



GLOBAL BIODIVERSITY SCORE

Assessing
the biodiversity footprint of
companies and financial assets



23rd of June, 2022



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Agenda

10h00-10h10	<i>Welcome</i>
10h10-10h30	<ul style="list-style-type: none">• CDC Biodiversité & the Biodiversity Footprint team• Case study: biodiversity footprint assessment of 2 pilot sites of ADEME
10h30-11h30	<ul style="list-style-type: none">• Context of the biodiversity footprint• Methodology of the Global Biodiversity Score (GBS)• Biodiversity Footprint Assessment & SBTN's steps• Case study: biodiversity footprint assessment of Hermès International*• Case study: biodiversity footprint assessment of gaming materials from La Française des Jeux*
11h30-11h55	<ul style="list-style-type: none">• TNFD & proposals for financial institutions• Case study: BIA-GBS for La Financière de l'Echiquier
11h55-12h20	<ul style="list-style-type: none">• The B4B+ Club• GBS trainings• Towards a common standard for biodiversity footprint
12h20-12h30	<i>Closing</i>

*for case studies, see the video replay on [CDC Biodiversité's youtube chanel](#)

CDC Biodiversité



Manon Bézard



CDC BIODIVERSITÉ



CDC Biodiversité, a company dedicated and committed to biodiversity

- Private subsidiary of the Caisse des Dépôts et Consignations Group, the biggest public financial institution in France.
- CDC Biodiversité is a **French consulting & engineering firm specialized in positive actions for biodiversity, biodiversity sustainable management (biodiversity offsets), and the measurement of corporate biodiversity footprint.**

CDC Biodiversité has a wide range of services for different stakeholders with the aim of protecting biodiversity



Long-term restoration and ecological management

- ✓ Ecological compensation actions for companies
- ✓ Voluntary ecological restoration actions
- ✓ Provision of long-term land investments for the conservation of natural areas
- ✓ Promoting biodiversity in cities



Training and research

- ✓ Research and publication on economics & biodiversity topics
- ✓ Realization and presentation of training modules for all economic actors



Studies and engineering

- ✓ Strategy and integration of biodiversity into economic models
- ✓ Development and implementation of biodiversity footprint measurement solutions for public and private actors
- ✓ Creators of the Global Biodiversity Score

Team members

Joshua Berger
Head of the Biodiversity
Footprint Department



Development

Margaux Durand
Research officer - GBS



Patricia Zhang
Data scientist



Sibylle Rouet Pollakis
Data scientist



B4B+ Club



Justine Mariette
Project officer – B4B+ Club



Elisa Magueur
Research officer – B4B+ Club

*BFA**



Manon Bézard
Project officer - BFA



Amandine Kemmel
Research officer - BFA

Local authorities



Joao Pereira da Fonseca
Project officer – GBS for
local authorities

Finance



Violette Pradère
Project officer - Finance



Antoine Vallier
Biodiversity indicators
expert - Finance

Training



Rose Choukroun
Project officer – Training



Emilie Ohlmann Lehmann
Program officer - Training

Case study: biodiversity footprint assessment of 2 pilot sites of ADEME



Noam Leandri
Chief Administrative Officer at ADEME



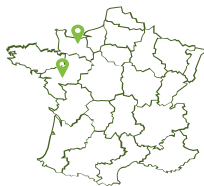
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Context and perimeter of the assessment

- **Assess the biodiversity footprint** as part of ADEME's impact reduction strategy and in connection with the **ecological transition objectives**
- **Public establishment** under the supervision of the Ministry of Ecological Transition and the Ministry of Higher Education, Research and Innovation
- **32 sites in France and overseas department** (6 sites)
- **Pilot project** to assess the biodiversity footprint carried out on **2 sites**:



Created by Myly
from the Noun Project

- **Angers, headquarters of ADEME**, in a semi-urban environment, with a permanent workforce of 426 people
- **Hérouville Saint Clair**, in an urban area with a permanent staff of 9 people

- Data from **2021** (dec. 31st of 2020 to dec. 31st of 2021)

Value chain boundaries:

Scope	Description
Scope 1	Pressures generated by ADEME's direct activity : land use (buildings, green spaces, etc.), water consumption, on-site GHG emissions (including gas combustion) and service vehicles
Scope 2	Pressures generated by the direct activity of energy suppliers
Upstream Scope 3	Pressures generated by the activity of suppliers (excluding energy purchases): <ul style="list-style-type: none"> - Purchases of goods and services - Transport for ADEME employees and home-to-work transport - Waste Management. It is carried out by a service provider for ADEME and therefore assessed in upstream Scope 3. - Gas purchases (upstream steps related to gas extraction by third parties)
Downstream Scope 3	<i>[Partial assessment with available data]</i> Visitors transport

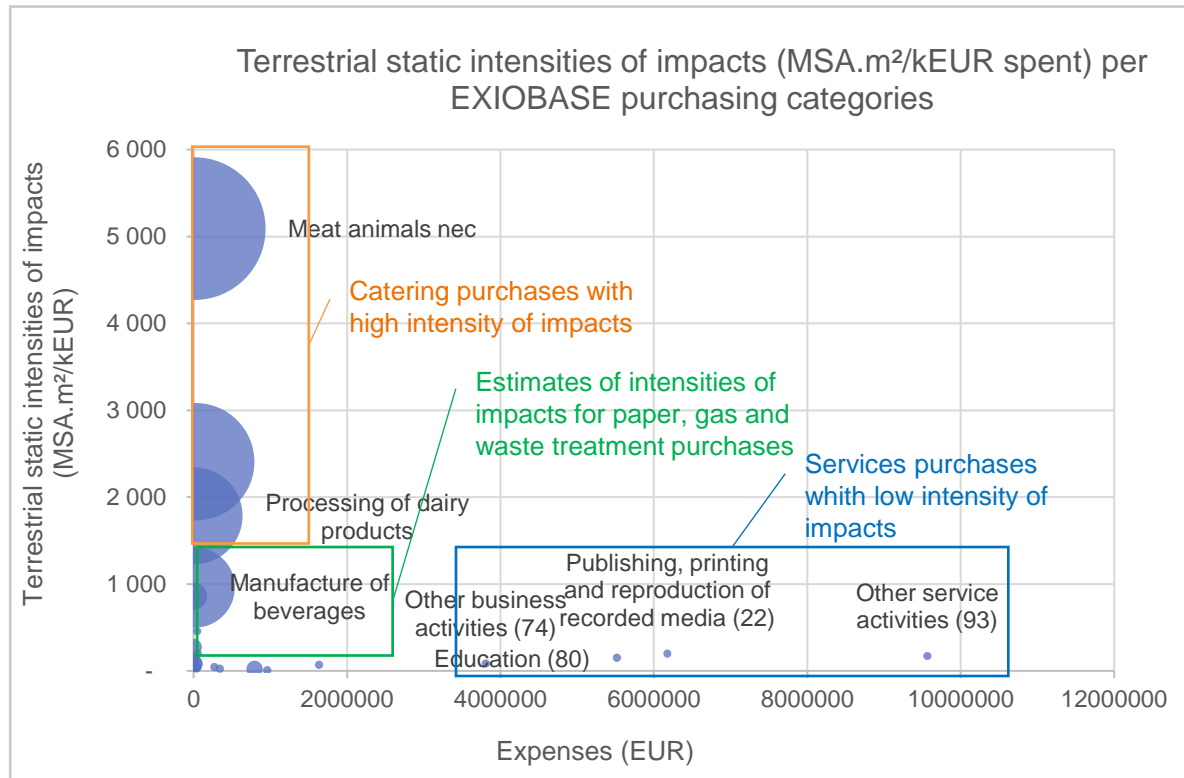
Focus on the main impacts: catering, paper, gas, waste

- Most of the impacts in Upstream Scope 3
- A significant share of impacts related to purchases of catering, paper, gas and waste treatment services
- Catering purchases = highest intensity of impact:
 - €1,000 spent on meat purchases represent a greater impact than €1,000 spent on vegetable purchases

→ A different reallocation of catering expenses can lead to a **significant reduction of the impact on biodiversity**

**n.e.c. : not elsewhere classified*

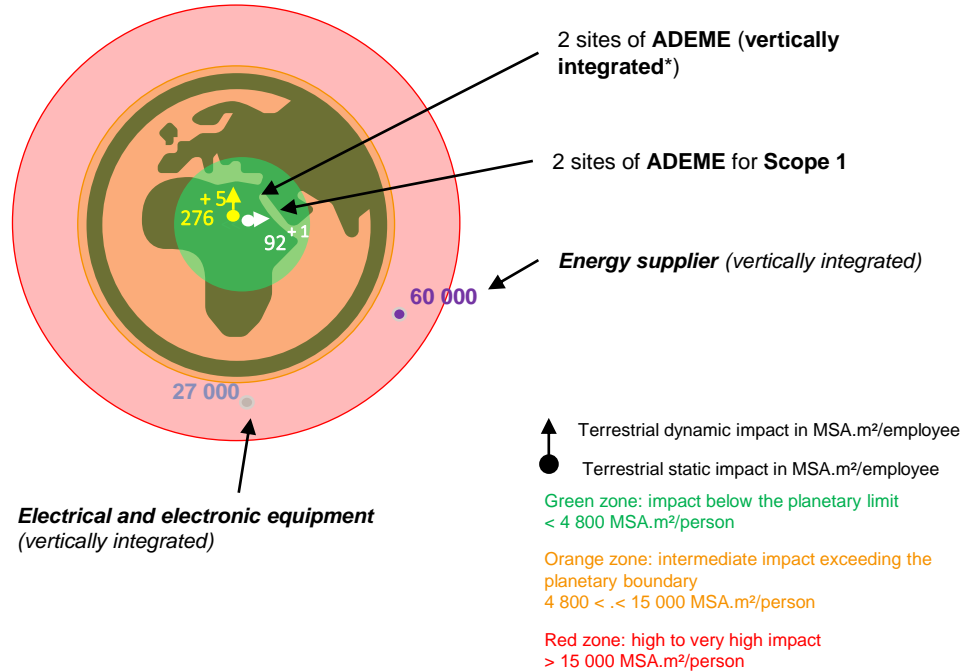
Note: The labels of the bubbles give the name of the EXIOBASE industry used in the GBS.



Biodiversity footprint of the professional activity of ADEME employees

- Reminder: **72 % MSA = level of ecosystem integrity necessary to stay below planetary boundaries** (CDC Biodiversité, 2019, Figure 4, p13).
- Estimate of the biodiversity footprint that each individual should have to stay below this planetary limit: **4 800 MSA.m²**
- For ADEME:
 - Terrestrial static intensity of impact = **276 MSA.m²/employee**
 - Terrestrial dynamic intensity of impact = **5 MSA.m²/employee**

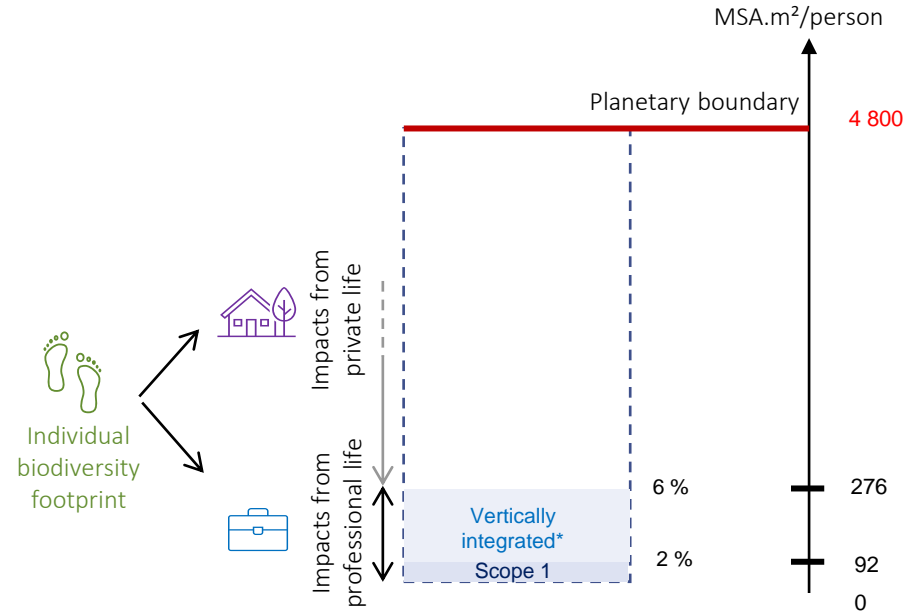
Benchmark of impact intensities per employee for ADEME and other industry sectors



*Vertically integrated means it's for Scopes 1, 2 and upstream 3 combined together.

Individual biodiversity footprint for ADEME employees

- Each individual has a biodiversity footprint including their impacts related to their private life and those related to their professional activity
- To respect the planetary boundaries, each individual should have a biodiversity footprint of 4 800 MSA.m²
- Professional biodiversity footprint relatively low for ADEME employees:
 - **6 % (vertically integrated) of the individual biodiversity footprint of ADEME employees correspond to their professional activity**



INDIVIDUAL BIODIVERSITY FOOTPRINT

*Vertically integrated means it's for Scopes 1, 2 and upstream 3 combined together.

