

Aviva and WWF colleagues
enjoying a day volunteering
in Norfolk.

© Catherine Rose

Acting on climate change to build a better tomorrow

WWF and Aviva: celebrating
3 years of strategic partnership

2021 - 2024





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01

Introduction: A natural partnership

Aviva is one of the UK’s leading insurance, wealth and retirement businesses, helping customers in the UK and Canada.

It aims to become net zero by 2040, and its purpose is to be “with you today, for a better tomorrow.” World Wide Fund for Nature (WWF) is the world’s leading conservation organisation, working at the forefront of global efforts for over 60 years to build a future where wildlife, nature and people thrive.

In June 2021, Aviva and WWF formed a powerful partnership in the UK and Canada to restore landscapes and shorelines, build healthier and more resilient communities, to inspire and enable public action, and act as joint advocates for businesses to realign the UK finance sector to achieve net zero and embed nature into considerations and actions. This report tells the story of how the partnership developed and celebrates the impact it has made to date.



Aviva volunteers removing willow and alder.
© Siân Herbert / WWF-UK

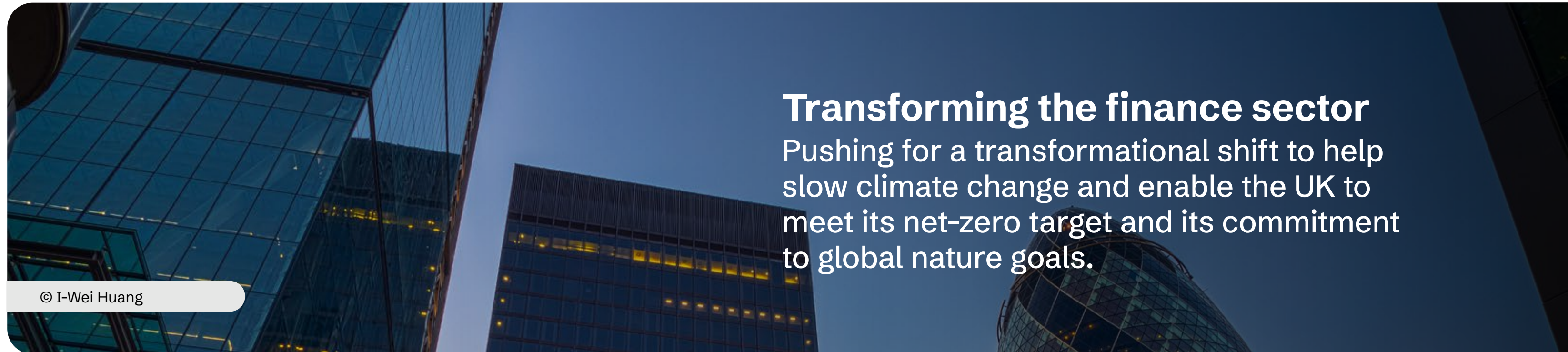


Why have we been working together?

Our societies and our economies rely on a healthy natural world – over half the planet’s GDP is highly dependent on nature – but today its resilience is being pushed to the brink. Protecting nature and restoring biodiversity are inextricably linked to reducing climate change and helping adapt to its impacts. As an insurer, Aviva is all too aware of the devastating effects of climate-related extreme weather on customers and communities and produces the Climate-Ready Index to help support the UK in becoming the most climate ready nation in the G7 and Ireland.

WWF is working to make sure that our planet’s vital signs are improving by 2030. It recognises that the UK finance sector is a significant driver of climate change, globally and relative to UK domestic emissions and therefore has a critical role to play in supporting the transition to net zero and in restoring nature. This is why WWF and Aviva decided to form a partnership. Bringing together our collective knowledge and influence, WWF and Aviva set out to drive change with shared ambition.

Our shared ambition



© I-Wei Huang

Transforming the finance sector
Pushing for a transformational shift to help slow climate change and enable the UK to meet its net-zero target and its commitment to global nature goals.



© Norfolk Rivers Trust

Restore nature and support climate resilient communities
Running projects to restore biodiversity and mitigate the effects of climate change for people in the UK and Canada, particularly around flooding.



© Ted Simpson / WWF-UK

Enabling action
Engaging, inspiring and empowering people, from communities and Aviva colleagues to consumers and businesses, to understand the power of their choices and help them act for a better world.



Three years of making an impact in the UK

For the last three years, WWF-UK and Aviva have been on a shared journey.

We've worked with nature to tackle the climate and biodiversity crises, we've helped to change political policy and public opinion, and we've connected tens of thousands of people to the natural world across the country through community volunteering, local engagement and events, and educational opportunities.

Watch our three year partnership video below.



Families take part in the Norfolk Access to Nature Fund
© In The Dark



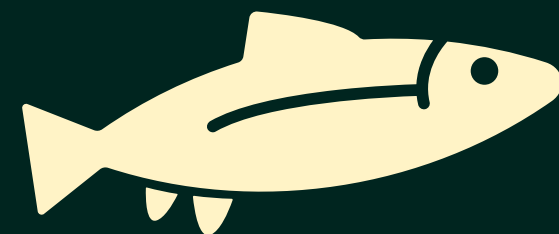
Key UK partnership impacts

169 natural flood management interventions installed

More than **57,000** trees planted in the Ingleborough National Nature Reserve, Yorkshire

Over **360** hectares of land and woodland under restoration, also at Ingleborough

The Save Our Wild Isles Project won the 'Nature Based Project of the Year Award' (Gold) and the 'Best Community Involvement during a CSR Programme' (Silver)



£2.6 million raised for nature by local community groups

Over **80%** of people feel more positively about Aviva, after seeing **our impact together**



5 joint policy papers published to influence UK government on climate and nature

156,000 seagrass seeds harvested, processed and planted and **30,700** native oysters reintroduced to the Firth of Forth in Scotland made possible by **Aviva** together with other major funders



300 pieces of media coverage, reaching an audience of over **811 million**



2,555 volunteering hours given by Aviva colleagues across WWF's UK landscape projects and **871.5 hours** to other initiatives



02

Transforming the UK finance sector

Financial institutions have a vital role to play in the transition to a sustainable future, and together, we have been striving for a transformational shift in the sector to help slow climate change – a shift without which the UK will not be able to meet its net zero target. The challenge is interconnected with that of nature loss, and the two need to be addressed together.

For the last ten years, WWF-UK has been engaging with the government and the finance sector to drive policy reform, developing tools and standards to safeguard a sustainable environment. During that time, Aviva has used its role as a major investor and underwriter to help drive the transition to a low-carbon future, providing £1.7 billion of financing for renewable energy infrastructure projects from 2020 to 2023.

Our joint advocacy reports

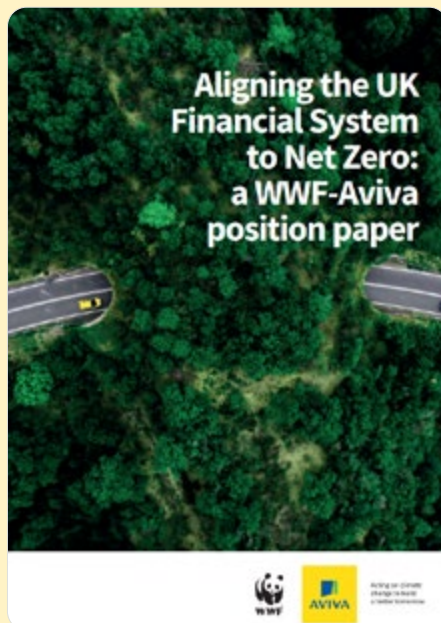
Jun 2021



Oct 2022



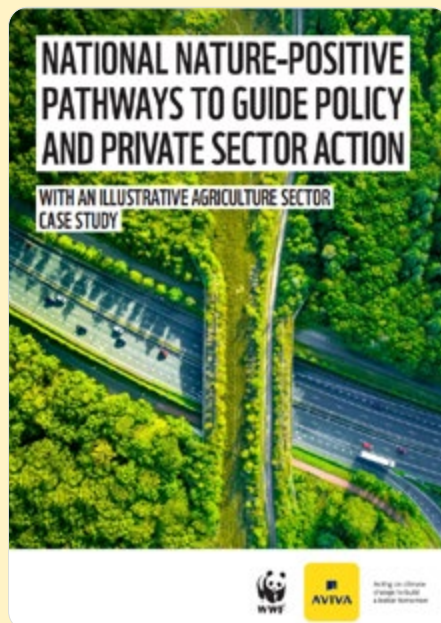
Dec 2022



Dec 2022



Oct 2024



Together, we have powerfully advocated for change so that the whole financial system works towards a sustainable future.

Modern buildings at Liverpool Street at sunset.

© Westend61 / Adobe Stock



UK finance sector advocacy

Fields of Wild Ingleborough.
© Siân Herbert / WWF-UK

Transition Plan Taskforce (TPT):

We pushed for ambition via the **TPT**, launched in April 2022 to establish the gold standard for transition plans. Aviva Group CEO Dame Amanda Blanc was appointed co-chair alongside HM Treasury ministers, and WWF-UK CEO Tanya Steele to the steering committee. Our input contributed to the TPT's gold standard disclosure framework, published in October 2023; and we were also closely involved with a ground-breaking TPT paper on how to integrate nature into transition planning.

Mandatory net zero transition plans:

We successfully called on the UK government to introduce **mandatory net zero transition plans** for financial institutions as announced by the chancellor at COP26, making the UK a net-zero aligned financial centre.

Unlocking finance for nature:

We published a report calling for clarity on the role of the financial sector in the **Global Biodiversity Framework (GBF)** at COP15: Target 14 states that financial flows should be aligned with GBF goals.

Joint position papers:

We published further reports, including Aligning the UK Financial System to Net Zero and a UK Net Zero Investment Plan for Green Growth, and advocated for important concepts from both of these papers to be adopted by government.

Nature positive pathways:

We published a report which called for the development of nature-positive pathways to ensure that the UK government and the private sector work together to support the transition to a net-zero, nature-positive future.



