

The Guide to Ethical & Sustainable Financial Advice

**“AN INVESTMENT
IN KNOWLEDGE
PAYS THE BEST
INTEREST” - FORMER
US PRESIDENT
BENJAMIN FRANKLIN**



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By Alex Blackburne

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foreword

Sustainability thought leader Will Day told a fascinating – and revealing – anecdote during his keynote speech at Blue & Green Tomorrow’s Sustainable Investment Bootcamp in September that really epitomised why we decided to host the event.

Day, who is sustainability adviser to PricewaterhouseCoopers (PwC) and chairman of the non-profit Water and Sanitation for the Urban Poor (WSUP), recalled how he had enquired about sustainable investment (or ethical investment as he said it was primarily known back then) during a meeting with a former financial adviser. He wanted his money to do social or environmental good, as well as generate financial returns.

The adviser, Day said, actively tried to put him off from investing his money in such places.

Speaking to a room of financial advisers in the Old Hall at Lincoln’s Inn in London, Day may have had a few of them having uneasy recollections of their own. After all, the event was designed for advisers who were interested in learning more about sustainable investment but perhaps currently felt they lacked sufficient knowledge to give advice on it. It’s likely that many of those sat in the audience had had similar experiences from the other side of the desk.

What’s most interesting about Day’s anecdote is that Blue & Green Tomorrow’s founder Simon Leadbetter had exactly the same experience with no fewer than three advisers. Telling each that he had considerable (and vast) inheritance to invest, all three determinedly

tried to deter him from the sustainable option.

But if these two men – who work at the heart of sustainability and therefore know why sustainable, responsible and ethical investment is crucial – are being discouraged from investing in this way by finance professionals, what about the investors who perhaps don’t have their understanding?

These completely independent stories exemplify why there is a massive gap between investor demand for ethical and sustainable investment and adviser knowledge on the subject. Because it’s not a requirement to do so, too few financial advisers offer clients such options.

This is despite many of them getting requests for such investment strategies from clients (74% of advisers in a Blue & Green Tomorrow survey said their clients had at some point asked about ethical investment) and investors wanting to be offered them by their financial planners (63% of British investors in a recent YouGov poll said they wanted to be offered such options).

Sustainable investment is investment for 21st century investors. But those investors need 21st century advisers to help deal with and benefit from the many environmental and social challenges the world faces today.

This guide, our bootcamp and the many (but not enough) advisers who currently give advice in these areas are all part of the jigsaw. The big challenge will be encouraging a new wave of finance professionals to step up to the plate.

Alex Blackburne

EDITOR, BLUE & GREEN TOMORROW



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We offer a wide range of services to individuals, social enterprises, charities and private business. We operate on either a fee or commission basis depending upon the requirements of our clients. Currently we provide advice on over £90m of clients' assets.

Our approach

We believe that taking independent financial advice can, and must, produce real benefits for you and your family in a number of crucial areas, including:

- Matching your investments with your ethical and environmental values
- Simplifying the administration of your financial affairs
- Putting in place a plan to make the most of your money
- Recommending other professional service providers where appropriate, such as legal or accountancy services



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Bromige

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Financial adviser Christian Thal-Jantzen

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Our aim is to provide advice to our clients that will ensure their freedom in making the right financial choices to suit their requirements.



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Ethical Futures

Everything we buy has some impact on our world. The food we eat, the clothes we wear, the transport we use – it all makes a difference.

As consumers, we hold the future of the world in our hands. We have the power to change things for the better – to buy from companies whose ethics we share and boycott those who just won't play fair.

We all hold the same power over the banks, mortgage lenders and insurance companies we use and through the investments we make.

ethicalfutures are ethical independent financial advisers (IFAs). We specialise in ethical investment advice and only recommend financial services and products that are ethically screened or that meet our ethical criteria.

ethicalfutures are based in Edinburgh and advise clients throughout Scotland, the UK and beyond. As ethical IFAs our job is to help you plan for your future and to make your money change your world.

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make your money change your world

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Equity Invest

Equity Invest is a local, independent company providing relationship-based investment advice to private clients, businesses and charities. We distinguish ourselves within our market by putting 'Equity' at the heart of all that we do and for us that means being fair.



Financial adviser Richard Hunter

Fair to you:

We offer a free initial consultation with no obligation, as well as a transparent fee structure.

