

How to Invest in Company Resilience



Guideline on Effective Incentive Schemes to Improve Biodiversity in Food Systems



Contents

Steps Towards your Incentive Scheme	3
Incentive Scope	5
Financial Architecture	9
Incentive Design	14
Steering	21
Background Information	26
Success Stories	29
Bee careful – Schwartauer Werke GmbH & Co. KG	29
Foqus Planet – FrieslandCampina	33
Pesticide-free wheat - IP-Suisse	37
Foundation “Beter voor Natuur & Boer”	41
Literature	45

Steps Towards your Incentive Scheme

Incentive schemes are an important lever for advancing biodiversity in agricultural supply chains.

By linking environmental action with economic incentives, they create a practical pathway for farmers and suppliers to implement and maintain measures that support ecosystems, soil health and biodiversity in the long term, while remaining economically viable. In this way, they strengthen the ecological quality and resilience of production systems, helping them withstand climate risks, pests and other environmental changes. At the same time, incentive schemes provide companies with a structured tool to integrate biodiversity into their procurement strategies, reinforce supplier relationships, enhance supply chain resilience and build a credible sustainability profile.

Designing such schemes requires a series of deliberate strategic decisions. This guideline is structured around 15 key decision areas - from funding and payment mechanisms to participation rules, monitoring, and communication - that together shape how an incentive programme functions in practice. It is intended as a practical orientation tool for companies and sustainability teams developing or refining biodiversity initiatives within their supply chains.

For each decision point, the guideline presents a set of possible design options. Every choice comes with consequences that should be considered before it is made: how complex implementation will be, how suppliers are likely to respond, and what level of biodiversity impact can realistically be achieved. The implications outlined here are meant to make these trade-offs visible and support informed decision-making early in the design process. They are illustrative rather than exhaustive and aim to stimulate reflection and internal discussion rather than prescribe a single best approach.

To support structured decision-making, implications are grouped into three categories:



FINANCIAL & ORGANIZATIONAL IMPLICATIONS

What resources and structures are required to implement and sustain the programme - budget needs, administrative effort, governance models, internal coordination, and the ability to scale across different regions or supply chains.



IMPLICATIONS FOR SUPPLIER PARTICIPATION AND ACCEPTANCE

How the scheme is perceived and experienced by farmers and suppliers – its attractiveness, feasibility within farm operations, perceived risks and fairness, and the likelihood of achieving broad and sustained participation.



IMPLICATIONS FOR BIODIVERSITY OUTCOMES

The expected environmental effectiveness of each design choice – how reliably measures are implemented, whether impacts can be measured and verified, and the potential to deliver meaningful, long-term improvements for biodiversity.

Together, the 15 elements discussed in this guideline provide a structured foundation for developing incentive systems that are **credible, practical to implement, and aligned with long-term biodiversity goals** while remaining workable for suppliers and manageable within complex food supply chains.

Incentive Scope

Financial Architecture

Incentive Design

Steering

1 COMMODITY

2 SPATIAL SCALE

3 SUPPLIER NUMBER

4 PAYMENT MECHANISM

5 FUNDING SOURCE

6 SUPPLEMENTS

7 ADDITIONALITY

8 MINIMUM REQUIREMENTS

9 BIODIVERSITY ASPECT

10 BIODIVERSITY MEASURES

11 PARTICIPATION OBLIGATION

12 RISK MANAGEMENT

13 STAKEHOLDER INVOLVEMENT

14 MONITORING

15 COMMUNICATION



clicking on each tile leads you directly to the respective chapter.

Incentive Scope

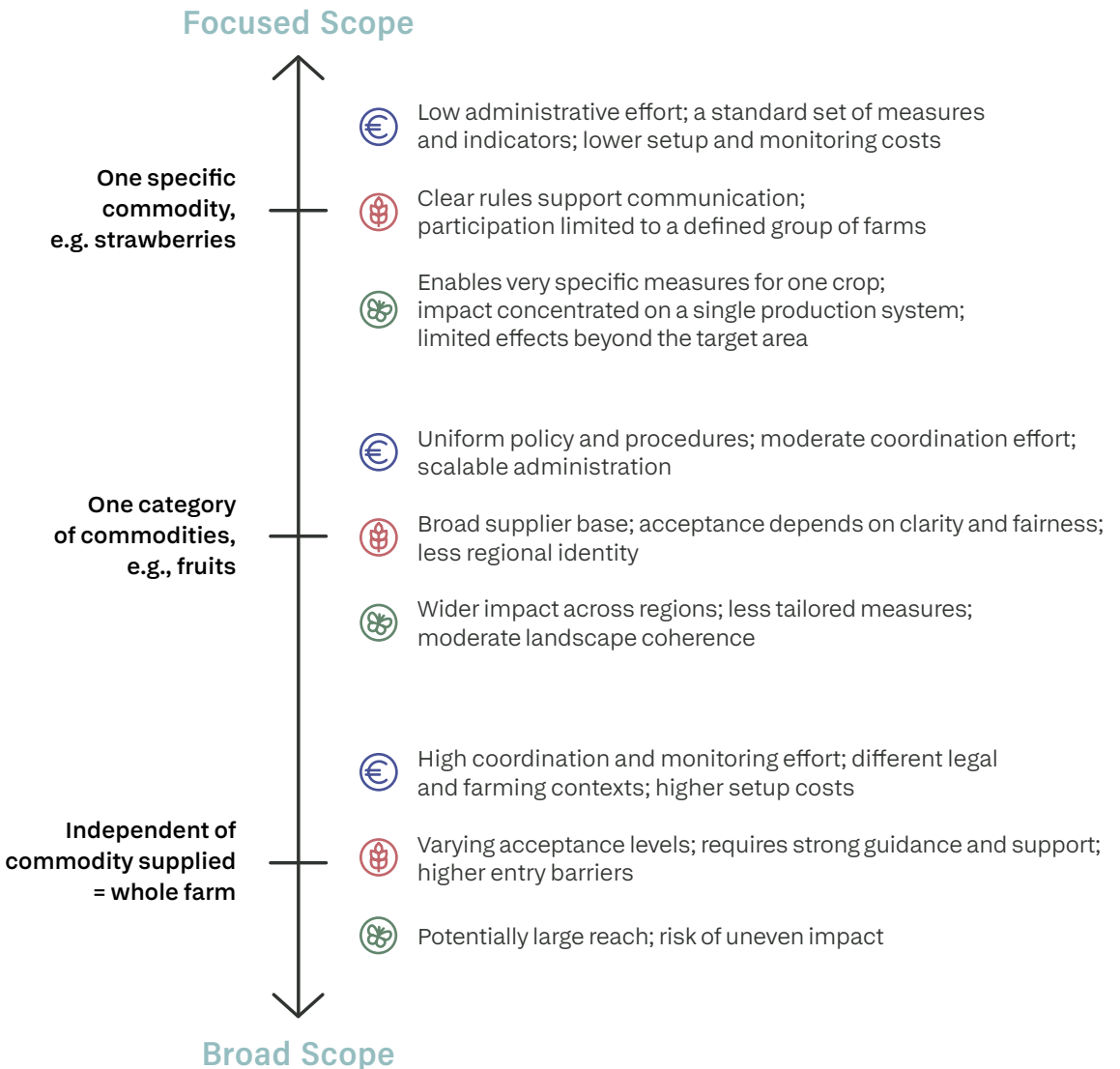
In the first step, you define the framework of your **incentive by setting its scope**. This involves establishing the boundaries of the programme in terms of focus, geography, and participants, which provides a clear starting point for all subsequent design choices. By determining which agricultural activities or commodities the incentive targets, you shape the type of impact the program can achieve and how it relates to existing supply chains. The geographic focus influences the level of coordination and oversight needed, while decisions about which suppliers are included affect the programme's reach, operational complexity, and engagement strategies.

Together, these elements define how the incentive interacts with internal teams, external partners, and operational structures, determining roles, responsibilities, and communication and management needs.



Which Commodity Would you Like to Include in your Programme?

Selecting the commodity scope defines whether the incentive scheme targets a single product, a group of products, or whole farms. This choice strongly influences programme complexity, perceived fairness among suppliers, and both the depth and breadth of biodiversity outcomes.






Which Spatial Scale do you Want to Cover?

The spatial scale determines how geographically focused or widespread the programme is. It affects coordination effort, alignment with sourcing structures, and whether biodiversity impacts can be achieved locally or at larger landscape levels.




