

BRIEFING

NATURE & RESILIENCE INSIGHTS

Insights and actions to help businesses integrate nature stewardship and respond to growing environmental and economic risks.

Nature & Resilience Insights

The United Kingdom (UK) Government has committed to protecting and conserving 30% of land and sea for nature by 2030, which is the internationally recognised 30 by 30 (target 3) of the Kunming-Montreal Global Biodiversity Framework agreed at the UN Biological Diversity Summit (COP15) in 2022.

Whilst this may not immediately seem relevant to many companies, the target will only be met if every business is acting to limit their impacts on nature. Integrating nature stewardship into existing sustainability strategies is therefore essential to strengthening biodiversity, which enables the essential services that ecosystems supply (for example, water, food, and clean air) builds our resilience to climate impacts.

In 2025, Business in the Community (BITC) supported organisations to understand how nature can provide business resilience through a three-part Insight Series. The recommendations align with the Taskforce on Nature-related Financial Disclosures (TNFD), which has been gaining momentum since it was launched in 2023, and, two years later, has 620 signatories from over 50 countries.

The *TNFD 2025 Status Report* highlighted that 77% of investors indicated in a Responsible Investor survey that they would like to see specific nature-related standards.¹ Best practice BITC members, international organisations and charities shared their approaches to nature restoration to inspire others.

This paper summarises business actions for robust nature and biodiversity strategies. Responsibility for these strategies can vary in businesses, from specific sustainability teams, procurement, or finance and risk management.

Headline recommendations

- Quantify and communicate the commercial risks of inaction to gain board-level sponsorship.
- Integrate nature outcomes into existing priorities (social value and climate resilience) to accelerate delivery.
- Collaboration across supply chains to reduce pressure on nature and ensure business continuity.
- Partner with communities and expert organisations to deliver impact on critical ecosystems and places.



Progress on Nature

As part of its ongoing work following the Environment Act 2021, in August 2022 BITC explored emerging nature policy in its factsheet *What Does the Environment Act Mean for Business?*ⁱⁱ Since then, the policy and standards landscape has evolved significantly, with many anticipated milestones now fulfilled.

Under both Conservative and Labour Governments, Environmental Improvement Plans (EIP) for England were published in 2023 and 2025. EIPs have reinforced the priority of nature and have led to the following highly anticipated legislation: the Extended Producer Responsibility Regulation, the publication of the National PFAS (forever chemicals) Strategy, and the Planning and Infrastructure Act, which includes the Nature Restoration Fund mechanism.

The Fund's interaction with existing regulation, such as site-specific Biodiversity Net Gain (BNG) poses larger questions. Although the Nature Restoration Fund is intended to run in parallel with BNG obligations, concerns have been raised on whether it is aligned to the mitigation hierarchy, which encourages developers to avoid harm in the first place rather than permitting damage through compensation. The implementation of the Fund could pose a weakening of the Habitat Regulations 2017.

Internationally, there has been a growing movement of initiatives to mobilise business-led nature preservation. Most recently, in October 2025, ISO 17298 Biodiversity in Strategy and Operations was launched, which supports risk reduction, resilience and nature-positive decision-making across sectors.

Similarly, in February 2026, the Intergovernmental Platform on Biodiversity and Ecosystem Services (IPBES) published a landmark report in Manchester that undoubtedly tied business and nature together. Companies rely, directly or indirectly, on material inputs, regulation of environmental conditions, such as flood mitigation, and non-material contributions, such as tourism.ⁱⁱⁱ



Enabling Nature Stewardship

BITC's Nature and Resilience Insight Series was delivered between May and September 2025. The series reflected the experiences of over 80 attendees and eight speakers including BNP Paribas Real Estate's Strutt and Parker, OVO, Standard Life and United Nations Environment Programme World Conservation Monitoring Centre (UNEP-WCMC).

Only 13%

of attendees reported having an advanced understanding of nature's role in providing business resilience, underlining the need for BITC to raise awareness of nature-related benefits.



Leadership endorsement

For sustainability teams to develop integrated climate adaptation strategies and overcome the tunnel vision on carbon emissions, practitioners need buy-in from senior management.

