

Community Municipal Investment

Financing local climate and energy projects

7 October 2025

Abundance Investment Ltd (07049166), Hamilton House, Mabledon Place, London, WC1H 9BB
Abundance Investment Ltd is authorised and regulated by the Financial Conduct Authority (525432)

abundance

Abundance

Pioneers of place based green and social investing

13 years operating as a Financial Conduct Authority regulated firm

Highly experienced team

Raised £160m

Financed company and community energy groups delivering climate projects

Now – 100% focused on financing councils to help deliver green and social projects for their communities

CMI development supported by Green Finance Institute Investment

Certified



Corporation

Councils – bedrock of community, drivers of climate action, but face trust challenge

“Awareness of the
precise role of local
government officials
is low”

Local Government Intelligence
Unit (LGIU), 2025

“Downward trajectory
of trust [in local
government]”

LGIU, 2024



Councils – bedrock of community, drivers of climate action, but face trust challenge

50% of people said that the government competently carrying out its tasks was a factor in how much they trust the government.

ONS, 2023

(49%) said that engaging citizens was a contributing factor to building trust.

ONS, 2023



Hackney Council

Relaunch of citizen municipal lending

1888 to 1990s: councils borrowed from residents and socially engaged organisations

CMLs are municipal lending relaunched using the innovation of crowdfunding

CMLs combine finance with community engagement

Provide a powerful tool for reconnecting citizens with the institutions that serve them and thereby helping address the major challenges of our time.



CMI overview

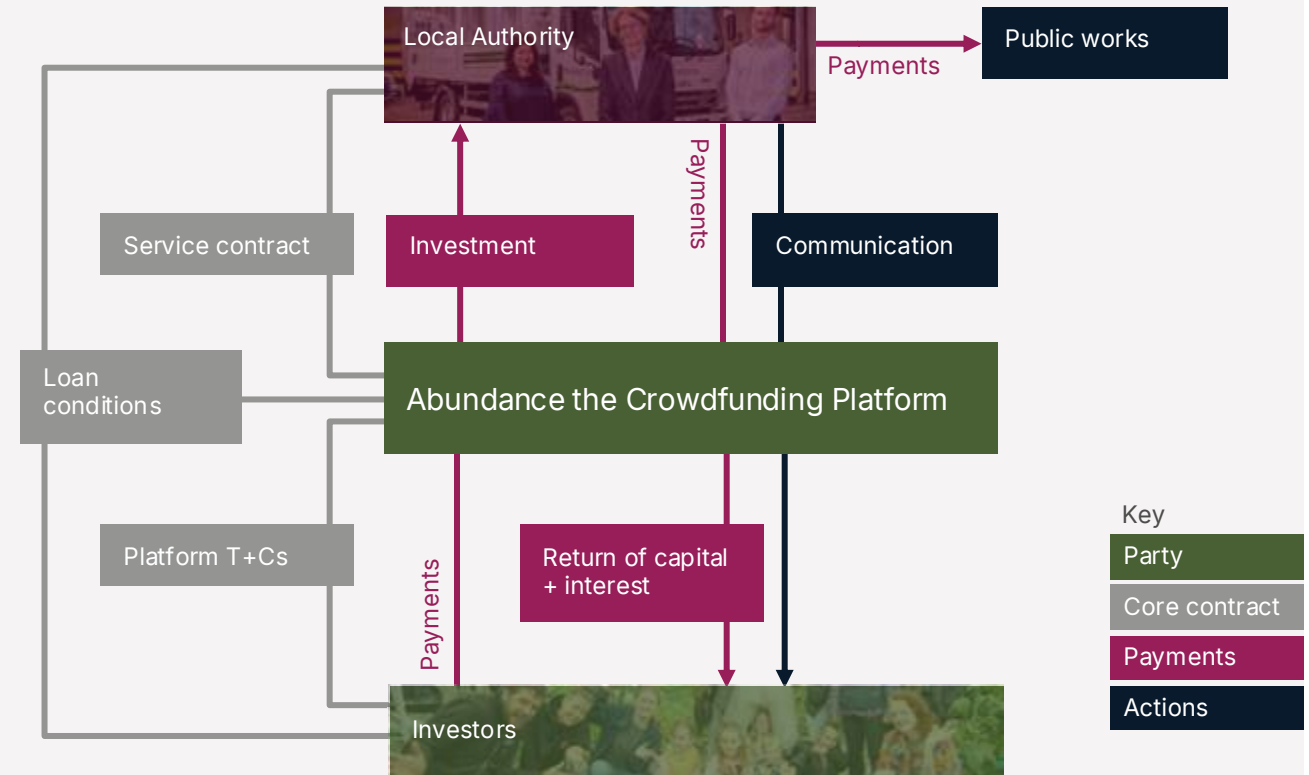
Standard set of legal contracts simplifies repeat borrowing