Regional

One regional product line (e.g., apples from Lake Constance)

-  Coordination within a limited area; agreements easier to reach; measures can be tailored to local conditions; clear link between measures and product story
-  Strong identification with the region; participation limited to a defined area
-  Well-coordinated measures; strong local impact; improved landscape connectivity possible; limited geographic reach




National

All suppliers of one country (e.g., strawberries from Germany)

-  Uniform policy and procedures; moderate coordination effort; scalable administration
-  broad supplier base; less regional identity
-  Wider impact across regions; less tailored measures; moderate landscape coherence

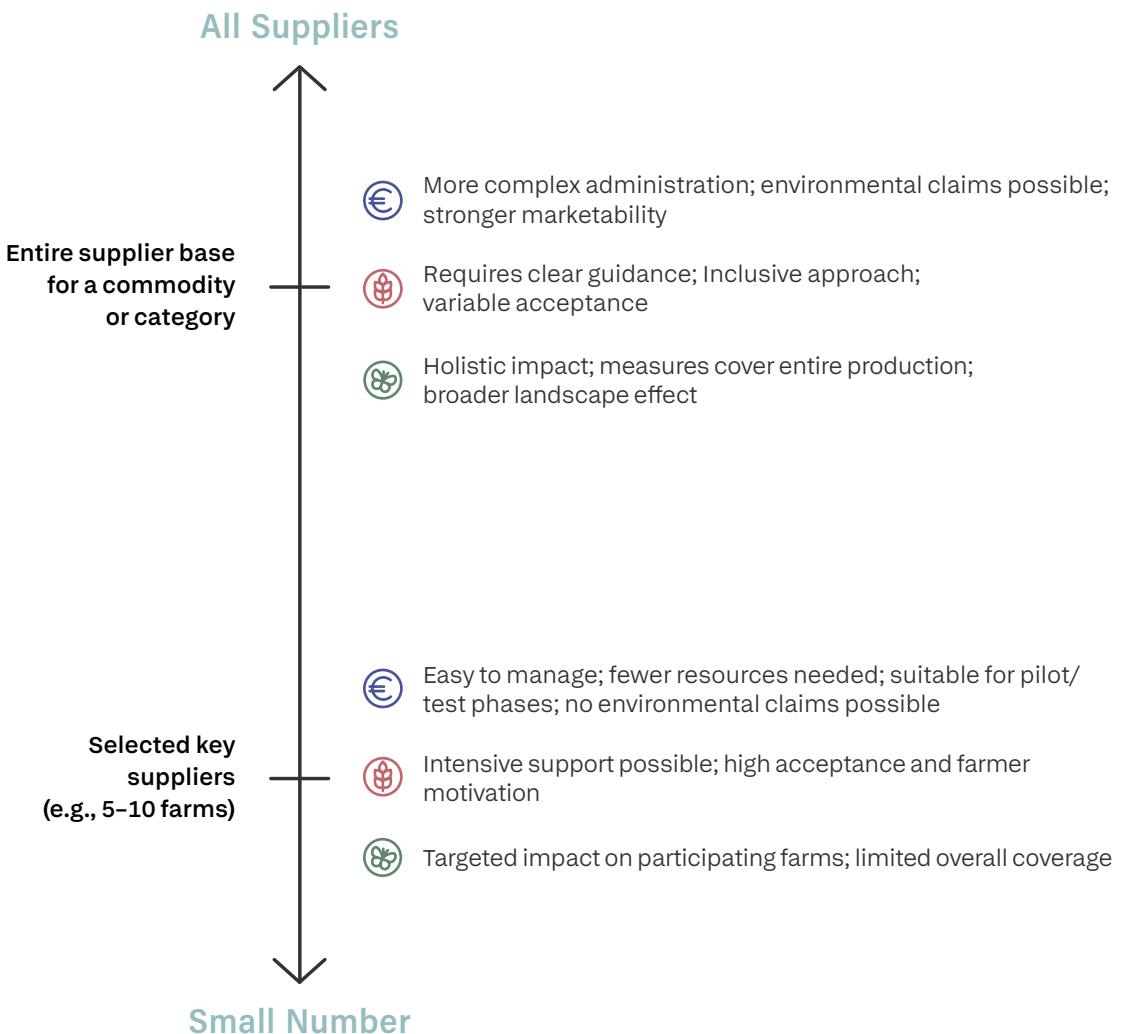
International

Suppliers across several countries or sourcing regions

-  High coordination and monitoring effort; different legal and farming contexts; higher setup costs
-  Requires strong guidance and support; varying acceptance levels; higher entry barriers
-  Potentially large reach; risk of uneven impact

How Many Suppliers do you Want to Include?

Deciding how many suppliers participate shapes the balance between manageability and impact. It also determines whether environmental or biodiversity claims can be made for products, product lines, or entire supply chains.



Financial Architecture

Once the scope is set, the program's financial architecture establishes how the incentive will function in practice. It clarifies the structure of payments, the origin and allocation of funding, and the role of complementary support mechanisms beyond direct financial transfers.

Decisions in this category determine how financial responsibility is distributed along the value chain, how costs and risks are shared between the company, suppliers, and potentially other stakeholders, and how financial and operational commitments are balanced. The design of funding and payment structures also affects supplier motivation, accessibility, and engagement, while non-financial supplements such as advisory services, training, or preferential market access can enhance uptake and effectiveness.






Which Payment Mechanism do you Choose?

The payment mechanism defines how incentives are delivered and linked to actions or outcomes. It affects risk distribution, administrative effort, and how clearly biodiversity performance is rewarded.




Direct Payment for Ecosystem Services (PES)

€/KPI or €/ha; payments made directly to suppliers based on ecosystem service delivery (e.g., carbon sequestered, soil health, pollination)

-  Clear conditionality; administrative tracking needed; moderate effort to define KPIs
-  Suppliers incentivised to meet targets; engagement and compliance likely high
-  Measures aligned with outcomes; moderate to high biodiversity impact; targeted results




Impact Fund

Private investment into dedicated sustainability funds (e.g., biodiversity restoration fund)

-  Requires fund management, reporting, coordination; moderate to high administrative effort
-  Suppliers may receive structured support; trust depends on transparency
-  Can enable large-scale or long-term measures; moderate to high impact




Insurance Scheme

€/volume, €/event; covers financial risks for suppliers implementing biodiversity practices

-  Risk management reduces farmer hesitation; requires setup and monitoring of claims
-  Higher willingness to participate; moderate engagement
-  May increase uptake of measures

Loans & Investment Support




€/investment; concessional loans, grants, tax credits

-  Requires financial administration; upfront costs covered; moderate to high effort
-  Suppliers motivated by access to capital; engagement depends on loan terms
-  Enables adoption of higher cost practices; potentially higher biodiversity impact






Marketing Labels

€/volume; premiums for products meeting sustainability standards

-  Coordination of certification and monitoring; moderate administrative effort
-  Acceptance high if premiums are clear; may require training
-  Biodiversity impact depends on practices certified; can incentivise wider adoption




Recurring Payments

€/kg, €/ha; ongoing support per practice

-  Predictable cash flow; simpler budgeting; moderate administrative effort
-  Suppliers motivated by steady support; good acceptance
-  Encourages sustained implementation

Supply Chain Agreements

€/volume; upfront agreements between buyer and supplier for supply security




-  Planning and contract management required; moderate administrative effort
-  Suppliers committed due to guaranteed purchase; high engagement
-  Can ensure continuous implementation; impact depends on volume and practices

How Should the Incentive be Funded?

Funding models determine financial robustness, scalability, and long-term viability. They also influence compatibility with public funding, risk-sharing arrangements, and internal company commitment.




Consumer-Funded

Price premium on the product sold to end consumers (e.g., “biodiversity-friendly” label on fruit or dairy)

-  Simple to implement; immediate revenue; minimal coordination with external parties
-  Moderate supplier engagement; acceptance depends on communication and perceived fairness
-  Smaller scales may limit overall impact




Mixed Funding

Combination of public and private funding (e.g., EU agri-environmental programmes + company co-funding + consumer premiums)

-  Requires coordination between multiple funding sources; administrative complexity; planning of reporting and compliance; check whether dual funding is allowed
-  Suppliers may have higher trust and motivation due to diversified support; moderate onboarding effort
-  Broader coverage; potential for higher impact


Company-Funded

Dedication of company revenue or CSR budget (e.g., internal sustainability fund)

-  Fast decision-making; full control over allocation; higher cost for company
-  Strong engagement if suppliers see direct support; high flexibility
-  Impact depends on scope, design and implementation of measures

Third-Party-Finance

Funding via banks, impact investors, insurance companies or ecosystem restoration funds




-  Requires contracting and reporting; moderate to high administrative effort; financial risk
-  Suppliers motivated by structured support; may need reporting compliance
-  Can enable larger-scale measures; potentially higher and more sustainable biodiversity impact

What Kind of Non-financial Supplements Do You Offer?

Incentives often go beyond direct payments. Additional support services can reduce implementation barriers, increase effectiveness of measures, and strengthen long-term engagement of suppliers.