Biodiversity footprint: context and overview



Justine Mariette



CDC BIODIVERSITÉ



Context: a massive loss of ecological integrity



68% Global average
terrestrial MSA

32% Global terrestrial
MSA loss



58.5% Global average
terrestrial MSA

32% Global terrestrial
MSA loss in 2010



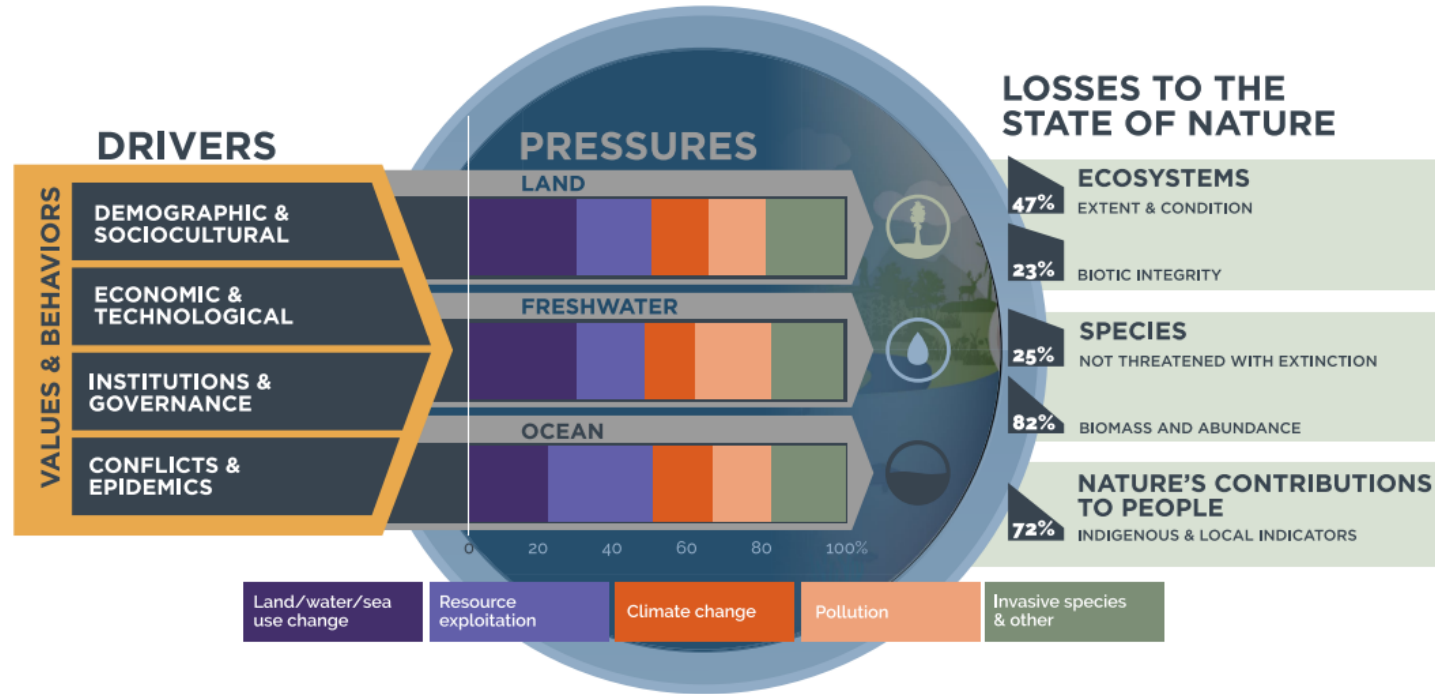
9.5%
Global terrestrial MSA loss
between 2010 and 2050

2010

2050

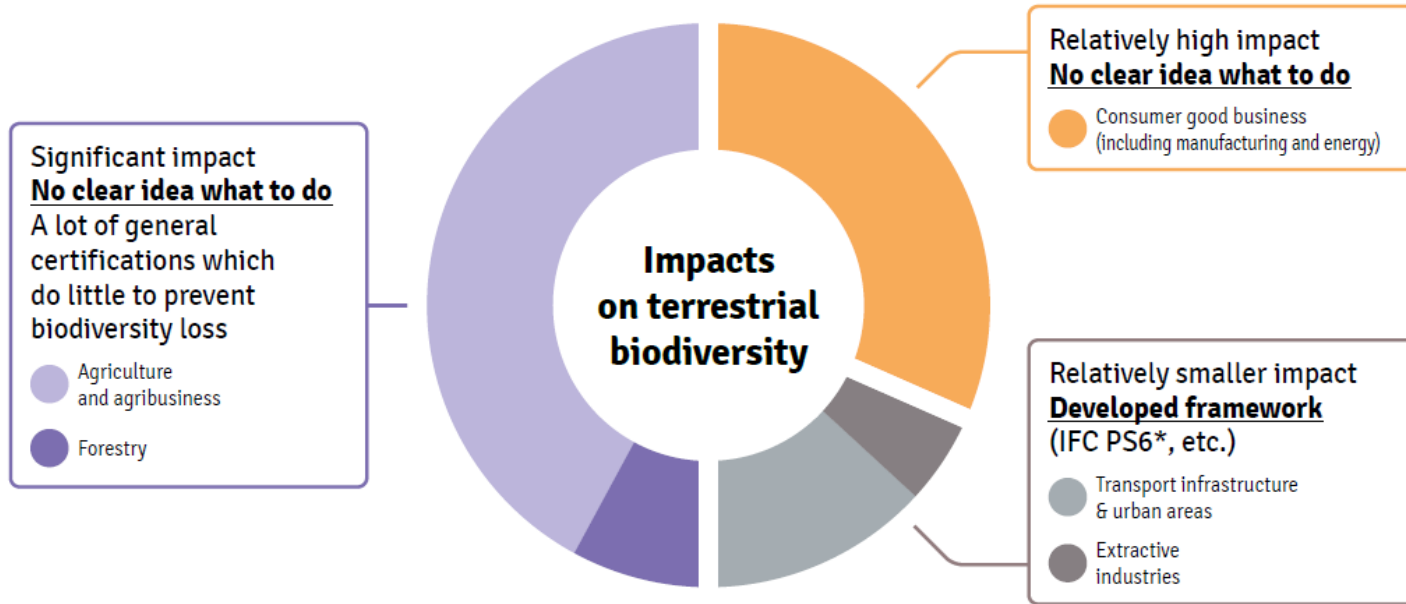
5 main pressures are causing biodiversity erosion

> Indirect drivers translate into direct pressures resulting in a loss of biodiversity



Lack of a satisfactory framework to measure impacts

> For most of the activities impacting biodiversity, there is no satisfactory framework to measure, avoid, reduce and offset their impacts

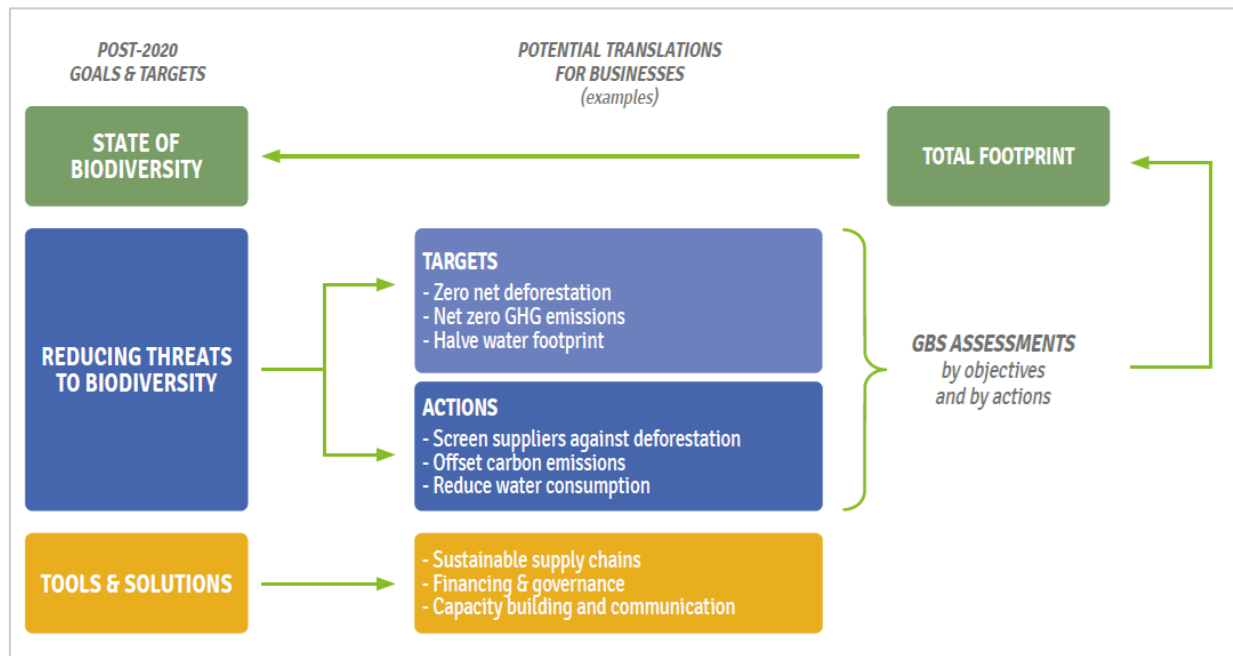


The GBS fits into the international framework of the CBD's First Draft

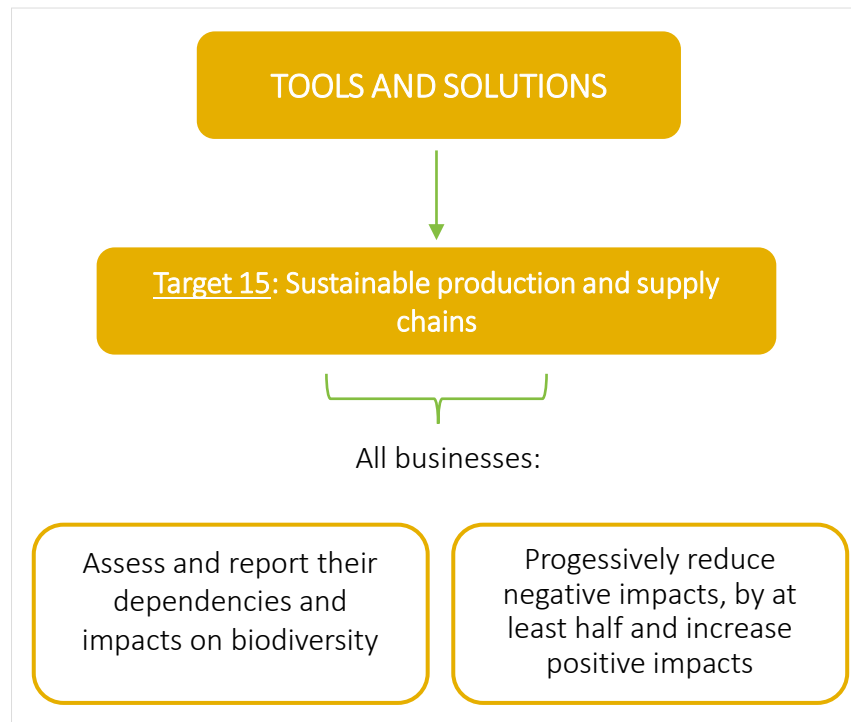
> The GBS makes it possible to take into account business actions and align them with international targets

The CBD First Draft proposes a framework for 2021-2030 with 4 goals, target actions to reduce impacts and tools and solutions

The GBS supports the CBD's recommendations for ecological biodiversity and more specifically ecosystems integrity.

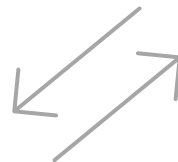


The GBS fits into the international framework of the CBD's First Draft



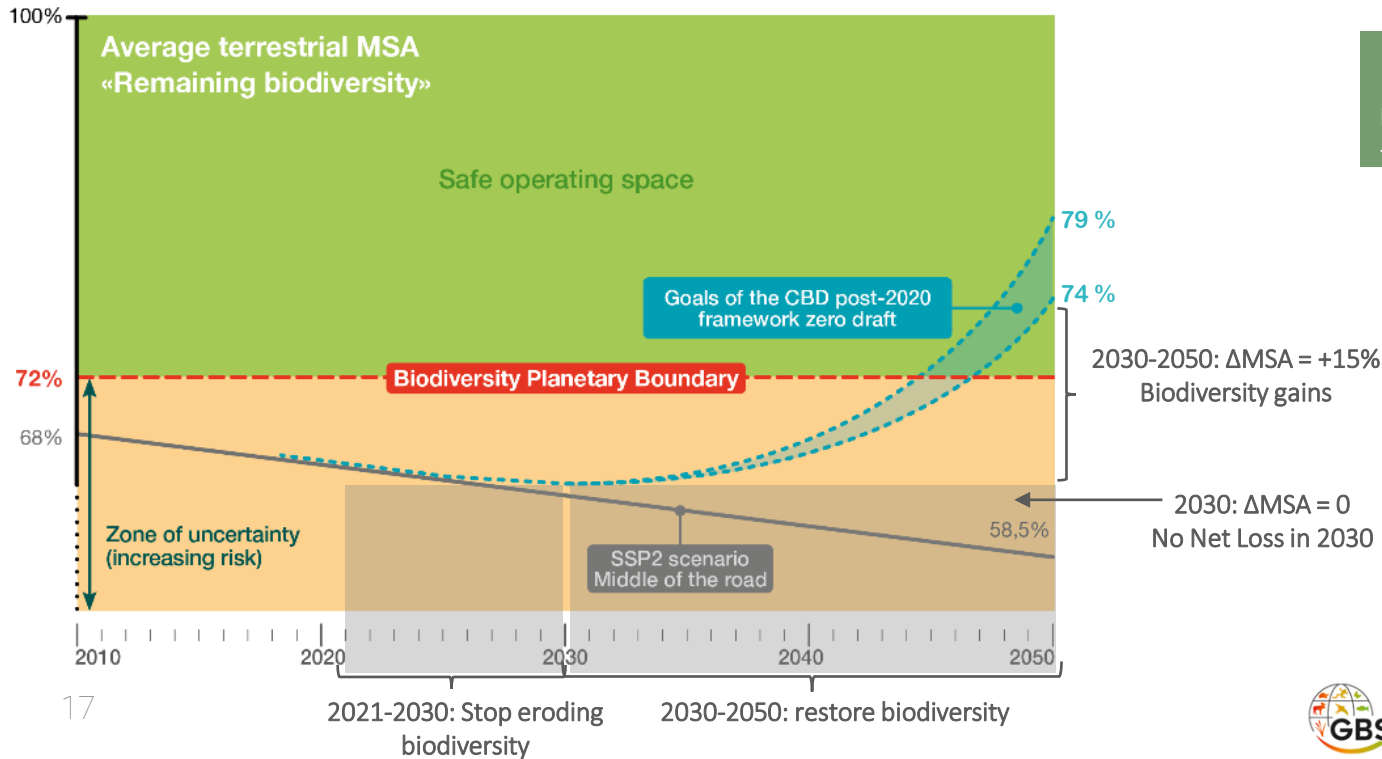
GBS supports **target 15 of the CBD's** First Draft, allowing businesses to:

- > Measure and report their impacts and dependencies on biodiversity;
- > Receive recommendations on how to reduce these negative impacts and increase positive impacts;
- > Monitor the impacts of actions undertaken.



Biodiversity loss: planetary boundary crossed for functional biodiversity

> Biodiversity loss is well documented and at a global level, the situation is worst than for climate.



