

Money does not grow on trees. Wealth does.

The talk in fifteen slides, each paired with a note that says what nine minutes on stage could not. Read it alongside the video, or on its own.

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[Watch the talk on YouTube](#)



INDO EDEN
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Money grows on trees. It is called wealth.

The line from the stage was that money does not grow on trees, and that is true, because what grows on trees is wealth. Money is what you are left holding once the tree has been cut down and sold. Wealth is what remains when money is removed.

That distinction runs through everything that follows. A felled tree is a single transaction, booked once. A standing tree is an asset that keeps producing for as long as it is looked after, and most of the world's coconut palms are now old enough that nobody is looking after them any more.

The claim of this talk is that the wealthiest tree on earth is being quietly lost, and that almost nobody whose business depends on it has noticed.

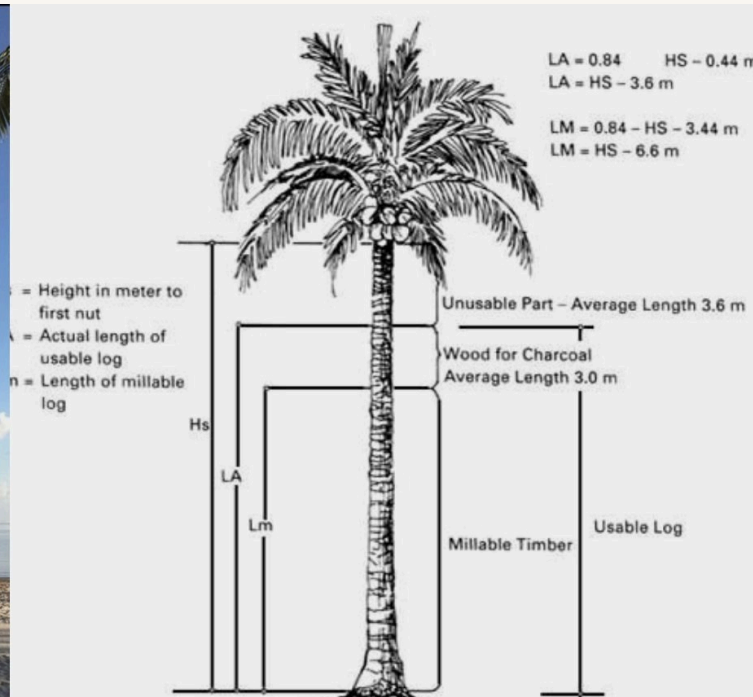


Most people have seen a coconut. Few have seen the tree.

On stage I asked the room who had seen a coconut tree, and then asked them to keep their hands up only if they had really looked at one. Most hands went down, and so did mine, because for years I had not either.

The point is not botanical. We know the coconut as a product on a shelf, a carton of water or a jar of oil, and we have almost no picture of the living system that produces it: the palm, the family that tends it, and the village whose income rests on both.

What follows is an attempt to put that system back in front of you, so that the numbers later in the deck have something to attach to.