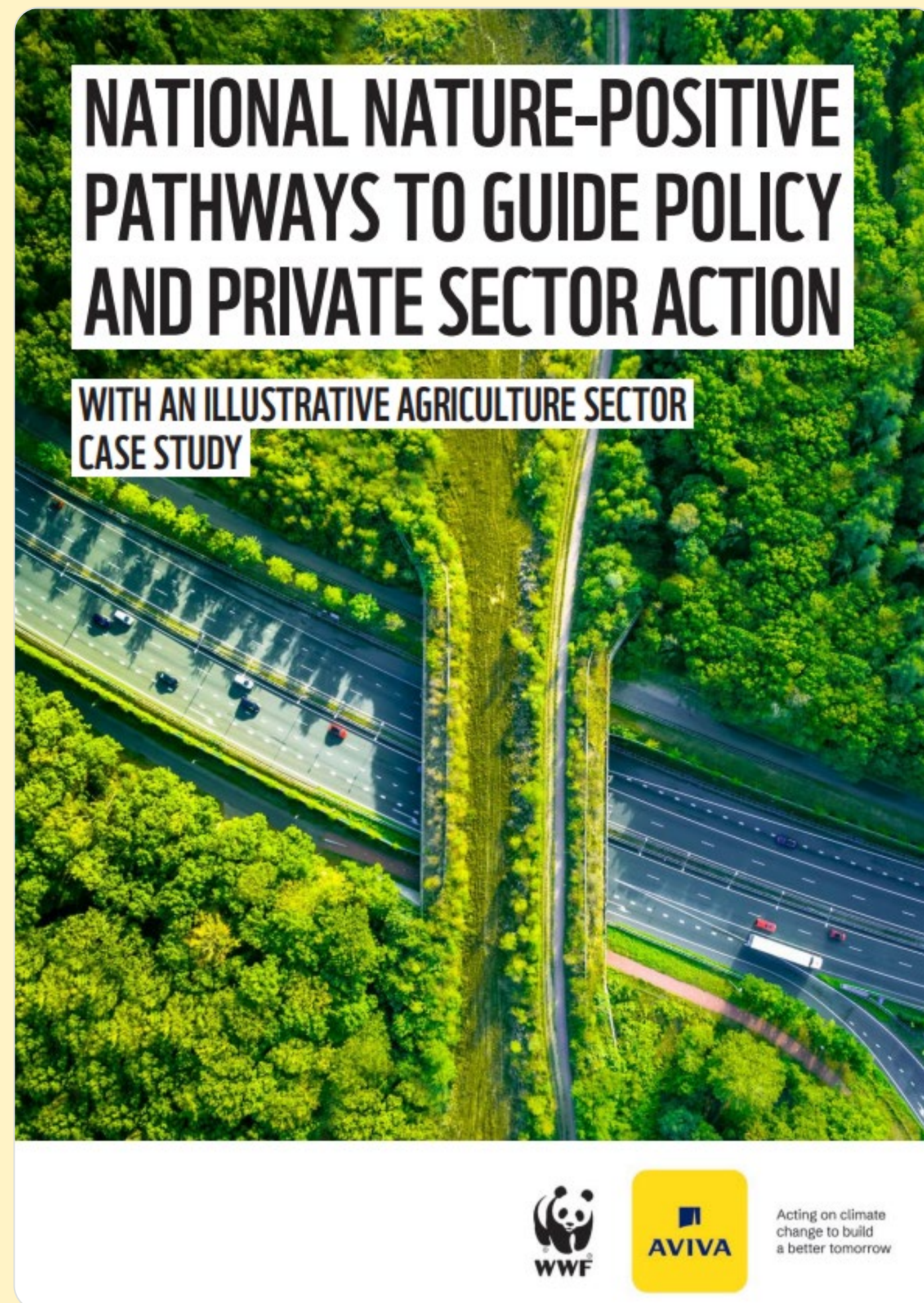
Case study

Nature positive pathways

Events

To launch this latest report, we hosted an exclusive webinar attended by over 380 people, with speakers Karen Ellis, Chief Economist WWF UK, Thomas Viegas, Nature Strategy Lead Aviva, Charlie Dixon UK Market Engagement Lead on TNFD at the Green Finance Institute and Amanda Skeldon, Climate and Nature Director JLL.

At COP16, we also hosted a highly successful event at the Nature Positive Pavilion, which saw a full house. This event explored how nature-positive pathways can help align business and Government action with National Biodiversity Strategies and Action Plans to tackle the nature emergency together.



Reaction

The report was downloaded over 200 times in the first four days after the launch, and covered in 150 media outlets including Yahoo Finance, the Independent, Evening Standard, and Daily Mail.

Multiple organisations and advocacy groups have supported WWF and Aviva’s ask for nature-positive pathways, including Wildlife and Countryside Link, Aldersgate Group, and Green Alliance.

The joint report has also been referenced in TNFD’s new discussion paper on nature transition plans, which states that nature-positive pathways are needed to enable transition plan disclosures.



Case study

Nature positive pathways cont.



Developing nature-positive pathways, together with net zero pathways, will provide much needed clarity on how different economic sectors are expected to transition to protect and restore nature.

This would lead to greater investment in nature and increase the active role the private sector can play in contributing to the urgent change we need to see.”

Claudine Blamey
Chief Sustainability Officer at Aviva



Karen Ellis and Claudine Blamey presenting at COP16.
© Vassilis Gkoumas



Businesses have told us that the transition to a nature-positive, net-zero economy is one of the biggest business opportunities since the industrial revolution.

But businesses need clarity and stability before investing in the solutions we need to restore nature and transition away from practices that harm it.

So, the Government must set out clear pathways for key sectors of the economy, like those that have been developed to help tackle the climate crisis.”

Karen Ellis
Chief Economist at WWF-UK



03

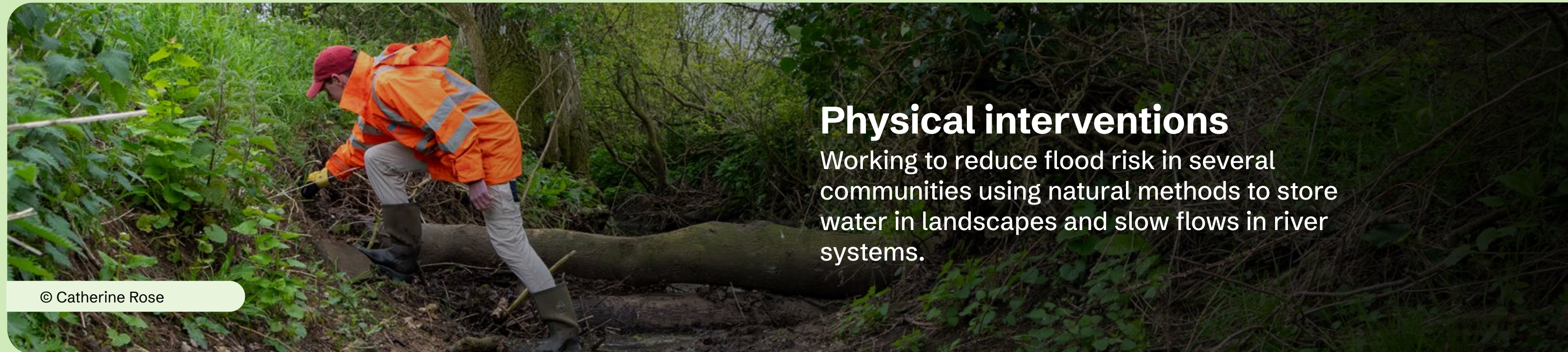
UK resilience and nature

The UK is one of the most nature-depleted countries in the world and the UK is seeing the impact of climate change.

More rain and an increase in extreme weather events means that we're likely to see more flooding as the century progresses – and around 5.2 million properties in England are at risk.

As a leading insurer for homes and businesses, at Aviva we see first-hand the devastation that extreme weather can cause to people, properties and livelihoods. This is why we want to see greater use of innovative nature-based solutions that are adapted to the UK landscape and welcomed the opportunity to collaborate with WWF to help mitigate impacts such as flooding in four areas of the UK, both protecting nature, and aiming to increase resilience.

Increasing resilience through nature



© Catherine Rose

Physical interventions

Working to reduce flood risk in several communities using natural methods to store water in landscapes and slow flows in river systems.



© Siân Herbert / WWF-UK

Community involvement

Working with local communities, landowners and schools to enhance knowledge of flood prevention efforts and raise awareness of the value of nature-based solutions. Each of our projects have provided funding, tools, resources and volunteering opportunities so local schools, community groups, individuals and Aviva's own colleagues can get involved in bringing nature back to life.



© Paul Rogers

Advocacy

Supporting political and financial backing for resilience measures, engaging with a wide range of stakeholders to increase awareness of the need for more funding for nature-based solutions, and highlight the barriers that are preventing greater public and private investment.



Our partnership has focused on four grant-based conservation projects around the country: Wild Ingleborough, Riverscape East Anglia, River Soar and Restoration Forth. Run in collaboration with expert local delivery partners, each uses nature-based solutions to reduce the effects of extreme weather while restoring nature and improving biodiversity, benefiting both people and the environment.

Working together means we can make a bigger difference. Find out how our projects are helping to restore our natural world [here](#).



© Callum Maverick Photo Agency

1. Scotland

The project is helping restore carbon-capturing seagrass meadows and native oyster beds in the Firth of Forth in Scotland.

One aim is to raise local awareness of the benefits of marine restoration, to bring the heritage of coastal communities back to life.



© Greg Armfield / WWF UK

3. Midlands

The River Soar catchment in Leicestershire has been heavily affected by human activity and is vulnerable to flooding. The project funds innovative natural flood management initiatives that will create multiple benefits for nature, while building greater climate resilience within the wider community.



© Siân Herbert / WWF-UK

2. Yorkshire

The Wild Ingleborough project, led by the Yorkshire Wildlife Trust, aims to restore 1,500 hectares of peatlands, woodlands and over-grazed heath, helping to mitigate climate change and increase the resilience of local communities. The restoration is done with local farmers and landowners support, developing a model for community-led upland restoration that can be applied across the UK.



© Catherine Rose

4. East Anglia

The project aims to reduce flooding within a number of East Anglia catchments through natural flood management, building physical and community resilience in this unique, largely agricultural landscape.



