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# UNEP FI Strategy 2026–2029



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UNEP FI's 2026–2029 strategy emerges at a time of uncertainty, both in global markets and in our natural systems. Yet this uncertainty also marks a decisive moment for financial institutions that understand the business case of sustainability and intend to lead. The transition is no longer a theoretical exercise. It is a core component of resilient business models, strengthened fiduciary duty, and long-term competitiveness.

Sustainability integration is not a nice-to-have, but rather a core aspect of prudent risk management for financial institutions. It's imperative to understand the impacts of portfolios, financial products, and services on the planet and society, as well as their materiality over time.

The majority of governments worldwide have committed to achieving a stable, resilient planet that can support both society and inclusive economies. Their ability to implement effective regulation, policy, and incentives will shape the pace and depth of systems change.

At the same time, the global financial sector has the potential to have a positive impact on both people and the planet, strengthening resilience, fostering inclusive economies, and unlock capital for solutions that align with the UN Sustainable Development Goals and national priorities.

A community of leading financial institutions can support their clients and customers while also engaging with investors, key stakeholders, and civil society, contributing to the transition to resilient and inclusive economies.

## **Eric Usher**

Head of UNEP FI





# UNEP FI strategy 2026–2029

Every four years, UNEP FI reviews its strategy, analyzes context and trends, and engages with members and key stakeholders to identify priorities and strategic drivers that support responsible banking and sustainable insurance. For the 2026–29 strategy, a survey was conducted with over 250 members and key stakeholders. Interviews were also conducted with more than 30 external stakeholders, representing a total of 66 countries across five regions. The governance bodies at UNEP FI, consisting of member banks and insurers, also played a strategic advisory role in this process.

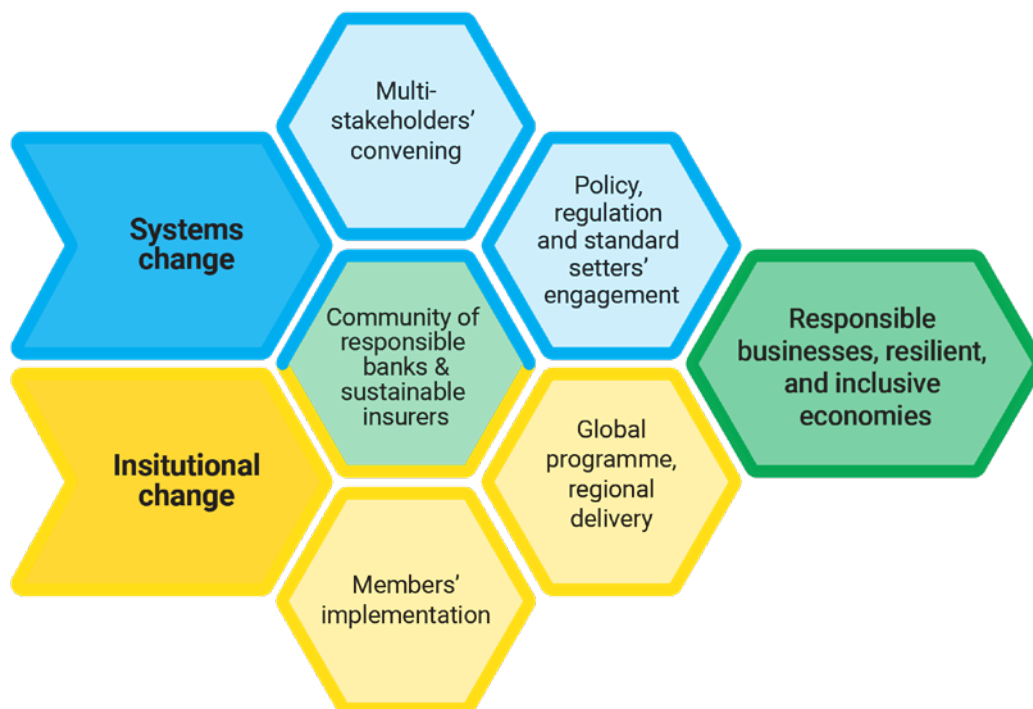
Through UNEP FI, UNEP partners with financial institutions to develop norms, tools, and resources that drive institutional change and shape sustainable finance. In parallel, UNEP FI also drives systems change and fosters enabling conditions in service of the broader mission to mobilize and align private finance to help achieve the UN Sustainable Development Goals (SDGs).