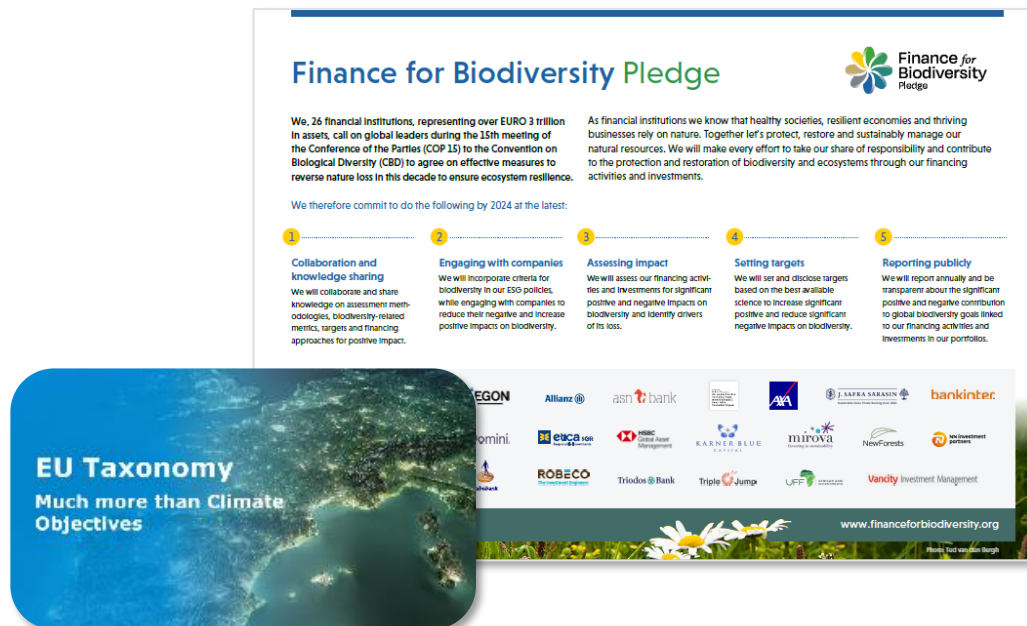
A) Area and integrity of ecosystems:

No Net Loss by 2030,
+ 15% by 2050

Through the goal A, the CBD's First draft calls for the reversing of the current trend : the scenario « **bending the curve** » will likely come up as the reference scenario for biodiversity, post 2020.

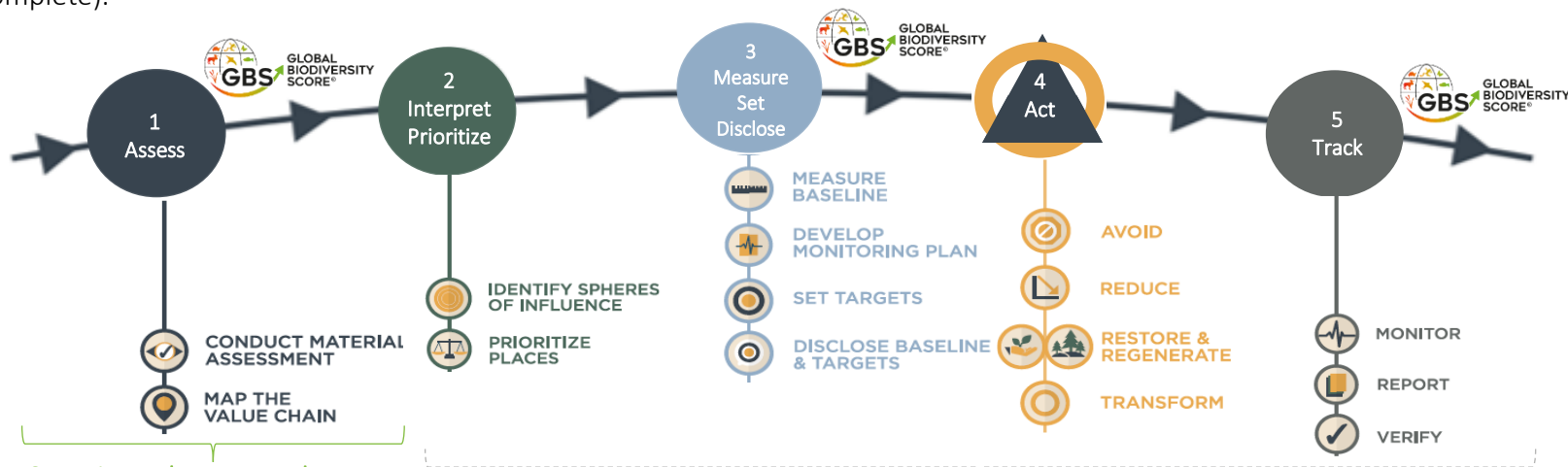
3 major trends are driving companies to measure their impacts

1. Management of operational and market risks and opportunities
2. Demand from investors, that will make unsolicited assessments
3. Future regulations



The GBS connects to the five-step process to set SBTs for Nature

- > The GBS is one of the **tools that supports businesses involved in the Science Based Target Network**, to set relevant targets with regards to the planetary boundaries
- > The SBTN **methods, tools and guidance are under development** and the GBS offers **partial elements to be improved, on ecological integrity** (the SBTN makes no representation that the tools presented here will be appropriate to setting an SBT for nature when SBTN's methods are complete).

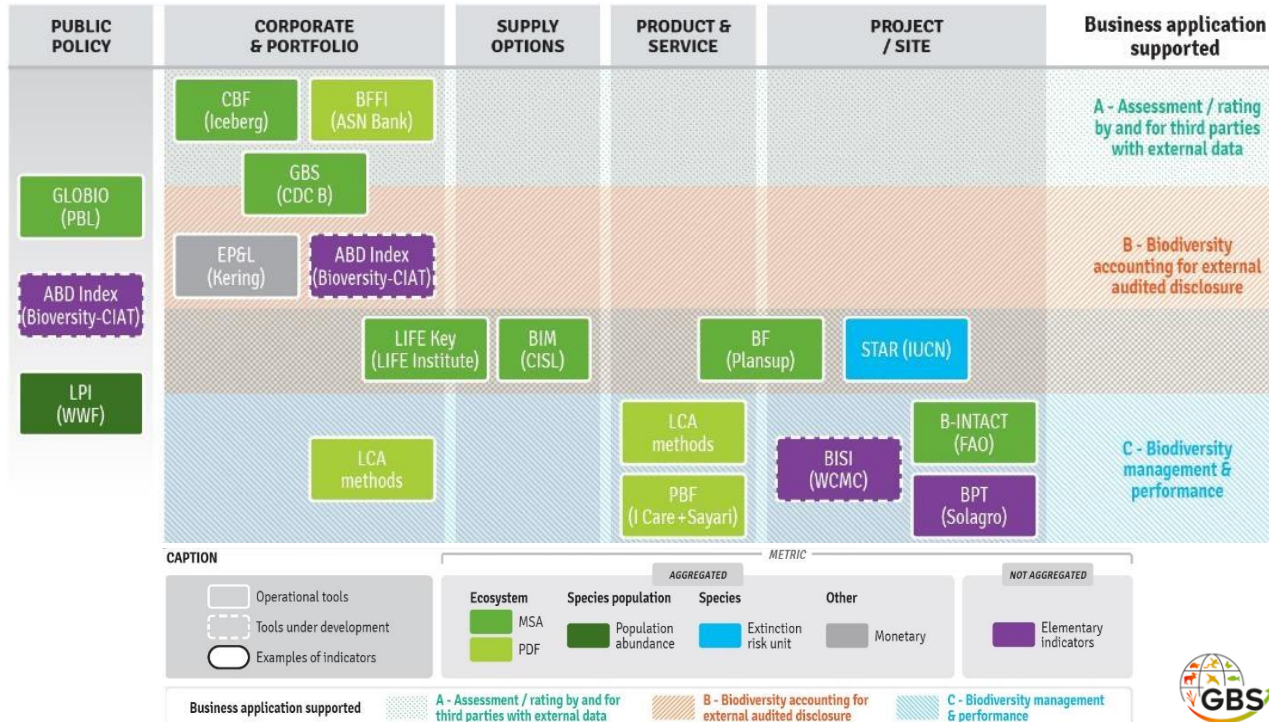


Step 1 can be covered during a biodiversity footprint assessment with the GBS.

Steps 2 and 3 can be partially addressed during a biodiversity footprint assessment with the GBS, but these are preliminary and experimental response elements.

Biodiversity footprint existing tools' mapping

> The GBS focuses on companies and assets portfolios but still meet with the other dozen of existing tools at a the global level.



Global Biodiversity Score presentation



Violette Pradère

GBS Metric : the MSA describes ecosystem's integrity between 0% and 100%

MSA : Mean Species Abundance

FOREST ECOSYSTEM



Pristine forest



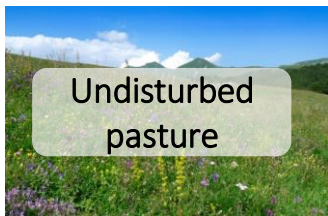
Selective logging



Plantation



Urban area



Undisturbed pasture



Extensive cattle farming



Intensive cattle farming



Urban area

PASTURE ECOSYSTEM

100 %

Remaining biodiversity

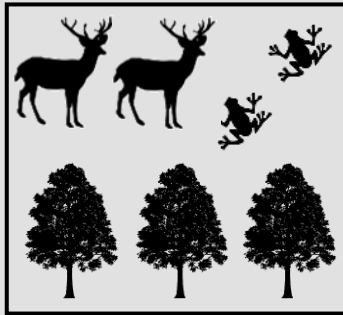
0 %

Remaining biodiversity

The Mean Species Abundance (MSA) : computation

- Only account for species present in undisturbed situation
- Ratios of species abundance between observed and undisturbed states can't exceed 1

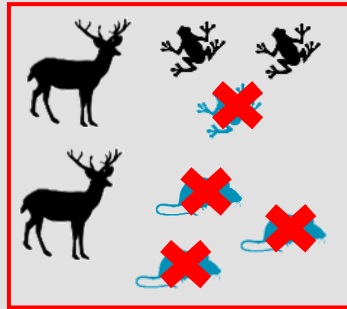
UNDISTURBED



$$\text{MSA} = 100 \%$$

Remaining
biodiversity

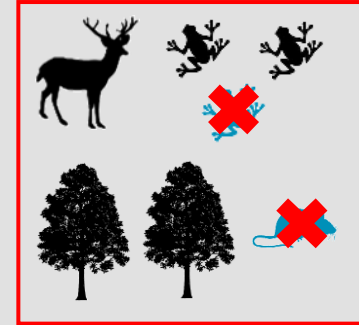
DISTURBED 1



$$\text{MSA} = \frac{\frac{1}{2} + \frac{1}{3} + \frac{2}{2}}{3} = 61\%$$

Remaining
biodiversity

DISTURBED 2

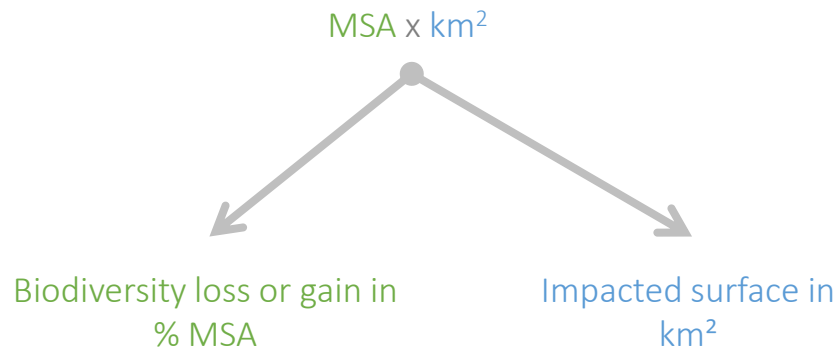


$$\text{MSA} = \frac{\frac{1}{2} + \frac{2}{3} + \frac{2}{2}}{3} = 72\%$$

Remaining
biodiversity

The GBS evaluates the fraction of biodiversity integrity lost or gained on a given surface, in MSA.km²

The unit used by the GBS integrates the MSA on the impacted surface



An impact of 1 MSA.km²
is equivalent to
the artificialisation of 1 km² of undisturbed natural ecosystem

Example

Conversion of pristine forest into a plantation on 100 km²



MSA = 100 %

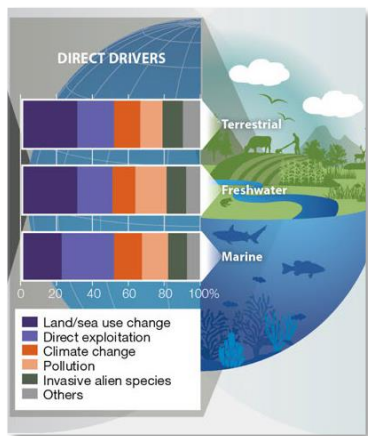





MSA = 30 % remaining
biodiversity
(i.e. 70 % MSA of biodiversity loss)

This conversion causes an impact of 70 MSA.km²

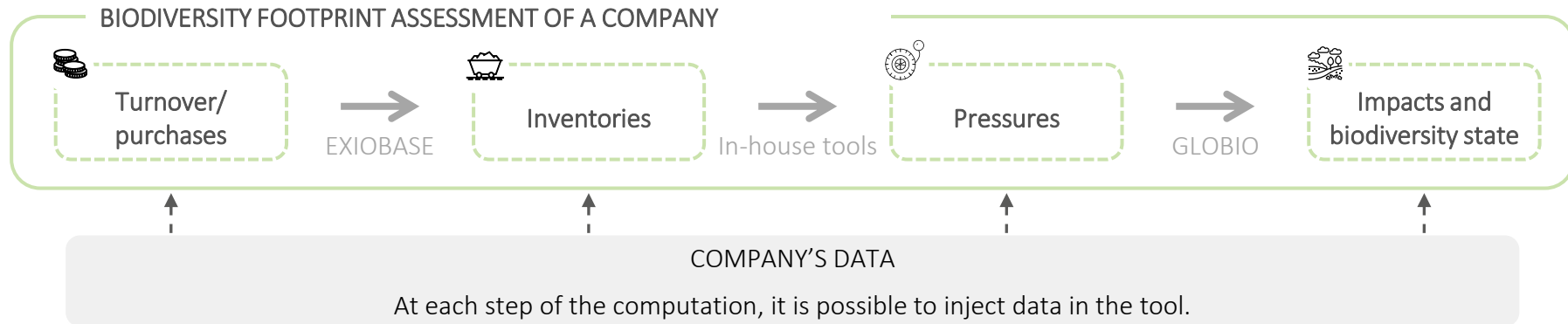
$(100 \% - 30 \%) \times 100 \text{ km}^2$

