



Introduction to Community Eco-Credit

Community Eco-Credit System

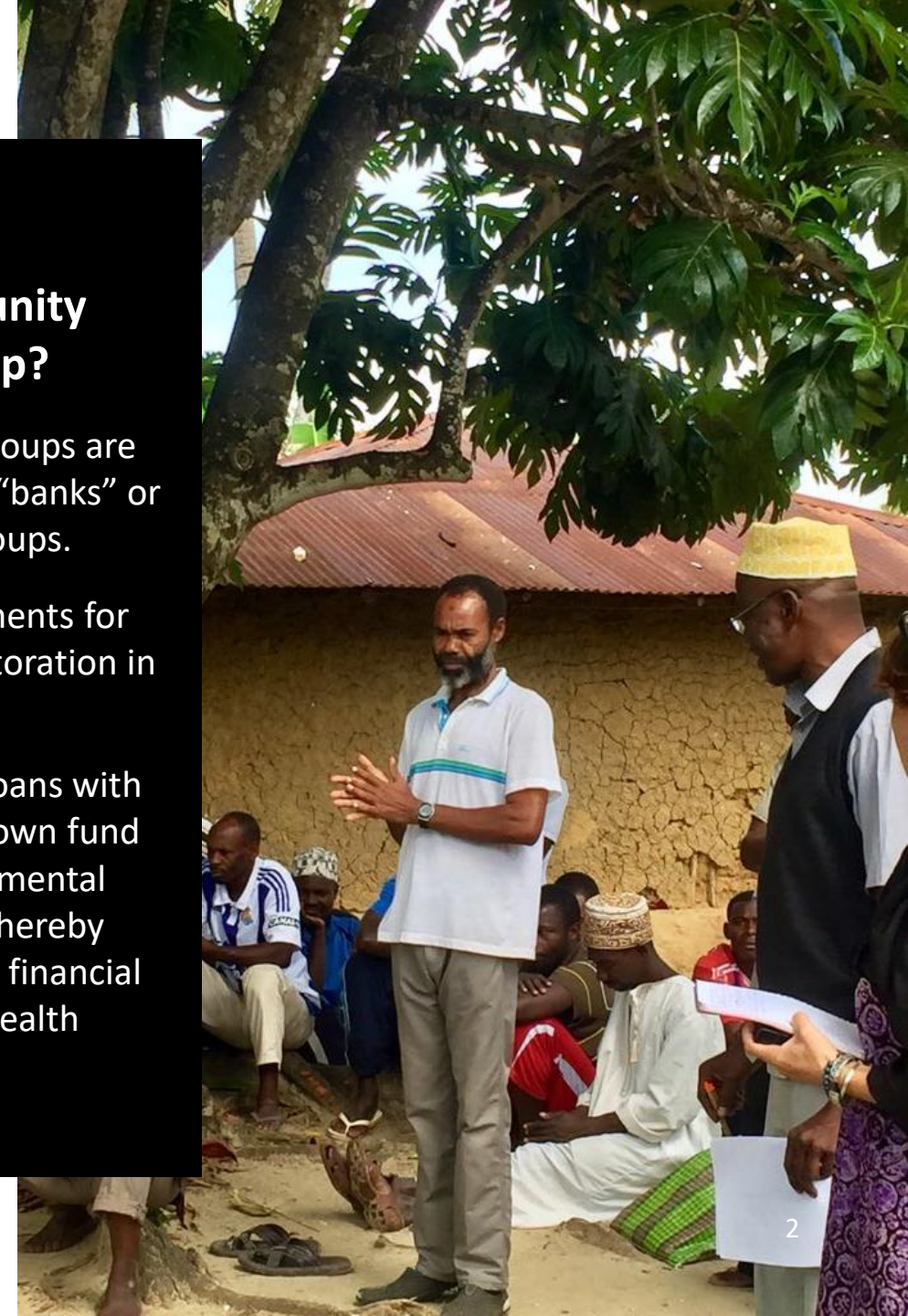
- Greenfi empowers communities to build community-owned and managed green credit cooperatives
- We call these cooperatives “eco-credit groups”.

What is a community eco-credit group?

