

エコシステム

Ecosystem
Conservation
Society-Japan

1 No. 143

January
2016

お金の流れを 変えるとき

金融と自然資本

- | 自然を守るお金の流れ
- | 災害で失われるお金
- | 咲くか、減ぶか
- | 動き出した日本
- | お金の流れを変えるとき

私たちの生存の土台である自然資本を湯水のごとく使い、直接・間接的に自然を消費することにたくさんのお金が使われてきました。しかし今、金融業界は持続可能な社会に向けて、地球温暖化に影響を与える投資先から手を引き始めるなど、お金の流れが変わりつつあります。

We have been squandering natural capital that is foundation for our survival, spending so much money, directly or indirectly, for our daily consumption. But now, world's financial companies have started changing their methods of financing and loans by reducing funds for such projects that adversely impact global climate change or damage nature and environments, by encouraging development of a sustainable society, instead.

It is Time to Change the Direction of Money Flow

Finance and Natural Capital

The Essence of Finance is 'People can feel that money is flowing adequately and smoothly in order to produce reasonable profits'. Biodiversity and ecosystem services can give us various and most important benefits that cannot be converted into monetary values. Nature that is accumulated through long time will support us as natural capital. Especially in Japan, during the tsunami followed by the 2011 Great East Japan Earthquake, we experienced the power and benefit of nature when we witnessed a coastal area where natural woodlands covered withstood the tsunami impact and weakened damage. This kind of benefit of natural capital is also called 'Green Infrastructure'.

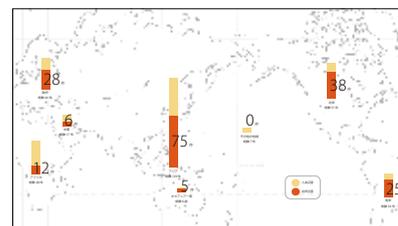
But because natural capital is difficult to calculate as monetary value, it is not recognized as such in regular economic activities. As a result, natural capital has been consumed and reduced at a horrific speed. Now we are experiencing frequent 'natural disasters' caused by the degradation of biodiversity and ecological services due to the continuing loss of natural capital. According to the recent casualty insurance data of the world, natural disasters occupy higher tiers of causes. This is because the power of nature has been weakened by human development. Before modern times, our lives and properties have been usually protected just because nature existed there. Casualty insurance and reinsurance companies feel threatened that their entire existence will be at risk if this trend continued.

Fortunately, world is not sitting idle and a new movement has already started. For example, a Committee at UNEP-FI

published a report 'Bloom or Bust?' for the world's financial institutions that they should adopt a new criteria of 'biodiversity and ecosystem services' when they evaluate and judge their investment and finance activities whether or not those activities might damage biodiversity and ecosystem services. Also in 2011, a new 'Declaration of Natural Capital' was published. Its principle declares that all businesses should be aware of impact of their activities to natural capital and try to increase (not to decrease) it.

Of course, this new idea that financial industry should protect biodiversity and ecological services has not become a main street idea yet. We want to join this movement and propose that even ordinary citizens like us should, as a matter of principle, spend our money as daily consumers for the protection of biodiversity and ecological services. For example, banks collect money through our accounts and in turn invest and make loans our money to borrowers. Now is the time, therefore, we should consciously choose ways to increase our 'savings' of natural capital by protecting biodiversity and enhancing ecosystem services. We should watch how banks use our money and where our money is going.

By choosing banks that make loans wisely to meet our requirements, we can indirectly support this movement. 'To increase natural capital' should be our top priority activity now.



Human activities have changed our environments and total monetary amounts of losses by natural disasters have been increasing. Insurance and financial companies now recognize that they must tackle environmental issues through their business activities.



A report 'Bloom or Bust?' showed a new thinking that financial companies, when they evaluate risks on their investment and financing, should examine how borrowers are tackling biodiversity issue. The report greatly influenced financial industry and further resulted in the publication of Declaration of Natural Capital.



People of the Seychelles understand that they can increase tourism revenues by protecting ecosystems and their biodiversity and work hard to restore natural areas.



Costa Rica has been working hard to protect and restore her natural capital. People there very well understand that rich natural resources can produce revenues through ecotourism and other nature related activities such as pharmaceutical researches.

禁無断転載 海外との情報交流促進のため、要約を英文で掲載しています