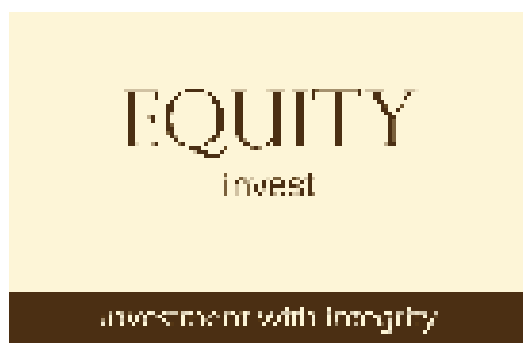
Fair to them:

We encourage our clients to consider the wider implications of their investment decisions, recognising the unique opportunity of shareholders to influence companies in areas such as environmental care and human rights.

Fair to us:

Our fee structure has enabled us to build a sustainable and profitable business.

Above all, we offer you a personal, local service and are pleased that many of our clients have been with us for a very long time. We are careful to manage the number of clients we help, as we prefer to provide the highest possible standards rather than trying to be all things to all people.



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The Ethical Partnership



Planning to succeed

We want to help you create a financial plan that will meet both your life goals, and your personal values. Goal setting is a powerful tool, whether applied to one's professional life, personal aspirations, or personal finances. In fact, goal setting can make the difference between success and failure. "He who fails to plan, plans to fail".

Financial needs

We all have financial needs, and finding an affordable solution to meet those needs is an area in which many people seek advice. Your needs today could be significantly different to those of the future.

We also have personal values. However, what is ethical to one person is not necessarily ethical to another. Our aim is to provide you with financial advice based on your values throughout your life. Our focus is on service. We want you as a client for life.

What are your financial goals?

You may wish to plan for a child's education, for the purchase of a dream home or perhaps for income in your retirement. No effective financial plan can ignore the effects of outside impact like accidents, long term illness or loss of employment. It is also important to consider the effect of your death on others.

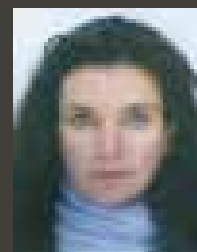
To help you fulfil your financial goals we offer both an advisory and execution-only service. This allows you to take advantage of our expertise in providing professional and impartial independent financial advice on socially responsible and ethical investment.

We always strive to find ethical financial solutions to suit your needs that work throughout the many different stages of your life and fit with your lifestyle and beliefs.

The Ethical Partnership Ltd is authorised and regulated by the Financial Conduct Authority.
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Celia Bennett



ETHICAL INVESTMENT COMES OF AGE

Ethical investment has come a long way since the UK's first retail ethical investment fund was launched in 1984. Investments in the UK's green and ethical funds are now in excess of £11 billion and 45% of UK adults with investments now want at least some of their investments to take green and ethical considerations into account.*

As consumers, we choose to shop locally and to source ethical, organic products. Now, more and more of us are realising that we can apply the same criteria to our finances. The growth of the Fair Trade movement and the success of the Move Your Money campaign, despite the economic downturn, demonstrate the strength of feeling and desire for change.

Originally, people wanted to invest ethically in order to avoid actively companies involved with the arms trade or tobacco. Nowadays, people are also interested in actively supporting companies which reflect their own values: climate protection, healthy living or clean earth themes, for example. Appointing active investment fund managers such as Castlefield, who will vote critically at AGMs and will work to influence company policy is also a very effective way of ensuring more socially responsible practices.

Gaëa – global and ethical investment advice – was founded in 1993 and is one of the UK's original ethical finance companies. Founded by human rights campaigner and environmental activist, Brigid Benson, Gaëa now has a strong advisory team, and is part of the Castlefield Group, an employee-

owned business based in Manchester, with clients throughout the UK and beyond. Being owned by its employees, clients and a charitable foundation ensures that the business is managed in a more sustainable way for the long term, rather than for the short term gains of any individual shareholder.

For 20 years, Gaëa has been promoting ethical investments to forward looking investors. Most clients are saving or investing for income in retirement. Our task is to research then invest in a mix of mainstream as well as progressive companies, who are committed to becoming more environmentally and socially responsible. This involves a compromise, but increasingly environmentally and socially responsible companies are expected to provide the best returns.

Many people would prefer to see some investments only in the most innovative investments with high social or environmental impact. But, these may be new, small and very high risk. For example, some of our clients have invested in Cafe Direct. Others have made loans, large and small, to Oiko Credit – a not-for-profit cooperative which provides funding worldwide to cooperatives and the micro finance sector.

Whatever your needs, Gaëa can offer financial advice tailored to your individual values and objectives, both today, and in the years ahead.