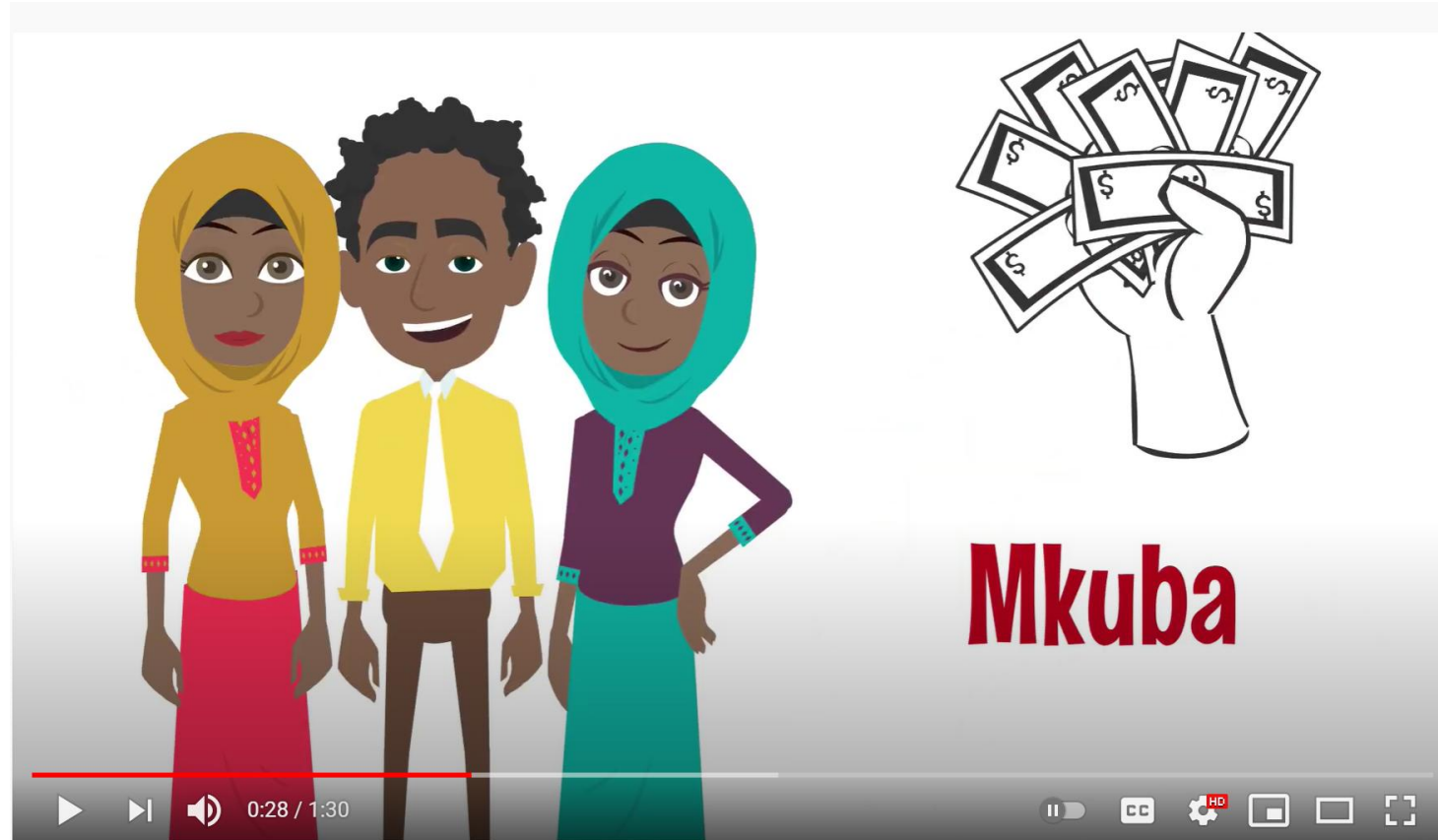
Community eco-credit groups are self-managed community “banks” or savings and loans groups.

Groups include requirements for nature protection and restoration in loan terms.

