

PINNACLES OF CHANGE

BANK OF CHANGE

Corporate partnership prospectus

What if money could grow?

INVEST IN LIFE. LEAVE A LIVING LEGACY.

Small Seeds. Great Change. | Healing Humanity and Nature.

THE BIG IDEA

Your money normally enters a bank and becomes a number.

Place it in the Bank of Change and let us show you what that number can become.

The Bank of Change is the corporate gateway into the Circle of Change. It connects an institution's investment to a visible chain of outcomes, from the moment capital enters the programme to the environmental and human results it is intended to support.

Capital > Seed > Tree > Water > Bee > Hive > Honey > Skills > Livelihood > Community > Reinvestment

What we are asking

We are not asking you to save the world. We are asking you to help us change one small part of it: one seed, one tree, one hive, one skill, one livelihood, one community.

The question we would like to put to you is not 'will you give us money?' It is: what would you like your money to become?

THE CIRCLE OF CHANGE

Eleven stages, from commitment to reinvestment.

- 01 CAPITAL**
A corporate partner commits resources.
- 02 SEED**
Funding reaches practical interventions.
- 03 TREE**
Moringa and other locally appropriate planting support restoration.
- 04 WATER**
Water stewardship helps support resilient landscapes and communities.
- 05 POLLINATORS**
Vegetation contributes habitat and food resources.
- 06 HIVE**
The developing hive programme connects ecological restoration with skills.
- 07 HONEY**
Beekeeping can create a value-added local product.
- 08 SKILLS**
Training develops knowledge and capability.
- 09 LIVELIHOODS**
Local enterprise opportunities can emerge.
- 10 COMMUNITY**
Value circulates through families and communities.
- 11 REINVESTMENT**
Success helps support the next seed.

The circle continues: success helps support the next seed.

WHERE WE ARE TODAY

Transparent about the starting point.

Approximately 500 moringa trees have been planted by the programme to date. We state this plainly and will update it only as planting is verified.

The Pinnacles hive programme is at the prototype and development stage, designed for the conditions and relevant bee species of Azad Kashmir. Current stage: Prototype. There is no large operational hive network yet.

Photography on our materials is labelled as Our work (verified Pinnacles photography), The challenge (documentary or contextual) or Our vision (illustrating planned activity). Contextual images are never presented as Pinnacles projects.

How to read our figures

Verified: a real number we can evidence. Pilot stage: the activity exists at prototype or pilot level. Data pending verification: not yet measured, so we show no number rather than a guess.

The next page lists every figure we expect to report, with its current status.

IMPACT FIGURES

What we can evidence today.

LAND

Trees planted	500
Trees surviving	Data pending verification
Species planted	Data pending verification
Planting locations	Data pending verification
Survival rate	Data pending verification
Next planting target	Data pending verification

POLLINATORS

Prototype hives	Pilot stage
Hives deployed	0
People trained	0
Colony observations	Data pending verification

WATER

Interventions installed	Data pending verification
Operational status	Data pending verification
Communities / locations supported	Data pending verification

PEOPLE

Training delivered	Data pending verification
Participants	Data pending verification
Employment or enterprise milestones	Data pending verification

EDUCATION

Learners	Data pending verification
Schools / community groups	Data pending verification
Resources distributed	Data pending verification

FINANCE

Funding received	Data pending verification
Programme allocation	Data pending verification
Delivery expenditure	Data pending verification
Variance	Data pending verification

We never fabricate numbers to fill a table.

PARTNERSHIP PATHWAYS

Shaped with you, not priced from a list.

SEED PARTNER

Support a clearly defined entry-level intervention.

GROVE PARTNER

Support a larger restoration programme.

POLLINATOR PARTNER

Support hive research, prototypes, habitat and beekeeper development.

COMMUNITY PARTNER

Support connected environmental, educational and livelihood programmes.

FOUNDING BANK OF CHANGE PARTNER

A deeper strategic partnership covering multiple strands and potentially multiple years: the flagship institutional relationship.

We do not begin with a price. We begin with what you want your support to become, and agree outcomes, funding and reporting together.

IF WE INVEST, WHAT HAPPENS NEXT?

A professional partnership, step by step.

- 1 Partnership discussion
- 2 Programme selected
- 3 Outcomes agreed
- 4 Funding ring-fenced
- 5 Delivery begins
- 6 Evidence collected
- 7 Progress reported
- 8 Impact reviewed
- 9 Next stage agreed

Reporting

A Partner Impact Portal is being designed so that partners can follow photographs, project updates, expenditure summaries, planting data, maps, survival monitoring, hive progress, training statistics, impact stories and downloadable reports. It is planned, not yet live.

Sustainable Development Goals

Our activities are relevant to SDGs 2, 4, 6, 8, 12, 13, 15 and 17. Alignment with the Sustainable Development Goals does not imply endorsement by the United Nations.

GOVERNANCE & TRANSPARENCY

Due diligence should be easy.

Corporate partners will ask hard questions, and they should. These are the areas we expect to evidence for every partner. The documentation is being finalised and is shared during due diligence.

- Corporate structure
- Safeguarding
- Anti-bribery and corruption
- Conflicts of interest
- Data protection
- Image and community consent
- Environmental safeguards
- Procurement
- Financial controls
- Restricted funds
- Complaints
- Whistleblowing
- Partnership agreements
- Intellectual property
- Brand usage
- Reporting

START A PARTNERSHIP

Begin the conversation.

hello@pinnaclesofchange.org | pinnaclesofchange.org/bank-of-change

Small Seeds. Great Change.