after exceeding our GBP20 billion target a year earlier than planned. By 2030, we want to halve the impact of all our financing activity.

#### We also know businesses are on very different trajectories when it comes to climate change

You could be:

- Looking for help and guidance, and are unsure where to start
- Facing barriers due to your size and sector
- Thinking about the next step on your climate journey
- Struggling for time or resources to make climate a priority
- Looking to build on the progress you've already made and want to go further, faster.

### Why NatWest for climate support?

Among our ways to support you are three key pillars – carbon tracking, clean transport, and green finance.

These three pillars are underpinned by inspiring thought leadership, including podcasts, live and streamed events, and forward-thinking online support. They're also central to our purpose-led strategy - and we're here to provide the support, expertise and tools you'll need to help take these challenges on.



**Carbon tracking** 

**Clean transport** 



**Green finance** 

Knowing where to start when it comes to climate change can be overwhelming. Especially if you want your business to grow sustainably. By making the right decisions early on, it's possible to grow and expand in the right way.

But to do that, you need to understand your footprint now, to change it for the future.

A good working knowledge of current legislation is important, as is keeping up to speed with any changes in the pipeline that could affect your business's long-term efficiency and profitability.



Climate Accelerator

This free programme is for business start-ups that want to build and scale their operations, but also want to tackle climate change at the same time.

#### Programme overview

You can access help and support including thought leadership, coaching and digital events, peer-topeer learning and access to a wide stakeholder network. Over the past four years, the Accelerator programme has supported more than 3,500 entrepreneurs, with an average turnover of GBP301,000 and a total of GBP198 million raised in investment.

#### Benefits

Engaging with the programme helps you to become part of a community and you can build a valuable peer group and wider stakeholder network. Goals are defined early on and coaches evaluate and gauge your progress.

#### Find out more

See if your business could benefit from our Accelerator programme.

Search NatWest Climate Accelerator

**Business Builder** 

This is for businesses and entrepreneurs at any stage. Whether you're just starting out or are well established and looking to make a change. It's free and you don't even have to be a NatWest customer to join.

#### Programme overview

You can use Business Builder in your own time, and it's available 24/7. It includes online digital learning modules offering practical tools and skills, access to an online community and wrap around events.

#### **Benefits**

Business Builder is about showing you how to understand and cut down your carbon footprint, but still focus on growth and expansion.



#### Find out more

See what else Business Builder could offer to help your business grow and thrive.

Search NatWest Business Builder

Mentor

This is for businesses looking for expert guidance on how to reduce their environmental impact and keep up with the latest government regulations.

#### Service overview

Mentor provides advice, consultancy and audits to make sure businesses comply with environmental regulations. And a toolkit is on hand to help implement environmental management systems. If you're looking to achieve ISO 14001 Environmental Management certification, this is also available.

#### Benefits

Knowing how to manage the environmental impact of your business is vital. The long-term success, efficiency and profitability of any business will be enhanced by a good working knowledge of up-todate environmental regulations.



#### Find out more

See all the different ways our mentor service could boost your knowledge. Search <u>NatWest Mentor</u>

Some Mentor services incur a cost.

### **Clean transport**

Sales of new petrol and diesel vehicles will be banned in 2030. This might sound like a long way off, but many businesses are transitioning already.

Government grants for vehicles and chargers are winding down – they're still available just now but won't be for long.

There are lots of great ways to help you cut down on carbon and save money, such as electric vehicles (EVs), but with all the new tech and jargon out there, it can be hard to figure out what's going on.



### **Clean transport**

Octopus Energy collaboration

Any business trying to find the most suitable charging options, discounted chargepoints and installation services for their electric vehicles.

#### **Collaboration overview**

The Octopus Energy collaboration gives NatWest Group customers discounted access to EV charging, solar and battery hardware, as well as free access to certain services, such as fleet management platforms. So, if you want to provide effective charging options for your customers, suppliers or staff, this partnership could help.

#### **Benefits**

You could save a significant amount on running vehicles and on fuel. It's also a good way to reduce your emissions.

NatWest Group receives a fee from Octopus Energy for customers it introduces to them that subsequently purchase products or services from Octopus Energy. To be able to access this offering in full, you must take advantage of the charging point element. Some elements also require you to sign up as an Octopus customer. Offer applies to all customers within United Kingdom, regional exclusions apply. 1-year free access to Octopus's fleet management system when purchasing a 3-year term.



#### Find out more Talk to an adviser to explore your options or visit **NatWest Business Green** Banking

### **Clean transport**

Lombard electric vehicle (EV) and hybrid vehicle funding

Any business owners looking to transition from petrol or diesel to electric or hybrid vehicles.

#### Scheme overview

Lombard Vehicle Solutions (LVS) could help you put a plan together to manage your transition to EVs or hybrid vehicles. This includes discounted supply, lease finance and EV consultancy to help enable the transition. You could also source your own vehicles and use Lombard Hire Purchase to finance them.

#### **Benefits**

The scheme offers flexible and affordable finance options and gives you the information and insight you need to transition. You could save a significant amount on running vehicles and on fuel.



#### Find out more Talk to an adviser to explore your options. Search Lombard Electric Vehicle Funding

Security, guarantees or indemnities may be required. Product fees may apply. Finance subject to status and is only available for business purposes. Lombard Hire Purchase is provided by Lombard North Central plc.

Lombard Vehicle Solutions (LVS) is provided by ALD Automotive Ltd (ALD), trading as Lombard Vehicle Solutions. For Lombard Vehicle Solutions activities Lombard North Central plc is acting as a Credit Broker and not a Lender.

Lombard North Central plc will receive a commission or other payment from ALD Automotive Ltd should you wish to proceed with an agreement. You can ask them or us about this.