Wild Ingleborough: restoring nature and building community resilience in the Yorkshire Dales

Wild Ingleborough is a large-scale, multi-partner landscape recovery initiative in the north-west of the Yorkshire Dales, led by the Yorkshire Wildlife Trust. Its goal is to restore 1,500 hectares of peatland, woodland and over-grazed heath around Yorkshire's iconic landscape, to combat the impacts of the climate crisis and aid nature's recovery across this large upland area.

Our impact:

57,737 trees planted to connect areas of woodland

10,000 plugs of sphagnum moss planted to shield the land from floods (sphagnum moss can hold 20 times its own weight in water)

360.6 hectares of land and woodland under restoration, conserving critical habitats for iconic wildlife like black grouse and curlew, and protecting against flooding

19 natural flood management interventions installed

3,000+ direct beneficiaries engaged with through our Aviva-funded Engagement Officer, offering volunteering opportunities and sharing knowledge on nature with groups, schools and colleges

1,078 hours of volunteering recorded by Aviva colleagues

7,074 community volunteering hours delivered

An abundance of plant life thriving on limestone pavement within the Wild Ingleborough site.

© Andrew Parkinson / WWF-UK

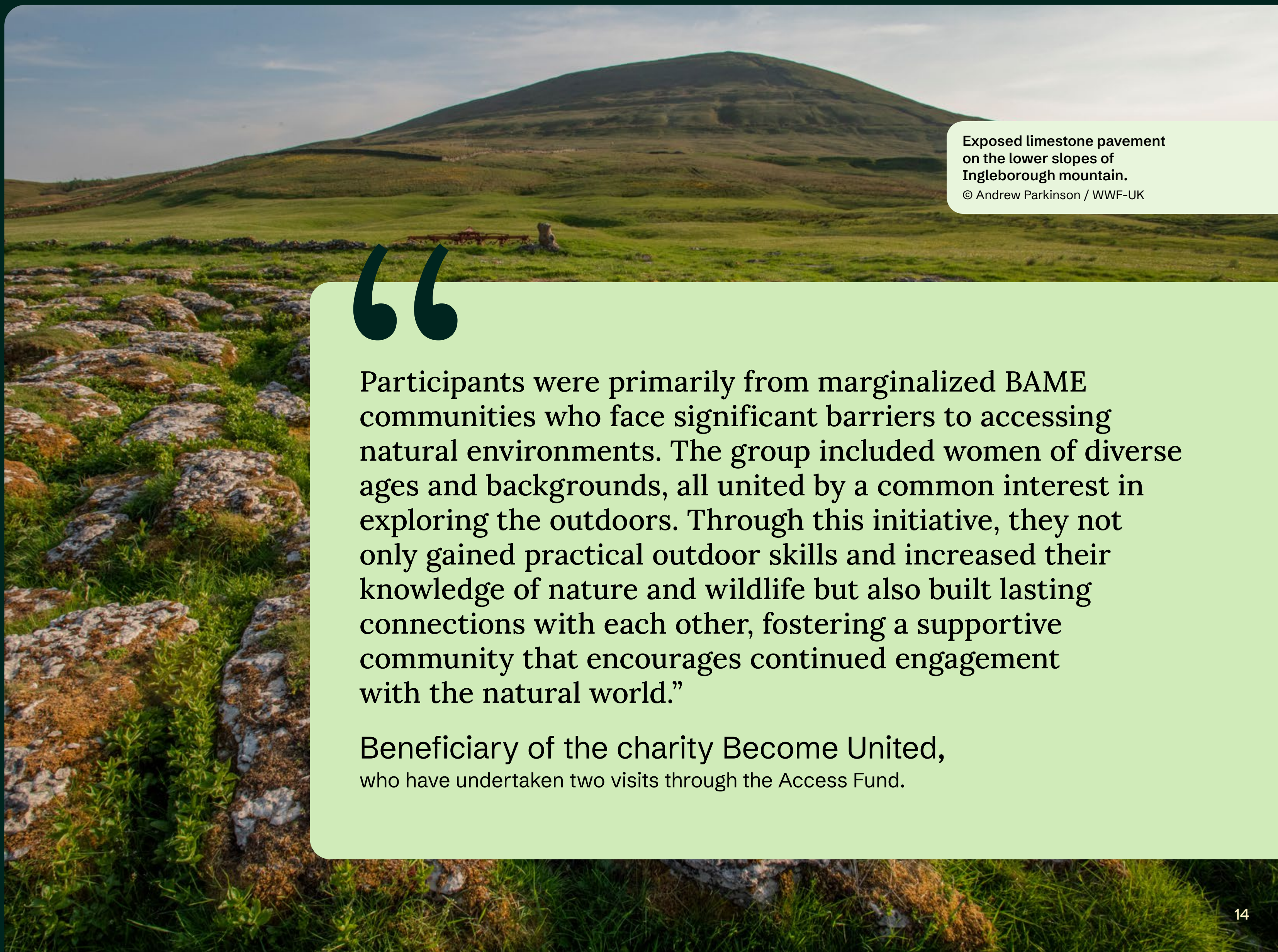




Wild Ingleborough Access to Nature Fund

The Wild Ingleborough Access to Nature Fund – supported by both our partnership and the **Shears Foundation** – was created to break down barriers for those who find it hard to access nature. Our goal was to ensure everyone could have the opportunity to experience the great outdoors and learn about nature’s many benefits, from reducing the impacts of climate change to boosting physical and mental health.

In 2024, the fund targeted community groups and schools in low-income areas, supporting 13 organisations and awarding a total of £17,440 in grants. These grants went to groups including schools, colleges, groups supporting refugees, asylum seekers, and people with disabilities.



Exposed limestone pavement on the lower slopes of Ingleborough mountain.
© Andrew Parkinson / WWF-UK



Participants were primarily from marginalized BAME communities who face significant barriers to accessing natural environments. The group included women of diverse ages and backgrounds, all united by a common interest in exploring the outdoors. Through this initiative, they not only gained practical outdoor skills and increased their knowledge of nature and wildlife but also built lasting connections with each other, fostering a supportive community that encourages continued engagement with the natural world.”

Beneficiary of the charity Become United, who have undertaken two visits through the Access Fund.



“

The whole project was very special. It taught us all about the wildlife and how special our area is.”

Beneficiary of the 2024 Wild Ingleborough Access to Nature Fund

“

Both trips supported the mental health and wellbeing of those taking part, to escape from the hectic pace of life in inner city Leeds to the beautiful surroundings of the Yorkshire Dales was a fabulous opportunity.”

Beneficiary of the 2024 Wild Ingleborough Access to Nature Fund

“

When we were going up Ingleborough, I noticed everyone was much kinder to each other and helped each other to get to the end.”

Beneficiary of the 2024 Wild Ingleborough Access to Nature Fund

Students from Dixons City Academy Bradford, beneficiaries of the Access to Nature Fund
© Lizzie Knight



Strengthening flood resilience naturally in East Anglia

The low-lying region of East Anglia is increasingly vulnerable to flooding as climate change takes hold. In collaboration with local delivery partner Norfolk Rivers Trust (NRT) we've been funding natural flood management through our Riverscape East Anglia project.



Aerial shot of River Nar, Norfolk Rivers Trust.
© Ted Simpson / WWF-UK

Our impact

550

farmers and landowners indirectly reached via events and comms

1,323

Aviva volunteering hours given

24

 events held on nature recovery, river health, natural flood management, and health benefits

13

 natural flood management interventions installed across four locations, impacting three villages

35

 community volunteer days attended by 155 volunteers

139

 school pupils across Norfolk reached through field trips and classroom sessions

NRT's first ever **Education and Engagement Officer**

- funded through our partnership - helped NRT reach new audiences, with their work becoming more visible in the community. Activity days, guided river walks, talks for local communities, land managers, food producers and tourists, as well as a popular year-round programme of volunteering opportunities, has helped the wider Norfolk community learn more about Norfolk's rivers and wildlife



Case study

Norfolk natural flood management

After devastating floods around the village of Gissing in December 2020, we worked with nature to make the landscape more flood resilient.

Our partnership (together with the Environment Agency and Garfield Weston Foundation) enabled NRT and the River Waveney Trust to create natural leaky dams to slow the flow of water, and reconnect dry historic channels to the River Waveney, creating new shallow depressions to slow and store water. Since being installed in 2023, and despite recent storms, there has been no further flooding – demonstrating the positive impact of low-cost natural flood prevention measures.



Aerial shot of Gissing Village, Norfolk Rivers Trust.
© Ted Simpson / WWF-UK

“

This has been a fantastic example of a relatively simple and low-cost project that will have far-reaching, positive impacts for the local community.”

Dr Emily Winter
Catchment officer, River Waveney Trust

“

I’m immensely proud to be involved with projects such as these. I think they are real, tangible, real world examples of how organizations can be really active, ambitious and impactful in delivering their climate strategy while also delivering for people and planet.”

Leah Ramoutar
Aviva Director of Environmental Sustainability



Families and children take part in an Aviva Access to Nature Fund visit along the River Nar, Norfolk.

© Ted Simpson / WWF-UK

Norfolk: Aviva Access to Nature Fund

Nature gives us so much, from the food we eat to the air we breathe and the water we drink – and just 20 minutes in nature can boost your mental well-being. We think everyone deserves access to nature’s incredible benefits. That’s why Aviva, WWF and Norfolk Rivers Trust launched the Aviva Access to Nature Fund. Our mission: to break down barriers – such as transport issues, costs, isolation, and simply not knowing where to go – that prevent people from enjoying Norfolk’s rivers and countryside.

The first phase of the Fund between April and July 2024 provided grants of between £150 to £1,500 for community groups, clubs, schools and charities to support volunteering opportunities, leisure, well-being and educational visits. In total, 862 people from 19 community groups and 6 schools took part.

The funding made a real difference. For example, young carers (some of whom had never been on a train before) enjoyed a special trip to the seaside; and new parents and their babies took part in a series of mindfulness walks in the woods.

As a result of the access fund’s popularity, we launched a second round of funding in October 2024. We look forward to supporting many more groups to enjoy the multiple benefits of time spent in nature.





“

It has been very moving to hear the testimonials of some of the participants who had such a wonderful time in nature – something many of us just take for granted. I can't stress how important these trips/programmes have been and yet how simple they have been in essence”

Lee Cozens

Wildlife and Community Officer, Norfolk Wildlife Trust (part of selection panel)

Children from a local school in Norfolk visit the River Nar alongside the Norfolk Rivers Trust as part of their Access to Nature activity.

