



**Inspire learning,
empower change**

The background

A recap on the Earth's climate history

Earth's current natural systems are in a delicate equilibrium state known as the Holocene epoch: the last 11,500 years.

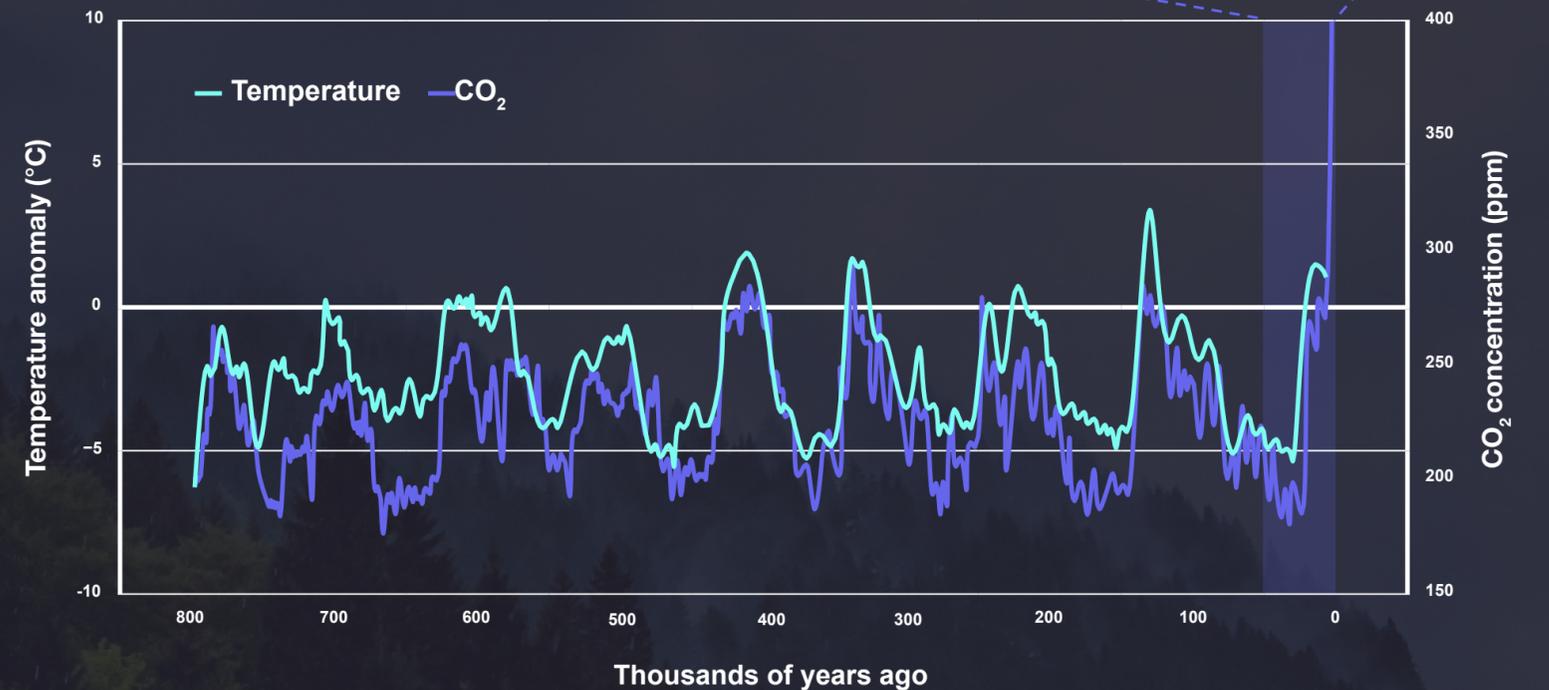
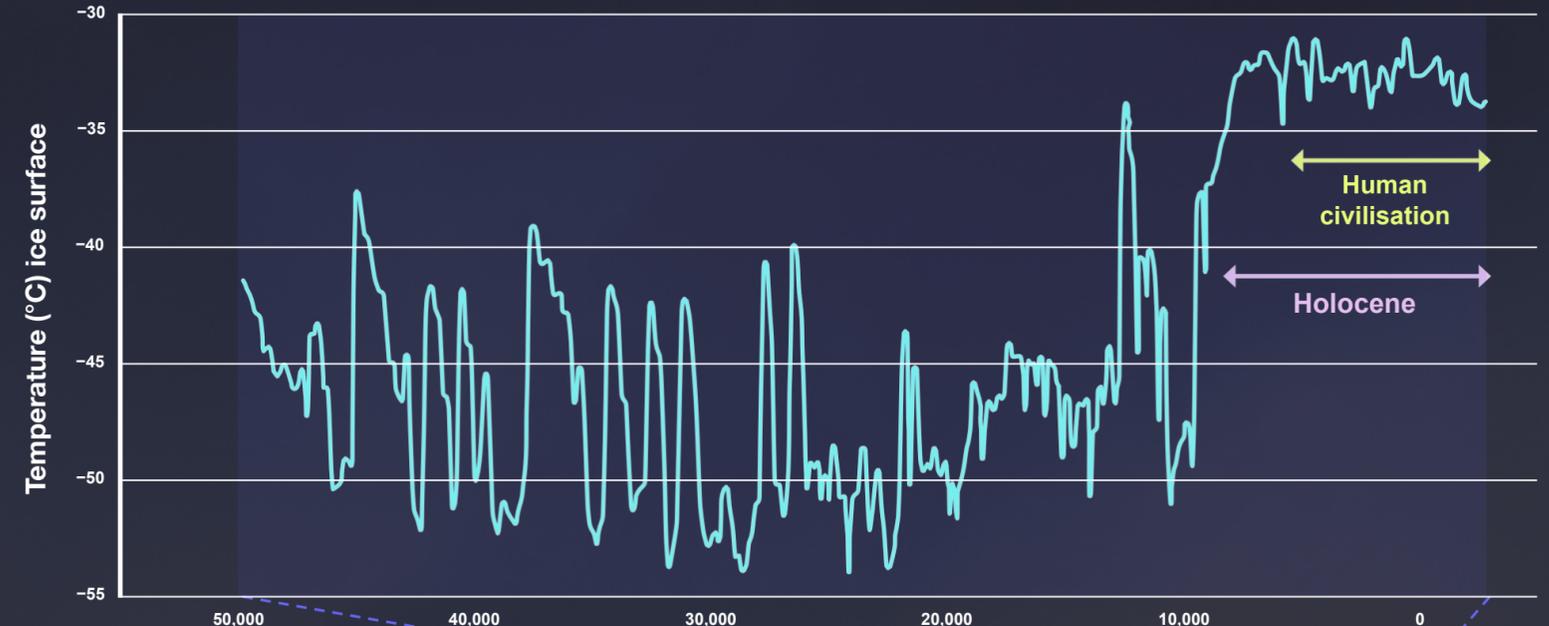
This stability is what made civilisation possible.