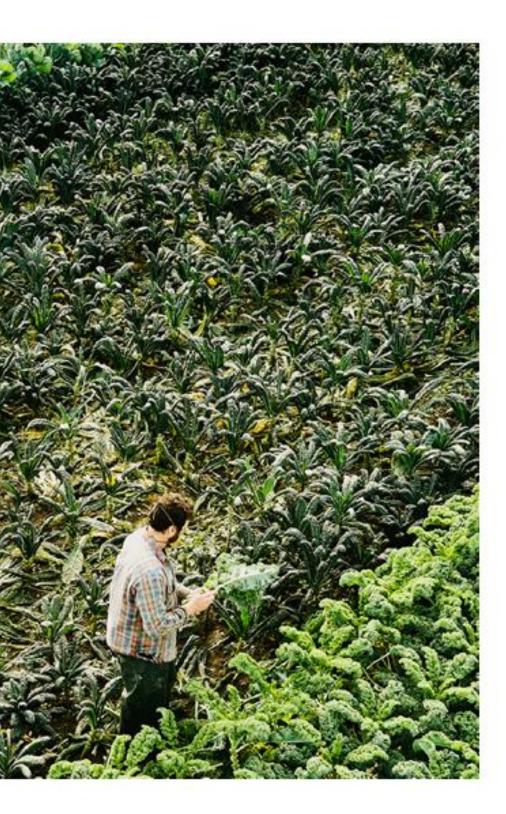
Security, guarantees or indemnities may be required. Product fees may apply. Finance subject to status and is only available for business purposes. Finance provided by Lombard.

Every business has a responsibility to do what it can to help make its carbon footprint smaller.

Investing in sustainable assets is a step in the right direction.

It also enhances an organisation's environmental credentials and helps future-proof the business.

As a bank, we're here to support that journey.



#### Green asset finance

This funding option is for any business looking to invest in certain green assets, such as but not limited to, zero emissions vehicles, renewable energy generation, and low carbon heating options. Depending on how you like to finance your growth, Green Asset Finance could be the right option for you.

#### Scheme overview

The scheme could provide you with finance for many kinds of sustainable asset\*. These include greener energy options, such as solar

panels, biomass boilers or onshore wind power turbines. You could also access finance options for zero emissions vehicles and the charging infrastructure needed.

#### Funding

There are flexible finance packages tailored to help you acquire assets without overstretching your working capital. Costs can be fixed for the length of the asset finance contract. It could

also be possible for you to refinance existing unencumbered assets.

#### **Benefits**

Investing in more sustainable energy options could help your business become more

self-reliant and could offer some insurance against energy price fluctuations. It could also help you manage cashflow and generate additional income in places.

Note: \*A list of eligible assets has been developed by the bank (subject to ongoing review and change)

NatWest Group Green Asset Finance is available to over 18s who meet the NatWest Group Climate and Sustainable Finance Inclusion Criteria for your business size. Security may be required. Fees (other than arrangement fees) may apply. Available to UK customers for business purposes only. Available for borrowing over GBP25,000 and less than GBP10 million. Subject to status, eligibility and approval. Finance provided by Lombard.



#### **Find out more**

Talk to an adviser to explore your options or visit NatWest **Green Asset Finance** 

#### Green loans

This funding option is for any business looking to invest in certain green assets, such as but not limited to, building retrofits, natural capital creation and preservation, and for Corporates delivering projects to transition to a lower carbon economy. Depending on how you like to finance your growth, Green loans could be the right option for you.

Scheme overview	Funding	Benefits
The scheme could provide you with finance for many kinds of sustainable asset*. These include greener energy options, such as solar panels, biomass boilers or onshore wind power turbines. Green loans could also be used to fund sustainability projects, to help businesses reduce their emissions and save costs.	There are flexible finance packages tailored to help you acquire assets without overstretching your working capital. It could also be possible for you to refinance existing unencumbered assets.	Investing in more sustainable options could help your business become more self-reliant and could offer some insurance against energy price fluctuations. It could also help you manage cashflow and generate additional income in places.
costs.		

Note: \*A list of eligible assets has been developed by the bank (subject to ongoing review and change)

Rates, currencies and certain financing products are provided by NatWest Markets Plc and its subsidiaries. For more information please visit our ring-fencing page. Finance is subject to status.

Security may be required. Product fees may apply.



#### Find out more

Talk to an adviser to explore your options or visit NatWest Green loans

Green loans with no arrangement fee are open to applications from eligible UK businesses with an annual turno ver of less than GBP25 million (other than for eligible UK Real Estate Finance businesses for whom alternative eligibility criteria may apply) who are seeking to take out a loan to acquire assets that fall within the eligible list developed by the bank and subject to review and change on an ongoing basis. Security may be required. Fees (other than arrangement fees) may apply. Over 18s only. Subject to status, eligibility and approval. Business use only. Any property or asset used as security may be repossessed or forfeited if you do not keep up repayments on any debt secured on it. Failure to comply with the terms of the loan agreement could lead to an event of default under the loan and (depending on their terms) may also impact other facilities of the borrower. Terms apply.

ESG advisory, for Corporates

Corporate customers looking for advice to develop their sustainability strategies and help with embedding those strategies in their respective treasury functions and financing.

#### **Overview**

In collaboration with NatWest Markets, the team advises Corporate clients on various aspects of environmental, social and governance (ESG) and sustainability, including ESG reporting and investor engagement, ESG ratings and sustainable financing products. Products include green and social loans and bonds, as well as private placements, ESG-linked derivatives, supply chain finance and deposits

#### Benefits

As well as risks that need to be actively managed, ESG is a recognised driver of long-term performance acting as a competitive advantage and differentiator amongst peers. It's also becoming an important factor to access debt and equity capital.



#### Find out more

See how we could help you develop your sustainability strategies here.

Search NatWest ESG advisory

ESG and sustainable finance for Corporates

Corporate customers looking for sustainable finance solutions and services to help them adapt to the market and capitalise on new opportunities.

#### **Overview**

We have teams specialising in sustainable finance for Corporates and ESG Advisory. And we support our Corporate customers across the full breadth of financing and risk solutions. These range from sustainable capital raising across all debt formats to sustainable treasury and liquidity, bespoke risk solutions and research.