The GBS covers the key pressures for terrestrial and freshwater biodiversity

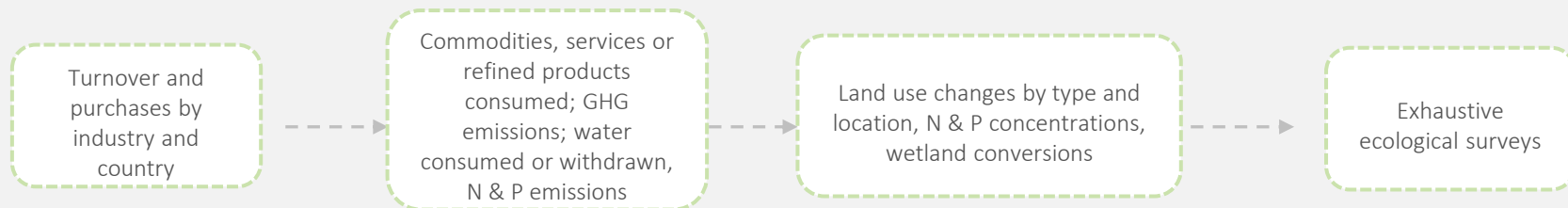


IPBES PRESSURES	GBS / GLOBIO PRESSURES		
	 Terrestrial	 Freshwater	 Marine
Land/sea use change	Land use Fragmentation of natural habitats Human encroachment	Wetland conversion	Not covered
Direct exploitation	Pressures due to resources extraction (crops, mining...)	Hydrological disturbance due to direct water use	
Climate change	Climate change	Hydrological disturbance due to climate change	
Pollution	Atmospheric nitrogen deposition Terrestrial ecotoxicity	Land use in catchment of rivers Land use in catchment of wetlands Freshwater eutrophication Freshwater ecotoxicity	
Invasive alien species	Not covered		

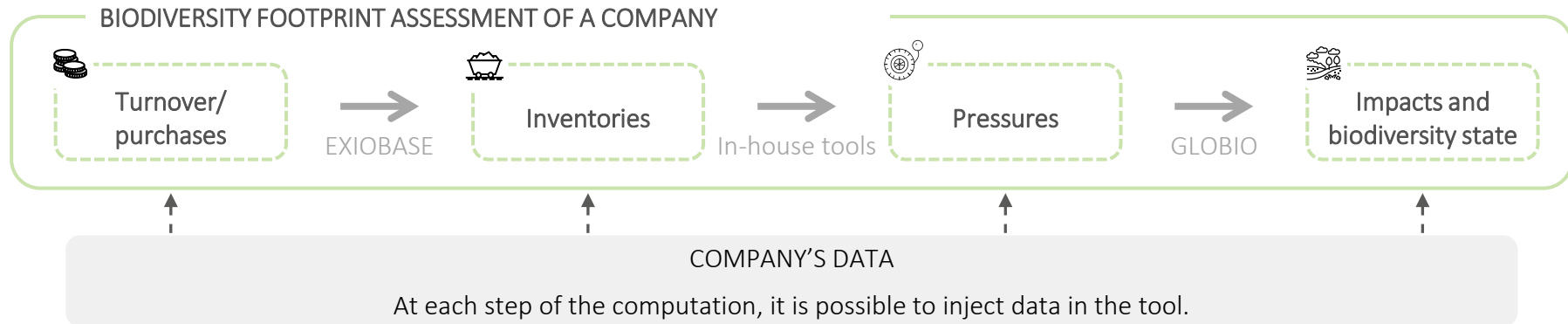
The Global Biodiversity Score tool: methodology



EXAMPLES

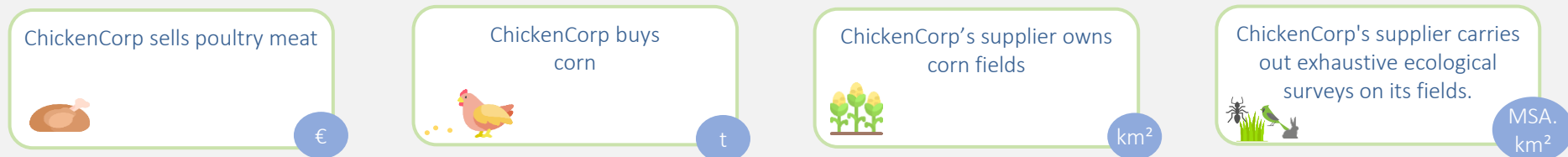


The Global Biodiversity Score tool: data examples

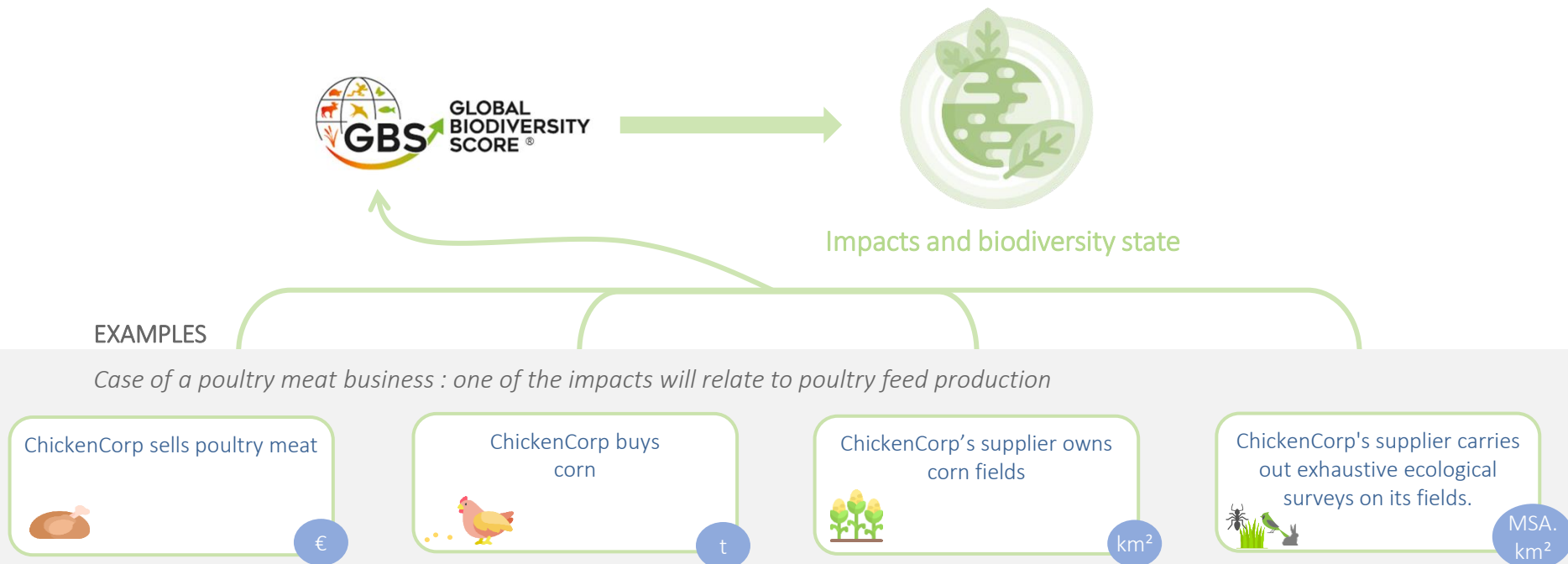


EXAMPLES

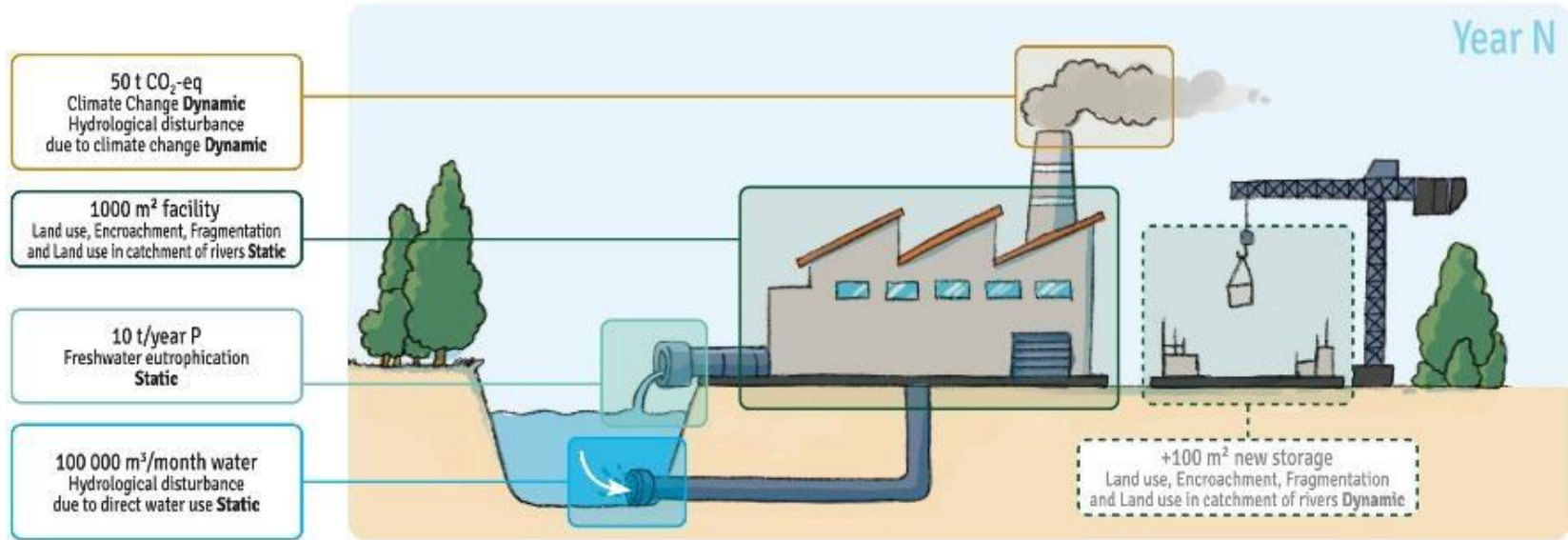
Case of a poultry meat business : one of the impacts will relate to poultry feed production



The Global Biodiversity Score tool: data allows to assess impacts and biodiversity state



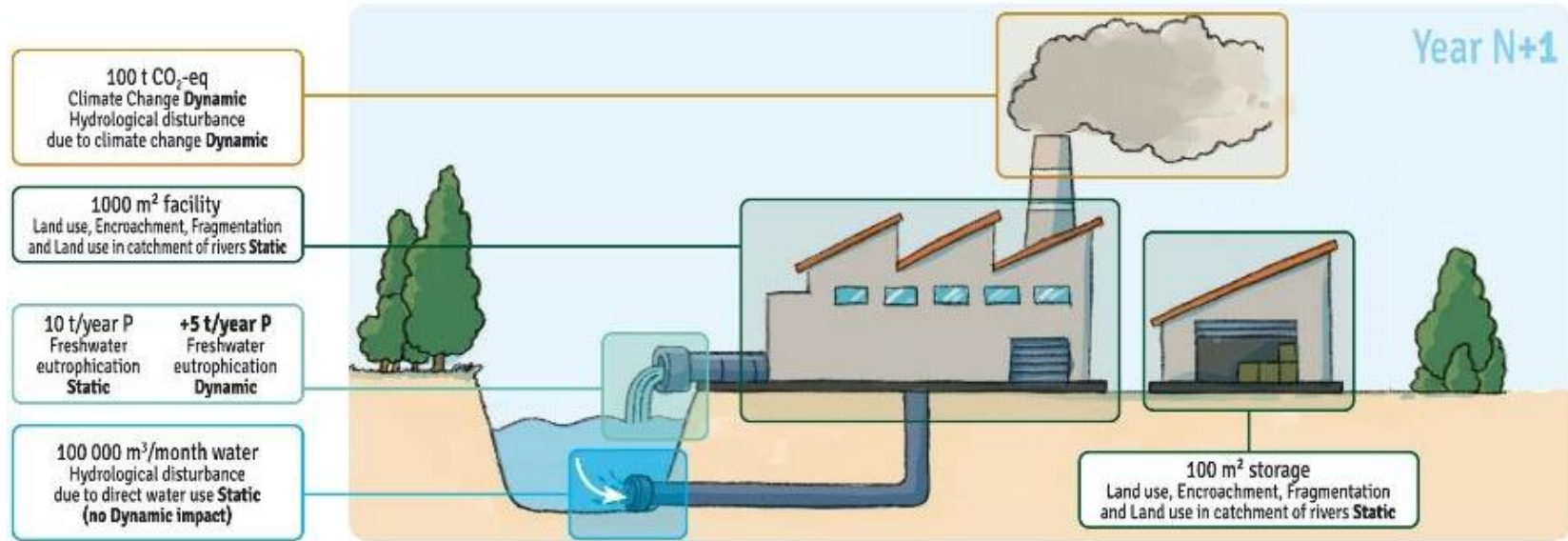
The GBS accounts separately for static (stocks) and dynamic impacts (variation of stocks)



Static impacts: cumulated negative impacts

Dynamic impacts: periodic gains or losses over the period assessed – *e.g., dynamic impact associated to +100 m² of storage area during Year N*

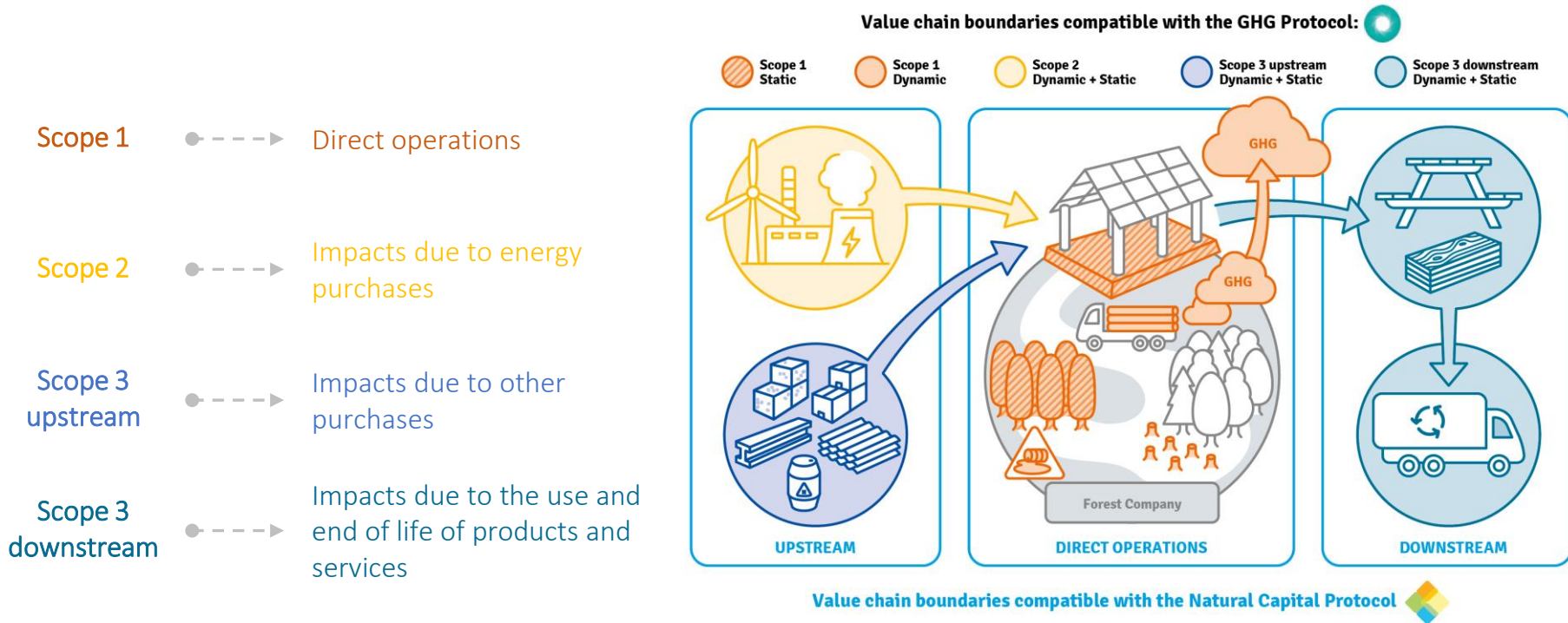
The GBS accounts separately for static (stocks) and dynamic impacts (variation of stocks)



Static impacts: cumulated negative impacts – *in N+1, the 100m² of the storage area built during the previous year are now accounted in the static impacts.*

Dynamic impacts: periodic gains or losses over the period assessed

The concept of “Scopes” allows to consider the impacts of the entire value chain





GLOBAL BIODIVERSITY SCORE

Assessing the biodiversity
footprint of companies and
financial assets



Ask your questions on Mentimeter

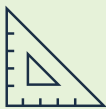
Does your company use the notions of
Scopes 1, 2 and 3 from the GHG Protocol ?