## Vision

A global financial sector that positively impacts and serves people and the planet, strengthening resilience, fostering inclusive economies and contributing to society's goals, expressed in the UN Sustainable Development Goals and regional/national objectives.

## Mission

To inspire, inform, and facilitate responsible banking and sustainable insurance to foster responsible business, resilience, and inclusive economies.



## How the UNEP FI strategy is organized

### Systems change

Enabling environments through norms, standards, regulations, public policies, and other drivers to facilitate the global financial system's contribution to the UN Sustainable Development Goals.

### Institutional change

Supporting financial institutions to improve their function as responsible and sustainable banks and insurers, by managing sustainability risks, opportunities and impacts and integrating sustainability considerations in business strategies.

### Five strategic drivers

**Driver 1:** Community of leading responsible banks and sustainable insurers

**Driver 2:** Members' implementation

**Driver 3:** Global programme, regional delivery

**Driver 4:** Policy, regulation and standards setters' engagement

**Driver 5:** Multi-stakeholders' convening

UNEP FI will fulfil its mission by implementing its strategy and the five strategic drivers through its frameworks and Secretariat organized across industries, sustainability topics, cross-cutting functions, and regions.

The Principles for Responsible Banking and the Principles for Sustainable Insurance are the main frameworks to support the global finance sector to catalyze integration of sustainability into financial market practice.

We launch a work programme annually with priorities and key activities that members can engage with and resources that they have access to.

# Five strategic drivers

## Strategic driver 1: Community of leading responsible banks and sustainable insurers (Institutional and System change)

A leading community of banks, insurers, and relevant actors whose business strategies and practices are consistent with the needs and priorities of the societies in which they operate and contribute to global goals for a sustainable future. This includes applying UNEP FI's cutting-edge frameworks and resources, based on science and the UN system, to individually and independently integrate sustainability into business strategies in operating contexts and business model.

### Objectives

- 1.1. Continuously develop norms and support for financial institutions to implement UNEP FI frameworks, develop expertise in sustainability (thematic) topics, provide opportunities to convene and develop and adopt guidance considering best practices and scientific research to contribute to the UN Sustainable Development Goals and relevant global agreements.
- 1.2. Strengthen the financial sector understanding of interlinkages between science, sustainable development, and data sector's to support risk impact management, transparency and accountability.

## Strategic driver 2: Member's implementation (Institutional change)

Supporting the financial industry's adoption of sustainability best practice and leveraging business opportunities to accelerate economic transitions.

### Objectives

- 2.1. Support and promote financial institutions' sustainable finance adoption and leadership with practical combination of resources and services
- 2.2. Promote knowledge and the adoption of best practices to help manage sustainability risks and opportunities within banking and insurance.

## Strategic driver 3: Global program, regional delivery (Institutional change)

Regional adaptation of UNEP FI's guidance, resources and training to meet geographically diverse needs, balancing international norms with regional and national contexts and priorities.

### Objectives

- 3.1. Incorporate regional nuances in global guidance and training to support implementation within members' specific regulatory and business contexts.
- 3.2. Leverage supporting institutions and foster regional partnerships.

## Strategic driver 4: Policy, regulation and standards setters' engagement (System change)

Supporting policy engagement and facilitating strategic dialogue with regulators, policy makers and standard setters to foster an enabling environment for sustainable finance practices according to jurisdictional contexts.

### Objectives

- 4.1. Promote policy and regulatory coherence and interoperability, leveraging UNEP FI's frameworks, norms and resources.
- 4.2. Promote and support the development of sustainability-driven norms and policies, aligned with financial industry good practice, UN Sustainable Development Goals, and regional contexts.
- 4.3. Engage on real economy policies for high-impact sectors

## Strategic driver 5: Multi-stakeholders convening (System change)

A broader UNEP FI network of financial institutions, leading real economy stakeholders, public sector actors, development finance institutions (DFIs), the scientific community, academic institutions and civil society representatives, to facilitate strategic alignment on delivering sustainable economies.