#### **Benefits**

World Economic Forum's 2021 Global Risk Report highlights that ESG risks are among the most material issues faced by corporates. Sustainability is no longer seen as a 'nice to have', with a broad range of stakeholders requesting information on how businesses are considering ESG in their strategies and decision making.

#### Find out more

See how your business could benefit from sustainable finance. Search NatWest ESG advisory

### **Thought leadership**

Support and content

All of our products and services sitting across our three pillars are underpinned by inspirational content and thought leadership. These assets are made up of online support, digital content and live and streamed events. They include the following:

	Green Business Builders bodcast series	A Springboard to Sustainable Recovery report		UK Business Climate Hub
t c s	Listen to business owners alking about their own climate journeys. Search <u>NatWest Green</u> Business Builders	Read an inspirational report on how to unlock the net-zero opportunities for UK SMEs. Find out more at <u>NatWest</u> <u>Business Green Banking</u>		Join the thousands of U businesses tackling clim change. Find out more
Business hub		Green website banking pages		
Get access to inspirational climate and sustainability-focused content.		See all the green business info in one place.		

Find out more

JK nate





Search NatWest Business Green

Banking

Skills for Clean Growth 56 Document Classification: Public

# **Further information**

Search NatWest Climate support hub

TOMORROW BEYINS TODAY



57 Growth sification: Public



Presented by

Abigail Basketter, Carbon Action Manager

# The Language of Net Zero

15 September 2022

# Ecological emergency

# Climate emergency

# Emissions...?

Carbon emissions



 $CO_2$ 



 $\rm CO_2^e$ 



# Net zero or...

Carbon neutral...

Zero carbon...

Carbon negative...



# Carbon footprint

Life cycle emissions



# **Embodied** carbon

## Circular economy

# **Calculating emissions**

# Carbon emissions factors GHG protocol

1985

7,61%

1980

1977



H 1 1 1

200

1995

15,75%

1990

# Scopes





# 1.5°C science based target

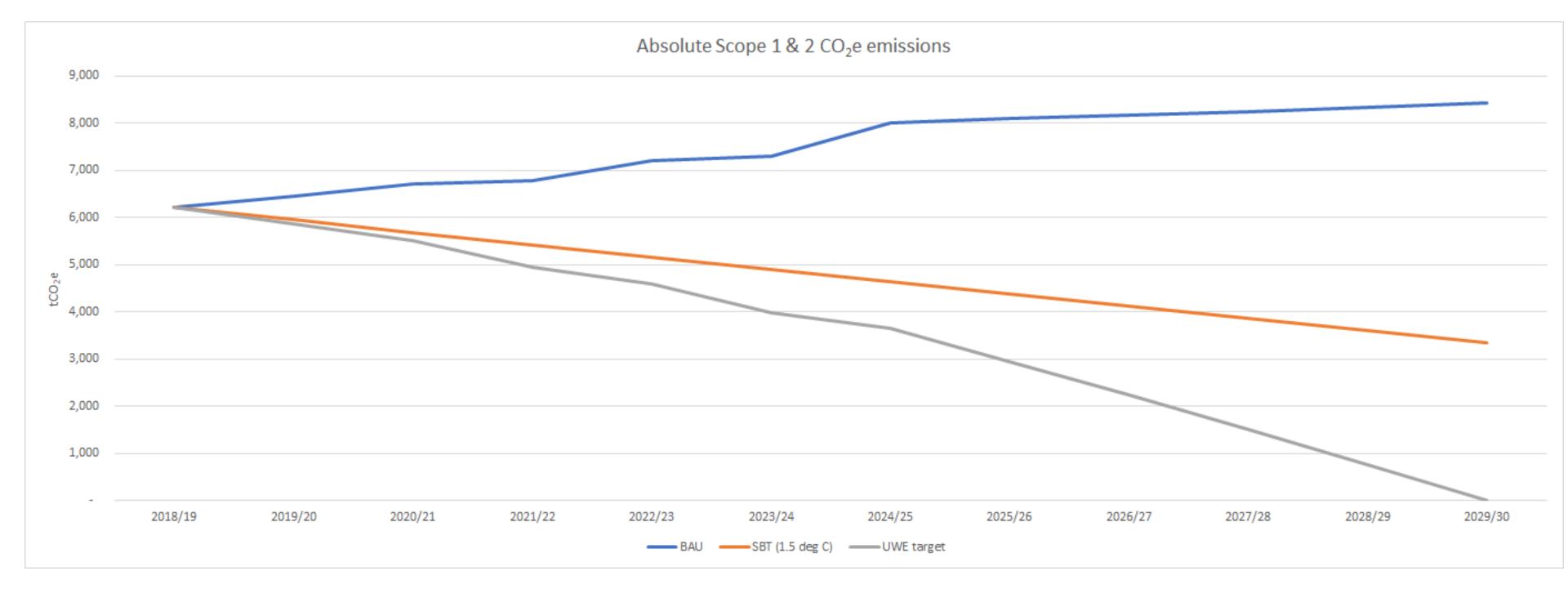
## Road to zero



# Emissions pathways...

# Business as usual

# UWE road to zero





# Carbon offsetting

# Carbon sequestration

# Climate mitigation

# Carbon adaptation



## Carbon cap

# Carbon budgets

# COP, UNFCCC, IPCC

### **Conference of the Parties**



**United Nations Climate Change** 

## International decisions on climate change



Kyoto

Paris

Glasgow



### **Climate Justice**

### Egypt

# Commitments

- UK net zero by 2050
- Bristol carbon neutral city by 2030
- South Gloucestershire net zero  $\bullet$ by 2030
- UWE and Students' Union net  $\bullet$ zero by 2030
- University of Bristol zero  $\bullet$ carbon by 2030