Advisory Service

Guidance on biodiversity measures, farm audits, management plans

-  Costs for external consultancy or in-house specialist staff; requires planning, coordination and specialist staff; scalable
-  High supplier engagement if advice is practical; builds trust; moderate effort for suppliers
-  Indirect support; improves adoption of measures; biodiversity benefit depends on implementation




Assistance with Certification

Help obtaining organic or sustainability labels

-  Moderate to higher costs for consultancy, documentation and coordination; administrative support required; coordination with certification bodies
-  Increases motivation; suppliers value market recognition; can enhance compliance
-  Measures are more likely to be followed; indirect biodiversity benefits via certified standards




Access to Preferential Market

Priority purchasing, premium prices, or guaranteed contracts

-  May require contracts and supplier monitoring; financial benefits from secure supply
-  Strong motivation for suppliers; higher participation
-  Promotes long-term biodiversity measures; supports farm-level sustainability




Technical Support

Provision of tools or software for biodiversity measures

-  One-off costs for software and hardware; moderate to high ongoing costs for maintenance, updates and support; organisational effort
-  High acceptance; lowers barriers to adoption
-  Supports targeted biodiversity measures; direct positive impact

Training & Workshops

Practical training for suppliers on measures

-  Costs for preparation, delivery and, where applicable, external trainers; organisational effort involved in scheduling and participant coordination; a one-off investment with long-term knowledge transfer
-  Builds knowledge and trust; medium to high participation
-  Enhances implementation quality; moderate to high biodiversity impact

[return to chapter overview](#)

Incentive Design

With scope and financing established, the focus shifts to the detailed design of the incentive. **It covers how participation is structured, which biodiversity-related measures or practices are encouraged, how prescriptive or flexible the programme is, and how entry thresholds and eligibility criteria are defined.**

Decisions here define how the programme operates on the ground, how it interacts with supplier realities, and how biodiversity objectives are translated into practical actions within regional agronomic conditions. They also influence how risks such as implementation failure, or compliance gaps are addressed through programme rules and support structures. Considerations include balancing ecological ambition with feasibility, the degree of autonomy suppliers have in selecting measures, and the extent to which biodiversity actions are embedded in existing farm management practices. A well-structured incentive design ensures that measures are meaningful, actionable, and aligned with the intended outcomes while remaining manageable for suppliers and for programme administration.






What Baseline Does the Incentive Use to Define Additionality?

When creating an incentive, it is important to take additionality into consideration. Additionality means ensuring that the funded measures deliver new biodiversity benefits beyond what suppliers would do anyway (the „baseline“). There are several baseline options, each with distinct trade-offs for retailers, suppliers, and outcomes.




Beyond Current Farm Practice

**Measures beyond the individual farm's existing activities
(e.g., new flower strips where none existed)**

-  Needs clear communication; low complexity; simple verification
-  High acceptance; rewards proactive farms
-  Adds local biodiversity; impact uneven if many farms already have strong practices




Beyond Typical Sector or Regional Practice

**Measures exceeding common practices in the sector/region
(e.g., hedgerow coverage exceeding regional averages)**

-  Requires benchmarks; scalable but needs ongoing monitoring
-  Motivates laggards, leaders may feel under-rewarded;
-  Consistent biodiversity uplift; supports sector-wide improvement

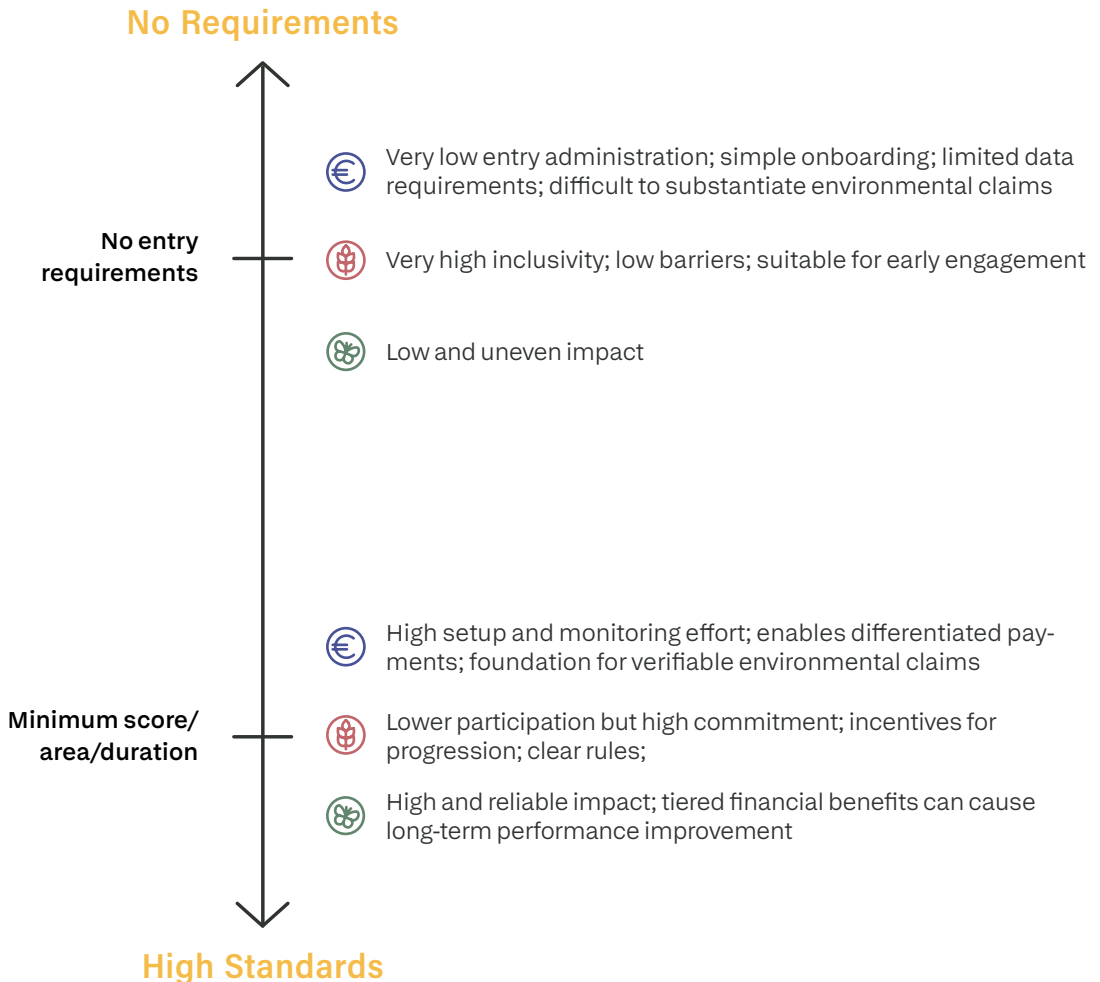
Beyond Existing Funding Programmes

**Measures stacking onto or exceeding public schemes
(e.g., beyond basic agri-environment payments)**

-  Retailer tops up; audits required
-  High if complementary; avoids double-funding; easier enrolment
-  Amplifies public investments

What Minimum Requirements or Thresholds Should Suppliers Meet to Participate?

Entry thresholds determine which suppliers can join the programme and under which conditions. They influence inclusivity, credibility, development pathways over time, and eligibility for environmental claims.






Which Aspect of Biodiversity/ Sustainability Do You Aim to Support?

Incentive schemes can focus on single species, groups of species, specific habitats, or wider landscapes. The focus determines how clear the results are, how much of the ecosystem benefits, and whether the measures have lasting, large-scale effects.




Species Level

Individual species or narrow groups (e.g., wild bees)

-  Species surveys add monitoring cost and need clear, standardised methods; clear and straightforward external communication
-  High acceptance due to clarity and low complexity
-  Clear impact on target species; limited wider or long-term effects




Functional Group Level

Groups delivering ecosystem services (e.g., pollinators, natural enemies of pests, soil organisms)

-  Moderate extra effort; simple proxies possible (flower visits, pest damage, basic soil tests)
-  Good acceptance when indicators are simple and linked to farm benefits (yield stability, reduced inputs)
-  Strengthens ecosystem functions; improves overall agroecosystem resilience




Habitat Level

Habitat quality & structure (e.g., flower strips, hedgerows, wetlands, species-rich grassland)

-  Budget needed for creation and upkeep; impact can be checked with simple habitat checklists and photos instead of species monitoring
-  Requires longer-term commitment; acceptance increases with co-financing, technical support, and multi-year contracts
-  Supports many species and life stages; delivers robust, long-lasting biodiversity gains