*YouGov UK Survey 2012

GAEIA ADVISES ON:

- Investments & portfolio management
- Pensions & retirement planning

- Tax-efficient savings and investments
- Inheritance planning
- Employee benefits & group pensions
- Auto-enrolment (inc NEST)
- Investment management for charities
- Establishing trusts and charitable foundations

**TO FIND OUT MORE VISIT
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- It is about discovering "How much is enough?"
- It is about making sure that you can always enjoy the lifestyle you choose to lead and that your family remains totally financially secure – whatever happens
- It is about ensuring that your financial affairs are easy to understand and manage, with the minimum amount of time and stress.

That is what he does.

And he never, ever forgets that it's your money.



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Investment opportunities don't get much bigger than this.

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Holden & Partners provides financial planning and investment advice to individuals, charities, trusts and companies. We pride ourselves on our personal service and the close working relationships that we establish with our clients as we help them to achieve their financial goals. Many of our clients choose to invest within ethical, environmental and climate change themes; areas we believe represent an unprecedented opportunity for future growth and in which we have developed a particular specialism.

For more information on our services please contact us at:

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Tanya Pein

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Tanya Pein has unusual depth of experience - having been active for 10 years on the investment committee of a charitable fund of £120 million, she knows the realities of the market well. She brings that strong expertise to every individual client, large or small. She is regularly invited to teach on charity investment, in the UK and across Europe, and quoted in the media. Her advice is cost-effective, thoughtful and personalised. She carefully explains her investment recommendations and clients enjoy being able to ask her searching questions!

Time for a confidential chat?

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Investing Ethically

Investing Ethically Ltd is a company of Independent Financial Advisers specialising in socially responsible, environmental and ethical investment.



We offer a wide range of services to individuals, companies, charities, Quaker Meetings and private business. We operate on an explicit charging structure to ensure you know exactly how much you are paying before any fees become due. We currently provide advice on client assets in excess of £50m.

Why choose Investing Ethically Ltd?

- We are independent which means we work on your behalf rather than for a particular bank or insurance company
- We are specialists in green, ethical and sustainable investments
- We have a deep commitment to ethical financial planning
- You will be working with a business owner – all of our advisers have a vested interest in the long-term health of the business
- We are members of the Ethical Investment Association
- We offer a nationwide service

Our approach

We believe that taking independent financial advice can, and must, produce real benefits for you and your family in a number of crucial areas, such as:

- Aligning your investments with your ethical and environmental values
- Simplifying the administration of your financial affairs
- Putting in place a plan to make the most of your money
- Explaining your options in plain English

If you value a long term relationship with a qualified financial professional who looks to understand and support you through life's changing financial demands then our service is designed for you.



L-R: Phil Cockrell, Tracey Miles, Andy Hockaday and Lisa Hardman

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We offer financial advice tailored to each individual client's needs, and we recognise the need for financial advice that is independent, concise, and straightforward. We can help you achieve your financial objectives, such as financial security; maximising your wealth; and profiting from your long term investments.

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As a result of following our advice, you will experience increased financial confidence by understanding why certain financial decisions are right for you, rather than just being told what to buy.

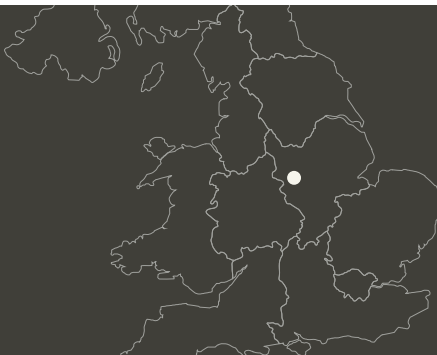
To discover how our unique philosophy can help you achieve your financial goals, please contact us.



Owner Ash Rawal

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L-R: managing director Lee Smythe and director Ben Walter

Smythe & Walter

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Stewart Investment Planning



“Advising you in how to create and preserve wealth for financial fitness to live life”



Stewart
Investment Planning

Stewart Investment Planning has been providing independent financial advice to clients since 1991 and our mission is to help our valued clients to create and preserve wealth whilst taking into account their own values and beliefs, enabling them to plan towards or continue to live their desired lifestyle.

Stewart Investment Planning is a member of The Ethical Investment Association (EIA) and The Sustainable Investment and Finance Association (UKSIF). Managing Director, Martin Stewart, is a member of The Society of Trusts & Estates Practitioners (STEP), The Institute of Financial Planning (IFP) and The Personal Finance Society (PFS).

We strive to develop close long-term business relationships with our clients and to always put our client's interest first in mind. Our financial and lifestyle planning process is designed to help you make smart decisions so that you know how to achieve your financial and lifestyle goals through the proper management of your finances. Most importantly, our service separates advice from the sale of products, providing you with true financial planning.