© In The Dark



“

Once you get children out in nature, they become alive. They connect with the world around them and they get to experience the joy of bird song and the greenery of the trees...you can see them relaxing, becoming a calmer version of themselves.”

Rosie Newport

Teacher accompanying school children on an organised walk along the River Nar, during phase I of the Fund.



Riverscape Soar: Natural flood management and community engagement in the East Midlands

Natural flood management is also the focus of our project in the River Soar catchment area in the East Midlands, where we've been working with Trent Rivers Trust (TRT) to help restore the natural flow of rivers and hold back water upstream. The aim is to show the benefit of large-scale natural flood management interventions combined with community engagement.

Working with landowners and local partners, TRT identifies opportunities for natural interventions that reduce flood risk. The idea is to make incremental changes, spreading across the entire catchment, which will have a positive impact overall. Features such as strategically planted trees, leaky barriers and wetlands slow the flow of water and create conditions for the water to soak into the soil.

Forest Shot, Loughborough © Greg Armfield / WWF UK

Our impact

143 natural flood management interventions installed

Estimated **1,130 homes** benefitting from increased flood resilience thanks to natural flood measures

Barriers to local natural flood management recorded to support advocacy for policy change with UK government

15,000+ people indirectly engaged via surveys, social media and communications campaigns

Local Flood Aware campaign launched, with supermarket trolley token produced, including dedicated website and social media promotion

84% of local survey respondents feel that they have greater awareness and understanding about flood risk and natural flood management as a result of the project (sample size 249)

Comprehensive strategic framework created to guide further activities across catchment

4,759 people directly engaged via project events



Leaky barriers protect Loughborough

Water running off the Wood Brook is a serious flood risk for low-lying homes and businesses in the Leicestershire town of Loughborough. Our partnership has put in place 143 natural flood reduction measures on the hills above the town to lessen this risk. These measures include planting trees, building leaky brushwood dams and creating and restoring wetlands to slow the flow and create conditions where more water can soak into the soil in the wider woodland to be stored there.

Overcoming challenges

Coordinating the installation of natural flood measures across a large area has not been without its challenges. Local farmers and landowners can be uncertain of the merits – particularly economical – of allowing natural flood management interventions on their productive or marginal land. To address these concerns, TRT brought on board agricultural advisers to work with landowners, particularly farmers to develop a toolkit to educate them on the options and the impact different natural flood management solutions will have on their land.



Volunteers, working with Trent Rivers Trust, gather woody materials to create brushwood bundles.

© Greg Armfield



“Flooding makes a lot of difference, a) to your property, and b) to your insurance. And so I have a vested interest in slowing the flow.”

Penny Matuska

Trent Rivers Trust volunteer



Restoration Forth: reviving marine habitats and engaging communities

Restoration Forth is a major multi-year community-led programme working to restore seagrass habitats and European flat oyster populations in the Firth of Forth. The project is led by WWF-Scotland with Aviva as one of the main funders, working to inspire communities in delivering further marine restoration efforts across Scotland and influencing Scottish government policy for stronger marine protection.

Through this programme, thousands of local community members have learnt about marine restoration and been trained in restoration techniques and skills. The project has organised many events and activities for local communities such as seagrass snorkelling, oyster education, and monitoring guides for citizen science.



The partners

Fife Coast and Countryside Trust
fifecoastandcountryside.co.uk

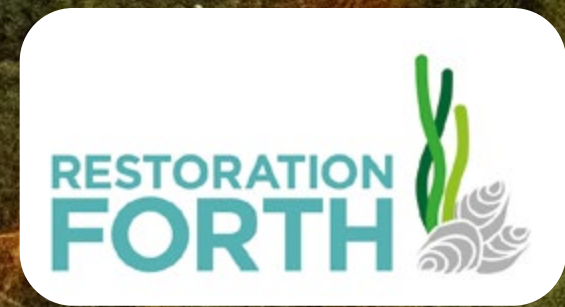
The Ecology Centre
theecologycentre.org

Scottish Seabird Centre
seabird.org

Edinburgh Shoreline Project
edinburghshoreline.org.uk

Royal Botanic Garden Edinburgh
rbge.org.uk

Heart of Newhaven Community Trust
heartofnewhaven.co.uk



Seagrass seed harvesting to support Restoration Forth programme in the Firth of Forth.
© Greg Armfield



Restoration Forth impact

Supported the planting of
156,000
seagrass plants across
2.27 hectares of new meadows

Supported
11,000+
community engagements

8,million+
social media impressions
for Restoration Forth content

Helped reintroduce
29,600
native oysters to the Firth of Forth

5,375
direct beneficiaries learning skills, sharing knowledge, building relationships

154 hours
of volunteering time given by Aviva colleagues

Volunteers deploy native oysters into the Firth of Forth for the first time in 100 years.

© Callum Bennetts / Maverick Photo Agency / WWF-UK



Oysters back in Firth of Forth after 100-year absence

Thanks to support from our partnership, European flat oysters have returned to the Firth of Forth for the first time in a century, an incredible milestone on the way to the project's aim to restore 30,000 of them to the area.

Oysters play a vital role in marine ecosystems. A single oyster can filter up to 200 litres of water per day, improving water quality and clarity. Beds of oysters also stabilise the seabed and create nursery habitats for species including fish, crabs, snails and sponges, as well as storing carbon.

Reviving seagrass meadows

Seagrass meadows, too, provide nurseries for young fish and habitats for many different animals, with the potential of absorbing up to 10% of the carbon buried in ocean sediment each year. As sea levels rise, seagrass helps reduce coastal erosion by lessening the energy of waves as they wash ashore. Once complete, this project's aim is to restore up to 4 hectares of these vital meadows.



Aviva volunteers and the Restoration Forth team undertaking oyster scrubbing.
© Maverick Photo Agency / WWF-UK



Aviva volunteers and the Project Seagrass Team processing seagrass seeds.
© Maverick Photo Agency / WWF-UK



What an amazing project to be part of – learned so much about the benefits the seagrass has to our local ecosystem along with helping with climate change.”

Della Brady

Personal Insurance Underwriter, Aviva colleague



As an avid scuba diver, I see first-hand the impact of climate change on our seas, particularly the change in marine biodiversity. Knowing that seagrass plays an important role in ecosystems, such as providing food and shelter, it was enormously satisfying being able to muck in and help with researching different planting methods for seagrass. This research will facilitate the restoration of the seagrass meadows that were previously throughout the Forth.”

Alistair Cottle

Regional Underwriting Manager, Aviva colleague



Pioneering Saltmarsh research and coastal protection

On the Ribble Estuary, we installed the UK's first carbon flux tower to discover the vital role of saltmarsh in fighting climate change and prove its powers as a long-term carbon store. Saltmarsh – a native British Isles ecosystem – also offers a rich and unique habitat for many plants and animals specially adapted to the conditions, including herons, egrets, otters and a variety of marine life. Saltmarsh shelters people too, providing natural protection from flooding and coastal erosion for nearby communities – it's estimated to provide over £1 billion in flood resilience benefits to UK homes.

In collaboration with the UK Centre for Ecology and Hydrology and the Royal Society for the Protection of Birds (the RSPB) we embarked on this ground-breaking research project to help scientists learn more about the carbon sequestration and storage potential of the saltmarsh around the British coastline. By live-monitoring levels of carbon cycling between the landscape and the atmosphere, this data – combined with traditional methods of analysis – will show how much carbon is captured, how quickly, and for how long it is stored. We look forward to sharing first results in the spring, 2025.



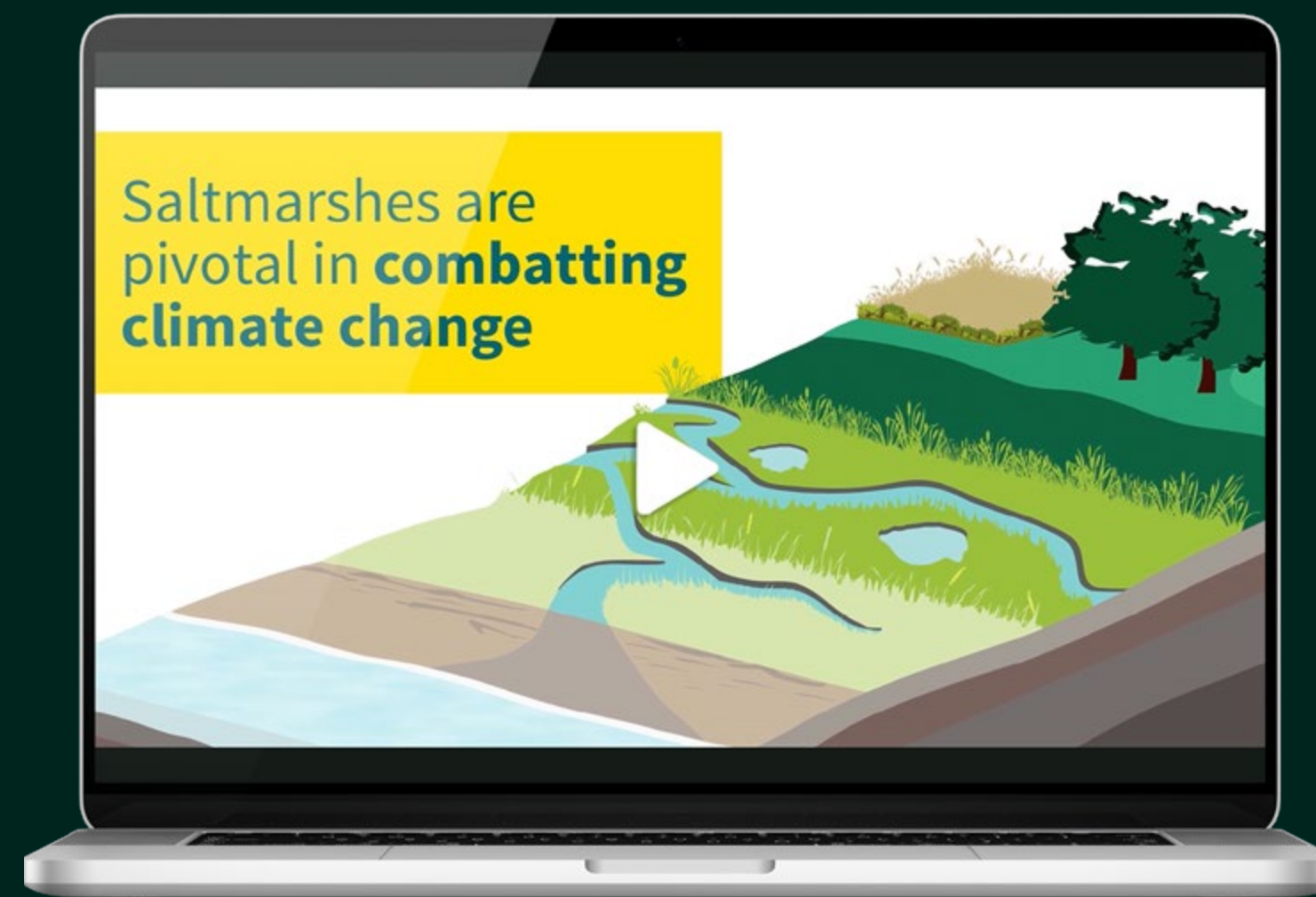
Drone still of the Ribble Estuary saltmarsh.