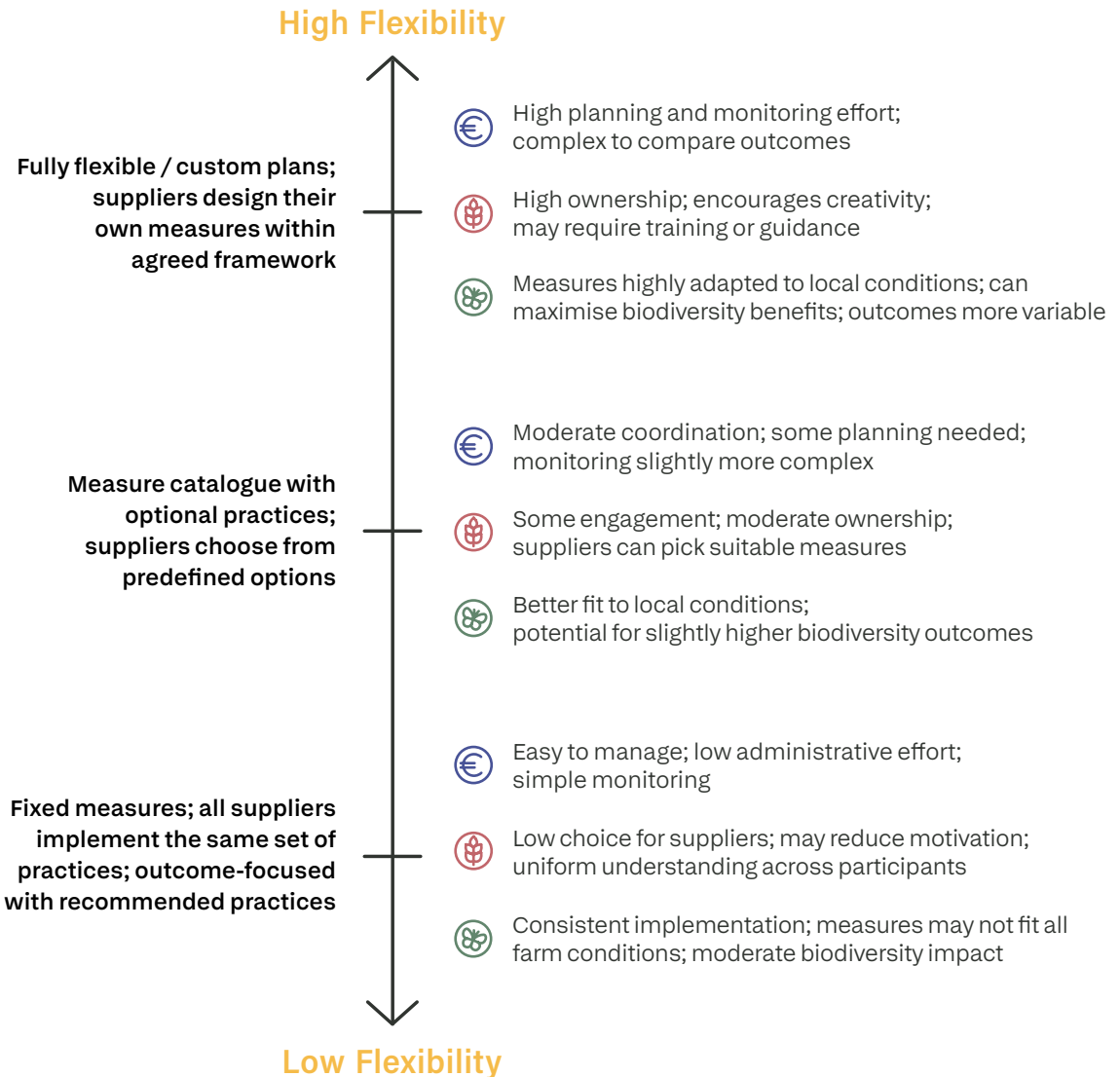
Landscape Level

Connectivity & ecological networks (e.g., corridors, coordinated margins, rotational fallows, regional wetland systems)

-  High planning and transaction costs; multi-farm coordination
-  Acceptance depends on facilitation, trust, and fair cost-sharing; best suited to structured regional programme
-  Enables connectivity, gene flow, and climate-resilient populations; benefits emerge slowly; strongest long-term impact

What Level of Flexibility Should Suppliers Have When Selecting Biodiversity Measures?

The degree of flexibility determines whether suppliers implement predefined measures or tailor actions to their specific conditions. This choice balances simplicity with ecological relevance and innovation.






Should Participation in the Incentive Be Voluntary or Mandatory?

Participation rules define whether the scheme rewards frontrunners or sets minimum expectations across suppliers. This decision has implications for acceptance, reach, and overall impact.




Voluntary

Suppliers freely choose whether to participate

-  Low administrative burden; simple to implement; flexible rollout; environmental claims difficult
-  Attractive for early adopters; may have low overall engagement; limited coverage
-  Impact depends on participation; may be patchy; biodiversity gains limited to willing farms




Mixed

Conditional obligations; mandatory for some suppliers, voluntary for others

-  Moderate to high administrative effort; requires clear rules; some coordination needed
-  Balances engagement and coverage; some suppliers may find it unfair; requires communication
-  Moderate to high biodiversity impact; some measures may be consistently applied, others optional

Mandatory

All suppliers must participate to remain in the supply chain




-  High administrative effort; enforcement mechanisms required; clear compliance tracking
-  High resistance risk; may require incentives or support; strong coverage
-  High and consistent biodiversity impact; measures applied broadly; potential for maximum landscape-level effect

How Should Risks and Non-Compliance Be Managed?

The level of flexibility defines how strictly suppliers are bound to their commitments over time and how they can respond to unforeseen events. This balances suppliers' need for adaptability with biodiversity's need for reliable implementation.




Strict Compliance

**Fixed participation
(e.g., all requirements must be met at all times)**

-  Very clear rules; simple control and reporting; low need for case-by-case decisions
-  Clear expectations; low room for manoeuvre; risk of resistance or drop-out in difficult years
-  High reliability; strong long-term effects; low risk of implementation gaps




Managed Flexibility

**Conditional flexibility: temporary exemptions in defined cases
(e.g., extreme weather, pest outbreaks, crop failure, or personal constraints)**

-  Requires rules for exceptions; documentation of deviations; moderate monitoring effort
-  Higher acceptance; perceived as fair and realistic; trust between company and suppliers
-  Largely stable outcomes; short-term gaps possible but long-term impact maintained

Adaptive Compliance

**Suppliers can switch practices, use alternative pathways,
or adjust commitments under flexible contracts**

-  High coordination effort; complex monitoring; outcomes harder to aggregate
-  Very high acceptance; supports diverse farm situations; encourages participation
-  Impact less predictable; risk of fragmented or short-term biodiversity effects without safeguards

Steering

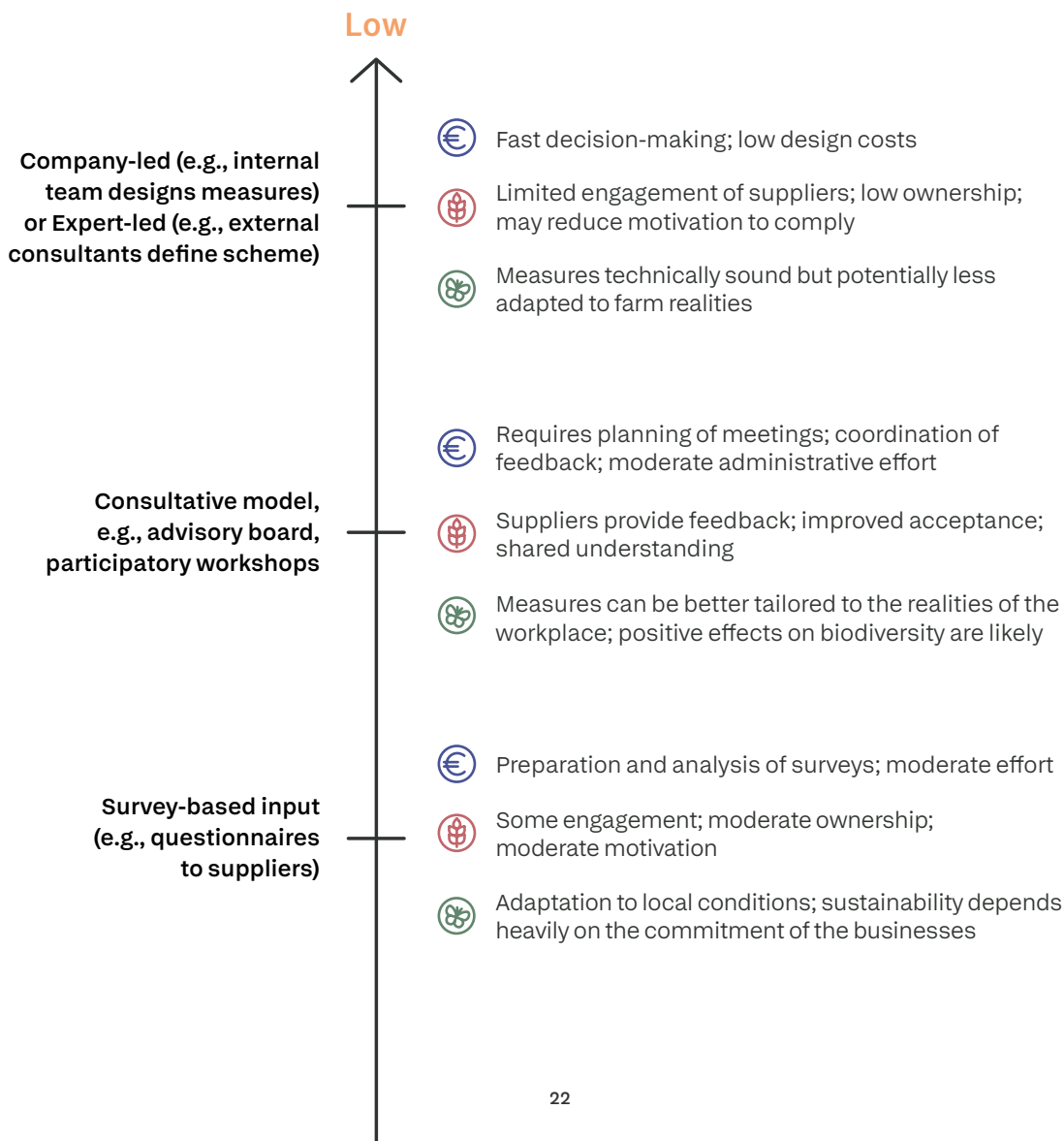
In this final section, you define how the programme will be steered before and during implementation. The focus is on the practical structures and processes that accompany the incentive once it is in operation.