### Objectives

- 5.1. Strengthen UNEP FI's network of relevant key stakeholders to promote economic alignment with UN Sustainable Development Goals and relevant global agreements.
- 5.2. Develop and participate in partnerships and initiatives to connect sustainability efforts and support economic transformation across the value chain, especially in high-impact sectors (down-stream) and investors (up-stream).

# Creating value for UNEP FI members

UNEP FI's unique network, of more than 550 financial institutions, is key to making progress and implementing UNEP FI industry frameworks, which holistically consider sustainability. Members are encouraged to integrate them in their core business, navigate sustainability risks, enhance competitiveness, and support clients and customers on the economic transition, mitigating risks, generating revenue, and creating value.

## UNEP FI industry frameworks

- For banks: [Principles for Responsible Banking \(PRB\)](#), representing almost 50% of global banking assets
- For insurers: [Principles for Sustainable Insurance \(PSI\)](#), representing 30% of global insurance premium

## Benefits for the UNEP FI membership

**Access to global expertise** that helps financial institutions embed sustainability into their activities, identify trends and business opportunities, as well as manage their risks and impacts to accelerate the transition to an inclusive, low-carbon, and nature-positive future.

**Opportunities to contribute to the development of comprehensive and cutting-edge frameworks, guidance, methodologies, research, and tools**, empowering members to demonstrate leadership, set norms and translate their commitments into action.

**Participation in forums and communities that develop industry-wide best practices, which encourage peer learning** and enable members to build value, improve efficiencies and accelerate action on sustainable finance on a global and regional level.

**Tailored support with local and regional contexts** to assist members of any size with regulatory and sustainability framework implementation, as well as engagement with principal stakeholders, policymakers and key sectors.

**Engagement with a UN platform** that convenes over 550 financial institutions and provides access to technical experts and key stakeholders from across the financial system to **create an enabling environment that** accelerates the real economy transition and creates systems change.

# How to get engaged

All UNEP FI members have the option to join activities and have access to a variety of UNEP FI resources:

1. **Workstreams** to develop and produce resources to support implementation or co-create cutting-edge resources for different impact areas
2. **Pilot groups** to test the applicability and usability of produced materials, as well as refine existing guidance documents or approaches developed
3. **Publications, guidelines, research, tools, and resources** to shape the agenda and support financial institutions in their journey
4. **Peer learning activities** through communities of practice and case studies
5. **Workshops and technical support** at the global and regional level
6. **Learning and development activities** to upskill your organization
7. **Global and regional webinars** to access the wide range of UNEP FI resources and experts
8. **Roundtables, events, and UN conferences** to network with your peers and key stakeholders, and provide input into global negotiations

Principles for Responsible Banking Signatories also have access to regular one-to-one expert feedback and support.

## Monitoring progress

UNEP FI will monitor key indicators from 2026 to 2029. Each UNEP FI framework has its own models and/or biannual progress reports to track members' progress.



UNEP Finance Initiative (UNEP FI) brings together a large network of banks, insurers and investors that catalyses action across the financial system to deliver more sustainable global economies.

For more than 30 years the Initiative has been connecting the UN with financial institutions from around the world to shape the sustainable finance agenda establishing the world's foremost sustainability frameworks that help the finance industry address global environmental, social and governance challenges.

Convened by a Geneva, Switzerland-based secretariat, more than 500 banks and insurers with assets exceeding USD 100 trillion are individually implementing UNEP FI's Principles

[unepfi.org](https://www.unepfi.org)

for Responsible Banking and Principles for Sustainable Insurance. Financial institutions work with UNEP FI on a voluntary basis to apply the sustainability frameworks within their industries using practical guidance and tools to position their businesses for the transition to a sustainable and inclusive economy.

Founded in 1992, UNEP FI was the first initiative to engage the finance sector on sustainability. Today, the Initiative cultivates leadership and advances sustainable market practice while supporting the implementation of global programmes at a regional level across Africa & the Middle East, Asia Pacific, Europe, Latin America & the Caribbean and North America.



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[UN Environment Programme Finance Initiative](#)