Disturbing the balance will flip the planet back into chaos.

The Holocene:
Earth in a finely
balanced equilibrium.

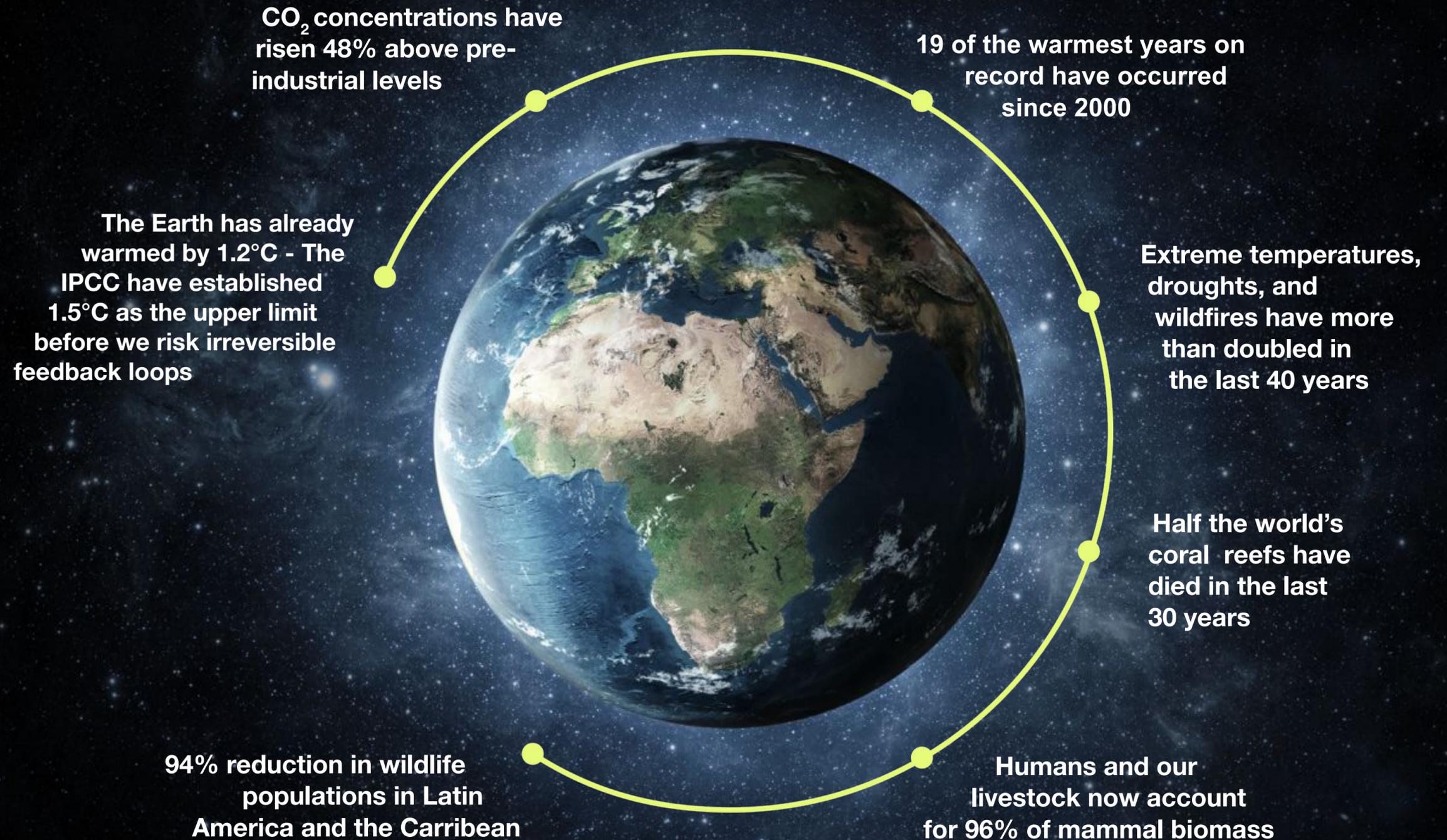
Temperature
and CO₂ levels
are closely linked.

CO₂ is now way
outside the range of
the last 800,000 years.



