



BLUE FINANCE

Engaging financial markets and deploying capital to strengthen the environmental, social, and economic resilience of the blue economy

A healthy ocean can be a powerful economic engine that supports the planet, people, prosperity, and peace. Today, however, our oceans are significantly undervalued.

The ocean or "blue" economy is conservatively estimated to be worth US\$24 trillion with annual benefits of around US\$2.5 trillion a year. Today, this enormous value is at risk due to years of mismanagement and ocean health decline. Trillions of dollars are invested in the blue economy today, and research shows that a business-as-usual trajectory entails great risk to our economies, with a cost potentially reaching up to US\$8.4 trillion over the next 15 years. That figure can be reduced by over half if the world adopts a sustainable development approach to the blue economy.

A sustainable blue economy is one that provides social and economic benefits for current and future generations; restores, protects, and maintains diverse and productive marine ecosystems; and preserves nature. If we are to achieve this vision for a healthy ocean and thriving blue economy, financial flows must be aligned and capital redirected toward sustainable investments. And we must find creative and collaborative ways to channel capital into the seascapes and coastal communities where it is most required.

The true potential of the blue economy can only be realized if our ocean's health is secured through a nature-positive approach—one that replaces the idea of the managed decline of our natural world with one that taps into the potential of businesses to transform corporate stewardship with new modes of working to restore nature.

THE "BLUE"
ECONOMY IS WORTH
**US\$24
TRILLION**

A stylized, light gray graphic of a coral reef or underwater structure, located in the bottom right corner of the page, partially overlapping the text.

OUR APPROACH

WWF's oceans markets and blue finance work combines nature-positive business with innovative blue financing to deliver scalable, durable global oceans solutions and support our nature-positive seascape work.

Nature-positive businesses in seafood, marine renewables, coastal development, and shipping sectors are those that are addressing their environmental and social footprint, bringing forth green and blue infrastructure solutions, and establishing long-term investments in the seascapes where they operate. Our blue finance work focuses on both influencing and engaging financial markets to shift capital away from harmful activities, and on working to develop sustainable financing mechanisms that harness the power of markets to strengthen environmental, social, and economic resilience.

Blue Financial Markets

WWF and partners are working to rethink the "business as usual" approach by catalyzing the redirection of mainstream finance into sustainable and restorative development pathways. Existing financial markets power the economic activities that make up the current blue economy and are already lending and investing trillions of dollars into ocean markets. The risks of business as usual need to be clearly understood by banks, investors, and insurers at a global, regional, and local levels and operationalized in their business models so that they start to shift away from financing harmful activities and toward sustainable and resilient practices. WWF is also working to highlight the opportunities of a nature-positive ocean economy. WWF is working with the finance sector to ensure sustainable seafood markets for the future, and growing our programming in marine renewables, coastal development, and shipping sectors.

Innovative Blue Finance for Nature-Positive Business

WWF is working with financing partners to ideate and create opportunities to direct capital into place-based projects in our priority geographies that deliver nature-positive impacts across seascapes. Achieving nature-positive impacts that provide quantifiable benefits for ocean health, blue economy businesses, and communities requires thoughtful, sustained investment to pay for the costs of transition and align incentives with the sustainable development pathway. This requires that we move beyond a reliance on short-term philanthropic funding and create new, innovative approaches, that incorporate both public and private capital. Our work encompasses a range of different approaches, including establishing major funding mechanisms such as the Project Finance for Permanence (PFP) approach and developing concepts for bespoke funds or insurance mechanisms that benefit particular habitats or coastal communities.

WWF believes that when the planet regains its natural strength and flourishes, people thrive, societies prosper, and the world is more peaceful. The private sector and financial institutions have an important role to play in our planet's future.

Join us.

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