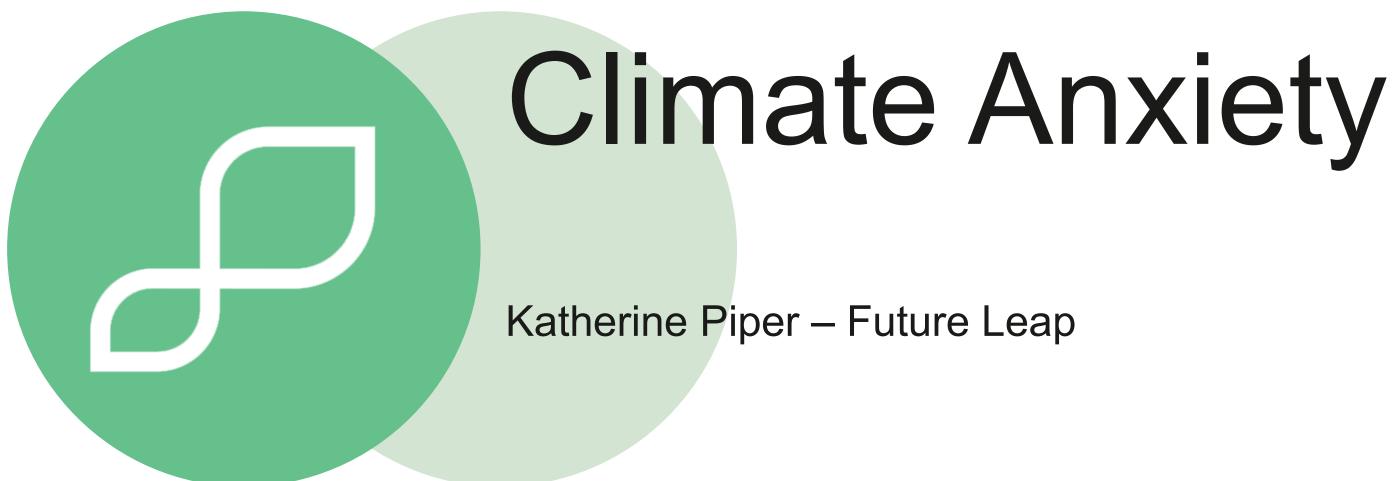




## **One City** Climate Strategy

University





15<sup>th</sup> September 2022



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**#FUTURE LEAP** 

# Eco-Anxiety – A Definition

"Eco-anxiety refers to a fear of environmental damage or ecological disaster. This sense of anxiety is largely based on the current and predicted future state of the environment and human-induced climate change." Medical News Today

General symptoms of anxiety; nervous, restless, panic attacks, sleep problems, rapid/shallow breathing etc.

Overwhelm

Affect your daily life

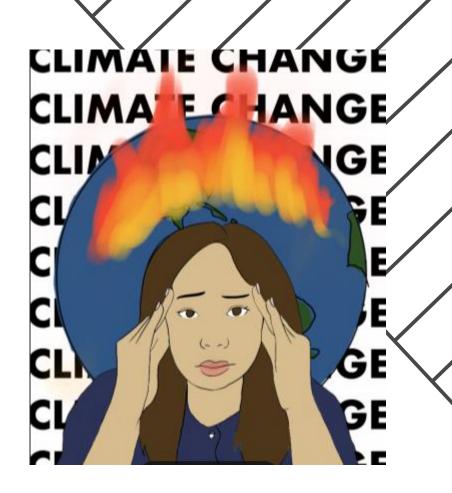
Worry about your actions

Most can be addressed through personal action and lifestyle adjustments

Sense of helplessness, fatalism and fear

Trauma and shock, PTSD

Depression



It is rational

It is not a recognised medical condition

# Eco-Anxiety – How to manage it

### Taking positive action can help reduce feelings of anxiety and powerlessness

Take time to improve your mental health:

- Wellbeing Wednesdays; yoga, breathwork, life coach
- Get into nature daily (or as much as you can)
- Share your moans and gratitudes

Take time to improve your environment:

• Biophillia Hypothesis: Surrounding ourselves with accents of the outdoors, through fresh air and potted plants, we can improve our mood and concentration.

Join a community leading positive change:

- Educate yourself Join the Future Leap Network or local climate group
- Become your organisation's green champion
- Make greener choices (see booklet)

### Celebrate your successes!





# Networks & Support in the Region

Claire Jacob – Bristol Green Capital Partnership

15<sup>th</sup> September 2022

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## Bristol Green Capital Partnership: Climate Action Programme

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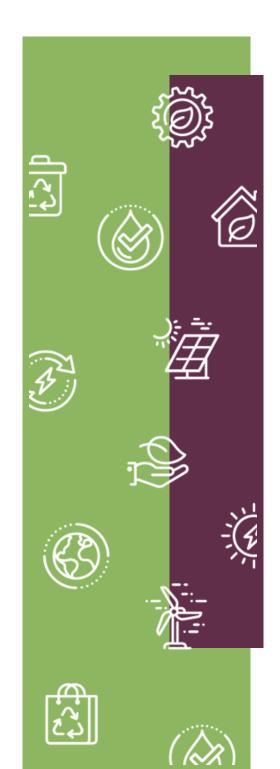




Sponsored by:

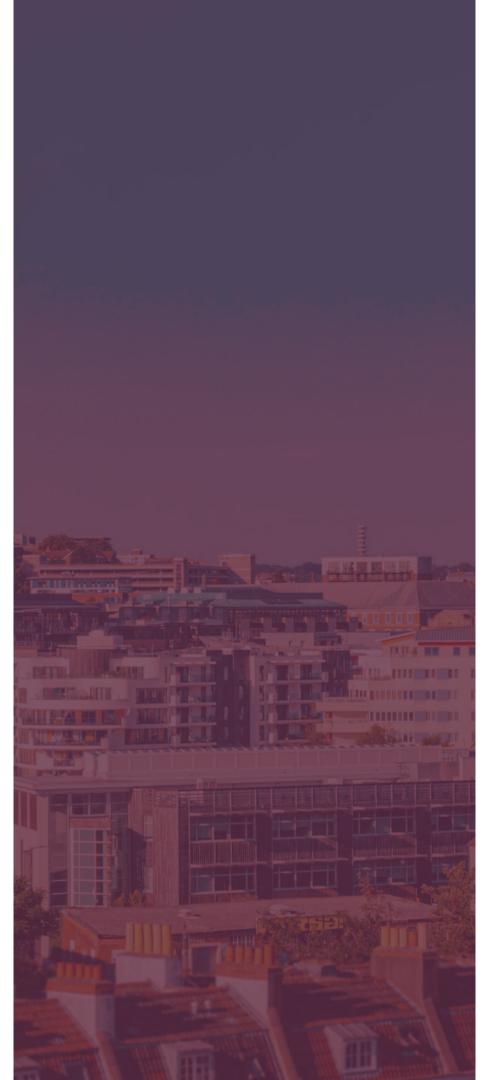






## **Bristol Green Capital Partnership**

- The city's environmental network with 1,000+ member organisations working towards a fast and fair response to the climate and nature crises.
- Strong and trusted relationships with a large and diverse range of organisations, institutions and bodies in and across the city and West of England.
- Committed to furthering climate and social justice in everything we do.
- Plays a unique brokerage role between organisations, community partners and policy makers – enabling collaboration, amplifying voices and influencing decision making.
- Excellent track record in facilitating partnerships, stakeholder • engagement, communications and event production, and igniting collective action through impactful multi-stakeholder projects.





## What we do

Core programme	Priority p
Communications through website, blog, newsletter, social media	Climate Ac
Monthly Green Mingles	Community
Larger events / gatherings	Black and C Programme
Themed stakeholder groups	Supporting

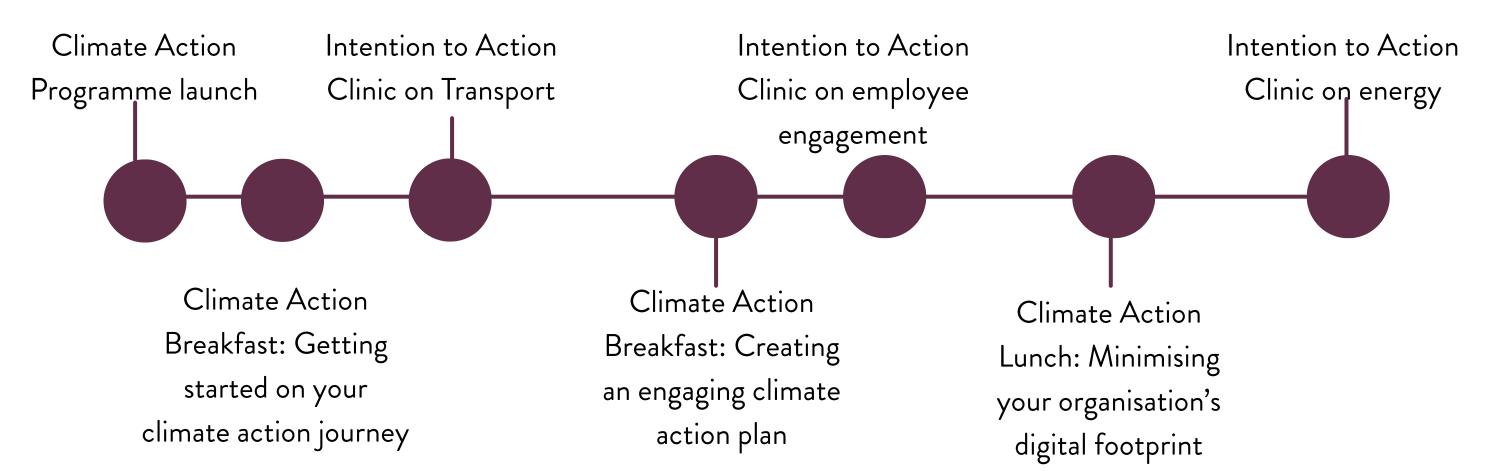


## **Climate Action Programme**

## **Events**

We host a series of events that are free and open to organisations at any stage of their climate action journey. These include:

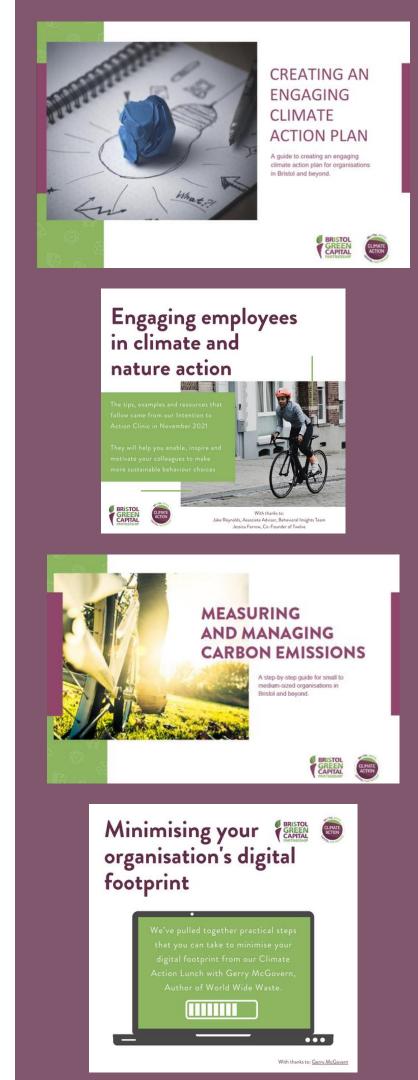
- Climate Action Breakfasts entry level events open to everyone, focusing on particular topics relevant to climate action. These include an expert speaker, case studies or pitches from other organisations and a chance to network.
- Intention to Action Clinics interactive, solutions-focused workshops aimed at enabling organisations to tackle the barriers they face in reducing carbon emissions. These offer the opportunity to look more deeply at challenges in small groups.