The questions in this section address who is involved in shaping and developing the scheme, how biodiversity actions and outcomes are monitored, and whether and how the programme is communicated to consumers and business partners. Together, they frame how the scheme is organised in practice: which actors are involved in decision-making and refinement, how progress is tracked, and how visible the programme becomes along the value chain. These considerations shape the operational context in which the incentive runs and how it is handled over time.

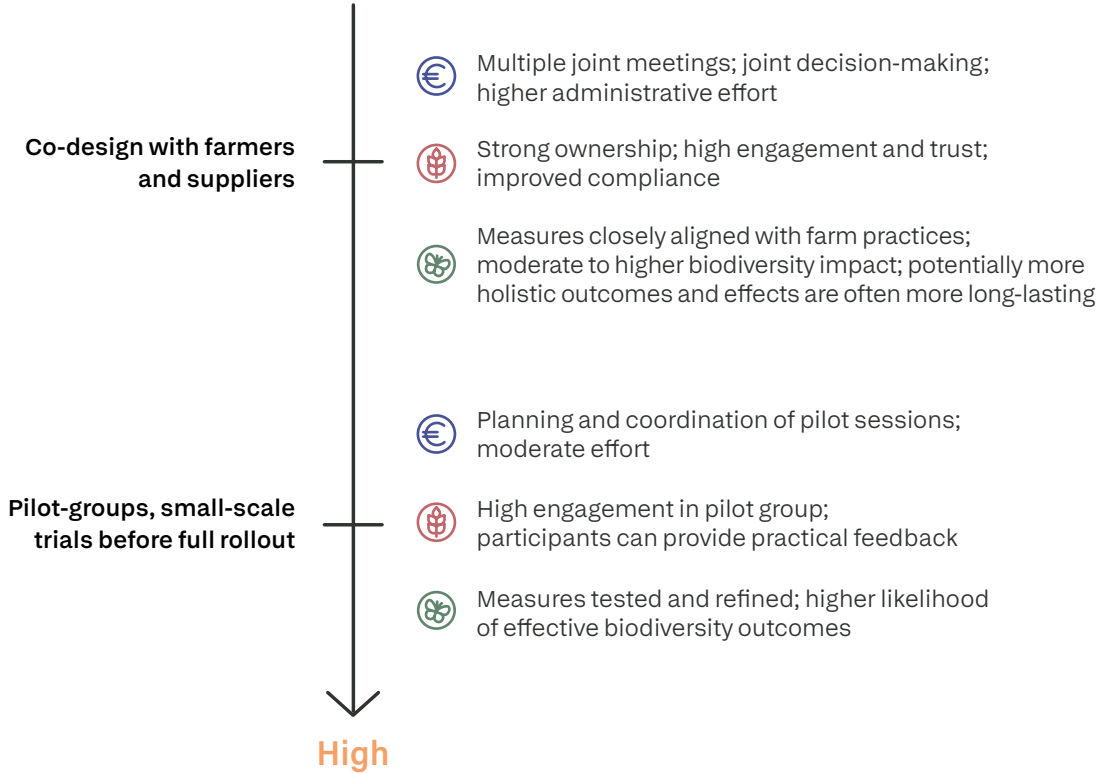


What Level of Stakeholder Involvement Is Intended for Designing the Structure and Content of the Incentive Scheme?

The governance and design approach influences how well the scheme reflects on-farm realities. Involvement levels affect acceptance, ownership, and the likelihood that measures are implemented as intended.



Intermediate






What Level of Monitoring Is Appropriate for Tracking Biodiversity Actions and Outcomes?

Monitoring defines how actions and results are tracked, verified, and communicated. The chosen level affects credibility, learning potential, and the ability to adapt measures based on results.




Low

No monitoring (e.g., reliance on self-declaration only)

-  No systems or data needed; minimal costs; no credible biodiversity claims possible
-  Very high acceptance; no effort for suppliers
-  No evidence of impact; no learning




Basic

Action-based monitoring (e.g., self-reporting, photos, checklists, citizen science)

-  Moderate setup; simple tools; scalable
-  Generally accepted; visible results can motivate suppliers to continue
-  Shows implementation of measures; first insights allow small adjustments




Medium

Proxy- or indicator-based (e.g., habitat area, landscape elements, management practices)

-  Structured data collection; moderate effort
-  Results increase transparency; positive trends can strengthen engagement
-  Comparable results; Monitoring outcomes support improvement of measures over time

High

Result-based (species surveys, habitat assessments, remote sensing)

-  High costs; expert input; complex data handling; evidence for environmental claims
-  Strong motivation where results are visible; requires facilitation
-  Strong evidence; enables adaptive management and long-term optimisation of measures

Should the Biodiversity Efforts Be Communicated Externally - and if so, Through Which Communication Channels?

Communication choices determine how visible the programme is to consumers and stakeholders. Visibility influences reputational benefits, competitive differentiation, and motivation for suppliers to participate.

Internal Communication

Internal sustainability targets; communication via intranet or internal newsletters



Very low cost; simple to implement; minimal coordination; no external verification needed



Low motivation beyond payments; suppliers may engage out of compliance but not conviction



Impact depends on internal management quality; limited external pressure for improvement

Business-to-Business (B2B) Communication

Reporting to buyers; supplier scorecards; sustainability disclosures (non-consumer)



Minimal to moderate effort required for data collection, processing and reconciliation; integration into existing reporting processes is often possible



Suppliers understand relevance for securing long-term contracts; higher seriousness than purely internal programmes



Supports continuous improvement through internal reviews; still limited public visibility or pressure

Claims-Based Communication

Claims for specific product lines or tiers; certification-backed claims; website stories linked to qualifying farms



Administrative effort involved in monitoring, record-keeping and coordination; coordinated communication; additional costs for verification or certification, where applicable



Strong incentive to meet criteria; suppliers value differentiation; good for driving adoption of more demanding measures



Can promote targeted measures; effects are usually specific to particular issues or areas and depend on the quality of the criteria and their implementation

High-Visibility Consumer Communication

On-pack icons; QR codes with farm-level stories; public campaigns, social media, newsletters; sustainability report



Higher ongoing costs for content, coordination, storytelling, and monitoring; strategic brand alignment needed; legal clarification is mandatory



High motivation; suppliers see their efforts recognised; some may feel pressure to maintain performance



High accountability; consumer feedback & scrutiny drive continuous improvement; outcomes increasingly guide long-term strategy

Background Information

Biodiversity – The Foundation of Food Sector Stability

Biodiversity – defined as the variety of all living organisms, habitats, and ecosystems on land, in freshwater, in the oceans, and in the air – is the foundation of healthy soils, clean water, and pollination, and is essential for over 90% of our food production and around two-thirds of the European economy (European Commission, 2020).

High biodiversity is associated with greater ecosystem stability and enhances their ability to buffer disturbances, regenerate, and adapt to the impacts of climate change. Globally, more than three quarters of the leading food crops rely, at least in part, on animal pollination, providing a service to the global economy valued at roughly one trillion dollars annually (IPBES, 2016). In Germany alone, the value of pollination services amounts to 3.8 billion euros (Lippert et al., 2021).

Biodiversity is under increasing pressure, which can be summarised in five main drivers of biodiversity loss: land/sea use change (habitat destruction for agriculture/urbanisation), direct exploitation (overfishing, logging, hunting), climate change, pollution, and invasive species, all interconnected and driven by human activities like consumption and resource use, with habitat loss being the biggest single factor (IPBES, 2019). These pressures are increasingly reflected in European legislation.