Most practitioners indicated that leaders respond to a clear commercial rationale for action that quantifies risk exposure and material dependencies. TNFD offers a framework to create an evidence-based business case, and organisations can benchmark their TNFD maturity through Fola Sustainability's free online Nature Maturity Assessment.^{iv}

Explore how Standard Life used the TNFD framework in their organisation.

Standard Life

The London Stock Exchange (LSE) found that nearly half (47%) of the value of the companies traded on the LSE is highly or moderately dependent on nature,^v which is broadly in line with the global average. The degradation of nature and its ecosystems is driven by overexploitation, pollution, and land use change. These result in physical and transition risks, creating economic risks for households and businesses on national and regional levels, and across sectors and supply chains. Considering this, financial services are taking action to limit their impact on natural capital. Standard Life has approximately 12 million customers, totalling £317 billion in assets under administration. The retirement savings and income business shares its methodology for identifying the nature-related priorities within its investment portfolio.

Standard Life wanted to understand and address the nature-related impacts and dependencies and embed the insights into TNFD-aligned reporting. The Group also recognises the opportunities to allocate capital that preserves biodiversity and natural habitats.^{vi} In 2022, McKinsey estimates there is approximately \$700 billion (USD) in nature opportunities that would have a positive return on investment.^{vii} For instance, there is significant value from flood risk mitigation provided by nature, as seen with

mangrove swamps, which were calculated to have saved \$1.5 billion (USD) in flood damage during Hurricane Irma in 2017.^{viii}

The Group developed a methodology that combined quantitative and qualitative analysis to conduct an initial assessment of its investment portfolio and identify nature-related priorities. The analyses focused on the Group's listed equity and listed credit portfolio only, which represents £153 billion. The quantitative analysis undertaken used Exploring Natural Capital Opportunities, Risks and Exposure (ENCORE) and Science Based Targets Network's (SBTN) Sectoral Materiality Tool to provide data on direct and upstream impacts and dependencies, which were ranked. These findings were overlaid with qualitative assessments and professional judgements.

Through this process, the Group was able to identify rising water scarcity and land use change as two key potential issues in their portfolio. These two nature topics have been proposed for prioritisation for the company's exposure and risk assessments. The findings were communicated across the Group through education sessions that enhanced management's understanding of why financial services must consider nature risk. Water scarcity and land use change priorities have been embedded into the Group's Nature Roadmap. The Group has also published position statements on tropical deforestation^{ix} and water scarcity^x, in line with the requirements of the Finance for Biodiversity Pledge.

Economic risk cannot be decoupled from nature-related risk. The latest *Climate Change Committee's 2025 Adaptation* report estimates that unchecked climate change could impact UK economic output by up to 7%.^{xi} However, this is on the conservative end of predictions. The Climate Financial Risk Forum suggests that firms should consider it plausible that global warming beyond 2°C could trigger a severe economic shock of 15–20% contraction in GDP over a 5-year period. This would be a result of climate tipping points and cascading impacts, such as disease outbreak, food and water impacts, and high economic inflation.^{xii} Practitioners can persuade senior leaders with these statistics on the economic case to act.

Professionals are increasingly acknowledging the connections between climate mitigation, adaptation and nature stewardship. In 2025, the Inter American Court of Human Rights legally defined climate change as a human rights crisis. The ruling explicitly places the right of ecosystems to exist and regenerate at the centre of climate action, fundamentally shifting the legal framework.^{xiii}

To illustrate, air pollution, which is largely driven by high emitting sectors, can be regulated through nature-based solutions filtering pollutants.

Although women and marginalised groups are disproportionately impacted by climate change, they are less represented in leadership and decision-making. Only 26.8% of the European Union Member States' government ministers responsible for climate change policies are women.^{xiv}

Researchers also found that in the UK white men spoke for 64% of the time during climate-related events and white women spoke for 33%; in contrast, black and racially minoritised women spoke for just 2% of the time.^{xv} Cultivating inclusive leadership that enables gender-responsive approaches is critical when it comes to responding to the impacts and experiences of climate change and climate adaptation policies.