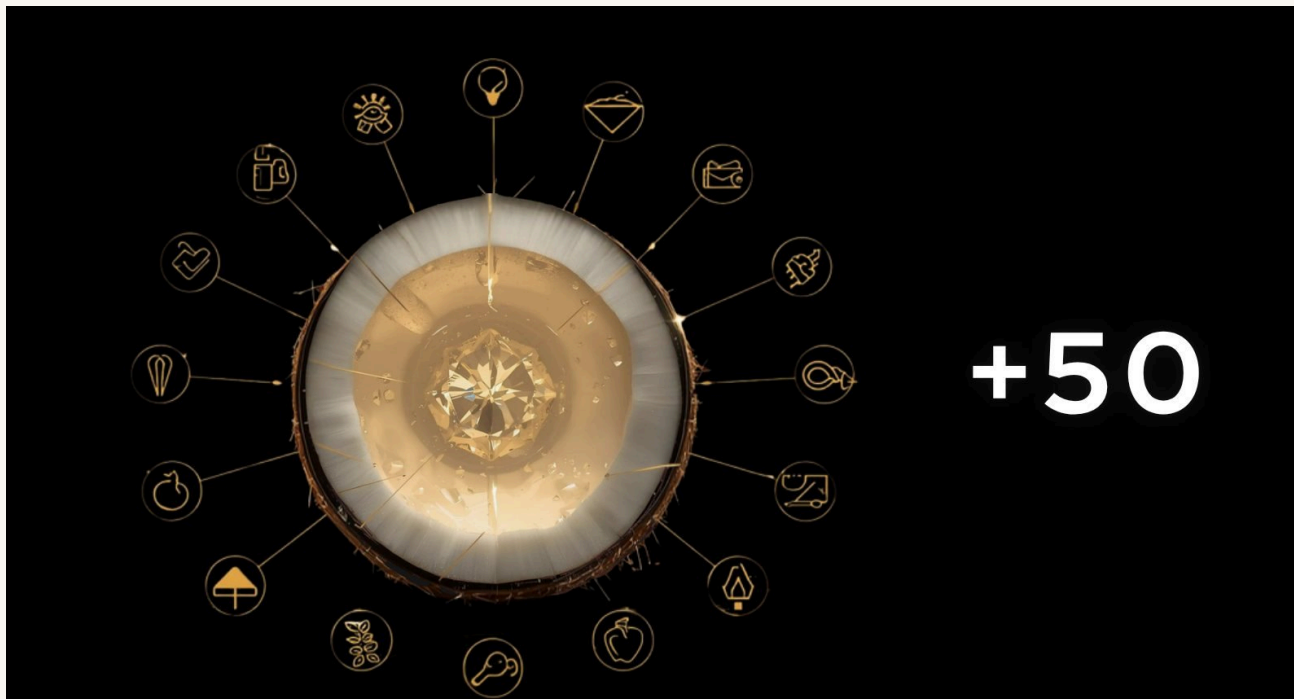


An engineering problem nature solved long ago.

A mature palm carries a heavy crown high in the air, on a shallow root plate, and in a storm that crown can sway several metres without the trunk failing.

I put the problem to an engineer who builds stages for a living and holds an MBE for it. With an unlimited budget, could he build this? His answer was that construction cannot do it.

The palm does it every day, without maintenance and without a budget. Keep that in mind when the tree is later described as infrastructure, because the word is meant literally. It is a structure we could not afford to build, and it is being allowed to fall.



One tree, more than fifty products.

The coconut is called the Tree of Life because almost every part of it is useful to someone. From one palm come water, meat, oil, sugar, charcoal, activated carbon, coir fibre, coco peat, rope, roofing, timber and biochar, and the full list in our working files runs to 57 products.

A palm planted today bears its first nuts in about four years and keeps bearing for decades. Our models assume around fifty productive years; the talk rounds that to sixty.

That is why the palm is priced wrongly. The market values it as a single commodity, dried kernel sold by the tonne, when it is a portfolio of products that continues for half a century.

TWO CLOCKS

A FUND

Runs ten years

Built to end

One exit

A PALM

Bears for sixty

Built to continue

More than fifty products

A palm keeps its own time.

On stage this slide set a palm against a venture fund, and one number on it, 172%, is easy to misread. It measured how one planted nut multiplies into millions of seeds over fifteen years. That is biology, not a return on capital, so this edition leaves it out.

The comparison that matters is time. A fund is built to end. A palm, properly held, is built to continue.

Every structural failure in the food supply traces back to a financing cycle shorter than a biological one. The rest of this deck is about what happens when the two clocks are aligned.