EU Regulations – Securing Biodiversity and Shaping the Future of the Food Industry

The European Union is recognising biodiversity as a key foundation of livelihoods and economic stability, particularly for the food sector, which depends directly on functioning ecosystems. With the EU Biodiversity Strategy for 2030, the Union has set ambitious targets: protecting 30% of land and marine areas, reducing pesticide use by 50%, and ensuring that 25% of agricultural land is farmed organically.

For food companies, this translates into both new requirements and opportunities. Directives such as the Corporate Sustainability Reporting Directive¹ and the Corporate Sustainability Due Diligence Directive² require companies to systematically provide detailed evidence of how they identify and prevent or reduce environmental risks and make their supply chains more sustainable. At the same time, Empowering Consumers for the Green Transition Directive³ ensures greater transparency and protects consumers from greenwashing – an important step towards credible sustainability communication. Companies that act now will not only strengthen biodiversity but also secure the long-term competitiveness and brand resilience in an increasingly sustainability-driven market.

¹CSRD, Directive (EU) 2022/2464

²CSDDD, Directive (EU) 2024/1760

³EmpCo, Directive (EU) 2024/825

The Business Case – Added Value for the Environment and the Economy

Meeting these regulatory requirements is not just a compliance exercise – it is also a genuine business opportunity. Companies are increasingly recognising that integrating biodiversity into agricultural production not only strengthens ecological, but also economic stability. In the face of climate change, price volatility, and rising production costs, biodiversity-oriented management approaches make a decisive contribution: they improve soil fertility, stabilise, and reduce dependence on external inputs. Companies that depend on biotic raw materials – whether in agriculture, processing, or trade – have a vested interest in preserving biological diversity and securing their supply of raw materials. Only healthy, resilient ecosystems can guarantee stable and reliable supply chains over the long term.

Some measures to promote biodiversity initially require additional investment – for example, through adapted management methods, new technology, or lower production intensity on certain areas. At first glance, these short-term expenses seem challenging, but the costs of inaction and the ongoing loss of biological diversity are significantly higher. Studies show that every euro invested in biodiversity can generate up to twelve to twenty times that amount in added value for society – through carbon sequestration, water retention, flood mitigation, and other ecosystem services. Such investments therefore pay off not only ecologically, but also economically (GGKP, 2024; IÖW, 2025).

Transparent and accurate cost accounting is crucial for the scaling of biodiversity measures. Reliable cost assessments allow for fair remuneration of farmers who take on the additional effort, risk, and opportunity costs associated with biodiversity-friendly practices. When production-integrated measures like fallow land or flower strip is implemented on agricultural land different costs are incurred. The contribution margins (loss of income minus savings in variable costs) of the respective crops, the costs of the measure itself and transaction costs (e.g. learning costs or the time required for submitting application and support monitoring) must be compensated. In summary, the measure-based payments per hectare can be calculated according to the following formula by Bosse et al. (2022):

$$\text{Measure-Based Payment} = \text{Loss of Income} - \text{Savings in Variable Costs} + \text{Measure Costs} + 20\% \text{ Transaction Costs}$$

Biodiversity measures are associated with uncertain yields, variable work processes and additional weather-related expenses. A risk premium should be determined for each specific measure and, for example, added as an additional 5% on top of the transaction costs. Fair compensation strengthens the willingness to implement biodiversity-friendly practices and increases the long-term credibility and success of agroecological programmes throughout Europe.

From Incentives to Self-Sustaining Systems

While initial incentives are essential to encourage adoption of biodiversity measures, the goal is to create economically self-sustaining models. Targeted financial support, subsidies, and market-based instruments can help overcome initial barriers and compensate for transition risks. However, long-term success depends on biodiversity investments generating their own economic returns, through increased yields, reduced input costs, premium pricing for sustainably produced goods, or enhanced resilience that protects against crop failures. As these benefits materialise and markets increasingly value biodiversity-positive production, the need for external incentives can gradually diminish, allowing biodiversity measures to stand on their own economic merit.

This applies in particular to so-called in-crop measures, which, for example, improve soil structure and thus contribute to greater resilience to extreme weather events such as drought or heavy rainfall.

In their study “The Case for Regenerative Agriculture in Germany – and Beyond” from March 2023, the Boston Consulting Group and NABU (Naturschutzbund Deutschland e. V.) argue that with regenerative agricultural measures such as year-round soil cover, direct seeding, and cover crops, the profits of conventional farms can be increased by 43% after six to ten years of system stabilisation among other things through savings in tillage and operating costs such as pesticides, as well as through increased resilience to extreme weather and through generating carbon credits (BCG, 2023). On the other hand, certain measures to promote biodiversity, such as flower strips, require regular sowing and thus continuous financing for seeds and variable costs for labor, among other things. It is recommended that after a programme period of approximately 5 years, an evaluation be carried out to determine which measures have worked well and whether the incentive programme can be reduced or adjusted in its focus.

Play an Active Role in Shaping the Future of Food Production!

Now is the time to take responsibility and to set new standards. The future of food production depends on intact ecosystems and healthy soils. With a targeted incentive programme for biodiversity-friendly agriculture, you can support your suppliers in promoting ecological diversity while remaining economically successful.

Such programmes create added value at all levels: they strengthen stable, transparent supply chains, increase the attractiveness of your brand, and make a measurable contribution to achieving sustainability goals. Investing in biodiversity today secures the raw materials of tomorrow and consumer confidence at the same time.

Take the next step! – We would be happy to advise you personally on the development and implementation of an effective incentive programme for biodiversity and sustainable agriculture.

Success Stories

Bee careful

Schwartauer Werke GmbH & Co. KG

Schwartauer Werke GmbH & Co. KG, based in Bad Schwartau, Germany, and part of the Hero Group, is a leading German producer of fruit spreads, sandwich spreads, dessert sauces, and muesli bars. The company's incentive programme "Bee careful®" was initiated 2023 and aims to provide farmers with a low-threshold entry and practical support for implementing biodiversity measures. It uses recurrent payments as payment mechanism. Participating farms benefit from increased pollinators and improved soil quality, while Schwartauer Werke gains a documented sustainability initiative, more resilient supply chains, and stronger loyalty from partner farms.

RECURRING
PAYMENTS

Key success factors

The catalogue of measures is based on scientific evidence to ensure that all actions effectively support biodiversity on farms. The programme provides a low-threshold entry and concrete guidance to help farmers implement these measures successfully. Through personal contact and an equal, collaborative dialogue, solutions are co-developed with farmers rather than imposed top-down. Feedback from participants shows high satisfaction and strengthens long-term loyalty to Schwartauer Werke.

Obstacles

Developing incentives requires close partnership with farmers and suppliers, always considering the regional and ecological context, as well as potential impacts, risks, and needs. The programme can currently be implemented comprehensively only with direct suppliers. For some raw materials, however, Schwartauer Werke sources through more complex, multi-layered supply chains, where direct engagement is not possible. In these cases, the company relies on certifications and documented programmes instead of direct implementation.



Incentive Scope

1

Which Commodity Would You Like to Include in Your Programme?

Chosen: Intermediate Scope

The programme covers several fruits alternating by year: cherries, currants, strawberries and blueberries.

2

Which Spatial Scale Do You Want to Cover?

Chosen: International

In 2025 two countries were part of the programme: Germany and Serbia.

3

How Many Suppliers Do You Want to Include?

Chosen: All Suppliers

The programme is open to all suppliers producing the chosen commodity in the participating countries.

Financial Architecture

4

Which Payment Mechanism Do You Choose?

Chosen: Recurring Payments

The incentive includes the remuneration of biodiversity measures. Funding is provided in the year of implementation by means of invoicing. The max. amount provided per farm is €4,000 net. It varies based on the concrete measure and their difficulty and costs of implementation. It ranges from €200 to €500 per hectare of measure or lump sum payments for specific measures from €30 to €2000.

5

How Should the Incentive Be Funded?

Chosen: Company-Funded

The programme is funded completely by Schwartauer Werke.

6

What Kind of Non-Financial Supplements Do You Offer?

Chosen: Advisory Service

The programme includes support in selecting and implementing suitable measures. It values personal contact and equal dialogue with farmers.

Incentive Design

7

What Baseline Does the Incentive Use to Define Additionality?

Chosen: Beyond Current Farm Practice

The programme provides a low-threshold offer and support for initial biodiversity-promoting measures.

8

What Minimum Requirements or Thresholds Should Suppliers Meet to Participate?

Chosen: Medium High Requirements

Farmers who are invited to partake are selected by delivered commodity depending on the programme cycle.

9

Which Aspect of Biodiversity/Sustainability Do You Aim to Support?

Chosen: Habitat Level

The programme covers several sustainability aspects such as regenerative agriculture, biodiversity, soil regeneration, and water protection through comprehensive measures.

