



The
Freshwater Trust®

Changing the course
of conservation.

The Freshwater Trust Engagement Alternatives

STEPS	CONTRACT WITH THE FRESHWATER TRUST			OFF-THE-SHELF (No contract, com- mitment to purchase)
	BASIC	COMPLETE	FULL-SERVICE	
Local project coordinator contracting (watershed councils, SWCDs, etc.)	StreamBank	StreamBank	StreamBank	StreamBank
Landowner outreach	StreamBank	StreamBank	StreamBank	StreamBank
Landowner contracting (20+ year incen- tized stewardship contracts or easements)	Regulated Entity	StreamBank	StreamBank	StreamBank
Project financing	Regulated Entity	StreamBank	StreamBank	StreamBank
Collect baseline data	StreamBank	StreamBank	StreamBank	StreamBank
Project design	StreamBank	StreamBank	StreamBank	StreamBank
Calculate credit values	StreamBank	StreamBank	StreamBank	StreamBank
Secure permits (if required)	StreamBank	StreamBank	StreamBank	StreamBank
Implement project	StreamBank	StreamBank	StreamBank	StreamBank
Verification that implementation meets standards	StreamBank	StreamBank	Third Party	Third Party
Certification that credits meet accounting protocols	StreamBank	StreamBank	Third Party	Third Party
Credit registration	StreamBank	StreamBank	Third Party	Third Party
Monitoring and maintenance (20+ years)	Regulated Entity	StreamBank	StreamBank	StreamBank
Annual payments to landowners (20+ years)	Regulated Entity	StreamBank	StreamBank	StreamBank
RISK METER	HIGH	MEDIUM	LOW	NONE

FINANCING OPTIONS	CONTRACT WITH THE FRESHWATER TRUST			OFF-THE-SHELF (No contract, commitment to purchase)
	BASIC	COMPLETE	FULL-SERVICE	
Milestone Billing. The Freshwater Trust invoices based on scheduled benchmarks as credit-generating projects move forward, e.g. upon landowner contracting, project design, implementation, credit delivery, then annual invoicing for monitoring, maintenance, and landowner payments. Full transparency on costs, etc.	✓			
Trust. Regulated entity puts the full cost of credit generation, including ongoing monitoring, maintenance and landowner payment costs, into trust, to be disbursed to The Freshwater Trust on negotiated schedule/rules. Full transparency on costs, etc.	✓	✓	✓	
Annual. The Freshwater trust invoices regulated entity on an annual basis, upon credit delivery, and then ongoing for monitoring, maintenance and landowner payments. Full transparency on costs, etc.	✓	✓	✓	
Full-Price Credit Purchase Only. Regulated entity commits to purchase credits on a specified schedule at a specified cost range on an annual basis. Full cost of entire credit life-cycle included in credit price (i.e. ongoing monitoring, maintenance and landowner payments). Simplest for entity, lower administrative costs for The Freshwater Trust.				✓

BASIC

Restoration projects implemented through StreamBank, crediting steps responsibility of regulated entity (credit buyer), as are monitoring, maintenance, landowner outreach and contracting, reporting and tracking to DEQ.

COMPLETE

Regulated entity executes contract with The Freshwater Trust to generate credits required for compliance. Restoration projects implemented and credits calculated through StreamBank. All verification, certification, registration through StreamBank. Ongoing monitoring and maintenance, as well as landowner contract management/ payments, managed through StreamBank.

FULL-SERVICE

Strict adherence to "Counting on the Environment" standards and protocols. Restoration projects implemented and credits calculated through StreamBank. All verification, certification, registration through third party. Ongoing monitoring and maintenance, as well as landowner contract management/ payments, managed through StreamBank.

OFF-THE-SHELF

Strict adherence to "Counting on the Environment" standards and protocols. Regulated entity does not contract with The Freshwater Trust; rather, it purchases completed, third-party verified and registered credits on a schedule (likely annually). The full cost of the credit over entire 20+ year life-cycle calculated into final credit price. The Freshwater Trust responsible for all costs, contracting, long-term monitoring, maintenance, etc.