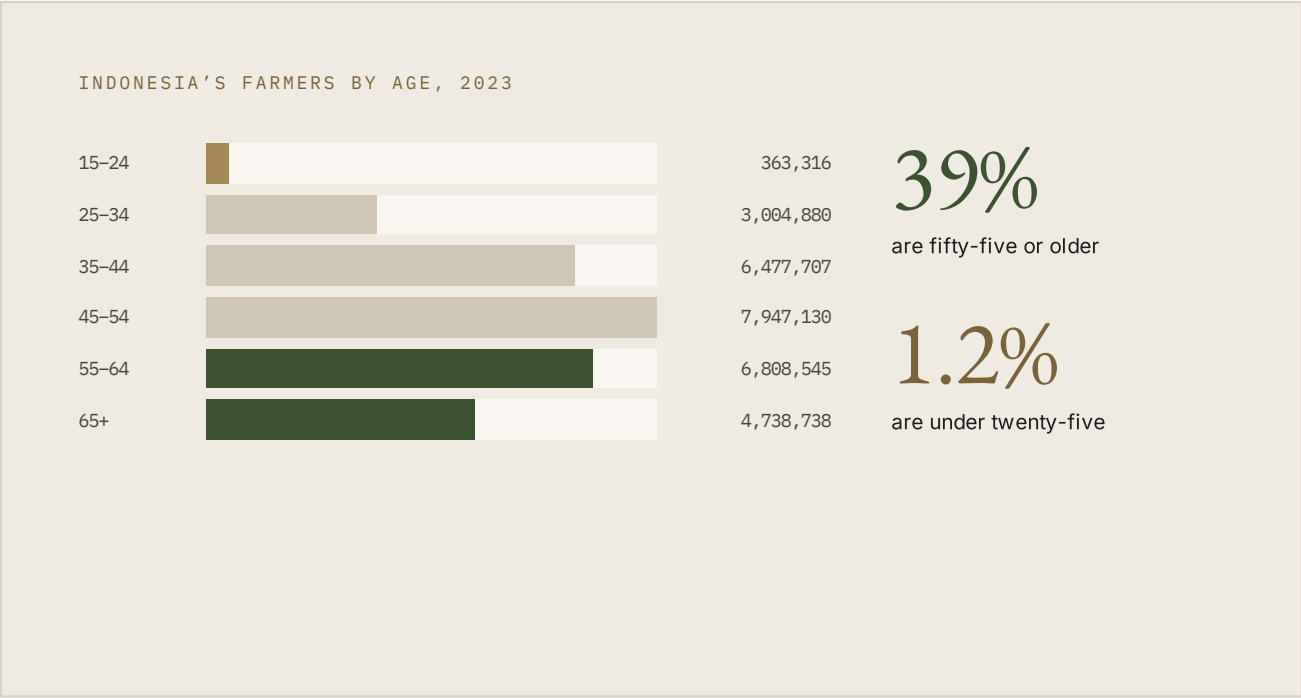


The palm never grows alone.

The coconut was never meant to stand in rows by itself. Its canopy is high and open, its roots are shallow, and the ground beneath it has room and light for other crops: cacao, vanilla, spices, moringa, bees.

This is the portfolio. The palm is the long-dated anchor, and the crops beneath it are faster assets that pay out while the palm matures. Moringa can be harvested in its first year and cacao in its third, which means the understorey pays for the wait on the palms.

Planted this way, a coconut farm stops being a single commodity exposed to a single price, and becomes a working system that can afford to replace itself.



The people who tend the trees are leaving.

Indonesia's 2023 agricultural census counted 29.3 million people running farms. More than eleven million are fifty-five or older. Fewer than four hundred thousand are under twenty-five. The young are not staying on the land, and nobody is arriving to replace the old.

This matters because a coconut palm does not replant itself. A senile palm has to be felled and a new seedling planted, then tended for four years before it bears. That is work, and it needs a younger generation willing to do it.

The trees and the farmers are ageing out together. You cannot restore one without the other, which is why the model behind this talk pays farmers a share of the product, not a wage.

Source: Badan Pusat Statistik, Sensus Pertanian 2023, individual farm managers by age group.

WORLD COCONUT PRODUCTION

25 Mt

1969

62 Mt

2018

62.4 Mt

2022

Fifty years of growth, then a flat line, while the palms that carry it age.

Supply has stopped growing, and replanting has stalled.

An earlier version of this slide drew world production as a falling line. The volume has not fallen. It rose from about 25 million tonnes in 1969 to about 62 million by 2018, and there it has stayed.

Behind that flat line sit facts the industry itself now states. More than 98% of Southeast Asia's coconuts are grown by smallholders on farms under two hectares. Indonesia, the largest producer, has been flat for a decade while its planted area shrinks.

A flat line built on ageing palms does not stay flat. It holds only for as long as the old trees keep bearing.

Sources: FAO data 1969 and 2018 as compiled by Jayhind Farm, World Coconut Scenario; FAOSTAT 2022; Dialogue Earth, Revitalising coconut farming in Southeast Asia.

COCONUT OIL, JULY 2025

\$2,841

a tonne, an all-time high

The industry's own body named the cause: ageing palms and slow replanting.

When supply stalls, the price finds out.

On stage this slide showed a scenario for the price of coconut water if demand keeps growing while productive palms disappear. It was a scenario, not a forecast, and this edition keeps to what has already happened.

In July 2025 coconut oil reached an all-time high of \$2,841 a tonne. Prices have since eased, and the International Coconut Community expects supply to stay below historical norms, because the palms that set the price have not been replaced.

The price will move for a biological reason rather than a financial one. No amount of capital can hurry a palm that has not been planted.

Sources: Pacific Community (SPC), Stat of the week, February 2026; International Coconut Community, Global Coconut Oil Market Outlook 2026.



The answer is connection.

Most of the world's coconuts now grow in monoculture, palms in straight rows that look from the air like a spreadsheet. It is efficient to survey and poor at everything else. The soil tires, the palms age together, and the farmer's income rests on one price.

The palm was built for the opposite arrangement. Its shallow roots and open crown leave room for neighbours, and those neighbours return the favour with shade, nitrogen, pollinators and a second income.

