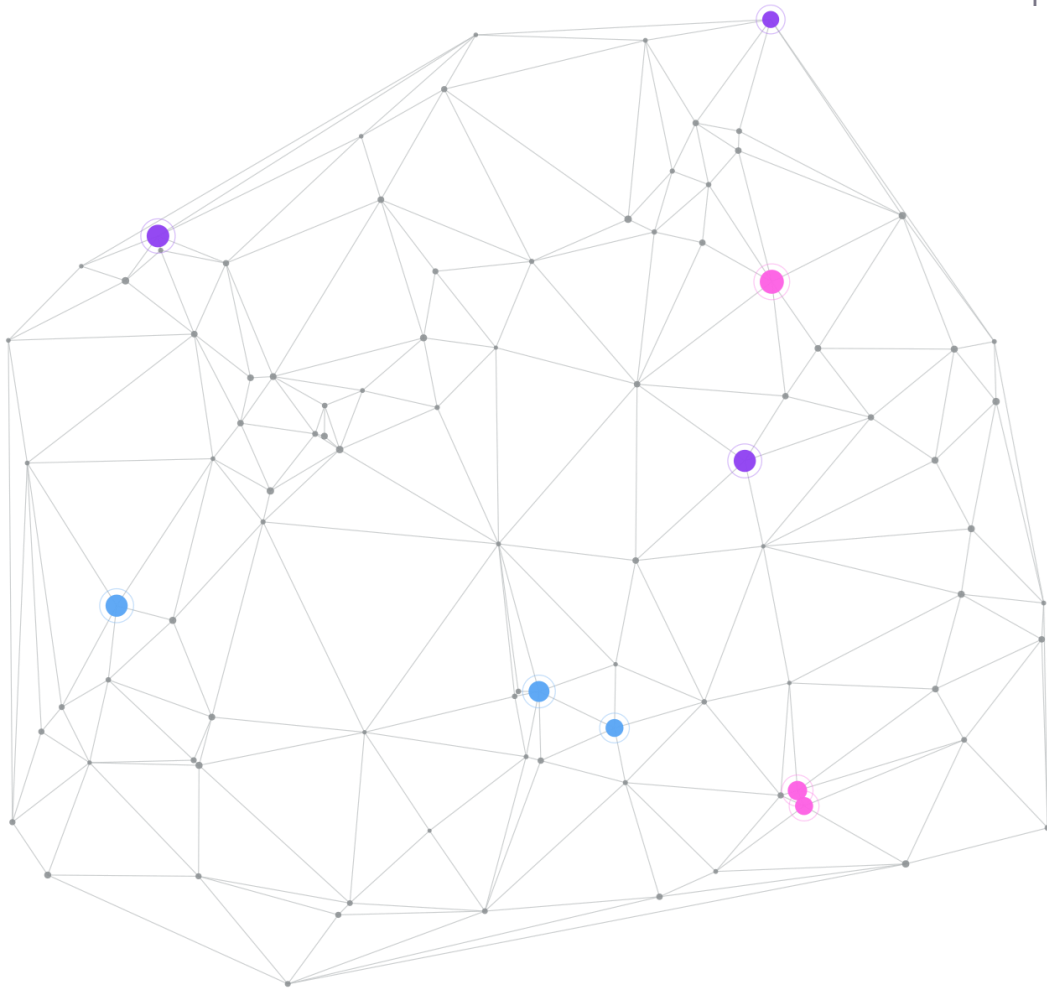




From Data to Decision

A practical use case for Nature and Climate Value at Risk

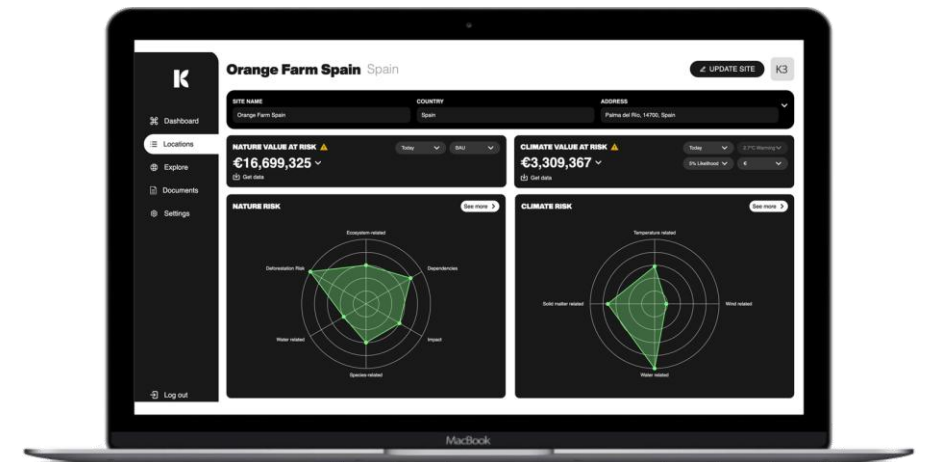
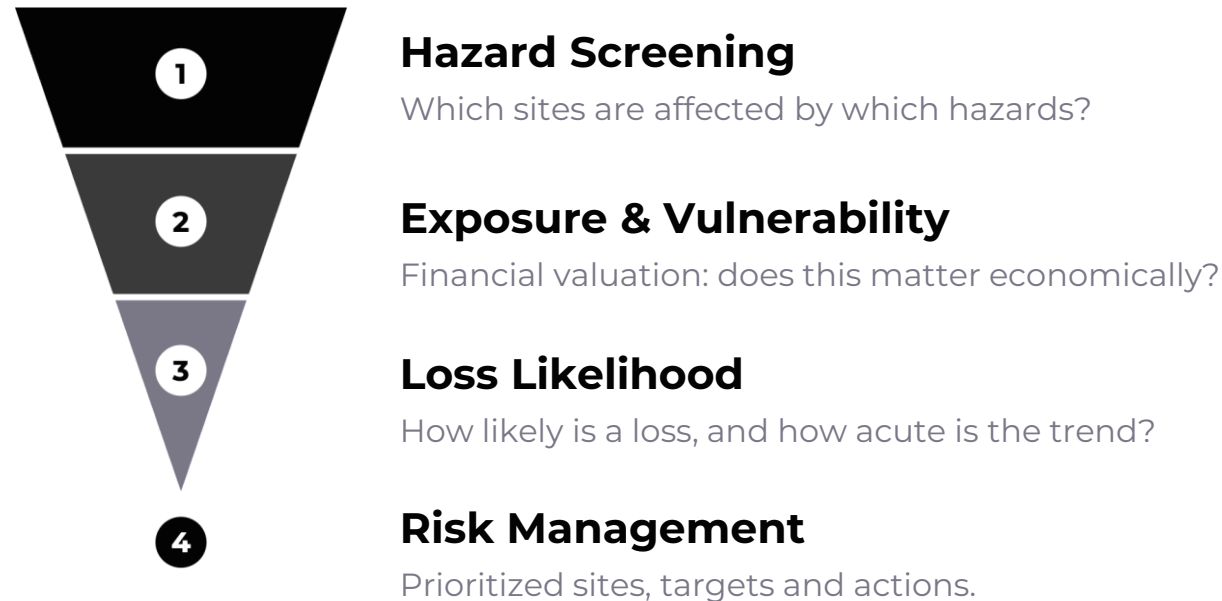
Fit for Biodiversity, 6 October 2026



WHO WE ARE

Nature and climate risks are financial risks

Kuyua makes them measurable for any site.



TRUSTED BY



kuyua

From coordinates to euros in three steps



+ Climate Value at Risk

Hazards today & future → **Exposure** of assets and revenue → **Vulnerability:** Climate VaR today and in the future with likelihoods.

USE CASE

Comparing sourcing sites

SITE A

Huelva, Doñana edge, Spain

€890k asset, €1,9M revenue, 34ha



SITE B

Huelva West, Lepe, Spain

€760k asset, 1,7M revenue, 29ha



SITE C

Ortenau, Germany

€120k asset, 180k revenue, 4ha



A European food retailer sources strawberries from different regions.

Here we compare three of them: all strawberry cultivation, all dependent on water, pollination and soil.

Sector view: all three look the same. Region view: Two will look the same.

What does the location data show?