Leadership can be held accountable through nature-related commitments and targets. The Nature Positive Initiative has been developing a universal nature metrics framework to support businesses in meeting Target 15 of the Kunming-Montreal Global Biodiversity Framework.^{xvi} The framework, which has concluded its final consultation, collates metrics from internationally recognised standards.



Social value

Where endorsement of nature stewardship is difficult to secure, reframing biodiversity in terms of community resilience can resonate more with leaders, outlining an opportunity to secure greater buy-in.

Since the Procurement Act 2023, social value considerations have strengthened in public procurement. Businesses bidding for public contracts need to meet the requirements of the Social Value Act 2013. To maintain competitiveness, businesses can integrate nature-related interventions and deliver community benefits.

Social value commitments are particularly evident in sectors such as construction and utilities. The *2025 Social Value Construction Benchmarking Report* estimates that £1.2 billion in social value was generated across 418 projects.^{xvii}

However, these are not specifically nature-related projects. The Social Value Portal's 'Themes Outcomes Measures (TOM)' framework provides guidance on quantifying the return on investment of nature-related social value activities. For instance, number of staff expert hours, with a proxy of £101 per hour.^{xviii}

Land-use intensive businesses, such as developers, are mandated to protect nature. Since BNG came into effect for major sites in February 2024 and small sites in April 2024, developers must increase biodiversity by a minimum of 10% post-development, with enhanced habitats maintained for at least 30 years.

25%

of participants in the second session of BITC's Insights Series found their organisations' action on nature and biodiversity largely prioritises social value.

Partnerships

Partnerships enable authentic community engagement. In the UK, 48 Local Nature Recovery Strategies (LNRS) are in development under the Environment Act 2021 obligations, with many local authorities collaborating with environmental groups. In June 2025, the Office for Environmental Protection reported that only four LNRS had been published, against an intended March 2025 deadline.^{xix}

For over 40 years, BITC has brought together partnerships between businesses, the public sector and communities to address place-based challenges. BITC's Future Proofing Communities programme in Tees Valley and Bradford has been progressing nature-related projects that are aligned to published and unpublished LNRS.

Examples include Tees Valley's Tees Urban Nature Network (TUNN), where BITC is involved in a collaboration between three councils and local communities to reimagine their green and blue spaces.

In Bradford, BITC is collaborating with Bradford Council, the West Yorkshire Combined Authority, and the Yorkshire Policy Innovation Partnership to ensure community-led nature recovery supports national policy.



Carbon and nature nexus

As physical climate risks rise, organisations are strengthening scenario analysis in risk management, strategy and reporting. TNFD's double materiality lens helps organisations consider the impacts of their business, as well as risks to their overall operations.

The UK Sustainability Reporting Standards were announced at the end February 2026, which align with the International Financial Reporting Standards (IFRS) S1 and S2. IFRS S1 requires companies to disclose material information on all sustainability-related risks and opportunities, not just climate. Whether operating locally or globally, businesses must understand how climate scenarios affect natural systems and work collaboratively with communities, Indigenous people and affected stakeholders to co-create solutions.

International collaboration matters because tipping points can trigger rapid, systemic disruption and are the product of collective overconsumption, predominantly driven by the Global North.

The 2025 *Global Tipping Points* report outlines that climate change and deforestation together put the Amazon rainforest at risk of widespread dieback below 2°C, threatening incalculable damage to biodiversity and impacting over a hundred million who depend on the rainforest.^{xx} COP30 held in Belem, Brazil, appropriately focused on deforestation. A major outcome was the launch of the Tropical Forests Forever Facility (TFFF), which aims to raise up to \$25 billion from sponsor countries and an additional \$100 billion from the private sector.

Supply chain collaboration

Climate scenario analysis typically highlights exposure in international supply chains. In 2025, the British Standards Institute (BSI) reported that while 72% of respondents say supply chain resilience is a priority in board-level strategy, only 38% have comprehensive supplier mapping or end-to-end risk visibility.^{xxi} Resource extraction and waste disposal can harm nature and create disruption risks for essential materials.

