



Oxbury Bank is the only FinTech dedicated entirely to British agriculture and the food supply chain and has had a commitment to Net Zero from inception. They provide specialised lending and payment solutions exclusively to farmers, agri-food businesses and the rural economy. The agricultural industry has an important journey to reach Net Zero - the National Farmers Union has set a target for 2040. Oxbury leverages its proprietary core banking, data management and banking-as-a-service infrastructure to facilitate this transition by providing capital to the industry through climate initiative lending. This includes lending focussing on specific farming needs such as carbon sequestration projects and animal welfare improvements as well as renewable energy projects and infrastructure and productivity improvements. Oxbury is working on building a payments ecosystem to support the farming community as the solution to net-zero transition for other sectors via nature-based solutions to address the wider economy's scope three emissions and biodiversity net gain.