Online platform means administering investors is simple

Operating online, provides rich investment experience driving wider co-benefits

For investors, investors can invest from as little as £5 and via an ISA, they can also sell their investment if circumstances change.

How it works



Driving three levels of impact



1

Low-cost borrowing option for councils – reducing cost of delivering Just Transition aligned projects

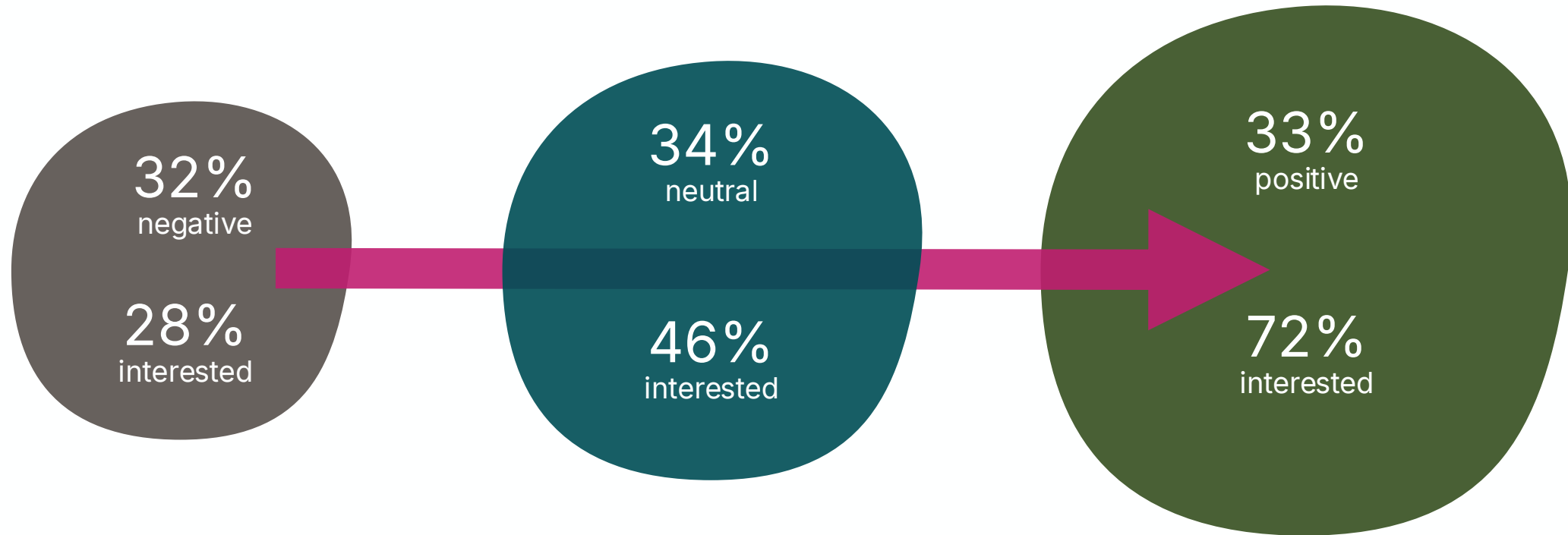
2

Shining a light on day-to-day delivery and paying interest creates a platform for building citizens understanding, support for and trust in local government and their policy agendas