The challenge

The result of inaction = a global sustainability crisis



Time has run out

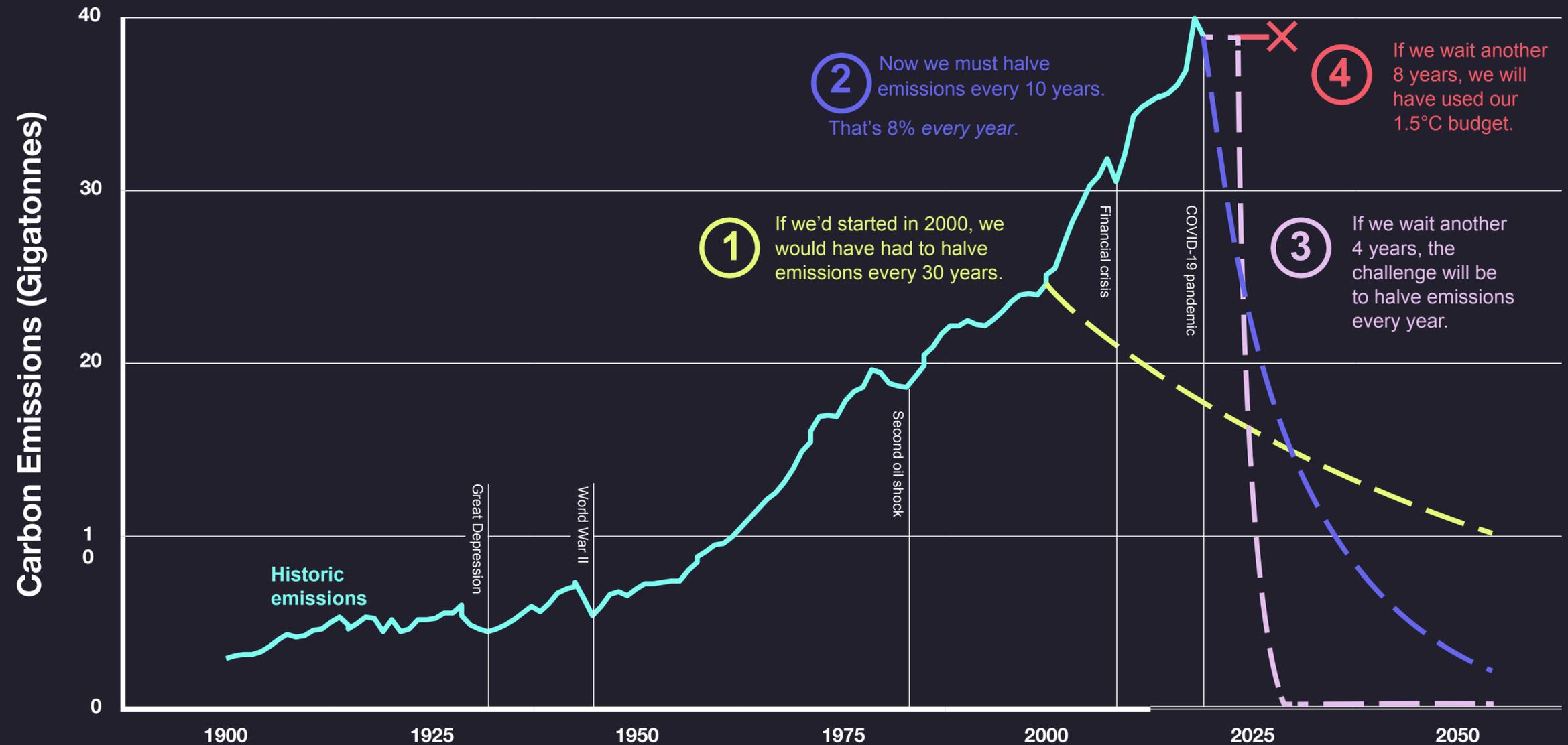
Time has run out to delay cutting carbon emissions - IPCC

To stabilise temperatures at below 1.5°C of warming, emissions need to fall by about 8% every year for the next two decades.

For context, COVID-19 only achieved a 7% drop.

Any delay will make the collective effort impossible.

*source for graph: Mark Carney, Value(s), IPCC data.



2021 is the moment

Against the backdrop of COP 26, financial services firms are making a net zero pledge



COP 26 and updated national CO2 targets

Glasgow, Nov 2021. World leaders have meet for crucial climate change negotiations - following on from the landmark Paris agreement of 2015.

National targets depend on businesses being able to cut emissions.