Restoring the palm therefore means restoring its relationships: to other plants, to the soil, and to the families who farm it. That is the design principle behind every unit Indo Eden plants.

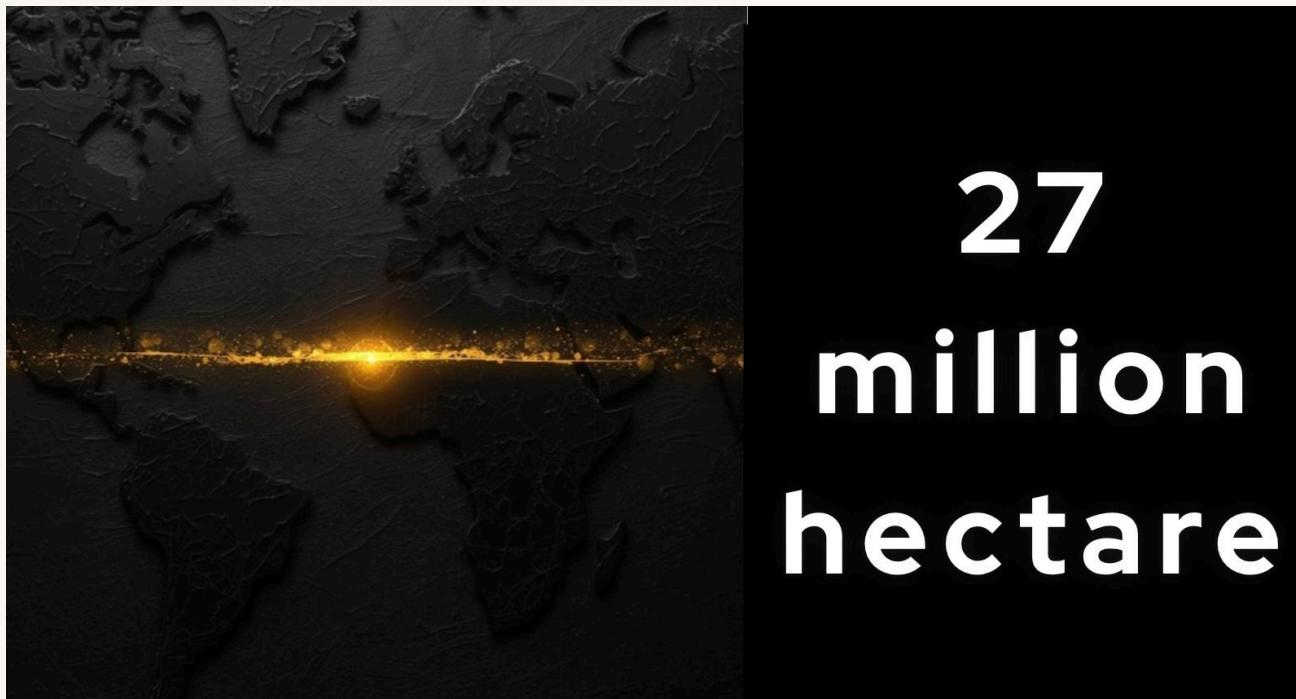


Every country has its tree, and every tree has its friends.

Cacao, vanilla, mango and nutmeg, pictured here, are the coconut's natural companions across the tropics, and each is a valuable crop in its own right.

Planted beneath the palms, they turn one hectare into several overlapping businesses running on different clocks. Some pay within a year, some within three, and the palm itself pays for fifty.

This is also where the income for young farmers comes from. A household that earns from four crops rather than one has a reason to stay on the land, and that is the only durable answer to the census you saw a few pages earlier.



There is room to rebuild the system.

Along the equator lies land on which the tree of life grows, and by our estimate it amounts to some 27 million hectares, much of it carrying palms past their best.

The problem is not finding land. It is replanting at the pace the palms are ageing, on farms small enough that the work must be organised village by village.

That is why the Indo Eden unit is ten hectares: small enough to be run by the people who already hold the land, and simple enough to be repeated wherever they are.

The 27 million hectare figure is an Indo Eden estimate, not a published statistic.



There is no developed world and developing world.

We like to divide the world into places that produce and places that consume, and to treat what happens on a Sumatran island as someone else's concern. The coconut shows why that division does not hold.

The drink in a café in Boston depends on a palm planted by a family in Aceh. If that family's children leave the land, the café runs short, and so does the food manufacturer that needs desiccated coconut for its biscuits.

What we do here affects what happens there, and the reverse. The villages need investment, and the rest of us need their coconuts. That is a supply chain that has forgotten who it depends on.