© In The Dark / WWF-UK



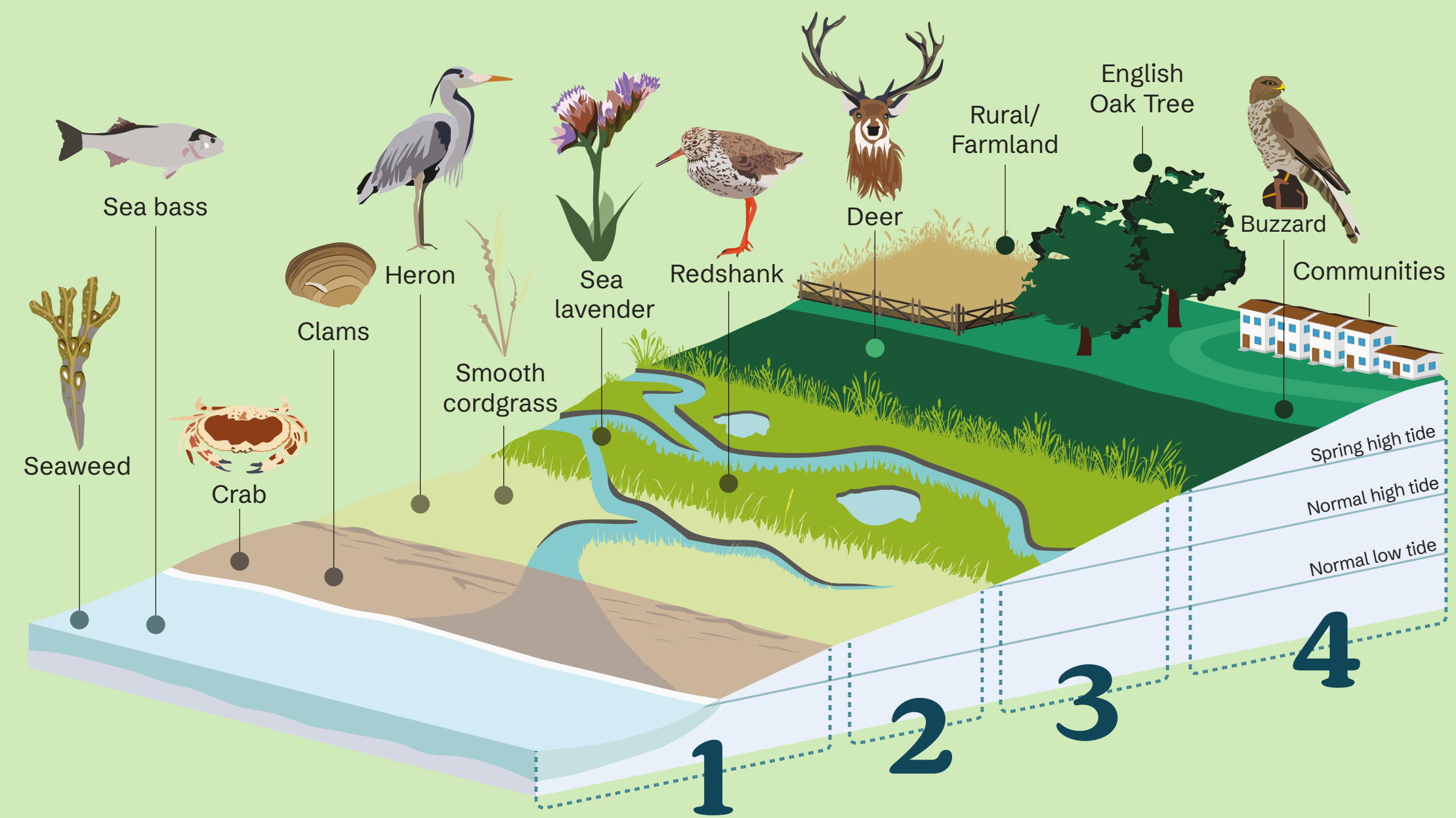
England has lost about 85% of its saltmarsh over the last two centuries. Nevertheless, a report identified 22,000 hectares of land around the coast that could potentially be restored to natural saltmarsh conditions, which could capture more than 300,000 tonnes of carbon dioxide a year – 30,000 hectares of forest would be needed to capture the same amount.

Our work will contribute to the establishment of a UK Saltmarsh Code, which will guide investment in saltmarsh as a nature-based solution for tackling the climate emergency.



The structure of UK saltmarshes

UK Saltmarsh structure illustration.
© Aviva



1. Tidal / mudflat
The lowest part of the saltmarsh, an area that is rarely above water other than at low tide. Home to seaweeds, fish, crustaceans and shellfish.

2. Low marsh
Submerged frequently by the high tide. Home to wading birds, grasses, fish and shellfish.

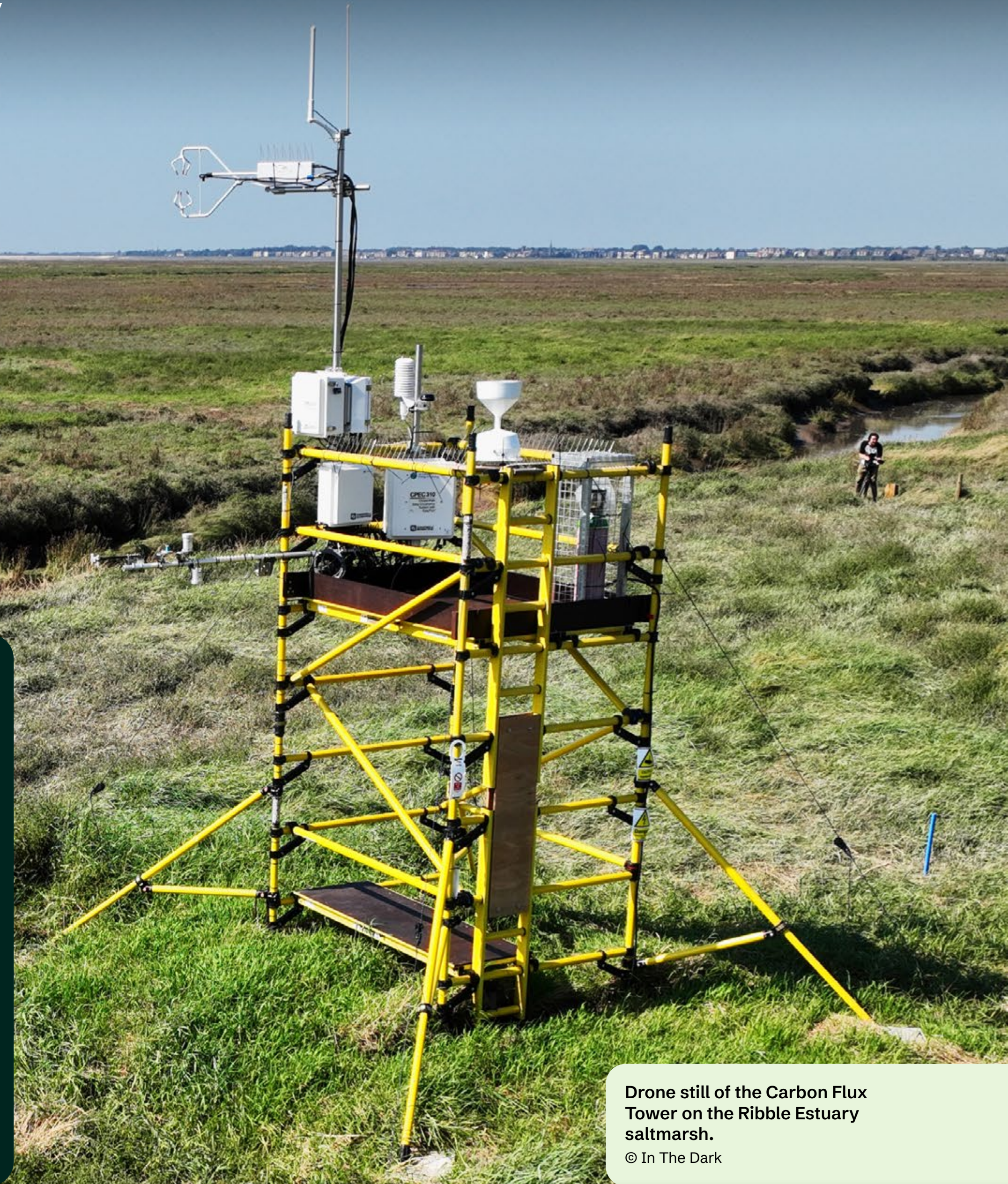
3. Upper marsh
Only submerged during very high tides. Home to a wide variety of grasses and plants as well as nesting for migratory birds.

4. Inland
The border of the saltmarsh. Rarely submerged outside of storm conditions. Inland areas receive natural protection against coastal flooding from saltmarshes. Home to woodland, grasses, deer, birds of prey and communities.