Banks aiming at net zero by 2050

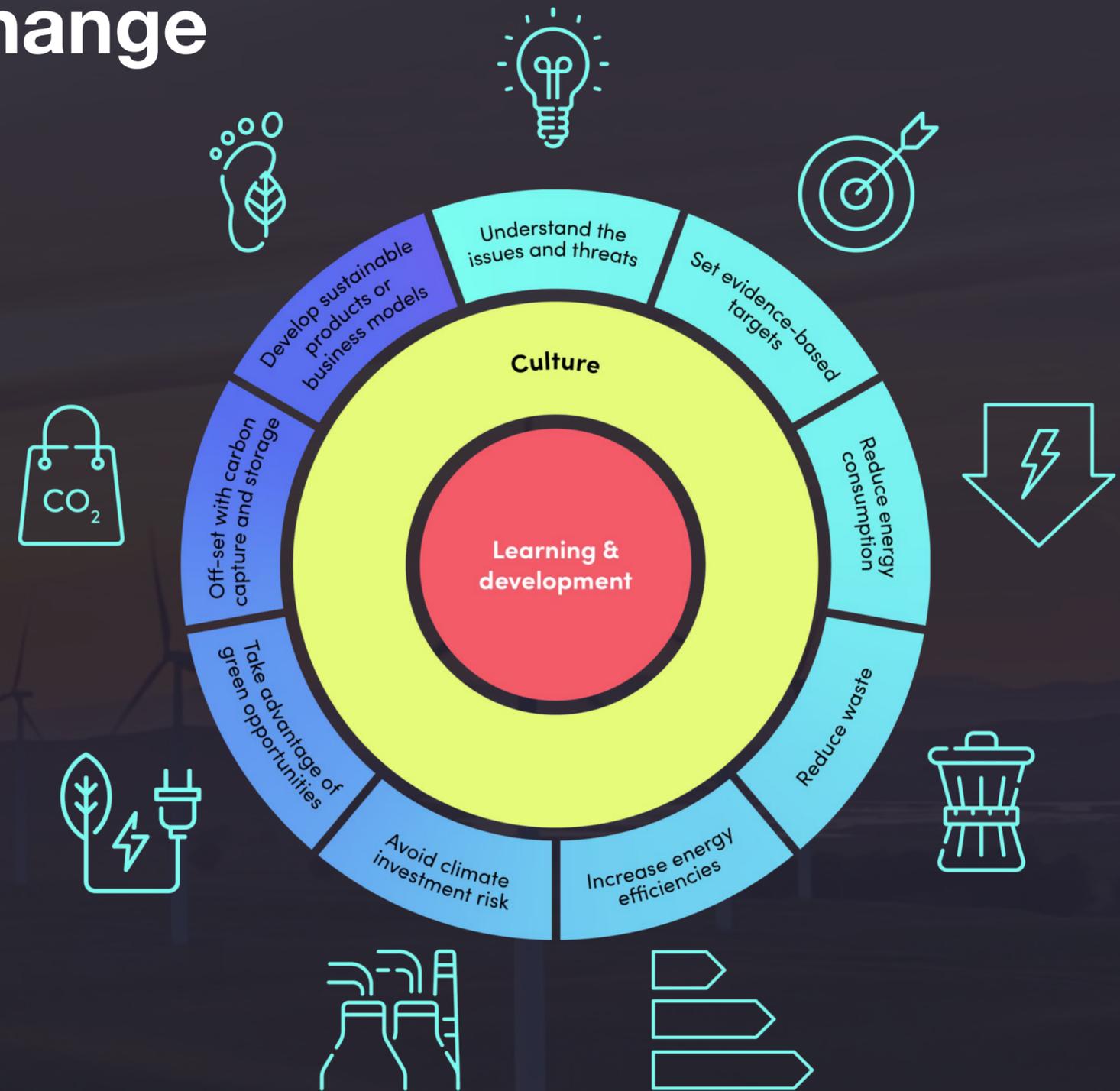


Education: the catalyst for change

The missing piece

Education is at the core of everything we need to do to radically transform our economic & financial models.

It's the catalyst for change.



