



Unlocking Water Quality Credits for a Diversified Investment Strategy

1

What are 'Nature Credits'

- Quantified contribution to nature
- Definable, measurable, replicable
- Financial asset that can sit on your balance sheet
- Credit gives the owner a 'right to make a claim'
 - Credits are issued with claims guidance
- Issued yearly or on a natural event
- Can be sold or retired
 - 'Retired' is when the claim is made

A circular inset image showing a vibrant coral reef underwater, with various shades of blue and green. The reef is partially obscured by a light blue curved graphic element on the left side of the circle.

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2

Eco-Markets' verified credit scheme



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3

Eco-Markets' by numbers

Diverse array of EMA Credit purchasers



Over
\$3.22M
invested back into
Reef catchment
projects

5+
approved
methodologies
across DIN,
Sediment,
Wastewater,
Biodiversity &
Wetlands*

Over
60
Tonnes
Dissolved
Inorganic Nitrogen
(DIN) stopped
from entering the
Great Barrier Reef

First Nations
participation in
Cassowary Credit
management

41,832
credits retired/sold

Credits returned on average
\$185K /project

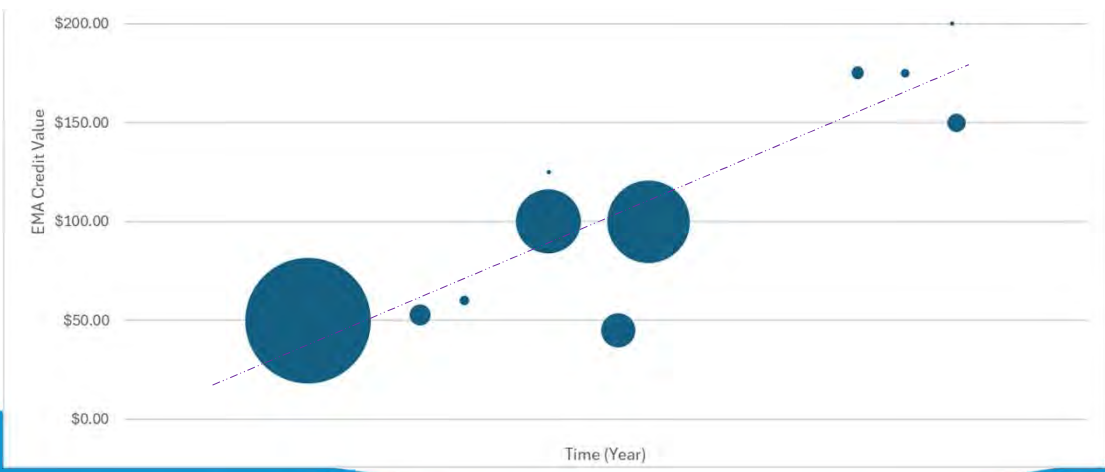
99.3% of credits purchased by corporate and other NGOs

*The Wetlands methodology is currently under revision

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4

EMA Credit Values are increasing



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5

Who buys Credits and Why



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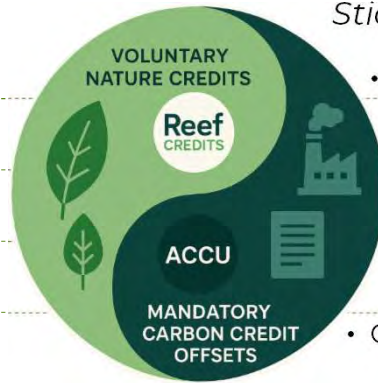
6

Separate, inter-dependent markets

Voluntary Credits

Carrot

- **Driven by choice**
- Purchaser looking for value add
- Independent administrator
- Rewards good behaviour
- Water quality, biodiversity, and voluntary carbon*



Mandatory Offsets

Stick

- Driven by compliance
- **Purchaser targeting minimum requirements**
- Government mandated with policy & legislation
- Forced contribution towards climate change
- Carbon offsets

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7

The Case for Nature Credits

MARKETING

(ESG, client expectation)

- Quantifiable contribution to nature
- Credits generated internally can be retired yearly
- Highest standard for nature finance
- Recognised brand for integrity

FINANCE

(Support business case)



- Sell some or all credits
- Long term annuity payment
- Offset initial project cost
- Potential to speculate on the value of nature
 - Increasing value of Reef Credits
- Asset used to support balance sheet






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8


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or


Methodologies

Methodology	Nitrogen Use Efficiency Method	Gully Method	Wastewater Method	Grazing Land Management Method	Constructed Wetlands Method <small>(Diverse Land Use - 1000sqm)</small>
Pollutant	DIN	Sediment	DIN	Sediment	DIN
Activities	Soil and nutrient practice change	Landscape rehabilitation and construction	Algal bioremediation at sewerage treatment plant	Fine sediment savings through improved grazing land management practices	Utilise constructed wetlands to prevent dissolved inorganic nitrogen from entering waterways
Maximum Project Period	10 years	25 years	15 years	25 years	25 years
Independent Audit & Credit Issuance	Annually	On rainfall event	Quarterly	On rainfall event	On rainfall event

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9



CASE STUDY:
NUTRIENT REDUCTION IN MUNICIPAL WASTEWATER THROUGH MANAGED ALGAL BIOREMEDIATION

Pacific Bio/Burdekin Council Wastewater Treatment Facility located in Ayr, Queensland.



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10

CASE STUDY: NUTRIENT REDUCTION IN MUNICIPAL WASTEWATER THROUGH MANAGED ALGAL BIOREMEDIATION

- Pacific Bio and the Burdekin Shire Council collaboration
- Wastewater methodology
- Estimated **5,600-9,600 credits per year** when the facility is operated at full capacity.
- **5-9.6 tonnes of dissolved inorganic nitrogen**
- Based on recent credit sale prices of \$175 per credit, this could potentially equate to between **\$980,000 to \$1,680,000** each year.
- The Burdekin plant demonstrates that market-based, nature-driven solutions can simultaneously deliver verified environmental benefits, generate tradable credits under the Reef scheme, and create economic value—all within a scalable, low-impact framework.

- **Eco-Markets Australia encourages the development of new accounting methodologies to support investment in nature-based solutions for flood mitigation and drought resilience, while funding water and wastewater infrastructure expansion.**



11

Public Consultation Australasian Catchment Water Improvement Standard (ACWIS)

18 July - 18 August 2025

<https://eco-markets.org.au/consultation/>

→ HAVE YOUR SAY



- International framework
- Aligned to a catchment setting
- Targets set by local water quality improvement plan or strategy
- Personalised, fungible credits (Reef Credits, Moreton Bay Credits, Sydney Harbour Credits)
- Can be used in a voluntary or compliance market (offsets)

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