10

What Level of Flexibility Should Suppliers Have When Selecting Biodiversity Measures?

Chosen: Medium Flexibility

Farmers can flexibly choose from a catalogue of 18 measures.

11

Should Participation in the Incentive Be Voluntary or Mandatory?

Chosen: Voluntary

Farmers are free to choose whether they wish to benefit from the program.

12

How Should Risks and Non-Compliance Be Managed?

Chosen: Managed Flexibility

The farmers and Schwartauer Werke draw up a cooperation agreement which is binding and includes the selection of measures, implementation period and a commitment to provide evidence. Farmers have twelve months to implement the agreed measures. In case of non-fulfilment repayment of the funding would be necessary. In severe cases the farmers might be suspended as suppliers.

Steering

What Level of Stakeholder Involvement Is Intended for Designing the Structure and Content of the Incentive Scheme?

Chosen: Broad

13 The design of the programme aimed at co-creating solutions rather than imposing top-down requirements. The biodiversity catalogue is based on leading EU and research projects, including EU LIFE Food & Biodiversity, the Biodiversity Performance Tool Insects, the FIBL handbook, and the F.R.A.N.Z. project. This collaborative approach ensured measures are practical, context-specific, and more likely to achieve meaningful biodiversity outcomes.

What Level of Monitoring Is Appropriate for Tracking Biodiversity Actions and Outcomes?

Chosen: Basic

14 Monitoring focuses on documenting implemented actions using GPS data and photos, as well as tracking measures in terms of hectares, plants, or consultations. Biodiversity itself is not monitored, allowing limited resources to be dedicated to implementing scientifically sound measures.

Should the Biodiversity Efforts Be Communicated Externally – and if so, Through Which Communication Channels?

Chosen: High-Visibility Consumer Communication

15 The initiative and its outcomes are reported on the Schwartauer Werke corporate website, in the Sustainability Report, and on LinkedIn. It is not communicated directly on the products.



Success Stories

Foqus Planet FrieslandCampina

FrieslandCampina, based in the Netherlands, is a leading global dairy cooperative producing milk, cheese, butter, yogurt, and specialized nutrition products. The company's biodiversity program, launched in 2017 in cooperation with WWF and Rabobank, aims to reward biodiversity-positive farming, strengthen sustainability in the dairy sector, and improve supply chain resilience. It uses a combination of supply chain agreements, KPI-based bonuses, and impact-linked financing as payment mechanisms. Participating farms are supported in implementing sustainable practices and monitored through a KPI-based Biodiversity Monitor, while FrieslandCampina benefits from more resilient supply chains, measurable sustainability impact, and strengthened relationships with cooperative members.

DIRECT PAYMENT FOR ECOSYSTEM SERVICES

Key success factors

Transparent KPIs and benchmarking allow farmers to understand their performance and track improvements over time. Strong scientific and institutional backing, through cooperation with WWF, Rabobank, and leading research institutions, ensures the programme is credible and effective. Credit incentives via Rabobank further motivate participation and reward measurable sustainability outcomes.



Incentive Scope

1

Which Commodity Would You Like to Include in Your Programme?

Chosen: Broad Scope

The programme is tied to the production of milk which is the main raw material FrieslandCampina relies on but covers the whole farm.

2

Which Spatial Scale Do You Want to Cover?

Chosen: International

FrieslandCampina mostly source their milk from the Netherlands, Belgium and Germany. That is also where the programme applies.

3

How Many Suppliers Do You Want to Include?

Chosen: All Suppliers

All suppliers are eligible for participation.

Financial Architecture

4

Which Payment Mechanism Do You Choose?

Chosen: Supply Chain agreements, Impact Fund, Direct Payment for Ecosystem Services

FrieslandCampina combines supply chain agreements, PES-type payments, and impact-oriented finance. Farmers receive milk price premiums and KPI-based bonuses through the Foqus Planet programme, with higher premiums available in the separate On the Way to Planet Proof stream. In 2024, €173 million was paid out, averaging €1.65 per 100 kg of milk, with bonuses linked to animal welfare, GHG reduction, biodiversity, grazing practices, and PlanetProof participation. Sustainability performance is further reinforced through Rabobank loans, where KPIs influence interest rates.

5

How Should the Incentive Be Funded?

Chosen: Company-Funded & Third-Party Finance

Funding is based on a redistribution of the cooperative's milk revenues: €0.60 per 100 kg of milk is deducted from the milk price and allocated to the Foqus Planet sustainability programme, with additional contributions from FrieslandCampina. The scheme is complemented by sustainability-linked loans provided by Rabobank.

6

What Kind of Non-Financial Supplements Do You Offer?

Chosen: Training & Workshops, Access to Preferential Market & Advisory Service
FrieslandCampina additionally offers workshops, educational videos, and digital advisory tools for participating suppliers.

Incentive Design

7

What Baseline Does the Incentive Use to Define Additionality?

Chosen: Beyond Current Farm Practice
The programme works with KPIs (key performance indicators) that go beyond public schemes and payments are linked to KPIs reached.

8

What Minimum Requirements or Thresholds Should Suppliers Meet to Participate?

Chosen: No Requirements
All suppliers can participate.

9

Which Aspect of Biodiversity/Sustainability Do You Aim to Support?

Chosen: Habitat Level
The programme aims to support biodiversity, climate protection, soil & grassland health as well as animal welfare.

10

What Level of Flexibility Should Suppliers Have When Selecting Biodiversity Measures?

Chosen: High Flexibility
Decisive for the programme is the outcome of the KPI monitoring. However, FrieslandCampina encourages suppliers to apply the “Foqus 5 measures”:
Optimizing protein in animal feed, increasing fresh grass intake, herb-rich grasslands and grass-clover mixtures, extending the longevity of cows, better-quality homegrown roughage.

11

Should Participation in the Incentive Be Voluntary or Mandatory?

Chosen: Voluntary
Suppliers are free to choose whether to participate.

How Should Risks and Non-Compliance Be Managed?

12

Chosen: Adaptive Compliance

There are no fixed commitments for farmers. Participation is based on performance, and only the highest-scoring farms receive premium prices.

Steering

What Level of Stakeholder Involvement Is Intended for Designing the Structure and Content of the Incentive Scheme?

13

Chosen: Intermediate

The scheme is co-designed with WWF and Rabobank, with scientific input from Oxford and Wageningen Universities to define thresholds and target values based on legislation, policy frameworks, and best available science. Farmers are engaged through workshops that allow feedback and practical input into the programme design.

What Level of Monitoring Is Appropriate for Tracking Biodiversity Actions and Outcomes?

14

Chosen: High

Monitoring is carried out through a standardized, KPI-based Biodiversity Monitor that translates farm data into measurable sustainability performance. The system tracks land use, nutrient management, emissions, and biodiversity-related practices using defined indicators, allowing consistent comparison across farms. Results are used to calculate scores and determine eligibility for bonuses and premium payments.

Should the Biodiversity Efforts Be Communicated Externally – and if so, Through Which Communication Channels?

15

Chosen: Claims-Based Communication and High-Visibility Communication

The efforts of the suppliers are visible on the product as a “On the Way to PlanetProof” sustainability label. Furthermore, the programme is reported through sustainability communications.

Success Stories

Pesticide-free wheat IP-Suisse

IP-SUISSE (“Schweizerische Vereinigung integriert produzierender Bauern und Bäuerinnen”, en.: Swiss Association of Farmers Practicing Integrated Production) is a Swiss farmer-led organization that promotes sustainable agriculture and environmentally friendly farming practices. It develops and maintains standards for pesticide-free production, biodiversity protection, and responsible land management. The initiative works with farmers, retailers, and consumers to improve the ecological performance of Swiss agriculture, enhance transparency, and support resilient and sustainable local food systems. Since 2019 IP-SUISSE runs a programme for pesticide-free soft wheat – “Pestizidfreier Weizen” – that rewards farmers with a premium price if they produce without fungicides, insecticides, herbicides or growth regulators. The programme is widely adopted by farmers, with yields on average only 2–3 % lower than standard extensive production “Extenso”.

**SUPPLY CHAIN
AGREEMENT**

Key success factors

The programme encourages communication and knowledge exchange between producers and benefits from a dual funding system, which complements federal support and increases its attractiveness for farmers. The program’s low-threshold design allows farmers to exit shortly before harvest in case of yield loss, and it can be applied to a single crop line rather than the entire farm, offering flexibility and minimizing risk.

Obstacles

The programme does not include advisory support, and although incentives are generally attractive, some farmers still consider them insufficient. As a result, supply remains limited despite high demand. The transition to pesticide-free production is progressing slowly. Many farmers fear the extra workload in cultivation, such as hand-weeding problematic weeds, and are therefore hesitant to adopt these new practices. In addition, laboratory tests often fail to confirm 100% pesticide-free produce due to contamination risks like wind drift, soil residues, or neighbouring field applications.