Go to www.menti.com and enter
the code: 5174 6959

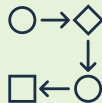
The GBS key features

01 Aggregated metric



The GBS evaluates impacts in **MSA.km²**, the fraction of biodiversity integrity lost over a given surface

02 Whole value chain



The GBS measures the **impacts on biodiversity generated by economic activities**

03 Stocks and variation of stocks of impacts



The GBS considers **static** (negative cumulated impacts) and **dynamic** (periodic gains or losses) impacts

04 Pressure-impact model



The GBS assess the impacts on biodiversity generated by economic activities by **modeling pressures** on ecosystem, with the help of **GLOBIO model**

Corporate biodiversity targets: quantitative targets examples

COMPANY	INDUSTRY	TARGETS		
		STATE OF BIODIVERSITY	PRESSURES	OTHERS
Acciona	Building	<ul style="list-style-type: none"> Neutral biodiversity footprint 		
Alpro	Food	<ul style="list-style-type: none"> No official target yet. Seeks to be One Planet Compatible. 		
ASN Bank	Finance	<ul style="list-style-type: none"> Net positive effect on biodiversity by 2030 		
Danone	Food		<ul style="list-style-type: none"> Zero deforestation by the end of 2020 Promotion of regenerative agriculture practices in favour of animal and plant biodiversity 25% reduction of the total volume of water consumption by 2030 & action plan for water-stressed watersheds Carbon neutrality by 2050 	
Grupo Red Eléctrica	Energy	<ul style="list-style-type: none"> Positive net impact on natural capital in the vicinity of its facilities in 2030 (Scope 1) 	<ul style="list-style-type: none"> Reduction of water consumption in all work centres to 6.5 m³/employee/year in 2030 100% reduction in the use of phytosanitary products in substations in 2030 	<ul style="list-style-type: none"> Zero single-use plastics in 2030 0% waste to landfill in 2030 ...

Corporate biodiversity targets: quantitative targets examples

COMPANY	INDUSTRY	TARGETS		
		STATE OF BIODIVERSITY	PRESSURES	OTHERS
GSK	Pharmaceuticals	<ul style="list-style-type: none"> • Net positive impact on nature by 2030 		
Iberdrola	Energy	<ul style="list-style-type: none"> • No Net Loss of biodiversity by 2030. • Ensure that new facilities deliver a net positive impact on biodiversity, where possible (Scope 1) 	<ul style="list-style-type: none"> • Reducing its CO2 emissions by 50% in 2030, with respect to 2007 and becoming carbon neutral by 2050, with its emissions in Europe projected to be almost zero by 2030. 	<ul style="list-style-type: none"> • Avoiding new infrastructures in designated conservation areas
Kering	Luxury	<ul style="list-style-type: none"> • Net positive impact on biodiversity by 2025 (regenerating & protecting 6x the total land footprint of its supply chain) 	<ul style="list-style-type: none"> • Convert 1 million ha of farms and rangelands in its supply chain landscapes into regenerative agriculture by 2025 	<ul style="list-style-type: none"> • Protect an additional 1 million ha of critical, 'irreplaceable' habitat outside of its supply chain by 2025
L'Oréal	Cosmetics	<ul style="list-style-type: none"> • 100% of sites with positive impacts on biodiversity compared to 2019, by 2030 	<ul style="list-style-type: none"> • Flat land occupancy vital to the sourcing of ingredients compared to 2019 	<ul style="list-style-type: none"> • 100% sustainable sourcing of bio-based materials by 2030 (none linked to deforestation)
Solvay	Chemistry		<ul style="list-style-type: none"> • -30% pressure on biodiversity by 2030 compared to 2018 	

Biodiversity footprint assessments



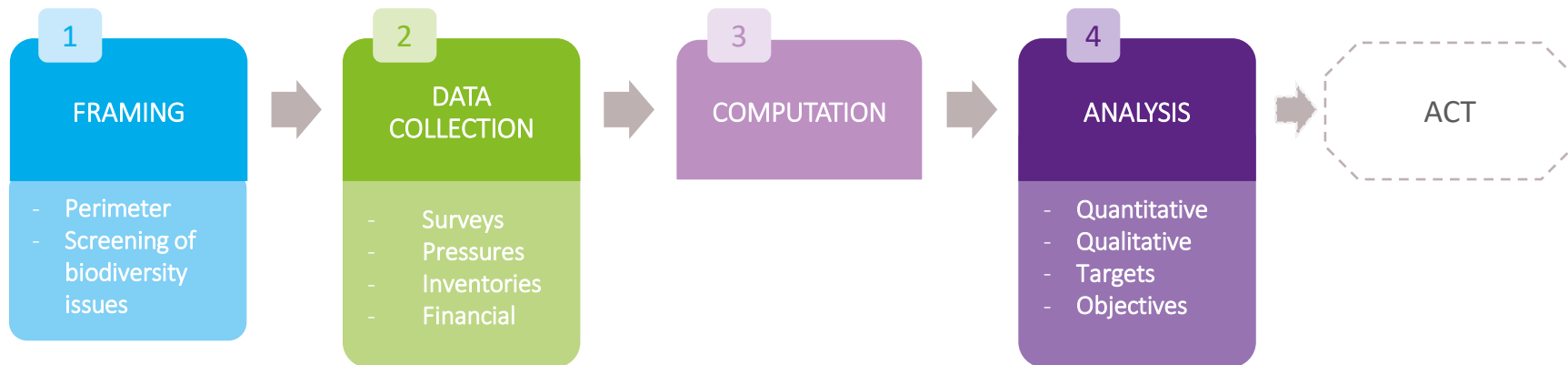
Amandine Kemmel



CDC BIODIVERSITÉ



A biodiversity footprint assessment with the GBS follows 4 main steps

















After that, and in line with the Science Based Targets Network (SBTN)'s framework, companies can **Act** to avoid and reduce their impact on biodiversity. They can also regenerate and restore ecosystems or contribute to system-wide change (transform)¹. Finally, companies can **monitor** their biodiversity footprint and observe how their actions contribute to align with a trajectory beneficial to biodiversity².

37 ¹Corresponding to Step 4 "Act" : avoid, reduce, restore & regenerate, transform (from the SBTN's framework)
²Corresponding to Step 5 "Track" : monitor, report, verify (from the SBTN's framework)

The GBS can use a very wide range of data inputs, with a varying quality

Generic data

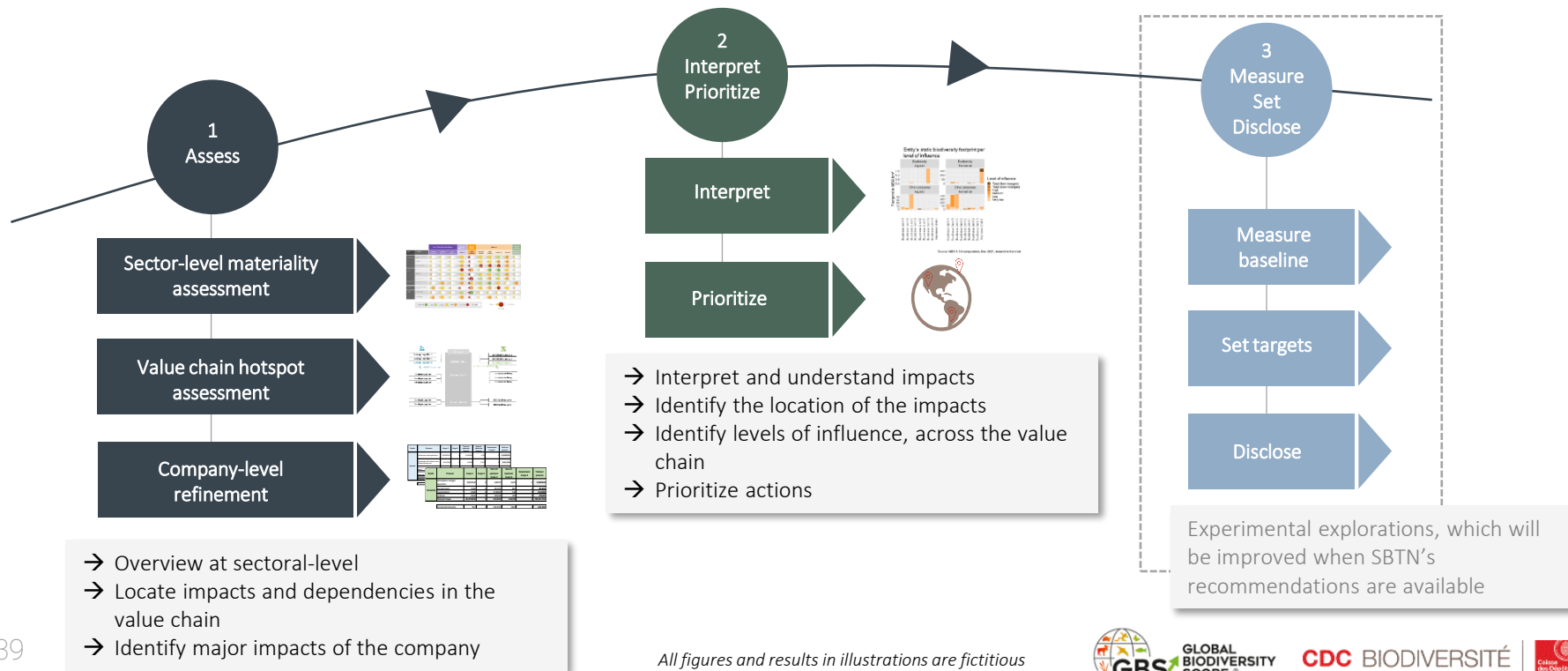
More qualitative data for the GBS

General	Products	Raw materials <i>purchased and/or produced amounts (t)</i>	Physical flows	Pressures
Financial : purchases and turnover 	Transformed products: purchased and/or produced amounts in LCA functional unit (kg, t, m ³ ...), 	Crops : each crop (wheat, maize...) and location of origin 	Greenhouse gas: emissions (t) of each gas 	Land use: surfaces (ha) occupied and transformed per GLOBIO category (urban area, natural forest...) and location of the surfaces 
	Electricity: kWh of electricity consumed (only in GBS 1.4.0 with an ecoinvent licence) 	Metals and minerals: each metal or mineral and location of origin 	Hydrological disturbance: volumes (m ³) of withdrawn water (and location of catchment) and volumes (m ³) of consumed water 	Eutrophication: amounts (kg) or concentrations of emitted phosphorus and nitrogen and location of emissions 
		Woodlog: each wood type (hardwood/softwood) and location of origin 	Ecotoxicity: emissions (kg) of ecotoxic substances and emission areas (air, soil...) 	
		Livestock: each animal product (eggs, meat, milk...) and location of origin 		
		Grass: grazed grass and location of origin 		
		Oil & gas: oil and gas and location of consumption 		

Overview of all input data currently used in the GBS: some will not be required, depending on the project

A biodiversity footprint assessment following SBTN recommendations

The SBTN **methods, tools and guidance are under development** and the GBS offers **partial elements to be improved, on ecological integrity** (the SBTN makes no representation that the tools presented here will be appropriate to setting an SBT for nature when SBTN's methods are complete).



A biodiversity footprint assessment following SBTN recommendations

WEBINAR GBS & SBTN



Find out more information on the GBS alignment to SBTN recommendations in a dedicated webinar, held in March 2022:



Webinar | Setting Science-Based Targets for Nature with the GBS

[Replay video - EN](#)

[PDF presentation - EN](#)

The results can also be put into perspective

Comparison to global orders of magnitude and translation into area equivalents

Scope 1 – Terrestrial impact intensities

Terrestrial Dynamic: 2 MSA.m²/k€

Loss equivalent to the area of Monaco city for each billion € of turnover

Terrestrial Static: 400 MSA.m²/k€

Loss equivalent to the area of 4 times Paris for each billion € of turnover

Global impacts

Terrestrial Dynamic: 300 000 MSA.km²

Loss equivalent to the area of Germany every year

Terrestrial Static: 46 000 000 MSA.km²

Loss equivalent to the area of Europe, North America and Oceania combined

Aquatic Static: 2 600 000 MSA.km²

Loss equivalent to the area of North American Great Lakes

CDC Biodiversité is developing industry benchmarks to help the assessment of companies' biodiversity performance

First version of sectoral **benchmark sheets** for the industries of **AGRICULTURE & AGRIFOOD** and **CHEMICALS** published early november 2021.

The benchmark sheet for the **CONSTRUCTION** sector is under consultation

Benchmark sheets:

- Agriculture & Agrifood [\[link\]](#)
- Chemicals [\[link\]](#)
- Construction [\[link\]](#)
- Technical annex [\[link\]](#)

For more information: [\[link\]](#)



Sectors	Status	High-priority sectors targeted by the National Biodiversity Action Plan
Agriculture Agri-food	Published	X
Raw material extraction		
Construction sector	Under consultation	X
Chemicals industry	Published	X
Energy (production and supply of electricity)	Under development	X
Manufacture of electrical equipment	Under consultation	
Manufacturing industry		
Distribution sector		
Waste and waste management sector		
Transport		
Financial services		
Non-financial services and other activities		
Processing		

Industry sectors are addressed gradually in the GBS

According to the development of the GBS and the publication of benchmark factsheets, industry sectors can be prioritized and some of them may be more complex to address with the GBS.