To reduce the demand on natural resources and limit overconsumption, businesses can implement circular economy practices, in line with the waste hierarchy. Business resilience to climate-related supply chain disruptions is strengthened through encouraging closed loop models or localising supply chains. However, in Leafr's 2025 *True State of Sustainability* report, they found that 29% of respondents found that a lack of circular economy skills was a barrier.^{xxii}



During BITC's Nature and Resilience Insight Series, the UNEP-WCMC demonstrated the **Integrated Biodiversity Assessment Tool (IBAT)** and **Exploring Natural Capital Opportunities, Risks and Exposure (ENCORE)** tool for businesses to determine their nature-related impacts and dependencies.

Aviva included their approach with IBAT in the latest *Navigating Nature 2025* report, using the tool to understand the interactions with private market investments, such as standing real assets, real estate developments, and infrastructure equity.^{xxiii}

The Association for British Insurers feature Aviva in their *Guide to Action on Nature*, with the commitment of £21 million to the Wildfowl and Wetland Trust for research and development of saltmarsh habitats in 2021.^{xxiv}



“Nature loss is a real and immediate business risk. By recognising that Every Job is a Nature Job, businesses can transform their relationship with nature, embedding actions across all functions to build more resilient operations and supply chains.”

Stacey Baggaley, UNEP-WCMC.

A key nature job is procurement, as the role oversees the organisation's purchasing and selection of suppliers. Best practice procurement engages and negotiates with suppliers, for instance, translating nature-related priorities into supplier contracts.^{xxv} The full role guidance can be found in UNEP-WCMC's *Every Job is a Nature Job - Enhancing Procurement with Nature* resource.

Looking ahead



BITC anticipates the following nature-related advancements in the next three years:

March 2026: Separate domestic waste collection for food and garden waste, paper and card, and other dry recyclable materials.

Early 2026: Circular Economy Growth Plan expected in early 2026.

May 2026: Biodiversity Net Gain for Nationally Significant Infrastructure Projects (NSIP).

August 2026: UN Convention to Combat Desertification is in Ulaanbaatar, Mongolia.

October 2026: COP17 on Biological Diversity will take place in Yerevan, Armenia.

Digital Waste Tracking Service (DWTS) – mandatory for waste receiving sites.

March 2027: Additional domestic waste collection for plastics.

October 2027: Deposit Return Schemes for drink containers.

February 2028: Coastal Environment Assessment of PFAS pollution.

2029: Non-EU companies generating €150 million revenue within the EU must submit their first Corporate Sustainability Reporting Directive (CSRD) report covering the 2028 fiscal year.

Conclusion

Nature loss is no longer a peripheral sustainability issue but a material business risk with direct implications for resilience, competitiveness and longterm value creation. As policy, standards, and investor expectations accelerate, businesses must move beyond awareness to action, embedding nature stewardship across strategy, governance, procurement and partnerships.

BITC's Nature and Resilience Insight Series demonstrated that aligning nature and climate adaptation with social value and supply chain resilience can unlock leadership buy-in and practical delivery. By quantifying risks, collaborating across systems and working with communities and experts, businesses can help deliver the UK's 30 by 30 commitment while strengthening their own resilience in an increasingly uncertain world.

Headline recommendations

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Wider Calls to Action

- Read BITC's [Future Ready Economy report](#).
- Collaborate with local partners on nature projects through [BITC's Future Proofing Communities programme](#).
- Consider how your business can responsibly approach the use of AI – including its impacts on the environment – with the support of [BITC's Responsible AI Framework](#).



References

In core text (pages 2 – 5):

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- [xxiii] Aviva, (2025). [Navigating Nature](#).
- [xxiv] Association of British Insurers, (2023). [Guide to Action on Nature](#).
- [xxv] United Nations Environment Programme, (2024). [Every Job is a Nature Job – Procurement](#).



Business in the Community (BITC) champions responsible business as essential for long term economic growth and resilience. We convene, campaign, and consult with business to tackle society's most pressing challenges—from climate change and place-based regeneration to inequality, workplace wellbeing, and inclusive growth.

Founded by His Majesty King Charles III in 1982, BITC has over four decades of experience in engaging business and delivering measurable impact in both business and in communities through evidence-based interventions. As a trusted partner to business and government, BITC convenes leadership, influences policy, and accelerates action—helping shape a future-ready economy that works for everyone.

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