



*{mission}* Create private investment strategies that enhance the economy and environment of our working lands and waters.

### Need

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In the United States, our vast working lands and waters continue to be developed, depleted and degraded. These important natural resources face the twin challenge of maintaining their integrity for the benefit of our environment, and continuing to act as an economic engine for our rural communities.

As a result of the current economic crisis, traditional sources (public and philanthropic funds) are unable to adequately fund restoration efforts. In addition rural economies are suffering, forcing farmers to resort to more intensive land use practices and further depleting their already scarce resources.

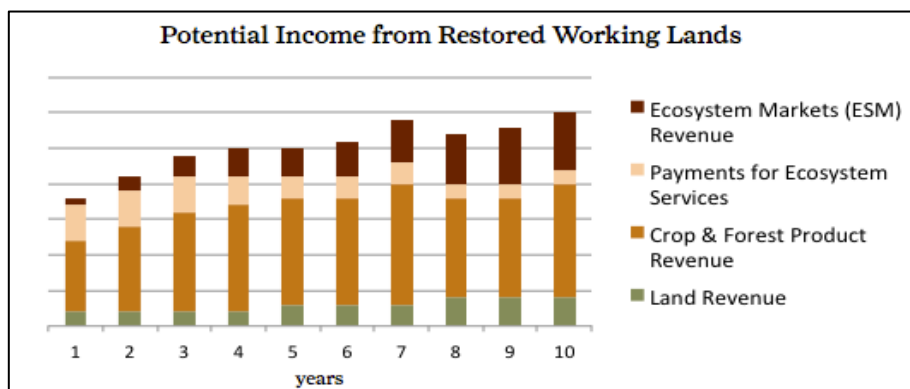
### Opportunity

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**Ecosystem Markets (ESM)** apply a dollar value to environmental benefits that come from enhanced land & water practices changing the benefits from non-valued economic externalities into financially valued assets. Examples include:

- **Wetland Mitigation Credits** – restoring nature’s water filters,
- **Water Quality Credits** – reducing harmful nutrient runoff,
- **Biodiversity Credits** – rebuilding endangered species habitats,
- **Carbon Offset Credits** – sequestering excess carbon emissions.

In addition, **Federal Payments for Ecosystem Services (PES)** subsidize beneficial land practices through the Farm Bill.



In the US over **\$3.7 billion worth of ESM credits** (excluding carbon) within pre-compliance and regulated ESMs as well as targeted Federal Payment for Ecosystem Services programs have been transacted between 2008 and 2009.

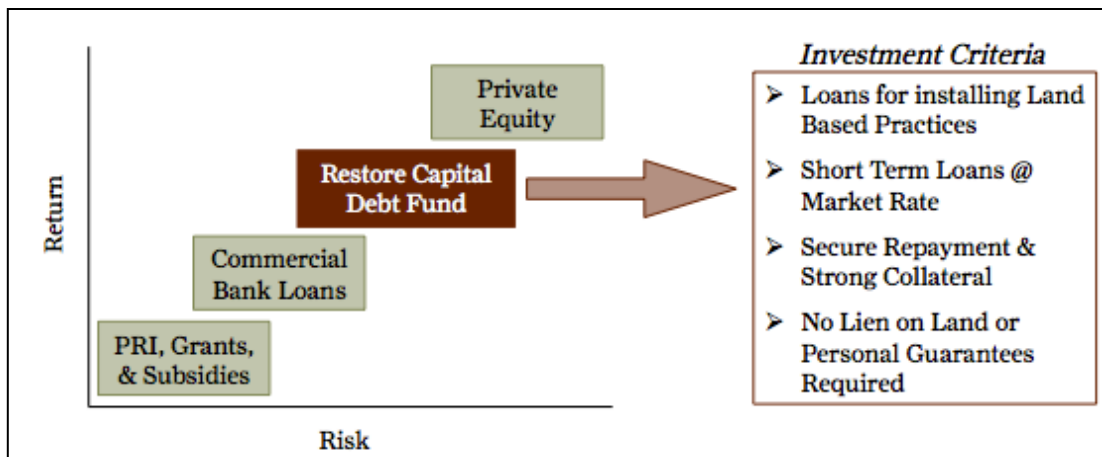


### Restore Capital's Services

- **Identify** applicable Ecosystem Market (ESM) contracts for “on the ground” practices that can be financed,
- **Analyze** regulatory drivers and timeline of these ESM revenue sources,
- **Fund** ESM projects based on risk/return patterns of the contracts and associated revenue.

### Restore Capital Fund I

Provides loans that finance restorative land practices generating ESM credits. Loan repayment will come from the contracts for the purchase of Ecosystem Credits from regulated or creditworthy sources.



### Consulting

In addition to activities associated with Restore Capital Fund I, Restore Capital provides consulting services to organizations interested in creating financial structures and funds in Ecosystem Markets. Restore Capital's services include: market analysis, performing due diligence, structuring financial models, etc. Targeted clients include Non-Profits, Government Agencies, Commercial Banks, Investment Management Companies, and Corporations.