We are also very proud to have received a Bronze award for the second consecutive year in the Best Fairtrade Office category at the South West Fairtrade Business Awards 2012 & 2013. Winning this award is an excellent addition to and recognition of Stewart Investment planning's Corporate Social Responsibility commitments and our specialist advice service in Green & Ethical Investments. Where we all choose to save and invest our money can have a real impact on communities and the environment.

Please get in touch with us to find out more about how you can benefit from our truly independent and fee-based financial planning advisory services.



Martin Stewart, managing director of Stewart Financial Planning, with UKSIF chief executive Penny Shepherd at National Ethical Investment Week 2011

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Write for us....

Whether anonymously, under a pseudonym, or with your name published loud and clear.

Journalism is changing rapidly through a digital and social media revolution. It is no longer the preserve of press barons and elite groups: journalism is now democratic and everyone has a voice.

And though that means there's a lot of noise and rubbish out there, there's a lot of great stuff, too.

The role of media has changed. We still write stories every day about the amazing people and organisations that make a positive difference to the world in which we live, but we also promote and publish the most relevant blogs, tweets and articles from our readers.

We want to report on the diverse voices of our audience and beyond—regular people writing as travellers, investors and consumers.

So, if you blog, tweet or write about sustainability we want to hear from you. You don't need to be an experienced or aspiring writer or worry about article length, spelling or grammar—we'll tidy that up for you.

We can't publish everything, but if it's likely to resonate with our readers or challenge them in some way, you'll fly to the top of our list.

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“In the current uncertain economic climate, it is more difficult than ever to make the right decisions about investing for your and your family’s future. Obtaining the right advice and information is crucial for your peace of mind and long-term security.”



We have been giving expert impartial advice for over 15 years now. Our previous experience gives us the knowledge to offer unbiased and expert advice suited to your personal circumstances, based on up-to-date market knowledge and a wealth of experience. We are small enough to be flexible and approachable, yet large enough to offer a full range of financial advice at your call.

About the company...

Virtuo Wealth Management Limited is a whole of market financial adviser company. We offer a wide range of financial services to individuals and businesses large or small. The company was established in January 2010, although our Managing Director, Scott Murray has over 15 years’ experience as an Independent Financial Adviser. Our whole of market status means that we are free to choose from the entire financial services marketplace and deliver unique, innovative solutions for individuals and businesses alike.

Virtuo Wealth Management continues to build on our core values of integrity, honesty and ongoing excellent service to our existing clients.

Ethos...

Virtuo Wealth Management Limited is a member of the sustainable investment and finance association (UKSIF) and the ethical investment association (EIA). We actively seek out companies with a record of involvement and good performance in terms of business practices.

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ETHICAL INVESTORS

ETHICAL FINANCIAL MANAGEMENT

Ethical Investors Group specialise in ethical, socially responsible, positive, environmental and sustainable investment and finance, providing financial advice to individuals, companies, trusts and charities.

We are committed to developing the ethical investment and finance market and to ensuring that financial products and services meet the financial and ethical needs of our clients.

Our aim is to seek out and develop partnerships with the very best individuals, businesses and groups who can provide value and service to our clients, to enable us to look after their financial and ethical interests at all times.

Founder and Director of Ethical Investors Group, Lee Coates OBE, is one of the most respected experts in ethical, sustainable and responsible investment and financial advice. He is one of the UK's highest accredited financial planners (ISO22222) and was awarded his OBE in the 2011 Queen's Birthday Honours for his services to ethical business and finance.

Ethical Investors has been one of the UK's pioneers of ethical financial advice since 1989 and has distributed at least 50% of its own net profit to charities and good causes each year (how much has your adviser donated?). Please see the Profit Distribution section of our website (www.ethicalinvestors.co.uk), which provides further information, a list of charities our clients have chosen to support and an example of one particular project funded in the Madhuvana Plantations of India.

Since 2009, Ethical Investors' donations have been made via our own charitable foundation, Ethical Giving (www.ethical-giving.org). As well as receiving the annual profit distribution from Ethical Investors, Ethical Giving helps to manage charitable donations from individuals and businesses.



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WHAT DO I DO NEXT?

Having read through the *Guide to Ethical & Sustainable Financial Advice 2013*, which we hope inspires you to seek out better financial planning options, you might be wondering how else you can make a difference in your life. We encourage you to read our other in-depth reports, from both this year and last, on topics as varied as investment, tourism, energy and the media. But above all, we encourage you to act upon what you've read.