### Resources

- Getting Started on Your Climate Action Journey infographic with tips from the first Climate Action Breakfast
- Video: Insights from the Bristol Climate Leaders Group shared during COP26
- Guide to Measuring and Managing Carbon Emissions for SMEs
- Spotlight on...The SBTi Net-Zero Standard
- Guide to creating an engaging Climate Action Plan
- Spotlight on...Green energy tariffs for businesses
- Spotlight on...The Circular Economy for Business
- Transforming travel at your organisation Infographic with insights from the June Intention to Action Clinic on transport.
- Tips on engaging employees in climate and nature action
- Scope 3 FAQ Infographic with insights from Climate Leaders Group meeting
- Tips on embedding sustainable procurement practices
- Case study: Avon Fire and Rescue Service
- Practical tips and advice on minimising your organisation's digital footprint
- Spotlight on...Nature-Based Solutions
- Guide to reducing emissions from energy
- Spotlight on...Funding for Net Zero

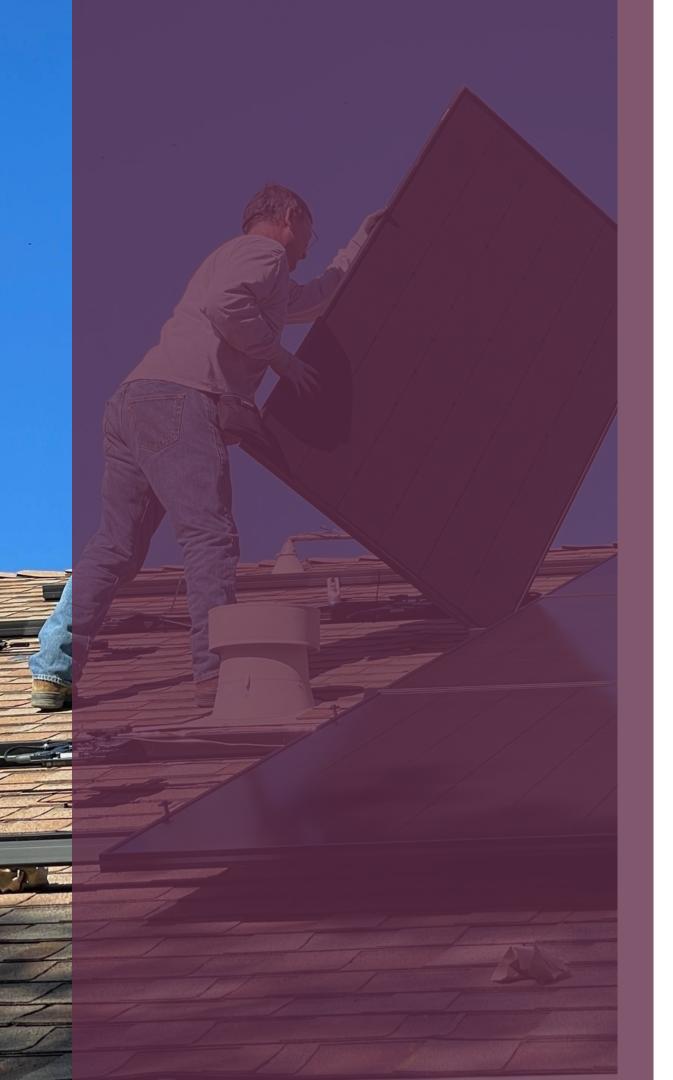
## https://bristolgreencapital.org/projects/resources/



## **Climate Leaders Group**

- For organisations with ambitions to be carbon neutral by 2030 and a plan for reducing their emissions.
- The purpose is to support and showcase organisations that are leading the way in reducing their own carbon emissions, to accelerate their own and Bristol's progress towards becoming carbon neutral.
- There are currently 30 members from a wide range of sectors.
- Meet quarterly and communicate via an email list.
- Topics covered have included Scope 3, sustainable procurement and reporting methods
- Chaired by Jessica Valentine, Head of Integration at Business West, and Nina Skubala, Senior Consultant on Sustainability at Turner & Townsend.





## Get involved

Wherever you are on your journey to net zero, there are actions you can take and support available.

- your emissions.
- <u>Measure and monitor</u> your current emissions.
- your plan.
- the <u>Climate Action Programme</u> community.

• <u>Get started</u>! Set a net zero target and take steps to reduce

• Write a Climate Action Plan outlining how you intend to meet your target and keep on taking steps to deliver on

• Share your progress, learnings and challenges with us and using #ClimateActionBristol. Encourage others to decarbonise, reach out for support, and become part of









Bristol Green Capital Partnership



in

Bristol Green Capital Partnership



contact@bristolgreencapital.org

- Join the Partnership:
- bristolgreencapital.org/membership/join/

## It's free!

## claire@bristolgreencapital.org

With thanks to our Climate Action Programme sponsors:





# Networks & Support in the Region

Katherine Piper – Future Leap

15<sup>th</sup> September 2022

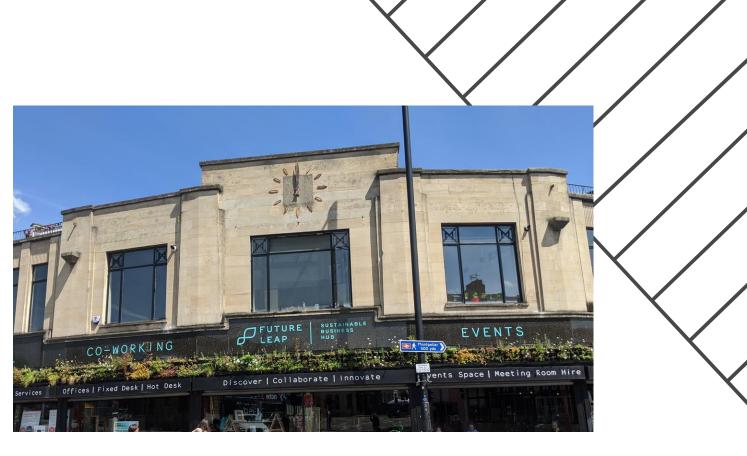
FUTURE LEAP

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# The Future Leap Network

- Co-working includes membership to the network
- Free access to our standard events and events on demand
- Join a Network of industry experts
- 1-2-1 meetings to progress your sustainable journey
- Share your good news with our Network
- Priority to influence our events programme
- Multiple discounts at our Sustainability Hub and Festival of Sustainable Business





"We are a sustainable business network, giving organisations the space, knowledge and tools to accelerate their sustainability journey and progress towards carbon neutrality."