Mature sectors, with high impacts	Intermediate sectors	Complex sectors, with lower impacts
<ul style="list-style-type: none">• Raw materials extraction• Agriculture & Agri-Food• Energy• Electrical and electronic equipment	<ul style="list-style-type: none">• Chemicals & Cosmetics• Textile industry• Processing• Transport• Manufacturing industry	<ul style="list-style-type: none">• Distribution• Building sector• Waste and waste management• Non financial services• Financial services• Consulting• Audit• Media

Terms and conditions of a biodiversity footprint assessment with the GBS

Duration and budget of each biodiversity footprint assessment vary according to different criteria:

- ☐ Type of assessment conducted:
 - **Screening of impacts** with financial data (+ possibly GHG emissions and/or land use in Scope 1)
 - **Biodiversity footprint assessment** (robust assumptions and more complete data)
- ☐ Assessed **perimeter**
- ☐ Addressed **sectors**
- ☐ **Quality of the data** available:
 - Format adapted or not to the GBS nomenclature
 - Quantity of missing data and complexity of the assumptions to be applied
- ☐ **Reporting levels** for the results and analysis (in general, 1 to 5)
- ☐ **Analysis of reduction actions** with trajectory to 2050 (generally 3 to 4 actions)

Additional options:

- ☐ **Elements according to SBTN's recommendations**, on ecological integrity
- ☐ **Specific developments** of GBS modules or impact factors



Duration : **3 to 6 months**



Relatively simple cases:
35 to 65 k€ (excl. VAT)



Intermediate cases:
50 to 100 k€ (excl. VAT)



Relatively complex cases:
80 to 150 k€ (excl. VAT)

For more information: gbs@cdc-biodiversite.fr

34 assessments already realised or undergoing, by June 2022

COMPANY	SECTOR	ASSESSMENT	ASSESSORS	PUBLIC RESULTS	YEAR OF ASSESSMENT
2020					
Schneider Electric	Electrical and electronic equipment	Schneider Electric's end to end Biodiversity Footprint Assessment	CDC Biodiversité, PRé sustainability	White paper - Sept. 2020	2020
Decathlon	Distribution sector	Biodiversity Footprint Assessment	Decathlon	No	2020
2021					
Vattenfall	Energy (production and supply of electricity)	Assessment of Vattenfall biodiversity footprint in line with the SBTN's guidance	CDC Biodiversité, Deloitte	No	2021
Nestlé Waters France	Agriculture and Agri-Food	Nestlé Waters 4 brands Biodiversity Footprint Assessment	CDC Biodiversité, TBC BioPerf.biz	No	2021
Hermès International	Manufacturing industry	Biodiversity Footprint Assessment	CDC Biodiversité, WWF	2021 Universal Registration Document (p157)	2021
Almo Nature Benefit SpA	Agriculture and Agri-Food	Benchmark report for the cat & dog pet food industry	CDC Biodiversité,	No	2021
Adeo	Distribution sector	Biodiversity Footprint Assessment	B&L	No	2021
Agrifood company	Agriculture and Agri-Food	Sector level materiality assessment	Utopies	No	2021
Food service company	Agriculture and Agri-Food	Sector level materiality assessment	Utopies	No	2021
Engie	Energy (production and supply of electricity)	Sector level materiality assessment	Utopies	No	2021
UTMB (Ultra Trail du Mont Blanc)	Non financial services and other activities	Sector level materiality assessment	Utopies	No	2021
ADEME	Non financial services and other activities	Biodiversity Footprint Assessment on pilot sites	CDC Biodiversité, Camille Accolas	No	2021-2022
La Française des Jeux	Non financial services and other activities	Case study on gaming materials	CDC Biodiversité, with partnership of FSC,	No	2021-2022
Multinational Leisure company	Non financial services and other activities	Sector level materiality assessment	Biodiv'Corp	No	2021-2022

34 assessments already realised or undergoing, by June 2022

COMPANY	SECTOR	ASSESSMENT	ASSESSORS	PUBLIC RESULTS	YEAR OF ASSESSMENT
2021					
Picard	Agriculture and Agri-Food	Biodiversity Footprint Assessment	Biodiv'Corp	No	2021-2022
TSE (Third Step Energy)	Energy (production and supply of electricity)	Sector level materiality assessment	Biodiv'Corp	No	2021-2022
Charcoal company	Processing	Biodiversity Footprint Assessment	Blooming	No	2021-2022
Energy company #1	Raw materials extraction	Preliminary study	Blooming	No	2021-2022
Multinational professional services company	Non financial services and other activities	Sector level materiality assessment	TBC	No	2021-2022
Nestlé Waters UK	Agriculture and Agri-Food	Biodiversity Footprint Assessment	TBC	No	2021-2022
Telecommunication company	Non financial services and other activities	Biodiversity Footprint Assessment	TBC	No	2021-2022
Retailer company	Agriculture and Agri-Food	Sector level materiality assessment	TBC	No	2021-2022
Technology company #1	Non financial services and other activities	Sector level materiality assessment	TBC	No	2021-2022
Technology company #2	Non financial services and other activities	Sector level materiality assessment	TBC	No	2021-2022
Total Energies	Energy (production and supply of electricity)	Case study on pilot sites	TBC	No	2021-2022
2022					
Energy company #2	Energy (production and supply of electricity)	Biodiversity Footprint Assessment	CDC Biodiversité, TBC	No	2022
Luxury company	Manufacturing industry	Biodiversity Footprint Assessment	CDC Biodiversité,	No	2022
Construction company	Building sector	Biodiversity Footprint Assessment	CDC Biodiversité,	No	2022
Groupe Les Mousquetaires	Distribution sector	Biodiversity Footprint Assessment	Biodiv'Corp	No	2022
Food company	Agriculture and Agri-Food	Biodiversity Footprint Assessment	TBC	No	2022
Real estate company	Non financial services and other activities	Biodiversity Footprint Assessment	TBC	No	2022
Renewable energy company	Energy (production and supply of electricity)	Biodiversity Footprint Assessment	TBC	No	2022
Cosmetics company #2	Chemicals industry	Biodiversity Footprint Assessment	Utopies	No	2022
Building company	Building sector	Biodiversity Footprint Assessment	Utopies	No	2022

Who can assess the biodiversity footprint of companies ?

CDC BIODIVERSITÉ



supports you in carrying out a biodiversity footprint assessment

Consultants who were trained as assessors that you can contact :



Axa Climate	Théophile	Bellouard
B&L Evolution	Sylvain	Boucherand
Biodiv'Corp	Véronique	Dham
Blooming	Kevin	Mozas
Camille Accolas	Camille	Accolas
Deloitte	Marianne	Dupré
EcoAct	Jeanne	Barreyre
I Care	Eliette	Verdier
ICF International	Yann	Verstraeten
The Biodiversity Consultancy (TBC)	Adeline	Serckx
The Biodiversity Consultancy (TBC)	Stephanie	Harris
Utopies	Pierre	Viard
Utopies	Naomi	Delille

GBS for financial institutions



Manon Bézard

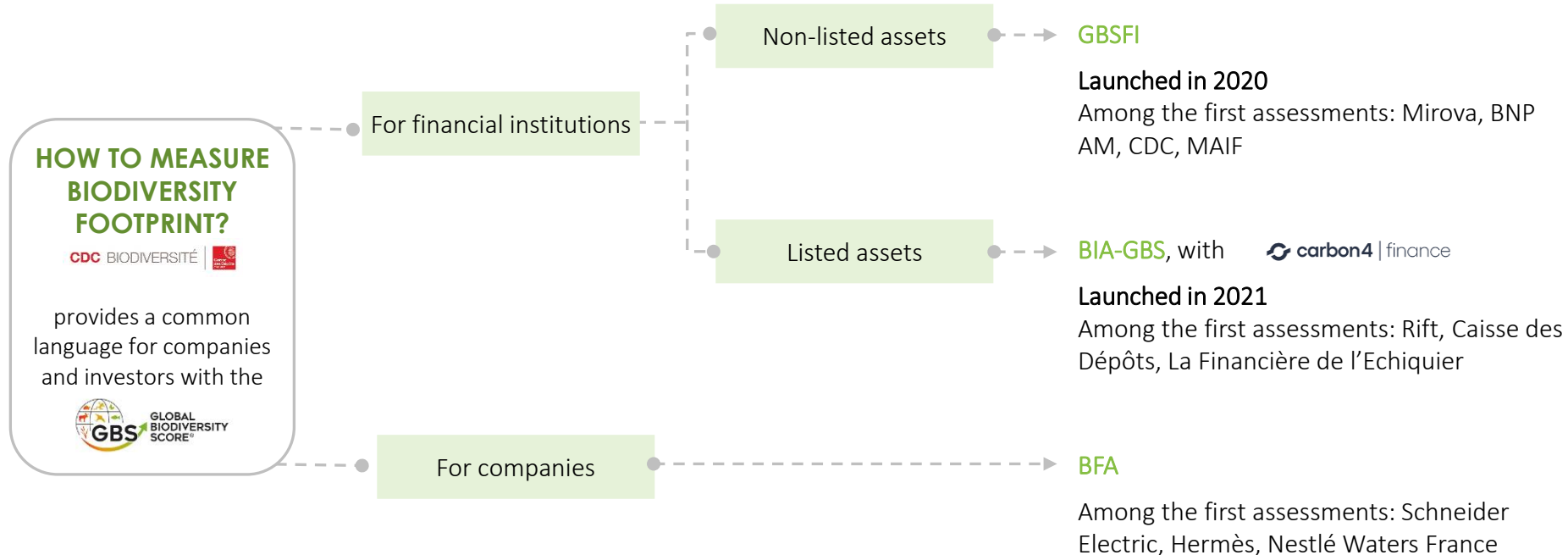


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GBS proposals for biodiversity footprint assessment

> The GBS allows companies and investors to assess their biodiversity footprint



Regulatory context

	FOR COMPANIES		FOR FINANCIAL INSTITUTIONS	
In Europe 	<i>Until 2021</i> NFRD Corporate reporting obligations	<i>Since 2021</i> CSRD Increased requirements and alignment of reporting with the taxonomy, larger number of companies concerned	<i>2021 (2023 for biodiversity)</i> European Taxonomy Ranking of sustainable sectors according to six categories, including biodiversity	<i>Since 2021</i> SFDR Transparency obligations on financial products and reporting
To be reported		Impacts and dependencies on biodiversity	Publication of the share of sustainable investment	% of investments in companies whose sites/operations are located in/near biodiversity sensitive areas
In France 	DPEF	To be defined	Article 173 (2015) then Article 29 of the Loi TEC (2021)	
To be reported			Physical & transition risk, alignment of investment portfolios with biodiversity targets	

Assets covered by the GBS

Asset	How to study it?
Listed shares and bonds	Turnkey with BIA-GBS
Private equity, infrastructure, real estate, forestry assets	CDC Biodiversité's customised consultancy services
Other assets	Not covered to date, contact us if needed

GBS for listed assets – BIA-GBS

The BIA-GBS database was created by CDC Biodiversité and Carbon4 Finance, an environmental data expert.



Launched in July 2021

Goals:

- Measure the **impacts** of investment portfolios on biodiversity
- Feed the **reporting** of financial institutions on biodiversity

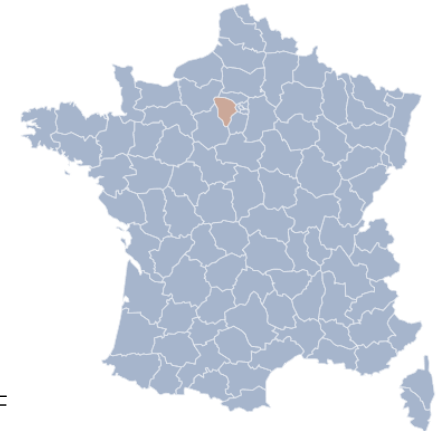
Coverage:

- **Listed shares and bonds**
- **Sovereign bonds**

Among the **first users**:

- La Banque Postale Asset Management
- MAIF (see example)
- Caisse des Dépôts GDA
- La Financière de l'échiquier
- Vontobel Asset Management (USA)...

The activities of the organisations financed by MAIF have a static terrestrial impact of 2,008 MSA.km², which is almost equivalent to the artificialization of the surface of the Yvelines department. In addition, these activities contributed to a new (dynamic) terrestrial impact over the year of 58 MSA.km², which represents half of Paris intra-muros.



Source: MAIF

The GBS follows the double-materiality approach, in line with the French article 29 & TNFD

The principle of double-materiality consists in the study of physical and transitional risks. It has been adopted in France by Article 29 of the LEC law.



Methodology

Measuring the impact of the portfolio on biodiversity

For listed assets: BIA-GBS

For unlisted assets: GBS FI consulting service

Measuring the portfolio's dependence on ecosystem services

For listed assets: BIA-GBS x ENCORE

For unlisted assets: GBS FI consulting service



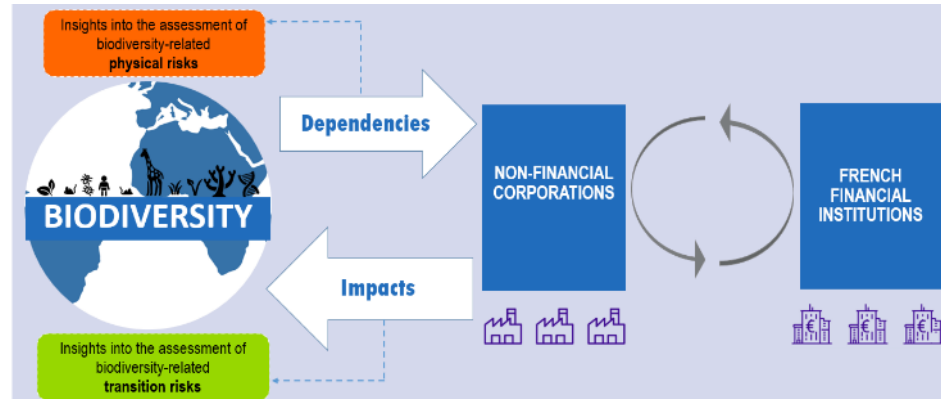
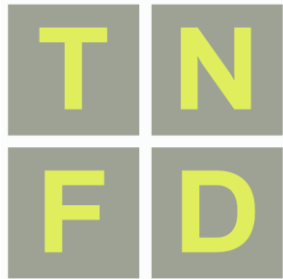
Deliverable

Alignment score as a result of the impact in MSA.km²

Dependency score in %

Transition risk

Physical risk



[Svartzman et al, 2021](#)

The LEAP process of the TNFD and BIA-GBS

Locate the interface with nature



L1: Business footprint

L2: Interface nature

L3: Priority location
identification

L4: Sector identification

Evaluate dependencies & impacts



Partially feasible – under development

E1: ID of relevant environmental
assets and ecosystem services

E2: ID of dependencies & impacts

E3: Dependency analysis

E4: Impact analysis
Already feasible with BIA-GBS

Assess material risks & opportunities



A1: Risks ID & management

A2: Existing risks mitigation &
management

A3: Additional risks mitigation &
management

A4: Materiality assessment

A5: Opportunity identification &
management

Prepare to respond & report



P1: Strategy & resource
allocations

Partially feasible – under development

P2: Performance management

P3: Reporting

P4: Presentation

To date, BIA-GBS provides the impacts and the dependencies for the whole portfolio and therefore skip the "L". The use of asset-based data would allow BIA-GBS to deepdive into the "L".