3

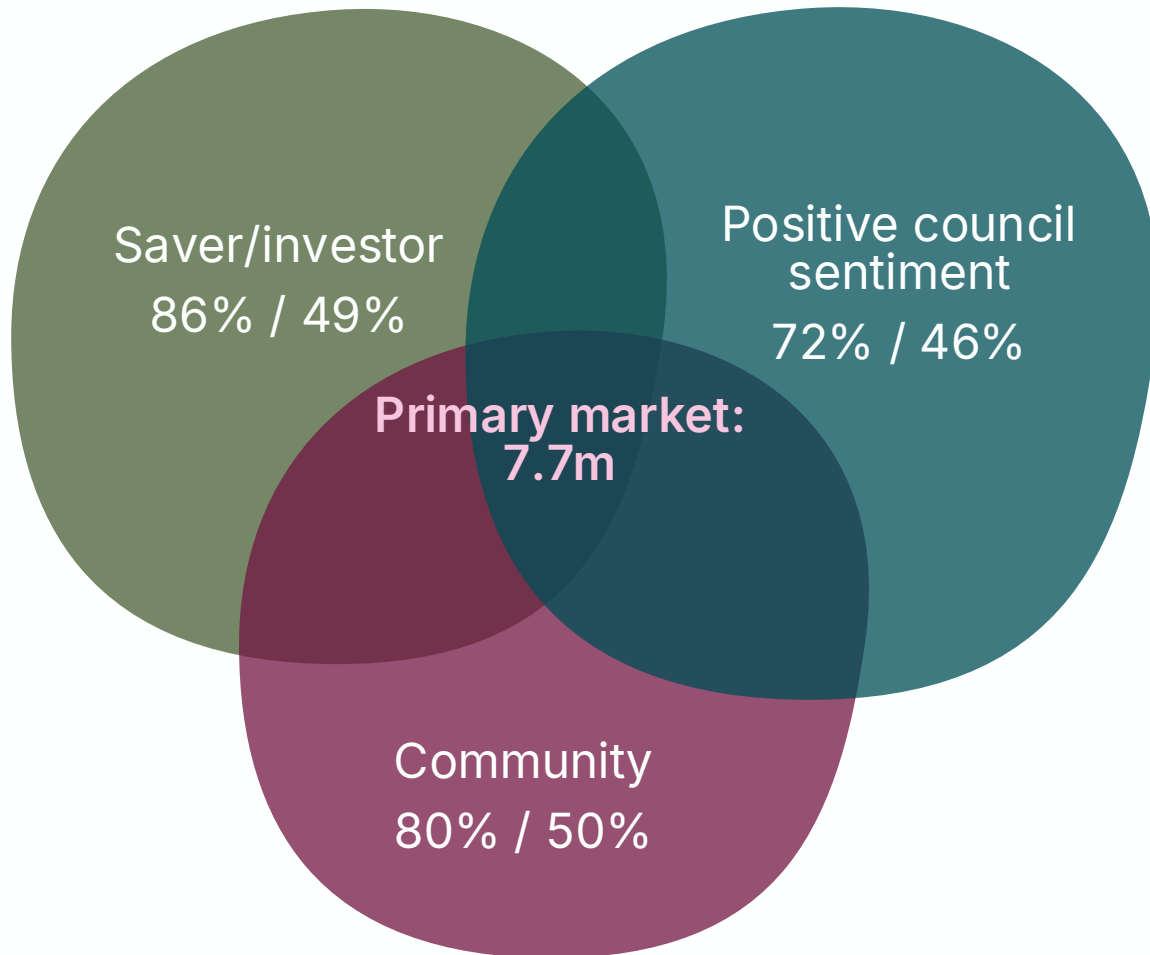
Creates a community of place based citizen lenders that can be engaged to support other place focused social and climate activities