Group borrowers repay loans with interest or a fee to their own fund and undertake environmental restoration activities, thereby building both community financial and environmental wealth



Case Study: Mkuba - Fund to Care for the Sea



[Click Image to View](#)

Case Study: Key Facts

Financial

- 120 members over 2.5 years, recently expanded to 210 members.
- Initial performance grant was USD \$4,200
- 362 loans have been disbursed worth \$27,500
- Fund annual growth 12%

Environmental

- We see compliance with fund requirements
- Tool must be deployed as part of a toolkit, which together drive improved natural resource management.



How Does the Greenfi Eco-credit Approach Work?

1



Recruitment

Eco-credit groups of 30 people are recruited, trained & capitalized with seed grants

2



Constitution and Natural Resource Management Plan

Eco-credit groups agree a group constitution, a natural resource management plan and associated environmental restoration activities

3



Issue of loans

Eco-credit groups issue loans to members, and the terms of the loan require participation in defined environmental restoration activities defined at Step 2

4



Loan repayment and environmental restoration

The borrower repays the loan and implements the required climate-smart agricultural and land management practices on their land

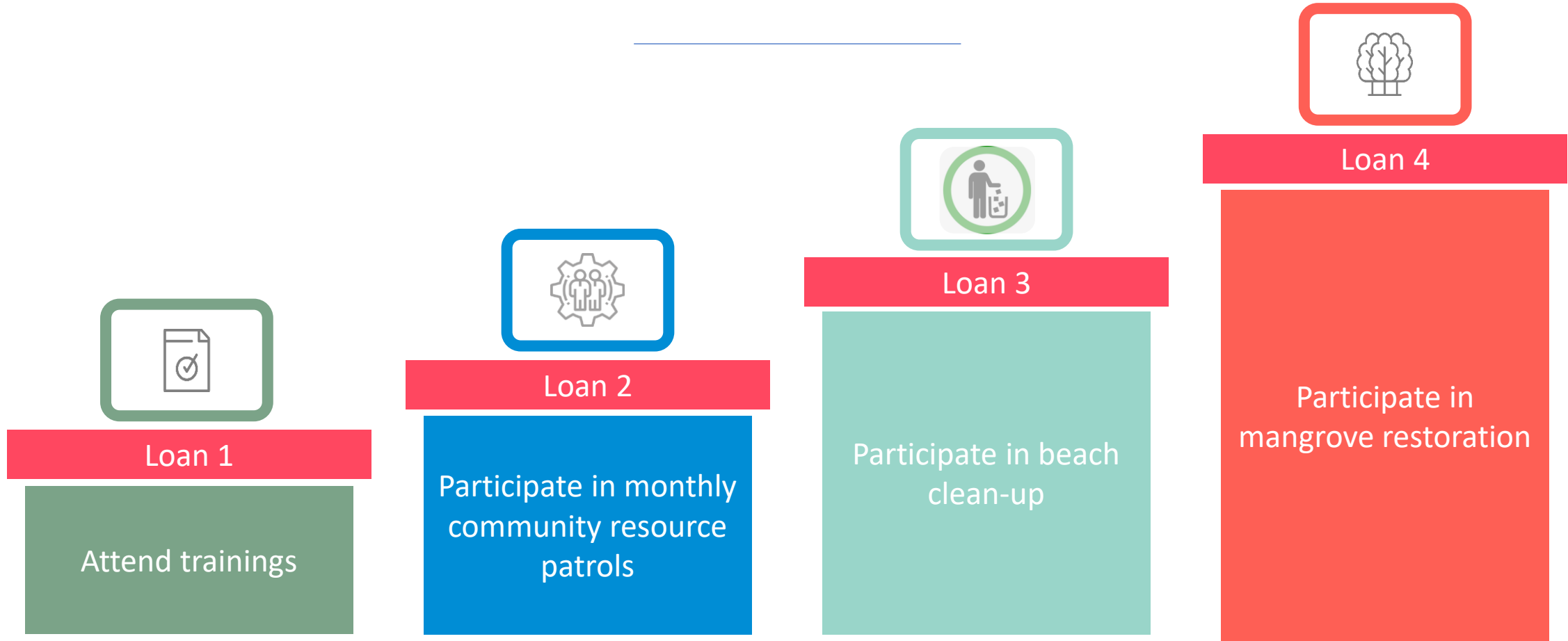
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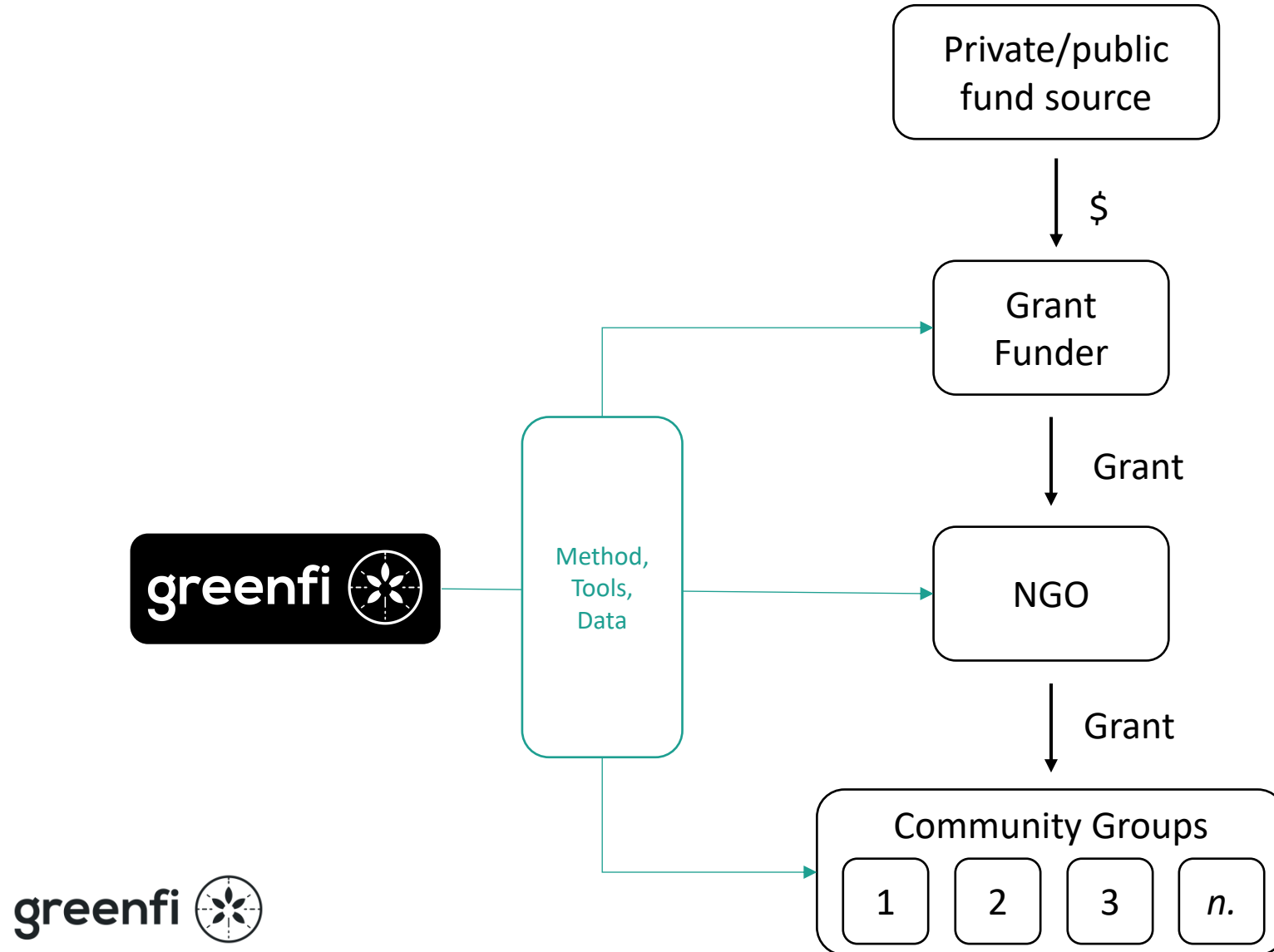
Impact Reporting

Eco-credit groups use GreenFi's reporting tools to track, monitor and report on financial and environmental impact

Examples of natural resource management measures which can be included in loan terms