Case study: BIA-GBS for La Financière de l'Echiquier



Valentin Vigier

SRI analyst at La Financière de L'Echiquier



CDC BIODIVERSITÉ



LFDE and Biodiversity

- ◆ In 2020 LFDE signed the Finance for Biodiversity Pledge and joined the Finance for Biodiversity Foundation
- ◆ LFDE has launched an impact fund: "Echiquier Climate & Biodiversity Impact Europe"

Purposes of using BIA-GBS



- ◆ Meet the commitments made with the Finance for Biodiversity Pledge and in particular :
 - Measuring the impact of our investments on biodiversity
 - Setting reduction targets
 - Reporting impacts to our stakeholders
- ◆ Integrating biodiversity issues into managers' investments
 - Understandable and actionable data

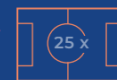
BIODIVERSITY REPORTING

		Taux de couverture de l'OPC	Msappb* en valeur absolue		Msappb* par Milliard d'€ investi		Msappb* par milliard d'€ de valeur d'entreprise	
Donnée au 31/12/2021			OPC	Indice	OPC	Indice	OPC	Indice
Investissements à Impact								
Actions	Echiquier Climate & Biodiversity Impact Europe¹	88,8%	2,4	3,4	61,1	86,7	57,6	77,9
	Echiquier Impact et Solidaire	75,4%	0,05	0,06	68,5	94,8	61,5	77,9
	Echiquier Positive Impact Europe	85,1%	22,3	32,8	57,1	84,0	56,6	77,9
Convictions Durables								
Actions	Echiquier Aгенor Euro SRI Mid Cap	75,4%	12,8	26,8	48,4	101,5	41,9	78,5
	Echiquier Aгенor SRI Mid Cap Europe*	83,0%	82,3	115,1	40,0	55,9	34,5	80,0
	Echiquier Alpha Major SRI	93,9%	5,02	9,4	38,9	72,9	36,0	77,9
Crédits & Convertibles	Echiquier Major SRI Growth Europe*	99,7%	36,9	72,4	35,7	70,1	35,6	77,9
	Echiquier Health Impact For All²	77,1%	0,5	1,05	22,3	51,7	20,0	39,8
	Echiquier Convexité SRI Europe	84,6%	9,4	14,4	37,0	56,6	33,9	51,3
	Echiquier Credit SRI Europe	61,2%	5,4	9,8	51,3	94,0	45,3	61,3
	Echiquier High Yield SRI Europe	59,3%	1,4	137,2	71,9	6886,4	85,2	67,6
Multi-actifs	Echiquier ARTY SRI*	75,0%	35,3	44,7	63,3	80,0	54,2	17,3
Intégration ESG								
Actions	Echiquier Agressor*	95,0%	27,4	35,2	59,3	76,3	56,2	77,9
	Echiquier Artificial Intelligence*	43,1%	1,0	42,7	2,4	105,3	2,2	45,9
	Echiquier Entrepreneurs*	27,5%	13,9	3,9	91,8	26,0	72,6	163,2
	Echiquier Excelsior	17,8%	1,0	0,7	64,7	45,7	50,7	163,2
	Echiquier Luxury	85,4%	1,1	1,0	49,8	46,8	49,6	45,9
	Echiquier Robotics	63,8%	0,21	1,0	14,16	67,5	13,1	45,9
	Echiquier Space	35,7%	0,23	2,6	15,5	171,5	9,9	48,9
	Echiquier USA	89,1%	1,42	2,4	20,1	33,5	18,9	32,5
	Echiquier Value Euro	71,9%	45,18	23,2	179,6	92,0	166,8	69,1
	Echiquier World Equity Growth*	79,6%	27,15	40,4	36,5	54,3	34,0	48,9
	Echiquier World Next Leaders	14,1%	0,27	16,1	6,01	357,5	4,9	48,9
Crédit	Echiquier Altarocca Hybrid Bonds	70,2%	5,30	792,6	107,3	16039,9	92,7	149,5
	Echiquier Patrimoine	58,8%	7,7	5,6	99,8	73,1	70,4	71,9
TOUTES LES POSITIONS LFDE		67,6%	330,6		50,3%		43,4	



- ◆ Satisfactory coverage (10,000+ issuers, 100,000+ instruments)
- ◆ Aggregated indicators across our portfolios
- ◆ Understandable indicators for our customers

En 2021, notre investissement dans les entreprises du portefeuille a contribué à une **perte en biodiversité terrestre** équivalente à l'artificialisation d'une surface équivalente à **25 terrains de football** vs 38 pour l'indice de référence



PORTFOLIO ANALYSIS : ECHIQUIER MAJOR SRI GROWTH EUROPE



Absolute Impact
36 MSAppb*



Portfolio Size
€842.1m

Comparison with benchmark (MSAppb* per b€ invested) *



Major
43 MSAppb* per b€ invested



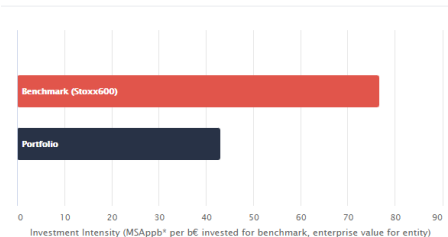
Benchmark (Stoxx600)
77 MSAppb* per b€ invested



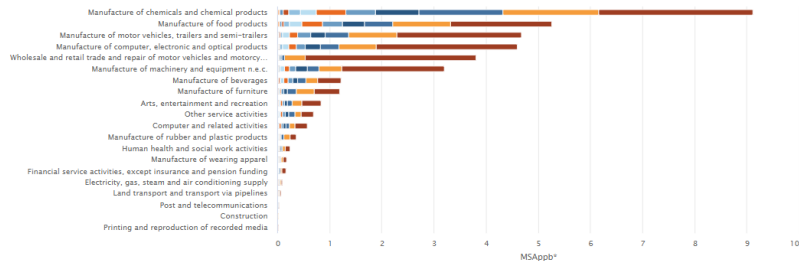
Coverage in Euro
100 %



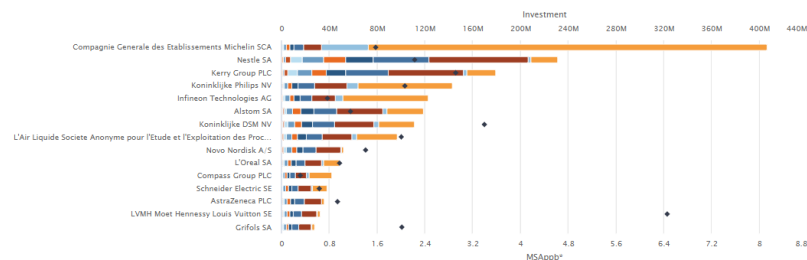
Coverage of entities
100 %



Top sectors with the biggest impact by pressure (MSAppb*)



15 most impactful constituents, impact by pressure (MSAppb*) *



Most important pressures (MSAppb*) *



Climate change
14 MSAppb*



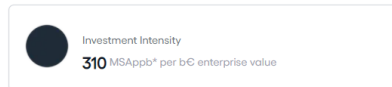
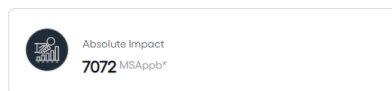
Land use
9 MSAppb*



Land use in catchment of wetland...
5 MSAppb*

Echiquier Major SRI Growth Europe: Risk of capital loss, equity risk, risk of investing in small and mid-cap equities, discretionary management risk, interest rate risk, sustainability risk, credit risk and currency risk.

SUPPORT FOR THE QUALITATIVE ANALYSIS OF COMPANIES

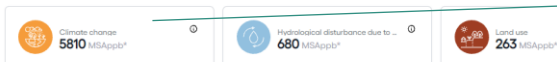


Aggregated Score Compartment Breakdown (MSA.km2) ↑

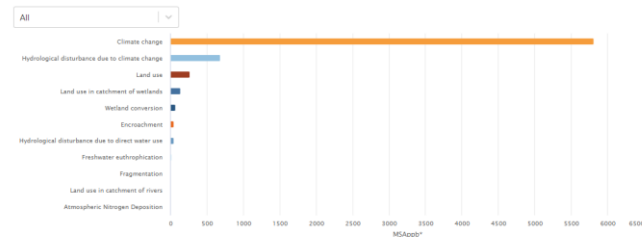
BIODIVERSITY REALM	ACCOUNTING CATEGORY	AGGREGATED SCORE MSA.KM2
Aquatic	Dynamic	8
	Static	118
Terrestrial	Dynamic	764
	Static	1619

tCO ₂ e	Induced Emissions	Emissions Savings
Scope 1&2	3 250 578	-434 268
Scope 3	168 422 205	-2 453 633

Most important pressures (MSAppb) ↑



Impact by Pressure and compartment (MSAppb) ↑

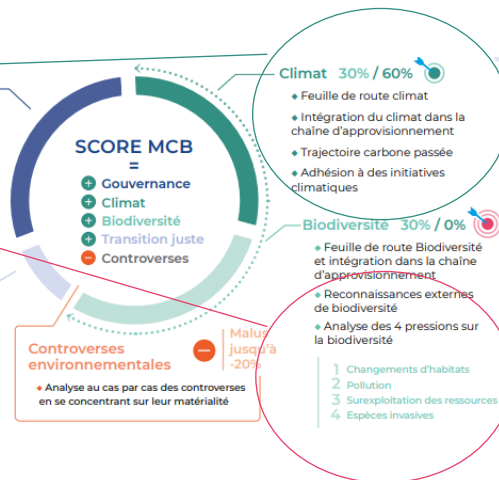


Gouvernance 30%

- Organe de décision de la stratégie
- Niveau d'expertise du Conseil
- Intégration de critères climat et biodiversité dans la rémunération de l'équipe dirigeante
- Prise en compte du risque de transition
- Prise en compte du risque physique

Transition juste 10%

- Conséquences sur l'emploi de la transition de l'entreprise
- Accessibilité des produits et services résultant de la transition de l'entreprise



Positive elements

- ◆ Satisfactory coverage (10,000+ issuers, 100,000+ instruments)
- ◆ Indicators to assess portfolio impacts for reporting
- ◆ Better understanding of the impacts for managers, facilitating the consideration of issues

Limitations

- ◆ No Bottom up analysis at the moment
- ◆ No comparison possible of issuers in the same sector
- ◆ Does not identify emitters with a positive impact on biodiversity

CONCLUSION

- ◆ A good first step in estimating the impact of our investments on biodiversity.
- ◆ Too early for using the tool in our stock picking investment approach,
- ◆ Combine results with an internal qualitative approach

CAUTION

Fund risk profile:

Investors should note that the investment is made in shares or units of the mutual fund and not in the underlying securities (equities, debt instruments, derivatives, mutual fund) that make up the mutual fund portfolio. For more information on these funds' features, risks, and fees, please read the regulatory documents – prospectus available in English and French, KIID in your country's official languages – available on our website, www.lfde.com. Investors or potential investors are notified that they may obtain a summary of their rights and also file a claim using the procedure stipulated by the management company. This information is available in the country's official language or in English on the Compliance Information page of the management company's website www.lfde.com. Finally, investors should note that the manager or the management company may decide to terminate the promotional agreements for its mutual funds in accordance with Article 93 bis of Directive 2009/65/EC and Article 32 bis of Directive 2011/61/EU.

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The B4B+ Club

Club of businesses and financial institutions for a positive biodiversity



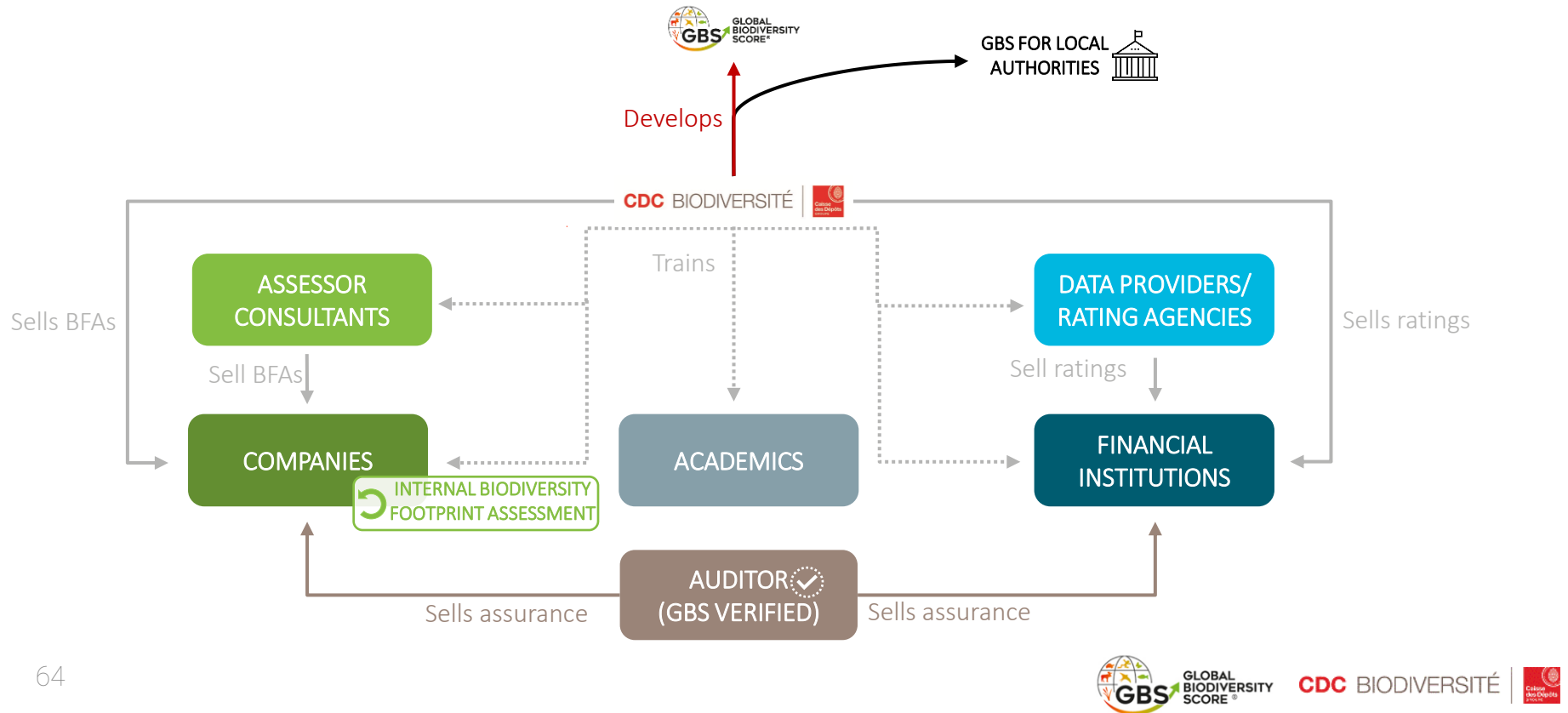
Justine Mariette



CDC BIODIVERSITÉ



GBS ecosystem



Members and partners of the B4B+ Club

VALUE CHAIN



FINANCE



CONSULTANTS



PARTNERS



> Goals of the B4B+ Club

- Understand how biodiversity footprint assessment tools can serve **corporate decisions, investment decisions** and **external reporting**.
- Anticipate **financial, regulatory and market developments** with regard to the reduction of the biodiversity footprint
- **Ensure the adaptation** of the GBS to the constraints and needs of companies and allow its implementation through **case studies**
- Keep companies informed about the assessment of the biodiversity footprint through the intervention of **external experts** and **regular bibliographic monitoring**
- Assist in carrying out biodiversity footprint assessments via **technical support**