Incentive Scope

1

Which Commodity Would You Like to Include in Your Programme?

Chosen: Intermediate Scope

Relevant to the programme are the following grains: wheat, rye, pure spelt and different niche cereals.

2

Which Spatial Scale Do You Want to Cover?

Chosen: National

The incentive is applicable to Swiss suppliers.

3

How Many Suppliers Do You Want to Include?

Chosen: All Suppliers

All suppliers of IP-SUISSE are allowed to participate.

Financial Architecture

4

Which Payment Mechanism Do You Choose?

Chosen: Supply Chain Agreement

Farmers who meet the criteria for pesticide-free production receive an additional monetary bonus per ton of product. This includes 400 CHF/ha for “Extenso” cereals and 250 CHF/ha for herbicide-free production (both from federal direct payments), and 15 CHF per 100 kg paid by the buyer. The 15 CHF bonus represents roughly 20–25 % of the current market price (~60 CHF/100 kg wheat).

5

How Should the Incentive Be Funded?

Chosen: Consumer-Funded

The buyer of the cereal pays the monetary bonus.

6

What Kind of Non-Financial Supplements Do You Offer?

Chosen: None

Advisory services are not generally part of the programme.

Incentive Design

7

What Baseline Does the Incentive Use to Define Additionality?

Chosen: Beyond Existing Funding Programme

The programme rewards pesticide-free production while federal direct payments are available for herbicide free and extensive production only.

8

What Minimum Requirements or Thresholds Should Suppliers Meet to Participate?

Chosen: In-Between

Participants must be suppliers to IP-SUISSE and fulfil all requirements for pesticide-free production.

9

Which Aspect of Biodiversity/Sustainability Do You Aim to Support?

Chosen: Habitat Level

The programme supports biodiversity, soil and water quality.

10

What Level of Flexibility Should Suppliers Have When Selecting Biodiversity Measures?

Chosen: Low Flexibility

Farmers must produce fully pesticide-free cereals and comply with all regular IP-SUISSE regulations in order to participate.

11

Should Participation in the Incentive Be Voluntary or Mandatory?

Chosen: Voluntary

Participation is completely voluntary. Currently the demand for pesticide-free grains is higher than the supply.

12

How Should Risks and Non-Compliance Be Managed?

Chosen: Managed Flexibility

Farmers can exit the programme until shortly before harvest (e.g., if it is foreseeable that the crop will fail otherwise).

Steering

13 What Level of Stakeholder Involvement Is Intended for Designing the Structure and Content of the Incentive Scheme?

Chosen: Broad

IP-SUISSE is an association of farmers. Therefore, the programme is co-designed by farmers.

14 What Level of Monitoring Is Appropriate for Tracking Biodiversity Actions and Outcomes?

Chosen: Medium

Monitoring for IP-SUISSE combines regular on-farm controls to check chemical residues with detailed documentation of practices. The programme also receives scientific support from the Schweizerische Vogelwarte. Biodiversity monitoring is not part of the program.

15 Should the Biodiversity Efforts Be Communicated Externally – and if so, Through Which Communication Channels?

Chosen: Claims-Based Communication

Processors might label their products accordingly: e.g., Fredys' label for "flour from pesticide-free cultivation" (german: "Mehl aus pestizidfreiem Anbau").



Success Stories

Foundation „Beter voor Natuur & Boer“

Beter voor Natuur & Boer (Better for Nature & Farmer) is a foundation based in the Netherlands, initiated by Albert Heijn. It works in close collaboration with farmers, suppliers, and environmental organizations to promote more sustainable agricultural production. The foundation aims to systematically integrate environmental and biodiversity objectives into agricultural supply chains while ensuring fair and stable incomes for farmers. In partnership with Albert Heijn, Beter voor Natuur & Boer develops and finances programmes that support practices such as biodiversity enhancement, reduced use of crop protection products, and long-term purchasing commitments. Albert Heijn acts as a key market partner by sourcing and offering these more sustainably produced products to consumers at scale.

**RECURRING
PAYMENTS, SUPPLY
CHAIN AGREEMENT**



Incentive Scope

1

Which Commodity Would You Like to Include in Your Programme?

Chosen: Broad Scope

The programme includes multiple commodities, namely potatoes, vegetables and fruits.

2

Which Spatial Scale Do You Want to Cover?

Chosen: National

The programme applies to farms in the Netherlands.

3

How Many Suppliers Do You Want to Include?

Chosen: All Suppliers

All suppliers are allowed to participate.

Financial Architecture

4

Which Payment Mechanism Do You Choose?

Chosen: Recurring Payments, Supply Chain Agreement, Impact Fund

The payment mechanism combines a supply chain agreement with recurring payments and an incentive fund. Farmers are compensated for audit costs and mandatory measures based on the volume delivered, with an additional mark-up for farms implementing at least three elective measures to cover extra effort and cultivation risks. Payments are calculated by allocating the costs of measures per hectare or kilogram over average yields, complemented by a three-year purchase guarantee and an incentive fund supporting further sustainability activities such as excursions or joint research projects.

5

How Should the Incentive Be Funded?

Chosen: Company-Funded

Albert Heijn pays the financial contribution through the service provider.

6

What Kind of Non-Financial Supplements Do You Offer?

Chosen: Access to Preferential Market

Suppliers can access preferential markets through the “Better for” label.

Incentive Design

7

What Baseline Does the Incentive Use to Define Additionality?

Chosen: Beyond Existing Funding Programmes

Many of the measures included in the programme cannot be funded by public schemes and go beyond typical practice.

8

What Minimum Requirements or Thresholds Should Suppliers Meet to Participate?

Chosen: High Standards

Participation is open to all farmers, manufacturers, and retailers that register as part of a closed supply chain. Entry is conditional on minimum soil organic matter thresholds, with plots below 1.5 % organic matter in clay soils or 2 % in sandy soils eventually excluded. Participating farmers must implement all mandatory measures, at least three elective measures in the first year, and add one additional measure each subsequent year, while maintaining at least a neutral organic matter balance at farm level.

9

Which Aspect of Biodiversity/Sustainability Do You Aim to Support?

Chosen: Habitat Level

The programme aims at improving biodiversity (birds & insects), soil, climate impact as well as animal welfare, and at a fair compensation for the farmers.

10

What Level of Flexibility Should Suppliers Have When Selecting Biodiversity Measures?

Chosen: Medium Flexibility

Farmers must implement all mandatory measures, select at least three elective measures in the first year, and add one additional measure each subsequent year. While some choice exists through the elective measures, the core requirements and gradual increase of obligations ensure consistency and a predictable biodiversity impact.

11

Should Participation in the Incentive Be Voluntary or Mandatory?

Chosen: Voluntary

Participation is not required.

12

How Should Risks and Non-Compliance Be Managed?

Chosen: Moderate Flexibility

Farmers agree on a three-years purchase guarantee

Steering

13

What Level of Stakeholder Involvement Is Intended for Designing the Structure and Content of the Incentive Scheme?

Chosen: Broad

Stakeholders were actively involved in designing the program. Measures were developed jointly by farmers, service providers, manufacturers, and retailers. Costs were calculated using input from growers, consultants, scientific sources, and companies. Specifically, Albert Heijn, 20 growers representing each crop type, AGF service providers, and the Centre for Agriculture and Environment (CLM) collaborated through focus group sessions to develop the measures.

14

What Level of Monitoring Is Appropriate for Tracking Biodiversity Actions and Outcomes?

Chosen: Medium

Monitoring is carried out by an independent auditor and focuses on measuring the environmental impact on the farm. Key aspects include tracking CO₂ footprint, soil quality, and other relevant indicators to assess the effectiveness of implemented measures.

15

Should the Biodiversity Efforts Be Communicated Externally – and if so, Through Which Communication Channels?

Chosen: High-Visibility Consumer Communication

Products are labelled with a “Better for”-quality mark.

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Fit for Biodiversity

Biodiversity as a Business Opportunity

Biodiversity is not an abstract environmental issue – it is an economic reality. Pollination, fertile soils and intact ecosystems form the invisible foundation of all food production. Their loss is therefore not merely an ecological concern, but a tangible business risk.

Since 2024, the funded ‘Fit for Biodiversity’ project has been providing concrete tools and practical know-how to support food companies in integrating biodiversity into their supply chains and corporate strategies.

The range of services is diverse: training for executives and CSR managers, sets of biodiversity criteria for 15 key raw materials, auditable performance indicators, Biodiversity Credits as an innovative financing instrument for nature-positive measures directly within the supply chain, and the support presented here for the design of incentive schemes. This not only provides companies with guidance in the evolving regulatory landscape – it creates genuine added value for resilient, sustainable procurement.

“Fit for Biodiversity” is more than just compliance. It is an invitation to turn responsibility into a competitive advantage.

Further information on the project:
food-biodiversity.de/en/fit-for-biodiversity