400 hybrid conference attendees 200 gala dinner attendees 500 exhibition attendees

4.3 out of 5 rating overall

"I loved the people I met at the event – they were so inspirational, and I feel there could be potential to work/collaborate with some of them in the future. I really appreciated that the meal was plant-based."

Get in touch if you are interested in sponsoring, exhibiting, speaking or collaborating!

Watch our promo film <u>here</u>!



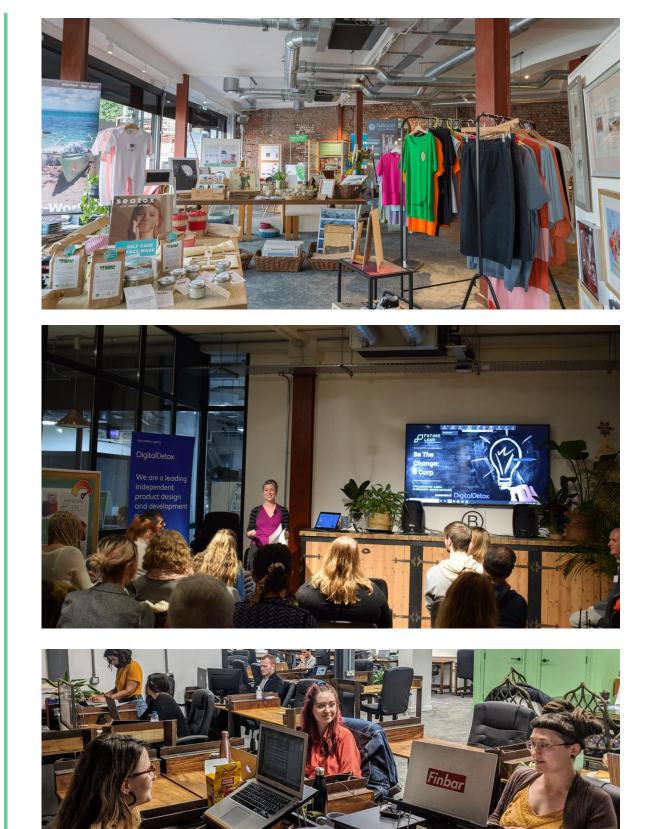






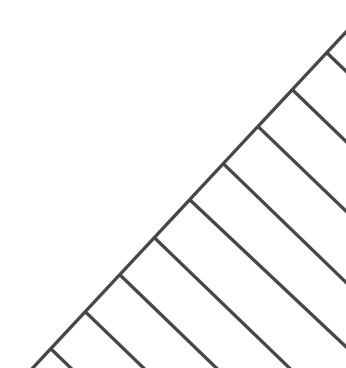




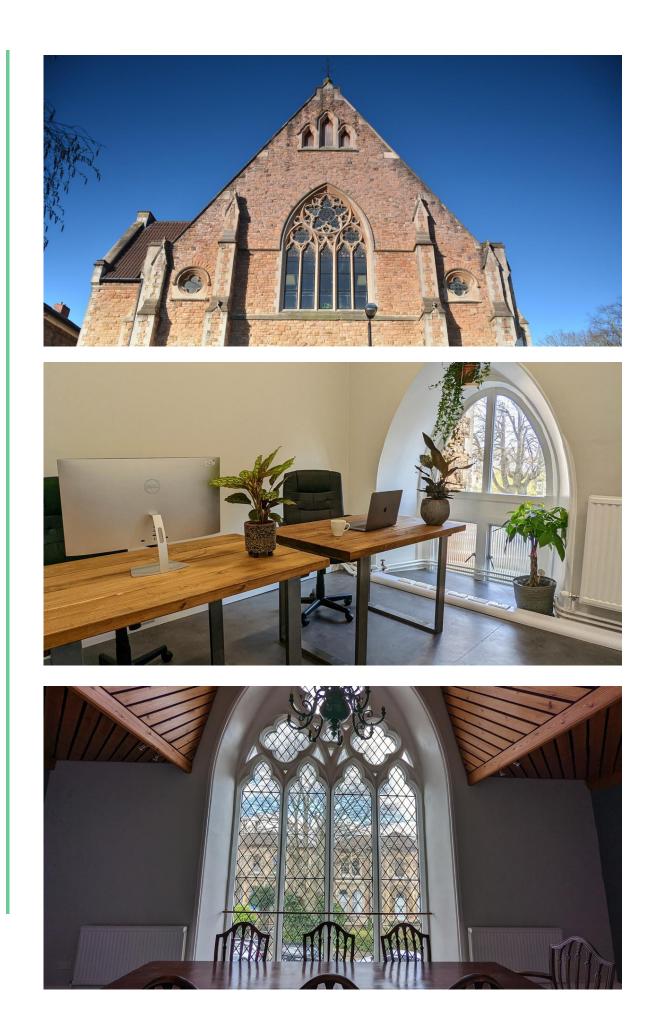


## **Gloucester Road** An award winning one stop shop in the heart of Bristol's cultural centre, providing the tools and infrastructure for businesses to become more sustainable.

- Co-working and office space •
- Virtual office
- Events space hire
- Eco café and catering
- Sustainable products showcase
- Consultation
- Future Leap Finance



# FUTURE LEAP | EVENT NAME



# Clifton Hub

Future Leap Clifton, our second co-working site, boasts a beautiful period building set within the Old Chapel off Whiteladies Road.