We're working with Aviva to demonstrate how the business sector can take leadership in moving toward a low-carbon future. Through this climate research, Aviva are also making an important contribution to achieving societal net zero ambitions, with the project taking a significant step in addressing critical knowledge gaps in saltmarsh management. Our ultimate goal is to build a framework that can be used to create more investment in saltmarshes."

Tom Brook
Ocean Conservation Specialist



Drone still of the Carbon Flux Tower on the Ribble Estuary saltmarsh.
© In The Dark



04

Enabling action in the UK

Empowering local action for nature restoration: Save Our Wild Isles Community Fund

The UK is home to some of the most incredible species on Earth, but we're pushing nature to the brink. 38 million birds have vanished from our skies in the last 50 years, and 97% of our wildflower meadows have been lost since the 1930s.

Recognising that everyone has a role to play in protecting nature, WWF, Aviva and the RSPB launched the Save Our Wild Isles Community Fund in March 2023. With £1 million of backing from Aviva, community causes were invited to apply for support from the fund, which gave £2 for each £1 raised locally to turbocharge fundraising efforts.



Volunteer digging at the Belgrave Community Garden Project, Leicester.
© Paul Rogers / WWF, RSPB, Aviva

Nearly 250 groups benefited from the crowdfunding scheme, including in some of the UK's most under-pressure areas, collectively raising **£2.6 million from more than 12,000 supporters**. From the Scottish Highlands to the Cornish Riviera a huge variety of projects were involved, including tree planting, community gardening, beach cleaning, woodland protection, wildflower meadow restoration and educational activities. Not only have the projects helped restore nature locally, but they are tackling wider issues such as food poverty, loneliness and mental health.



Of those who took part in the Save Our Wild Isles Community Fund...

90%+

feel they made a difference to nature in their local area

82%

feel more involved in their local community

97%

feel their work will continue

Beneficiaries of the Save Our Wild Isles Community Fund.
© Paul Rogers / WWF, RSPB, Aviva

Save Our Wild Isles Community Fund content was seen by:

3.4 million+

people across social channels

1 million+

readers of WWF and RSPB supporter magazines

500,000+

people opened emails from WWF and RSPB

Beneficiaries of the Save Our Wild Isles Community Fund.

© Rachel Palmer / WWF, RSPB, National Trust



Save our Wild Isles Community Fund beneficiaries



© Paul Rogers / WWF, RSPB, Aviva

The **Belgrave Community Garden group** in Leicester transformed a derelict plot of land into an inner-city garden, creating a space where everyone is welcome. The group raised £2,060 from 19 supporters to establish a wildflower corridor along a busy main road to boost biodiversity and nature connectivity across the city.



© Rachel Palmer / WWF, RSPB & National Trust

Bristol's **BS13 Young Green Influencers - campaigning on their community's behalf for a greener, cleaner home** - raised £10,063 from 79 supporters to develop a fly-tipping prevention strategy, clear green spaces, raise awareness and lobby supermarkets for vandal-proof trolley parks.



© Rachel Palmer / WWF, RSPB & National Trust

The ambition of **Stump Up for Trees** is to **plant 1 million of them** in Bannau Brycheiniog (Brecon Beacons), creating a diverse native habitat to fight the biodiversity crisis. The group raised £10,755 from 63 supporters to make their nursery more accessible to volunteers, and to develop their on-site water management.



© Rachel Palmer / WWF, RSPB & National Trust

Local volunteers at the **Knockbreda Community Wildlife Garden** in South Belfast **come together to grow food and flowers**, bringing wildlife back into the city and creating a special location that everyone can enjoy. The group raised £7,466 through the Fund to create an outdoor energy-efficient gardening facility to produce organic food and fruit; it also supported the planting of an orchard and the creation of a wildlife pond.



Employee engagement and fundraising

Sustainability is one of Aviva's strategic priorities, and the partnership has enabled us to build greater awareness of nature, climate and sustainable choices for our many colleagues. There have been a wide range of opportunities for them to get involved and take part through volunteering, fundraising and education; some examples can be found on the following pages.



Aviva colleagues climb mountain holding WWF panda, for charity.
© Rachel Hamling



Enabling employee action through volunteering

The partnership has created many opportunities for Aviva colleagues to make a difference on the ground and experience first-hand the importance of nature and the critical role it plays.

1,213 
employees volunteered across 3 years

3,426.5
volunteering hours given in total



Taking a rest at Wild Ingleborough.
© Siân Herbert / WWF-UK



Using woody debris in Norfolk
© Catherine Rose



Undertaking oyster cleaning
© Maverick Photo Agency / WWF-UK

At **Wild Ingleborough**, Aviva colleagues helped to plant trees over recent winters, providing habitats and food sources for wildlife as well as stabilising the soil to mitigate both flooding and erosion.

In **Norfolk**, Aviva volunteers have undertaken hedge planting, scything, and wetland creation plus building natural leaky dams and placing woody debris in key areas of the river channel to slow the flow of water.

In **Scotland**, employees from Aviva’s Perth office have supported the Restoration Forth Project, cleaning oysters for redeployment, and processing and planting seagrass seeds.

Aviva colleagues have also helped with citizen science initiatives, counting walrus in satellite images and contributing to biodiversity surveys via iNaturalist.

“

It really hasn’t taken us long to build small flood defence systems using natural solutions and these are going to have a big impact on the communities and farmers.”

Norfolk volunteer Candice Thorpe
Aviva Investors Director, Sustainability Solutions



Employee fundraising and payroll giving total:

£61,834

Aviva colleagues across the UK have undertaken a fantastic range of fundraising activities, from the London Marathon to 10 Peaks Lake District Challenges. We even spotted Aviva's CFO fearlessly swimming in the Serpentine!



Charlotte Jones completes London marathon.
© Charlotte Jones

“

I'm pleased that I completed the London Marathon in 3 hours 59 minutes 4 seconds - I'm ecstatic to have snuck in under 4 hours! Thank you all for your support as I have navigated this challenge.”

Helen Potter
Aviva Head of Legal Entities

“

Whilst tough, both physically and mentally, we got to enjoy some spectacular views of the Lake District (when we weren't surrounded by clouds!) and there was a great sense of team spirit as everyone on the challenge was fundraising for the same great cause.”

Rachel Hamling
Aviva Operational Control and Effectiveness Leader



Employee education and engagement

Eat4Change

World Food Week 2023 offered a great opportunity to engage thousands of employees on how to ‘Eat4Change’, developing their understanding of how farming, food production and meal choices affect climate change, and how to choose their food more sustainably and with a lower carbon footprint. As part of the campaign, WWF, Aviva and its internal catering provider Restaurant Associates worked together to provide low-carbon sustainable menu choices, which were served at all of Aviva’s catered sites.

Across the week, 1,920 low-carbon dishes were sold – and now Aviva’s canteen menus all feature a carbon ‘traffic light’ rating system helping colleagues to make informed choices about what they eat while at work. We also created a series of ‘Did you know?’ messages on the subject for employees and hosted a webinar and expert panel Q&A to showcase Hungry for Change, a film inspired by the BBC’s iconic Wild Isles series.



The Business of Nature Film

Produced by WWF, the RSPB and the National Trust, The Business of Nature reveals how much nature we’ve lost in the UK, and explores actions businesses and their employees can take to reduce their impact.

Aviva arranged a special screening of the film for a live audience of 150 colleagues, with another 1,800 watching online. A guest panel including celebrity entrepreneur Deborah Meaden fielded questions on the vital role that businesses like Aviva have to play in creating a nature-positive future, and the things that people can do to make a difference at home and at work.





05

Our Canadian partnership

Mirroring our close partnership in the UK, Aviva and WWF have also been working together in Canada to fight climate change and biodiversity loss. Between 2021 and 2024, Aviva Canada has invested more than CAD 3 million in WWF-Canada’s Nature and Climate Grant Program (NCGP) to help local groups and Indigenous Peoples restore degraded and converted lands and shorelines as well as improve habitats and capture carbon.

Jim Robb, General Manager of Friends of the Rouge Watershed (FRW), addressing Canadian students.
© WWF-Canada



As a business that recognizes the critical importance of taking action on the nature crisis, we’re proud of the strong partnership we have built with WWF-Canada over the years as the presenting partner of their Nature and Climate Grant Program. Together, we have done some impactful work including support of restoration projects across the country using nature-based climate solutions and the release of our Action Plan for Business and Biodiversity. We’ll continue to be an advocate alongside the WWF-Canada team.”

Pascal Dessureault
Chief Public Affairs, Marketing and Communications Officer, Aviva Canada



Our impact in Canada: 2021-2023

Nottawasaga Valley Conservation Authority
© Emily Vandermeer / WWF-Canada

702+

hectares of land restored

Flood mitigation

improved across

26,802+

 hectares

283,665+

people made more resilient to climate change

Contributed to **299,967** trees being planted as part of restoration projects across Canada

Habitats improved for 57 populations of at-risk species

1,500,000+

Canadians reached with action-oriented messaging on nature-based solutions through communications such as editorial newsletters, videos, blogs, social posts and events

CAD 49,000+

raised for nature by Aviva employees



Canadian business advocacy

In addition to supporting on-the-ground activities through the NCGP, WWF-Canada and Aviva Canada have been working together to encourage Canada's business community to take action in supporting biodiversity and nature-based climate solutions.

UN Biodiversity Conference (COP15)

We were active participants at the United Nations Biodiversity Conference (COP15) in Montreal in December 2022. Having published [a co-authored op-ed](#) in The Financial Post before the event making the case for why businesses must account for – and improve – their impact on the natural world, WWF-Canada hosted a breakfast panel, which included then Aviva Canada CEO, Jason Storah, to discuss the net positive impact of restoration projects on nature and climate, as well as the opportunity to leverage investment through partnerships.



Bees pollinating New England asters on a rooftop garden.

© Pete Ewins / WWF-Canada



Action Plan: Business and Biodiversity

In February 2024, we released a [joint Action Plan](#) entitled Business and Biodiversity: Your company's path towards nature positivity. Aimed at the Canadian business community, the step-by-step guide is filled with concrete ideas for how businesses can act to help halt and reverse nature loss and contribute to a more sustainable global economy.