CMI as a tool for building engagement



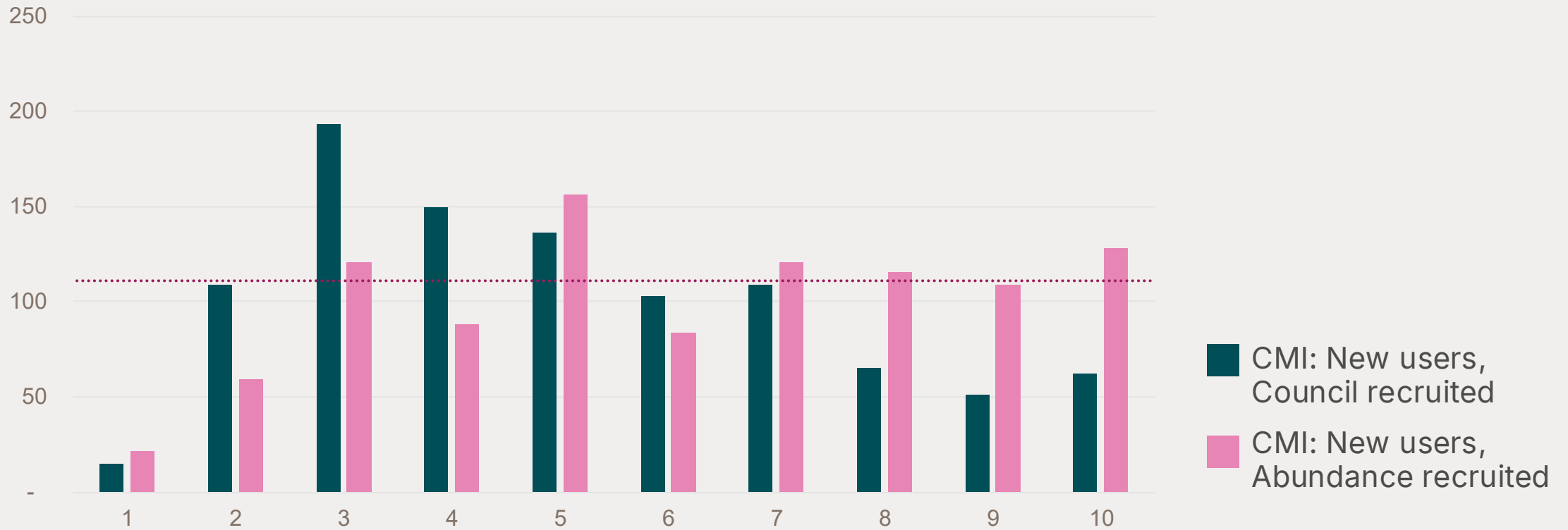
Opinion of local council vs interest in investing
2,000 demographically representative adults,
OnePoll survey 2025

Who invests?