- 3 meeting spaces
- Co-working for 30 people
- 4 office spaces (1 x up to 12 people office, 2 x 3 people office, 1 x 16 people office)
- Sustainable refurbishment- Future sustainability improvements in partnership with the building owners
- Carbon neutral
- Garden space (coming soon)

• Lots of natural light, greenery, and period features

## **Other Support**

## BRISTOL **ONE CITY**

BRISTOL city leap



Climate Ask:

- Declare an ambition to become Net Zero by 2030 lacksquare
- ulletmonths
- Start delivering on your plan within 12 months •
- your stories as #BristolClimate Action Bristol One City Climate Offers Looking for Something Specific - Bristol One City

Green Business Grants help small and medium enterprises (SMEs) make energy-saving improvements to their buildings and business operations. The grants of up to £15,000 pay for 50%-80% of eligible capital costs, depending on the business' size, location, and project.

The grant is available to small & medium sized enterprises in the West of England that are incorporated, VAT registered and trading at £85,000 or above. Full eligibility criteria can be found on the Growth Hub page.

Green Business Grants - West of England Combined Authority (westofenglandca.gov.uk)

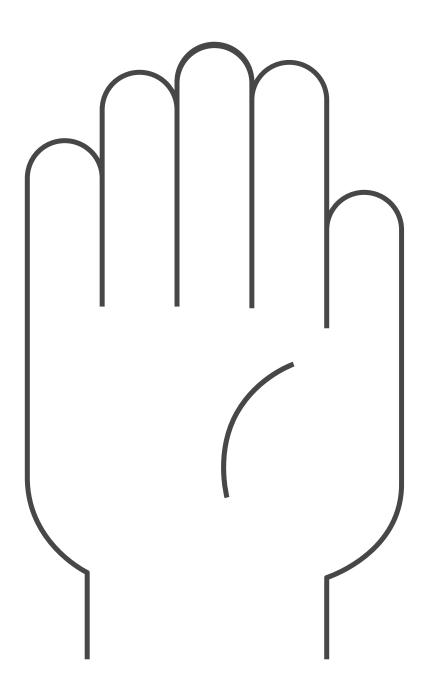
Commit to developing a plan to reduce carbon emissions within 6

Inspire other businesses by sharing your journey. We want to share



# Q&A

FUTURE LEAP | EVENT NAME





# Upcoming Events

A sustainable fashion Evening! Stitch & Future Leap

Sustainable Fashion Week 2022: Catw

Netwalking

The Secrets to a Perfect B Corp Journe

Communicating Sustainability to clients Stakeholders

The Role of Tech in Supporting Wellbeit

How your Money can be a Force for Go

Behaviour Change and Consumerism

### Events available on Demand

& Switch x	15.09
walk Show	21.09
	28.09
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eing	11.10
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	18.10

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## Skills for Clean Growth Workshops – September and October 2022

### Theme

Carbon Measurement & Reduction

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Septemb

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**Clean Growth 101** 

Green Energy Management

**Waste Management** 

Communication and Sustainability Marketing

Workforce Engagement

Sustainable Certifications (inc B Corp)

Supply Chain Greening & Procurement

## **Organisational Learning & Value**

How to approach, measure and reduce Scope 1 & 2 carbon emissions

Supporting colleagues across your organisation understand language, concepts and challenges around sustainability

Insights into the energy market and how you can reduce costs and emissions from your energy consumption

Reducing waste and implementing circular economy principles

Helping you to authentically articulate your sustainability journey with customers & stakeholders

Bringing colleagues across your organisation on board with your sustainability journey and managing climate anxiety

What certifications can help your organisation and how to approach them

Measuring Scope 3 emissions & working with suppliers and value chain to reduce these



Delivered by:





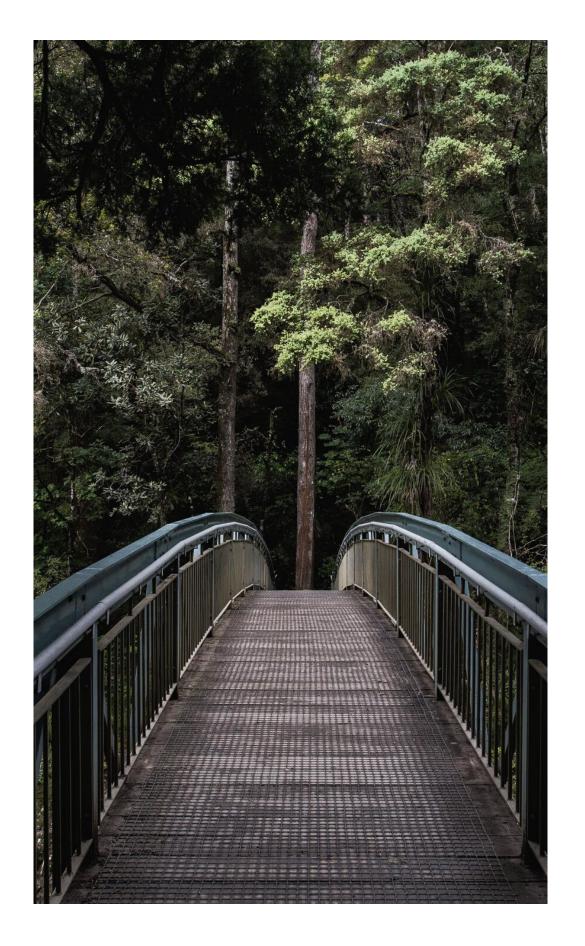






**REGISTRATION FORM** 

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"It's a crucial moment in our history. This could be a year for positive change, for ourselves, for our planet and for the wonderful creatures with which we share it. A year the world could remember proudly and say, 'we made a difference".

"If working apart we are a force powerful enough to destabilise our planet, surely working together we are powerful enough to save it." – Sir David Attenborough, COP26.





# Thank You for Joining Us!

Fill out your Feedback form

Free 1 day hotdesking or a future discounted event for giving us your feedback



hub@futureleap.co.uk consultancy@futureleap.co.uk events@futureleap.co.uk