The need for sustainability education in finance

We are in a period of increasingly rapid cultural and economic change

Government and Regulation	Shareholders expectations	Management expectations	Employee expectations	Customers / Public expectations
<ul style="list-style-type: none">• COP 26 Glasgow = new national emissions targets• Building targets into financial architecture will be a key focus of COP26• US & EU planning to tax imports from countries that emit too much carbon• Regulation of the financial sector starting to roll out across the world	<ul style="list-style-type: none">• Reduce risk - avoid climate risks, stranded assets, regulatory risk, and transition risk• Grow revenue - tap huge new sustainable markets and increase investment returns• Reduce costs - lower energy consumption and carbon taxes	<ul style="list-style-type: none">• 108 world-leading companies have signed The Climate Pledge: to become Net Zero by 2040• 43 of the world's leading banks have formed the UN-convened Net-Zero Banking Alliance, committing to Net Zero by 2050	<ul style="list-style-type: none">• Employee discussion on environment-related topics increased by 52% in 2020• Environmental concern rose by 128% among Gen Z employees• 83% of UK office workers feel that their company is not doing enough and needs to become more sustainable	<ul style="list-style-type: none">• Customers are demanding more responsibility from the companies they buy from• 88% of consumers want brands to help them live sustainably• 1 in 3 consumers stopped purchasing products in 2020 because they had sustainability concerns about them• Sustainability is the most important driver after price for 75% of consumers when choosing a retailer

Our solution

The world's first education platform built to empower people with the knowledge to solve the world's sustainability crisis



The screenshot displays the sustainability unlocked website interface. At the top, the navigation menu includes HOME, DISCOVER, PATHWAYS, ANALYTICS, and ACME BANK LEARNING. A search bar and user profile (Sofia Patel) are also visible. The main content area features a video titled "Green Finance Introduction" by Simon Thompson. The video description states: "Green Finance promotes the flow of financial support towards the development of environmentally sustainable activities. In this video, Simon provides an introduction to this vital topic by outlining its importance and what it means in practice." Below the video, there is a "Sustainability" tag and an "ADD TO WATCHLIST" button. The bottom section of the screenshot shows a video player for "Observed global temperature change" with a duration of 2:17. The video content includes a line graph showing "Global warming relative to 1850-1900 (°C)" from 1960 to 2100. The graph shows observed monthly global mean surface temperature (dotted line) and estimated anthropogenic warming to date and likely range (solid line). A shaded area represents the "Likely range of modeled responses to stylized pathways". Key annotations include: "Global CO2 emissions reach net zero in 2055 while not non-CO2 radiative forcing is reduced after 2030", "Faster CO2 reductions result in a higher probability of limiting warming to 1.5°C", and "No reduction of net non-CO2 radiative forcing results in a lower probability of limiting warming to 1.5°C".

The screenshot shows the sustainability unlocked mobile app dashboard. It features a "Finance profile" section with a circular diagram showing categories: Macro, Fintech, ESG, Technical, Sectors & Markets, and Products. Below this is a "Videos watched" section showing a count of 712 and a bar chart. The bottom section displays "CPD credits" with a count of 12.5 and the "Accredited cpd" logo.

Why us?

World-leading experts delivering accessible, engaging courses that change values and assumptions



Build the foundations:

On-demand video content covering the fundamentals of ESG. Accredited by the CBI and CISI.



Provide true experts:

World leading policy makers, climate scientists, thought leaders, and business leaders.



Deliver premium educational content:

Best-in-class production standards, delivered in our cutting-edge, engaging learning platform.



Educate the entire firm:

Built for all employees, at all levels. Accessible at any time, anywhere. Possible to fit into any day.

Why us?

World-leading experts delivering accessible, engaging courses that change values and assumptions



Build the foundations:

On-demand video content covering the fundamentals of ESG. Accredited by the CBI and CISI.



Provide true experts:

World leading policy makers, climate scientists, thought leaders, and business leaders.