2,000 representative adults,
OnePoll, July 2025

£5 min, tangibility builds a broad community



Cadence of regular borrowing

Targeting £2 – 3m per loan in 2026/ 27

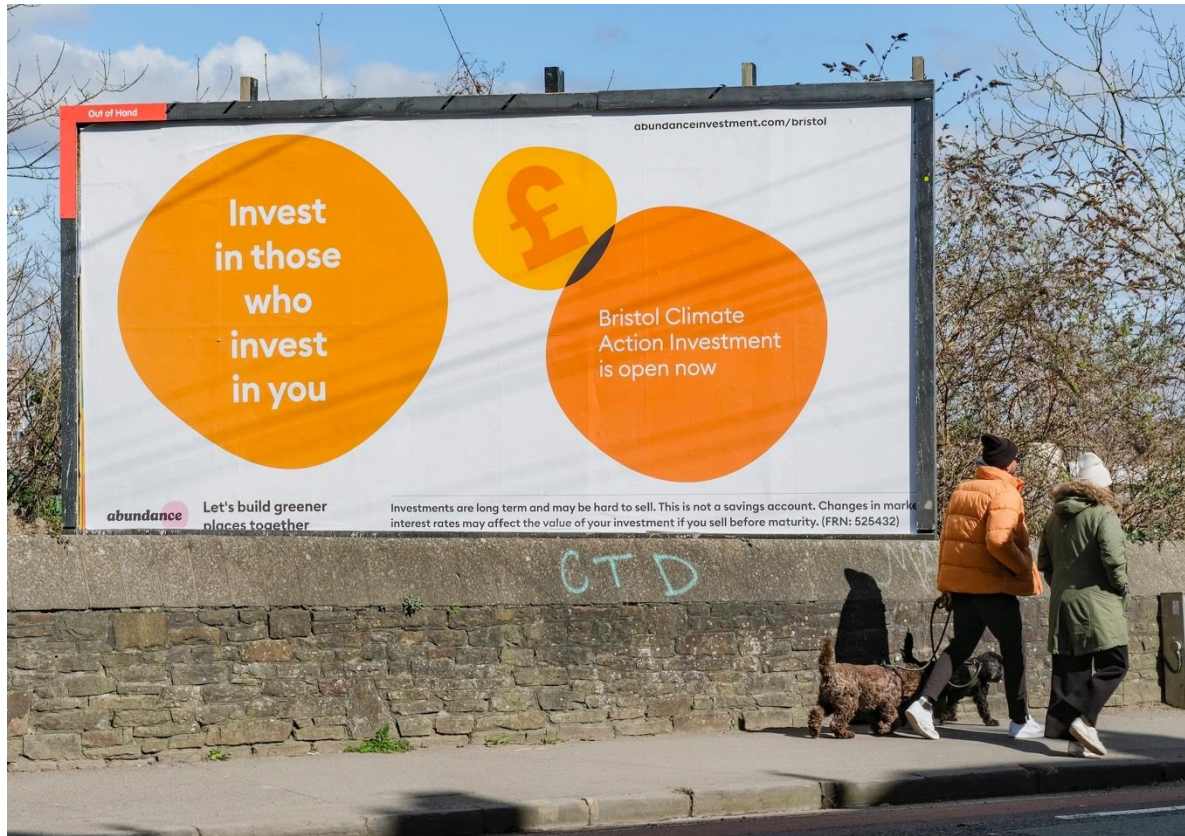


Collaboration Key to Scale Mission Aligned Co-Investment



- Drives momentum and scale which grows citizen investors' confidence in the model
- Enables the smoothing of the up and downs in citizen investor demand
- Investing alongside named institutions short cuts process of building investors understanding of council risk
- **In addition**, scaling the citizen investor community requires marketing investment - certainty that we can fill larger raises enables us to fund the investment in growing the citizen investor community

Taking the message out to the crowd



Municipal investing becomes the bridge via tangibility and transparency – H&F

Greening the grey in Fulham



Eelbrook Common was transformed from a concrete eyesore into a vibrant green oasis. The former paddling pool and play area near Effie Road – once a hotspot for anti-social behaviour – has had more than 1,800 square meters of

The next phase will bring new trees and spring bulbs to further enhance this community space and boost local biodiversity.

In Purcell Crescent off Lillie Road, the work continues as the area is beina



Rain gardens creating natural flood protection

In King Street, Hammersmith, your investment has helped create new rain gardens that are protecting local homes and businesses from flooding while transforming the streetscape.



Municipal investing becomes the bridge via tangibility and transparency – W Berks



Community
Municipal
Investment
Investor update



Shaw Habitat Creation Project: Shaw Wet Woodland Habitat Creation and Almond Avenue Park (Shaw) River Lambourn Riparian Tree Buffer Zone

West Berkshire Council (WBC) Environment Delivery Officers have been working with the Wild Trout Trust (WTT) and the Environment Agency, as the riparian owner, on recommendations to enhance and future proof the Shaw Wet Woodland Habitat Creation and Almond Avenue Park (Shaw) River Lambourn Riparian Tree Buffer Zone.



The new habitats offer greater protection for species during feeding, breeding and predation, as well as a buffer from pollutants, litter, heat and flooding. Wet woodlands and reforestation are accepted Natural Flood Management (NFM) methods and can provide interception and water storage, plus aid bank stability and naturalisation.