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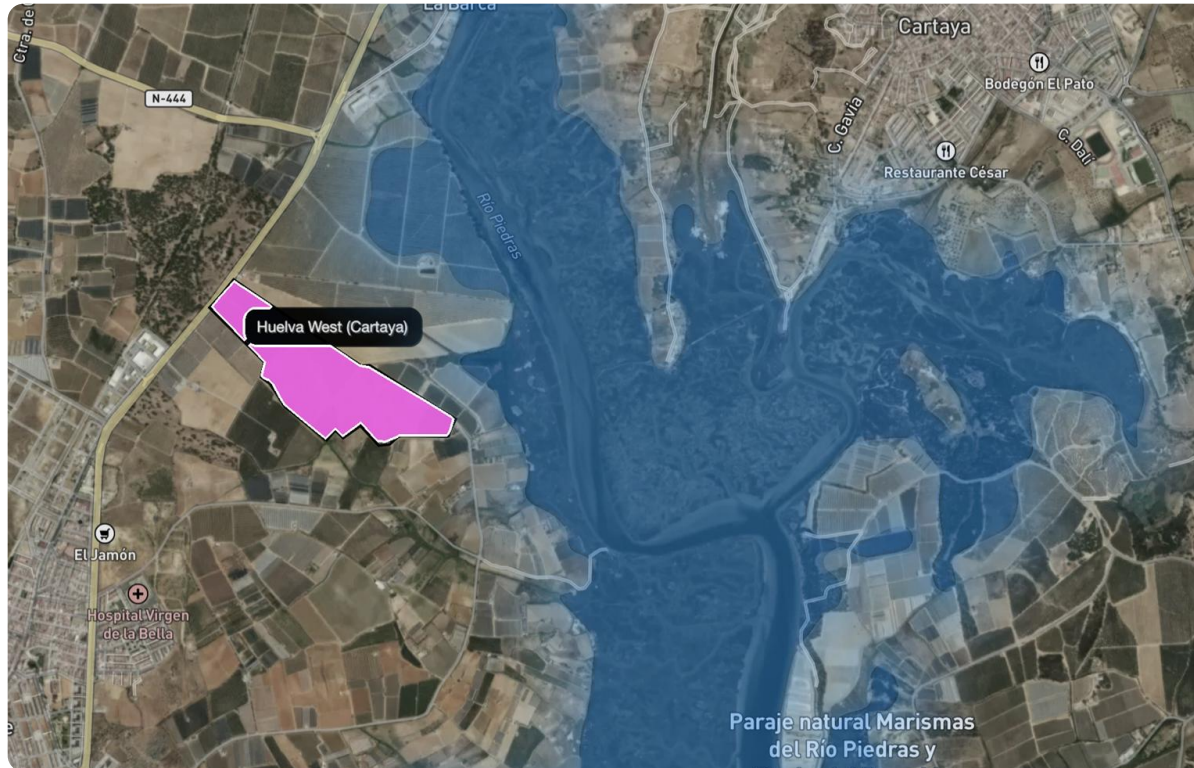
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SITE B, Huelva West (Lepe), Spain

What drives the risk at Huelva West strawberry farm?



Kuyua platform satellite view. Dark blue: river and marshes; light fringe: indicative flood extent.

kuyua

■ Site B · 29 ha ■ Río Piedras floodplain
revenue €1.7M per year · asset value €760k

100% asset damage risk

asset damage in a 1-in-20-year river flood

2,4% of revenue at risk today

from **ecosystem services** e.g. erosion control, pollination, water flow regulation and **climate risks**, e.g drought and heat stress.

>2x

lost earnings expected over the next 5 years

USE CASE RESULTS

Three sites, three different risk profiles

SITE A

Huelva, Doñana edge, Spain

€890k asset, €1,9M revenue, 34ha



2.6% asset damage

Increases to 13.8% in 5 years

2.3% revenue at risk

Increases to 4.8% in 5 years

SITE B

Huelva West, Lepe, Spain

€760k asset, 1,7M revenue, 29ha



100% asset damage

Stays at 100% in the next 5 years

2.4% revenue at risk

Increases to 5.0% in 5 years

SITE C

Ortenau, Germany

€120k asset, 180k revenue, 4ha



6.7% asset damage

Increases to 15.0% in 5 years

3.2% revenue at risk

Increases to 5.2% in the next 5 years

WHERE NATURE AND CLIMATE MEET

Water links both, nature and climate risks

≈ 45%

of ecosystem services at risk are water related: flow, quality, flood protection, erosion control

A • DOÑANA EDGE

Nature: 47% water-related · Climate: 12% water-related (drought)

B • HUELVA WEST

Nature: 40% water-related · Climate: 96% water-related (river flood)

C • ORTENAU

Nature: 45% water-related · Climate: 2% water-related (heavy rain, drought)

USE CASE RESULTS

Three sites, three different risk profiles

SITE A

Huelva, Doñana edge, Spain

€890k asset, €1,9M revenue, 34ha



MEDIUM RISK

Keep, but address risks in the contract

- Water and nature under pressure around Doñana
- Require actions. e.g. water savings beyond the legal minimum, e.g. aquifer-friendly irrigation

SITE B

Huelva West, Lepe, Spain

€760k asset, 1,7M revenue, 29ha



HIGH RISK

Look for alternatives, tighten contracts

- One flood could wipe out the supplier's assets
- Require insurance that covers the tunnels, not just the crop;
- find a back-up source

SITE C

Ortenau, Germany

€120k asset, 180k revenue, 4ha



LOW RISK

Keep and grow volume

- Highest nature value per hectare, no flood exposure
- Longer-term contracts that reward nature-positive practices



Let's continue **at the table**

- 01** Has your company already experienced financial losses from nature-related events?
- 02** Are nature-related risks part of your risk management framework?
- 03** What would you need to quantify these risks in euros?