Content of the B4B+ Club

Stakeholders ecosystem



- 3 annual meetings with the members (including distinct workshops for consultants, financial institutions and value chain)
- Network of businesses and experts on biodiversity footprinting
- Sharing best practice and feedback

New in 2022 International working groups (30th of June)

Literature review



- Regular literature updates on biodiversity footprint assessment
- Presentation of GBS upgrades and new developments

Tool and capacity building



- Technical support via webinars and telephone (5 h of individual support included)
- Possibility of having a case study (starting at EUR 7500 excluding VAT)
- Priority access to training courses and discount for the training "Fundamentals of biodiversity footprint" (-20%)

Last speakers

- **Romie Goedicke** (Project & Technical Manager Nature at UNEP-FI),
- **Alain Vidal** (Technical Director at SBTN)
- **Ingmar Juergens** (Sherpa and biodiversity lead in the EU Sustainable Finance Platform, and expert in EFRAG's Project Task Force)

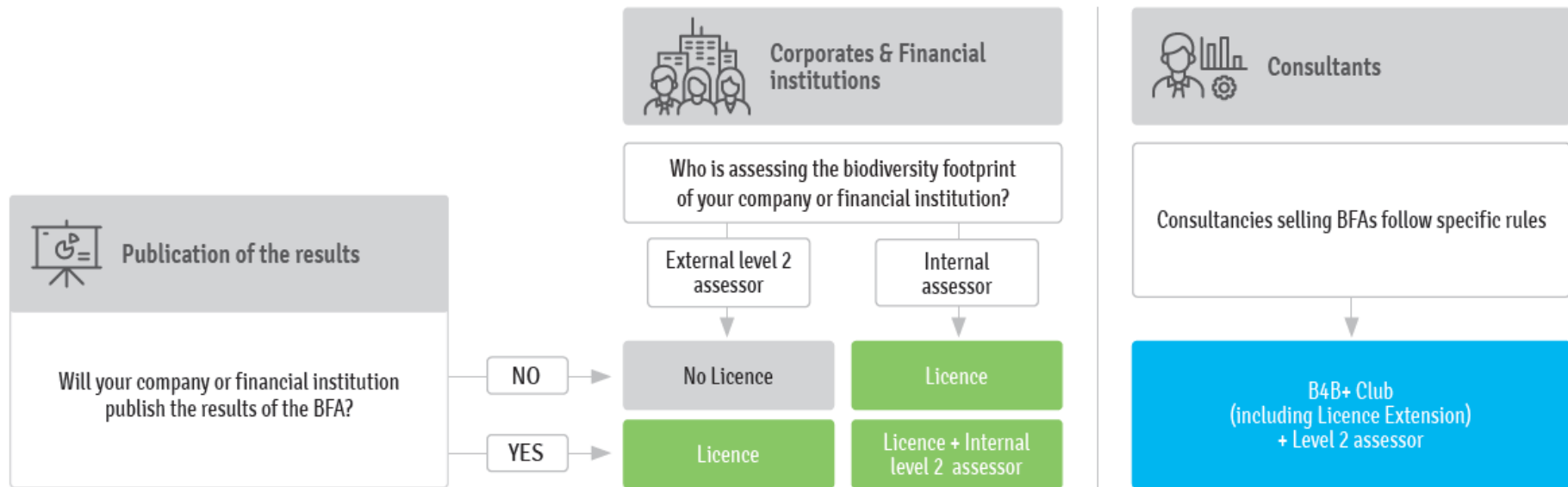
Membership

€7500 excl. VAT
€7000 excl. VAT/year
for 3 years and more



Included trademarks licence: 1 licence for internal use or 2 nominative licences for commercial use

GBS licences



License fee for investors and companies (out of the B4B+ Club) : 1500€ excl. VAT/ year

Technical support via the B4B+ Club

- The GBS being in constant development, technical problems may occur. B4B+ members have access to **technical support**, *via* a quarterly **webinar** and by **phone**
- CDC Biodiversité will also ensure that software problems that make it impossible to calculate impacts are resolved within one working week
- Please be aware that the technical support is limited to users running Windows and using Microsoft Excel.



Tickets: a ticket system has been set up to answer questions from Club B4B+ members

- 5h of support per year are included in the membership
- Additional support can be purchased
- Ticket system



Technical support webinars

- Technical support webinars are held 5-6 times a year
- It is also possible to request individual times for confidential matters

To go further

B4B+CLUB WEBINAR



Find out more information on the B4B+Club and testimonies from our members in a dedicated webinar, held in May 2022:



Webinar | Presentation of the Business for Positive Biodiversity Club (B4B+Club)

[Replay video - EN](#)
[PDF presentation - EN](#)

GBS Trainings



Amandine Kemmel



CDC Biodiversité offers 4 trainings

Fundamentals of biodiversity footprint



Understanding **biodiversity erosion challenges** and the **key concepts of footprint assessment**

Biodiversity footprint & reporting for financial institutions



Getting to know the **regulatory framework**, related **risks** and **tools and initiatives for the financial sector**

GBS training Level 1



Introduction to the GBS tool and to Biodiversity Footprint Assessments

GBS training Level 2



Mastering the tool and conducting Biodiversity Footprint Assessments



[Pre-register here](#)

2 trainings dedicated to the GBS tool

GBS training Level 1



Introduction to the GBS tool and to Biodiversity Footprint Assessments



- **1 day** (7h)
- 15 trainees
- **2022 sessions:** October
- **€ 1 600 / trainee** (VAT excl.)



TRAINED TO DATE

Level 1: 86 trainees

GBS training Level 2



Mastering the tool and conducting Biodiversity Footprint Assessments



- **Level 1 training + license required**
- **2 days** (14 h + ~ 1 day for personal work)
- 8 trainees
- **2022 sessions :** October
- **€ 3 500 € / trainee** (VAT excl.)

Level 2: 42 trainees



New 2022 training: Fundamentals of biodiversity footprint

OBJECTIVE



Understand the stakes and key concepts of biodiversity footprint assessment

CONTENT

- Understand the causes and stakes around biodiversity loss
- Get familiar with the international and regulatory frameworks
- Present the main concepts involved in biodiversity footprinting (metrics, accounting, existing tools)
- Introduce how companies can set quantified biodiversity targets and reverse the trend of biodiversity loss

FOR WHOM

Anyone willing to gain fundamental knowledge on biodiversity footprint assessment and the current international and regulatory frameworks

PRACTICAL INFORMATION



Blended learning:

- Online autonomous course
- Live class: Case study (1,5 hrs)



Date: Sept. 22nd | Dec. 8th



Price: € 500 per person (VAT excl.)
(€400 for Club B4B+ members)

PREREQUISITES

- Knowledge related to biodiversity & ecosystem services
- English spoken



New 2022 training: Biodiversity footprint & reporting for financial institutions

OBJECTIVE



Get familiar with biodiversity footprint framework and regulations, related risks, and tools and initiatives of the financial sector regarding biodiversity

CONTENT

- Get familiar with the biodiversity footprint framework and key players for financial institutions
- Understand biodiversity footprint regulations for financial institutions (European Taxonomy, TNFD, SFDR, French Article 29,...)
- Learn more about the double materiality approach
- Discover the tools and initiatives of the financial sector regarding biodiversity footprint

FOR WHOM

Anyone willing to understand the stakeholders, regulation, and initiatives regarding biodiversity footprint for financial institutions

PRACTICAL INFORMATION



Format:

- 2 half-days (2*3h30)
- Online class with biodiversity and GBS experts working with financial institution



Date: Nov. 21st & 22nd | Dec. 8th



Group: 8 participants for effective learning



Price: €1600 per person (VAT excl.)

PREREQUISITES

- Validation of Fundamentals of biodiversity footprint training
- English spoken



GBS critical review committee



Amandine Kemmel



CDC BIODIVERSITÉ



The robustness and transparency of the tool are reinforced by the GBS critical review committee

> Objectives of the critical review committee



Verify the **consistency** and **quality** of the tool based on its goals, scope and limits



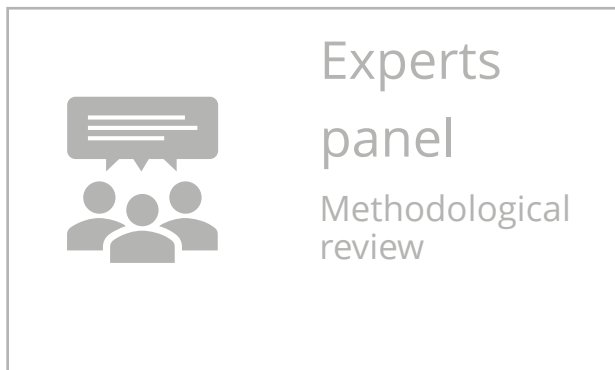
Suggest **improvements** to the tool



Assess the **consistency / relevance** with other existing tools and public policies

The robustness and transparency of the tool are reinforced by the GBS critical review committee

> Structure of the critical review committee



Deliverables

- CDC Biodiversité documentation : **11 technical reports**

PRESSURES ON BIODIVERSITY	RAW MATERIALS	OVERALL METHODOLOGY
<ul style="list-style-type: none">• Pressures on terrestrial biodiversity• Pressures on aquatic biodiversity (freshwater)• Ecotoxicity	<ul style="list-style-type: none">• Crops• Livestock and Grazing• Woodlogs• Metals and minerals• Oil and gas	<ul style="list-style-type: none">• Core concepts• Input/Output models• Quality assurance

- Committee documentation: [committee final report](#) (experts et stakeholders)

Towards a common standard for biodiversity footprint



Violette Pradère



CDC BIODIVERSITÉ



Main convergence and reporting frameworks

> CDC Biodiversité and the GBS are aligned and involved in the major reporting and convergence frameworks

REPORTING



Taskforce on Nature-related Financial Disclosures (TNFD)



Corporate Sustainability Reporting Directive (CSRD), EU Green taxonomy & Sustainable Finance Disclosure Regulation (SFDR)



Article 29 of the French Energy and Climate law

METHODOLOGY



European Commission Ecosystem:

- Business @ Biodiversity (B@B)
- ALIGN

GRI Standards

Science Based Target Network (SBTN)



Business @
Biodiversity



Align

Aligning
accounting
approaches
for nature



SCIENCE BASED TARGETS NETWORK
GLOBAL COMMONS ALLIANCE

Align project



Objective: to converge from a technical point of view on these topics, in order to allow companies to have a common vocabulary and to have compatible and coherent tools for different uses



Deliverables:

- [Assessment of biodiversity measurement approaches for businesses and financial institutions](#) (Lammerant 2019)
- [Biodiversity Measures for Business: Corporate biodiversity measurement and disclosure within the current and future global policy context](#) (UNEP-WCMC 2020)



Aligning
accounting
approaches
for nature

2021



2023

Measurement standard

Biological Diversity Protocol (BD Protocol)

- A protocol providing a common conceptual framework on accounting for biodiversity impacts
- Very promising initiative, the first report was published in March 2021 ([consultation report](#))



Table: Statement of Biodiversity Position for the Cossure project

Assets (A)			Accumulated negative impacts (C)		
Ecosystem accounts	Hectares (ha)	Percentage (%)	Ecosystem accounts	Hectares equivalents (MSA.ha)	Percentage (%)
Regular grasslands MSA 30%	270	76%	Regular grasslands MSA 30%	189	53%
Improved grasslands MSA 60%	87	24%	Improved grasslands MSA 60%	34.8	10%
Total	357	100%	Accumulated positive impacts (B)		
Ecosystem accounts	Hectares (ha)	Percentage (%)	Ecosystem accounts	Hectares equivalents (MSA.ha)	Percentage (%)
Regular grasslands MSA 30%	270	76%	Regular grasslands MSA 30%	81	23%
Improved grasslands MSA 60%	87	24%	Improved grasslands MSA 60%	52.2	15%
Total	357	100%	Total	357	100%

Example of application of the BD Protocol to a GBS-based assessment ([CDC Biodiversité, 2020](#))

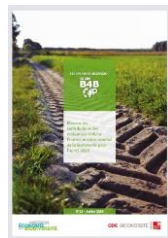
To finish...

Learn more: our publications (PDF format)

- [Global Biodiversity Score: Establishing an ecosystem of stakeholders to measure the biodiversity performance of human activities- 2021 update \(2021\)](#)



- [Measuring the contributions of business and finance towards the post-2020 global biodiversity framework – 2019 technical update \(2020\)](#)



- [Global Biodiversity Score: a tool to establish and measure corporate and financial commitments for biodiversity – 2018 technical update \(2019\)](#)



- [Common ground in biodiversity footprint methodologies for the financial sector – CDC Biodiversité, ASN bank, ACTIAM, Finance in Motion \(2018\)](#)



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