With more than a million plant and animal species facing extinction, and more than three hockey rinks' worth of forest disappearing every two seconds, this Action Plan comes at a critical time. The health of our living planet, as well as our economy, both hinge on businesses taking decisive and meaningful action to become nature-positive organizations. Not only is our Action Plan an important step forward in our work to tackle the dual crises of climate change and biodiversity loss, it's also good business, as organizations adapt to changing reporting standards and evolving stakeholder expectations."

Kathrin Majic

Senior Vice-President, Development, WWF-Canada

High carbon landscape
© Casa Di Media Productions



GLOBE Forum

We followed up the release of the Action Plan at the **GLOBE Forum** in Vancouver, where WWF-Canada and Aviva Canada co-sponsored the Restoring and Protecting Nature track. Together, we hosted a lively discussion on the importance of Indigenous-led conservation, held a standing-room-only session in which we brought the Action Plan to life, and helped lead a workshop to equip delegates with practical changes they can make to move their organisations towards a more nature-positive economy.

During this time, an **op-ed was published** in the Toronto Star, signed by Kathrin Majic, WWF-Canada's Senior Vice-President, Development, to inform the Canadian business community on considering nature as an increasingly vital strategic corporate imperative, and how they can act to do so.



Megan Leslie, President and CEO of WWF-Canada, facilitates main plenary session at GLOBE Forum with Angela Kane, CEO of Secwepemcúl'ecw Restoration and Stewardship Society (SRSS) and Paul Fletcher, Chief Corporate Affairs Officer of Aviva Canada.

© GLOBE Series



Canada resilience and nature

During its first year in 2021-2022, NCGP enabled seven grantees to collectively restore more than 160 hectares of wetlands, grasslands, shorelines and agricultural areas, from the saltmarshes of the Wolastoq (Saint John River) valley in New Brunswick, to the shores of Vancouver Island, British Columbia, and the farmlands of Quebec and Ontario.

From 2022 to 2024, ongoing funding from Aviva Canada allowed the programme to build on the success of its first year, offering multi-year grants to six grantees to lay a foundation for long-term change.



Redd Fish Restoration Society created holding pools to protect at-risk salmon in Tranquil Creek on Vancouver Island, B.C.

© Ross Reid



Snapshot of NCGP Grantees

Redd Fish Restoration Society

On Vancouver Island, the **Redd Fish Restoration Society** has used native logs and roots to protect the habitat of five at-risk salmon species. Redd Fish worked with a team of engineers and fluvial geomorphologists – experts who study how rivers shape their environment and change over time – to create a holding pool in the river, where salmon wait to migrate upstream, find a mate or seek cover from predation. The new holding pool is also preventing erosion and creating a more complex, nutrient-rich habitat.

Kennebecasis Watershed Restoration Committee

In New Brunswick, the **Kennebecasis Watershed Restoration Committee** (KWRC) has been working with local farmers and landowners to plant thousands of native trees and shrubs along damaged shore habitats to improve biodiversity and absorb more water during flood events.



WWF-Canada's Ryan Godfrey hand-casts native grass seeds on a field near Mono, Ontario. © Kevin Lamb / WWF-Canada

Nottawasaga Valley Conservation Authority

In Ontario, the **Nottawasaga Valley Conservation Authority** (NVCA) is strategically planting native grasses and trees to help soil soak up rainwater that could otherwise flood riverbeds and downstream land, while also increasing biodiversity and sequestering carbon. Working with landowners, farmers and hundreds of volunteers, NVCA has restored native grassland, recreated wetlands, and planted trees with deep root structures to make the land “spongier”.



Native grasses and wildflowers are our surprising hero! They are really good at making soils spongier. When they make sugar from sunlight, carbon and water, they don't just feed themselves. They also share these with the soil food web. Soil bacteria, insects and fungi therefore thrive, adding organic matter, and also creating a good soil structure that is much more porous. So, when you do get rain, there's a good sort of infrastructure there to absorb it.”

Shannon Stephens
Healthy Waters Program Coordinator at NVCA



Friends of the Rouge Watershed

Friends of the Rouge Watershed (FRW) is coordinating hands-on environmental education and restoration projects in and around the Rouge River near Toronto, Ontario. Under the supervision of FRW’s staff and volunteers, young people are planting native trees, flowers and shrubs in spaces where excessive mowing and grazing has reduced biodiversity. It’s a simple act that improves habitats and reduces flood damage.



I think a lot of young people today in cities don’t have as much exposure to nature as they might have had in the past. They have less of a sense of their place in the natural world. Our hope is that by bringing them in to work with us we can help them reduce their ‘nature deficit disorder.’ Our hope is that they’ll come to appreciate nature a bit more and leave with a bit more understanding.”

Jim Robb

General manager and a veteran environmental educator at FRW



Spring planting as led by the SRSS.

© New Parallel Studios / WWF-Canada

Secwepemcúl’ecw Restoration and Stewardship Society

In year 4 of the programme (2024-2025), NCGP is supporting the **Secwepemcúl’ecw Restoration and Stewardship Society (SRSS)**. The 2017 wildfire season blazed through nearly 200,000 hectares of Secwépemc traditional territory in British Columbia, destroying vast areas of forest habitat, and leaving the land vulnerable to soil erosion and landslides. WWF-Canada and Aviva Canada’s support of SRSS through NCGP will help restore forest landscapes, support recovery of multiple species at risk and enhance climate resiliency in the region through Indigenous-led restoration, and Indigenous knowledge systems and approaches to forest management.



Enabling action in Canada

2021 – 2022

In 2021-2022, we focused on building engagement through activities such as Earth Month webinars, tree planting with Credit Valley Conservation, and the Great Canadian Shoreline Cleanup. Events like the fundraiser Run to Restore Nature helped set a strong foundation for future engagement.

2022 – 2023

In 2022-2023, the Climate and Biodiversity 101 webinar during Aviva’s Learning Week gave employees valuable knowledge about pressing environmental issues. We continued to expand hands-on participation through tree planting sessions and hosted a native seed harvesting event at Aviva Canada’s Head Office. As part of WWF-Canada’s In the Zone program, employees learned how to collect seeds from native plants in the on-site garden, contributing to local biodiversity efforts. To further accommodate diverse participation, we introduced virtual volunteer opportunities, including WWF-Canada’s Climb for Nature (a sponsored climb up the CN tower), which made a comeback after a three-year hiatus, with 70 Aviva climbers raising CAD \$18,193.

2023 – 2024

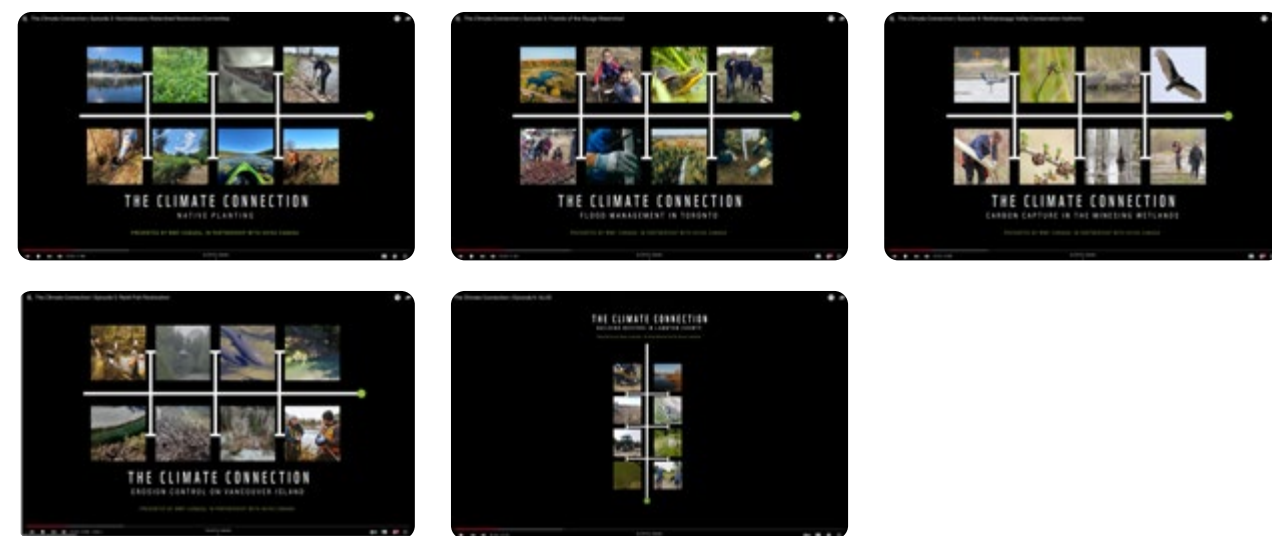
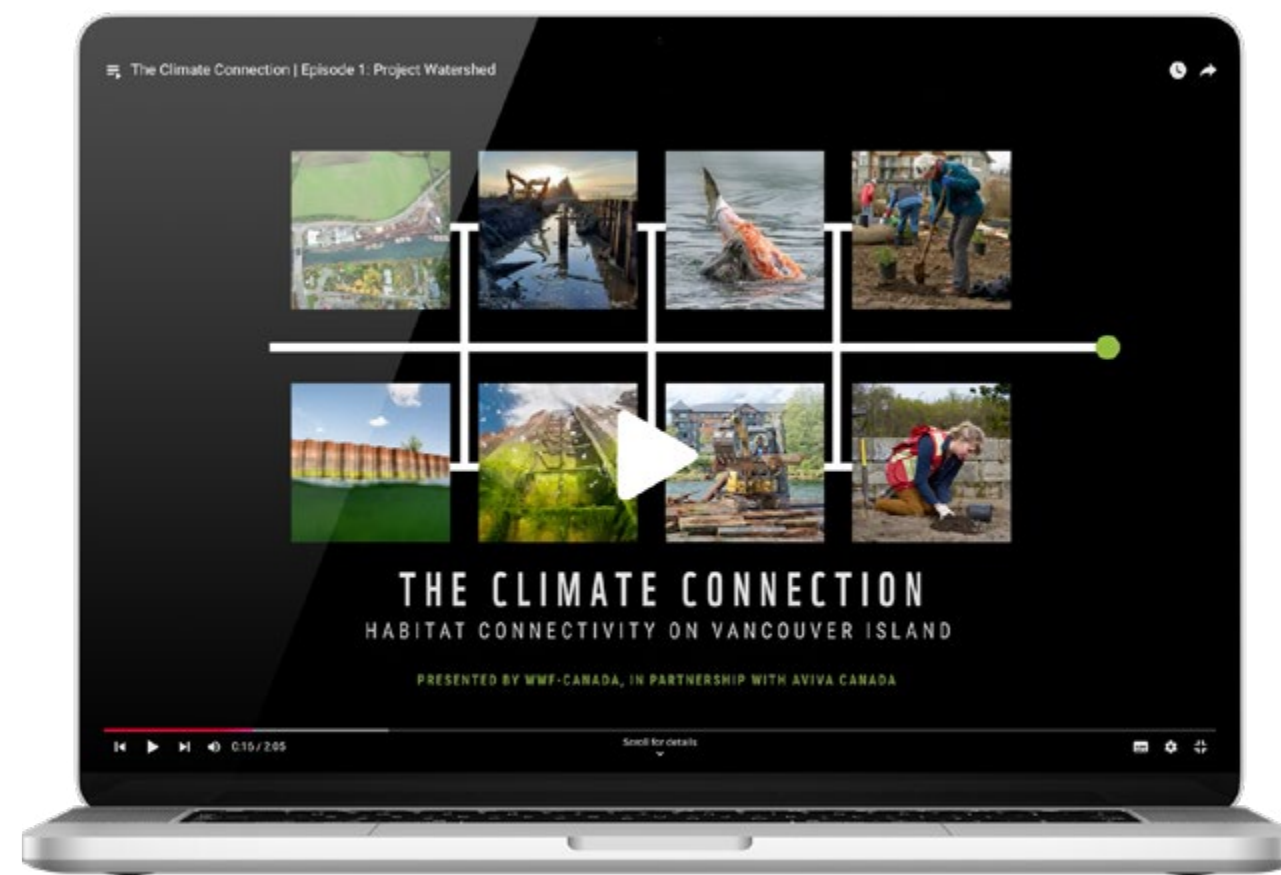
2023-2024 kicked off with WWF-Canada’s Race for Wildlife which raised CAD \$50,000 (and Aviva employees raising CAD \$2,060), with Aviva standing out as one of top fundraising teams. WWF-Canada took part in Aviva’s Learning Week, where we delivered presentations on nature-based climate solutions and how Aviva is supporting is supporting WWF-Canada 10-year strategic plan, **Regenerate Canada**. Aviva volunteers planted native trees and flowering shrubs near Robinson Creek in Markham and took part in a birding hike with WWF-Canada on Aviva’s Climate Day. This year’s Climb for Nature hit record-breaking heights, with 158 Aviva climbers in four teams raising more than CAD \$26,000.

