

# Making Money Work for Landscapes

Delivered live at the Gerana Gathering (lightly edited)



Gerana  
Initiative

## Perspective 1: Finance as a Craft, Not a Commodity.

James Vaccaro, CEO, RePattern

**Provocation:** If we treat finance as something to be deployed, we've already misunderstood what it's for.

---

“The essence of finance isn't money itself — it's the relational health around it.”

---

The moment that the word 'finance' is uttered by anyone, a whole raft of technicalities come to mind. This can habitually prevent us from pausing and reflecting on what finance actually is - its core essence. For me the concept often becomes hollowed out by being reduced to money, regarded as empty - with nothing actually living in it. The essence of finance isn't money; it's the relational health around money.

Here at Ruskin Mill, you can feel that all around you. It's not just talked about, it's embodied. This place is about craft. It's about getting your hands on things, doing something tangible, and fundamentally, about relationships.

What money represents for us now, even in the language we use, is very different. We talk about *allocating capital*, almost like dumping something onto a landscape. As if you tip money in and something happens.

Money didn't exist like this in earlier societies. People were doing something real for other

people and economic activity was visibly in relation to someone else. Finance wasn't something you "allocated" or had allocated to you; it was a relational practice. Finance was a craft not a commodity.

### More efficient

Over time, finance was made more efficient. The patterns of relationship became identifiable and started to look like repeatable products. And today, the diligent editing out of relational context is so widespread in finance, we're at the point where AI could just start distributing digitalised sacks of money into landscapes or onto people with no link to any activity or human-lived reality.

And that, in a fundamental way, is the problem.

The moment we frame the challenge as "*how do we get finance in and allocate it?*" we may have already lost. Because the funding-gap / finance-allocation framing does nothing to support the relationships underneath. It reinforces power

---

# “The question isn’t where the money is — it’s how we build the relationships finance is meant to serve.”

---

dynamics that can prevent healthy relationships, leading to a hierarchy where finance sits “up there” and everyone else, down below, needs it.

If finance isn’t a transaction, or something that gets dumped or allocated, then what *is* it doing?

## Helping people join together

What it’s actually doing - when practiced as a craft - is helping people join together. Finance, at its best, supports connection and relationships. It asks:

- What does everyone here need to do?
- What are the responsibilities?
- What are the contributions?
- What is the right recompense that allows people to stay whole, to not feel exploited, to stay connected with the collective purpose, and for collective agreements to hold?

That’s what finance once was, and what it can be again.

In the context of finance for nature, this reconceiving of finance can’t come soon enough. Because in most business models for restoring nature that I’ve seen, there is no one single revenue line that pays for everything.

It’s not that the commodity pays, or the carbon pays, or the biodiversity pays. It’s only in dynamic combination that the whole system works.

It’s like building a bridge. Which part is holding it up? All of them.

Or the body: which organ is keeping you alive right now? All of them.

It’s the consistent wholeness of the system that makes it work and gives it strength.

So reconceiving *finance as a verb* - as an activity, as a craft - is incredibly important.

Even if we’re not “*finance people*,” we can still help by presenting the problem differently. Not as “where’s the money?” but as “*how do we build the relationships that finance is meant to serve?*”



---

## About James

---

James Vaccaro is CEO of RePattern, a mission-driven advisory firm working at the intersection of finance, nature and system change. He supports financial institutions, NGOs and businesses to design regenerative economic models, rethink capital flows, and build investment structures that prioritise long-term value, equity and ecological integrity. James’ work focuses on reframing finance as a relational practice — one that enables shared responsibility, durable governance and whole-system outcomes rather than extractive transactions.

Images for this series © Grégoire Dubois

The Gerana Initiative convenes companies to act together where they source — linking supply chain decisions to real landscape outcomes for nature, climate and livelihoods, and building investable, place-based pathways for long-term resilience and a just transition.

[www.geranainitiative.earth](http://www.geranainitiative.earth)



Gerana  
Initiative