Funding Structure



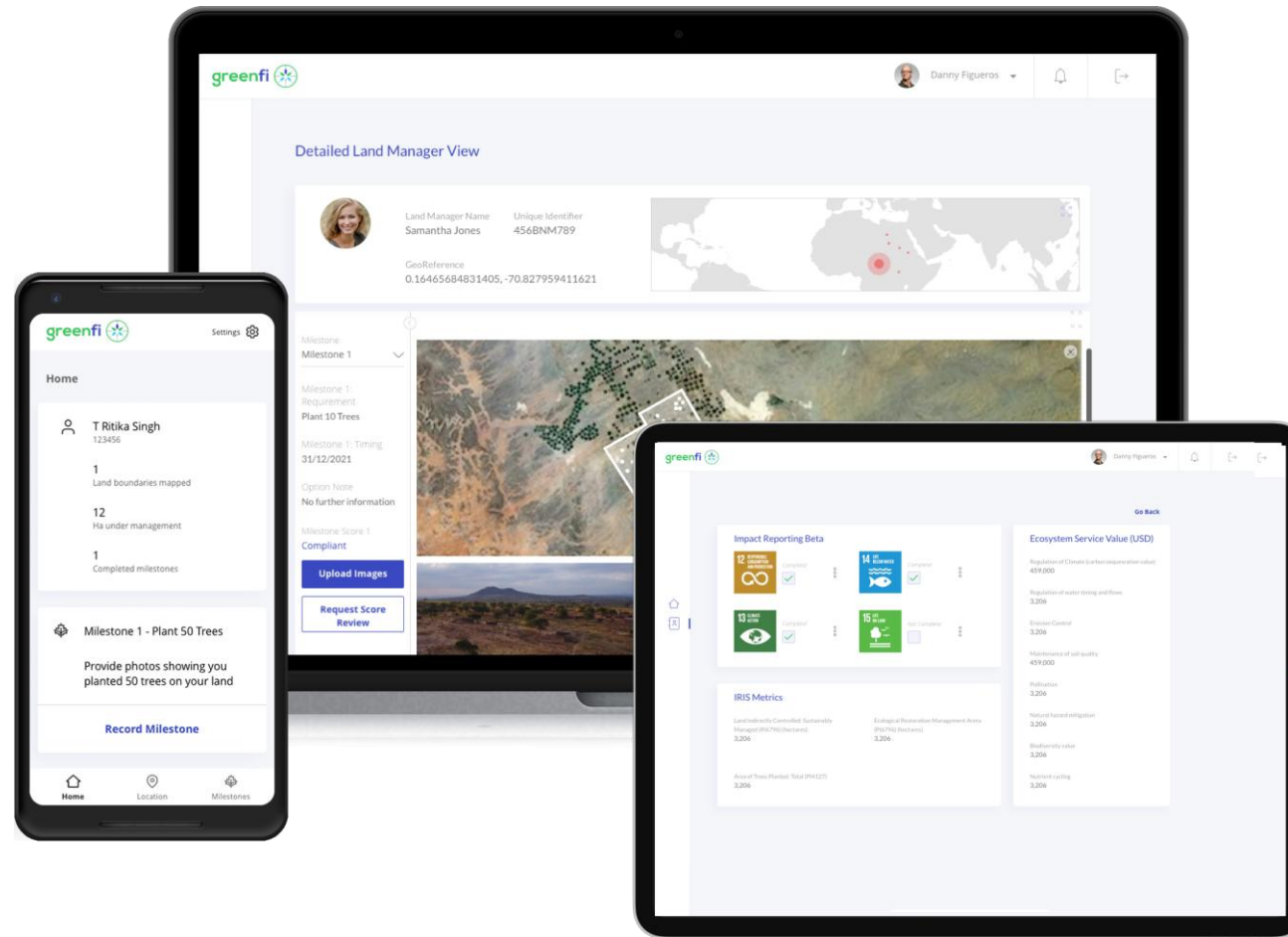
Eco-Credit Methodology

We provide:

1. Clear and concise methodologies and best practices for set-up and management of community eco-credit groups.
2. Pen & paper and digital tools for:
 - Financial tracking
 - Ecosystem restoration monitoring
3. Training materials for groups and project developer management.



Environmental Monitoring Tools (Pen & Paper and Digital)





greenfi



More information:
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