Over the three years of the partnership, Aviva employees have contributed around 3,902 volunteer hours and have raised CAD \$49,267: an impressive testament to their enthusiasm to step up and make a tangible impact.

Redd Fish Restoration Society staff survey erosion damage on a mountain slope in the hišqwi?ath (Hesquiaht) watershed near Tofino, B.C.
© Jeremy Koreski



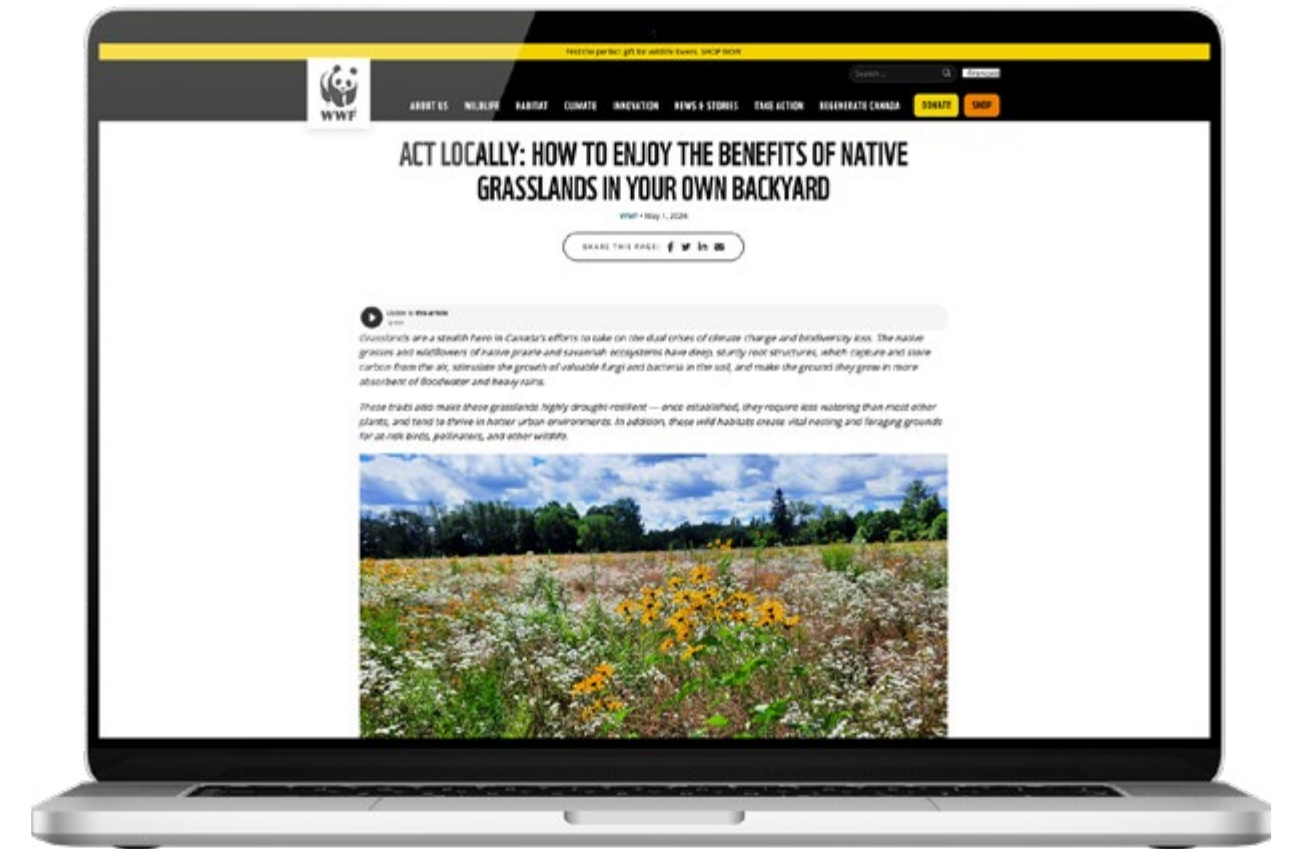
Communications



The Climate Connection

As part of our partnership, Aviva Canada and WWF-Canada worked together to raise awareness by providing action-oriented content about nature-based climate solutions — sharing concrete examples from the Nature and Climate Grant Program to inspire Canadians to take action in their own communities.

The Climate Connection is a **six-part video series** highlighting the nature-based solutions used by NCGP grantees. Available in English and French, the episodes have collectively received more than 418,300 views on social media.



Act Locally blog

The six-part **Act Locally blog** develops the theme, exploring how people can apply the NCGP climate solutions to their own lives.



06

Our partnership's legacy

The success of our partnership is a testament to the power of collaboration and what can be achieved when two diverse organisations unite to tackle two of the biggest challenges we face today; climate change and nature loss.

Over the last three years, our work has had real impact – on the ground, in communities, with our own people and on government policy. From the trees we've planted, the natural flood defences built, the schools, communities and colleagues we've enabled to get out into nature, and the transformational shift we've been calling for across the financial sector, WWF and Aviva are visibly helping to build climate resilience and bolster biodiversity in the UK and Canada. And together, we're demonstrating the vital role that businesses can play in driving a sustainable future.

Looking ahead, in 2025 together we'll deliver a report to evidence four of our UK resilience projects to help drive greater investment into nature-based solutions, followed by the first set of results from our set of results from our Flux Tower

on the carbon capture and storage potential of Saltmarsh.

In Canada, Aviva has extended their support as presenting partner of WWF-Canada's Nature and Climate Grant Program until 2025, which supports the Secwepemcúl'ecw Restoration and Stewardship Society (SRSS) to restore wildfire-impacted forests in Secwépemc traditional territory in British Columbia. Aviva Canada has committed an additional CAD \$1 million to this project, which will be used to support the planting of 1.2 million trees and the restoration of 800+ hectares, to restore forest landscapes, support recovery of multiple species at risk and enhance climate resiliency in the region.

We're incredibly proud of what we've already accomplished together, but also the legacy that our work will leave. The landscapes we've healed will continue to flourish, communities will grow stronger, and the policies we've influenced will drive lasting change for generations to come.



Daffodils in the sun
© Siân Herbert / WWF-UK



“

Nature is disappearing and global temperatures continue to rise – together, these twin crises put us on the brink of changes to ecosystems that could affect worldwide weather patterns and food production. But it’s not too late to bring our world back to life.

Our partnership with Aviva has shown that when the finance and environment sectors unite, we can create lasting change. Over the past three years in the UK and Canada, we’ve restored vital landscapes, empowered communities and increased their resilience to climate change and influenced policies to support a thriving planet for generations to come.

I’m incredibly proud of what we’ve accomplished and the legacy our work will leave. By working together, we can make a real difference.”

Tanya Steele CBE
CEO at WWF-UK



“

Through our partnership with WWF, we’ve accomplished an enormous amount in our efforts to protect and restore nature. From supporting flood management projects through to launching new sector guidance on nature transition plans and engaging with government and businesses, we hope our work will have an impact for years to come. And it’s heartening to see a growing understanding across business of the important role nature can play in reaching net zero and more companies taking action.

I’m immensely proud of what we’ve achieved and how powerful collaboration can be, when united on a shared vision.”

Amanda Blanc DBE
CEO at Aviva

Tanya Steele CBE and Amanda Blanc DBE.
© Andy Wilson





BusinessGreen
UK Green Business Awards 2024

WINNER

Nature-based Project of the Year
Aviva, WWF, and the RSPB
- The Save Our Wild Isles Community Fund



A natural partnership



Acting on climate change to build a better tomorrow



Thank you