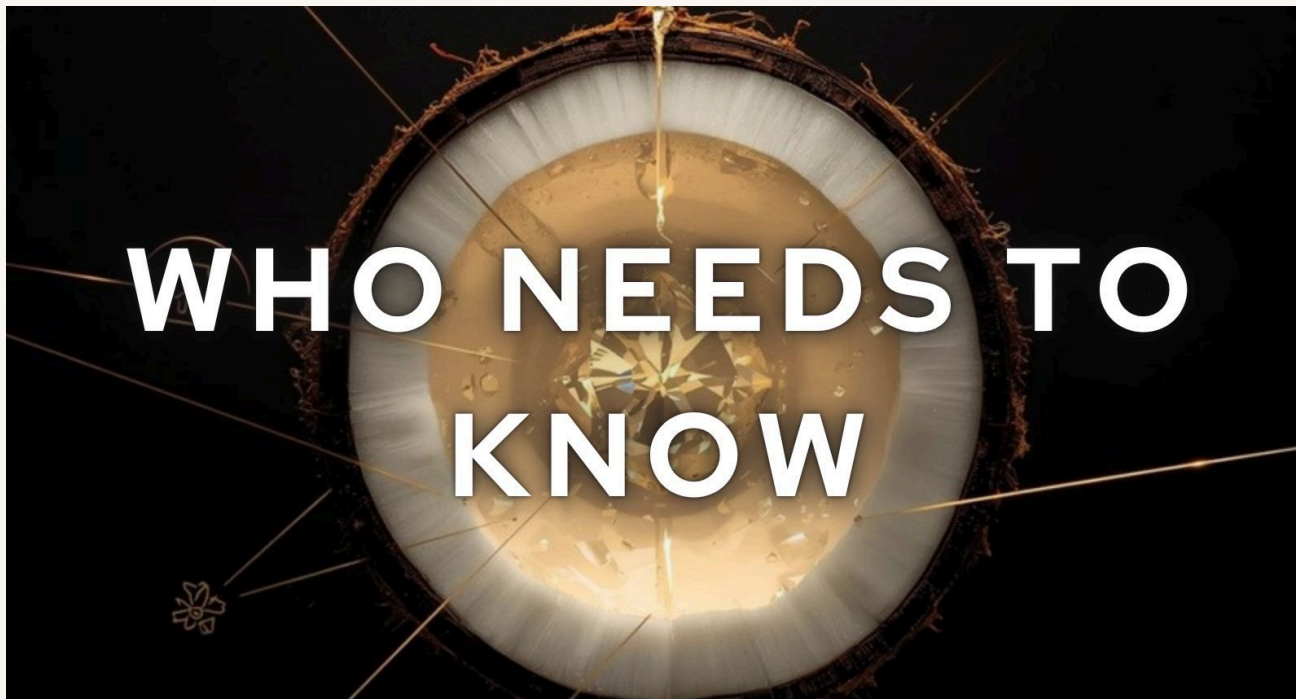


Ideas spread faster than trees grow.

A palm takes four years to bear its first nut. An idea takes a conversation.

The arithmetic on stage was simple. Share this with one person, and ask them to share it with one more. If each person passes it on once a week, the number who know doubles weekly: 1,024 by week ten, about a million by week twenty, and more than everyone alive by week thirty-three.

What they would be remembering is something they knew at five: that the world is alive, that ecosystems talk to each other, and that real abundance comes from relationship rather than extraction. We did not lose that knowledge. We just forgot where we put it.



Who needs to know?

This is the only slide that asks something of you.

Somewhere in your world is a person who ought to see this: a food company that buys coconut, a family office holding land in Southeast Asia, a ministry responsible for what a nation eats, a farmer's son deciding whether to stay.

Forward this to them. It was made to be shared, and every page carries the address where the work continues.

indoeden.com

The talk was nine minutes. The work behind it is fifteen years in the Indonesian archipelago. Indo Eden builds metabolic infrastructure for the world's food supply: the restoration of indigenous smallholder farming as productive, sovereign, scalable infrastructure.

Four doors lead in, each by application.

This edition is made to be passed on. Send it whole, footer and all, so the next reader can find the way back.

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Sources: Badan Pusat Statistik, Sensus Pertanian 2023. FAOSTAT, coconut production by country, 2022. FAO production data 1969 to 2018 as compiled in Jayhind Farm, World Coconut Scenario. Dialogue Earth, Revitalising coconut farming in Southeast Asia. Pacific Community (SPC), Stat of the week, February 2026. International Coconut Community, Global Coconut Oil Market Outlook 2026. Figures marked as estimates are Indo Eden's own. © 2026 Indo Eden, in formation. Nothing in this edition is an offer of investment or a forecast.