Deliver premium educational content:

Best-in-class production standards, delivered in our cutting-edge, engaging learning platform.



Educate the entire firm:

Built for all employees, at all levels. Accessible at any time, anywhere. Possible to fit into any day.

Accredited by



Chartered Banker



Trusted by



Loved by learners



Average video completion rate 93%

A selection of our experts

We select world-leading experts at the intersection of finance and sustainability



Sir Ronald Cohen

“The father of social investment and British venture capital”



Stephanie Sfakianos

Led the world’s first sustainability capital markets business at BNP Paribas.



Amit Kara

Climate economist. Led the development of the market standard economic model assessing the impact of climate change.



Karina Robinson

Founder of the Inclusion Initiative, Karina is a leading proponent of diversity and inclusion in banking and financial services, and an expert in governance.

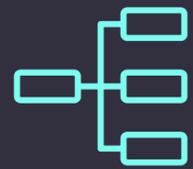


Colin Palmer

Pioneering wind and solar energy entrepreneur.
Founder of Windcluster and Wind Prospect.

... and many many more!

Content



ESG Foundations course

- Firm-wide ESG & Sustainability education embedding sustainability into your culture



Content categories

- The Climate Crisis
- Corporate Governance
- Disclosure & Reporting
- ESG Financial Markets
- Renewable Energy
- Social Responsibility
- Sustainability Essentials
- The Sustainable Workplace



Our credentials

Brought to you by the team behind Finance Unlocked

Finance Unlocked is the world's first comprehensive video-learning platform built specifically for finance professionals.

[PLAY INTRO VIDEO](#)

As trusted by:



Loved by learners — 4.8/5 Trustpilot rating



Comprehensive — 1,000 videos across 150 topics, and growing



Expert — 150 expert contributors, and growing



On-demand video — the “Masterclass” for finance



Engaging — 93% average video completion rate



Cutting-edge platform — interactive and integrated

Built for learning and development teams

How you might use our all-in-one learning platform



Curate bespoke learning journeys for your cohorts, in collaboration with our education team.



Assign and track learning with our easy-to-use assignment and analytics features.



Connect to your learning management system with our open APIs and integrations.



Assign each learner in your firm one pathway to complete per month: a simple cadence that's easy to understand and track.



Help your learners make consistent, measurable progress.



Create a culture of sustainability and a strong shared purpose.

The opportunity

Embed sustainability into your culture and lead the world to a better future

Banks must lead the way

We need a green revolution with revolutionary speed.

What industry has the power to facilitate an economic revolution?

A: Banking and finance.

Lead your business to a better future

A culture centered on sustainability will:

- Avoid catastrophic climate risks
- Take advantage of sustainable opportunities
- Lead the way to a better future for all

Committed to sustainability and making a positive impact

Supporting education, our community and the environment

INNOVATE/FINANCE
FinTech For Schools Experience
innovatefinance.com/fintechforschools
#FinTechForSchools

Delivering fintech education to young people

Apply for the **Santander Universities Black Inclusion** initiative to win free access to Finance Unlocked

Santander Universities | finance unlocked

Supporting 3,000 Black students in partnership with Santander

Chartered Banker
2025
Foundation

Helping socially excluded young people to pursue careers in finance

Certified
B
Corporation

B-Corp application in progress

Tech Zero

Actively reducing our low-carbon footprint (2020: 29 CO2e)



“ We are the last generation that can prevent irreparable damage to our planet ”

UN General Assembly President María
Fernanda Espinosa Garcés

Thank you

IMPORTANT (CONFIDENTIAL)

The information contained in this presentation is intended for the person to whom it is addressed and may contain confidential and/or privileged information. You should not copy, retain, forward or disclose its contents to anyone else. If you have received this presentation in error please delete all copies and contact the sender immediately. No legally binding obligations will be created, implied, or inferred until an agreement in final form is executed in writing by all parties involved.

Finance Unlocked Limited, Registered Address 56 Leman Street, London, England, E1 8EU. Company number 11004242.