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FIND A SPECIALIST ETHICAL FINANCIAL ADVISER NEAR YOU

Sustainable investment is what we write about day in, day out. Contrary to the early-90s Des'ree hit 'Crazy Maze', which begins, "Money don't make my world go round", money is what governs almost every decision we as consumers and businesses make. It's important, therefore, that we use it as a force for good. All the financial advisers listed are specialists in ethical investment and will help you choose the best possible financial solutions that match your values.

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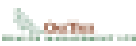
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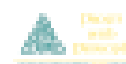
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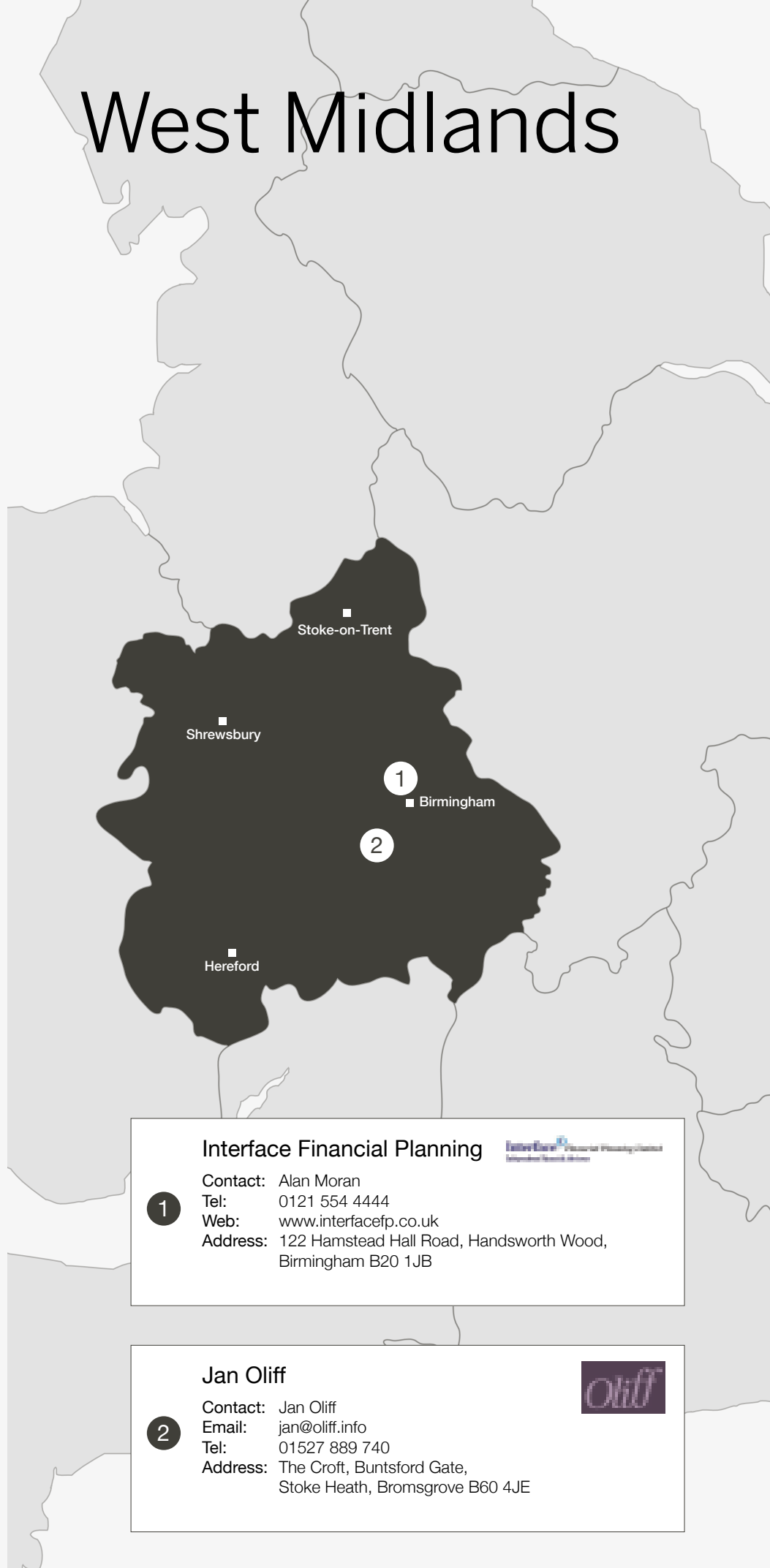


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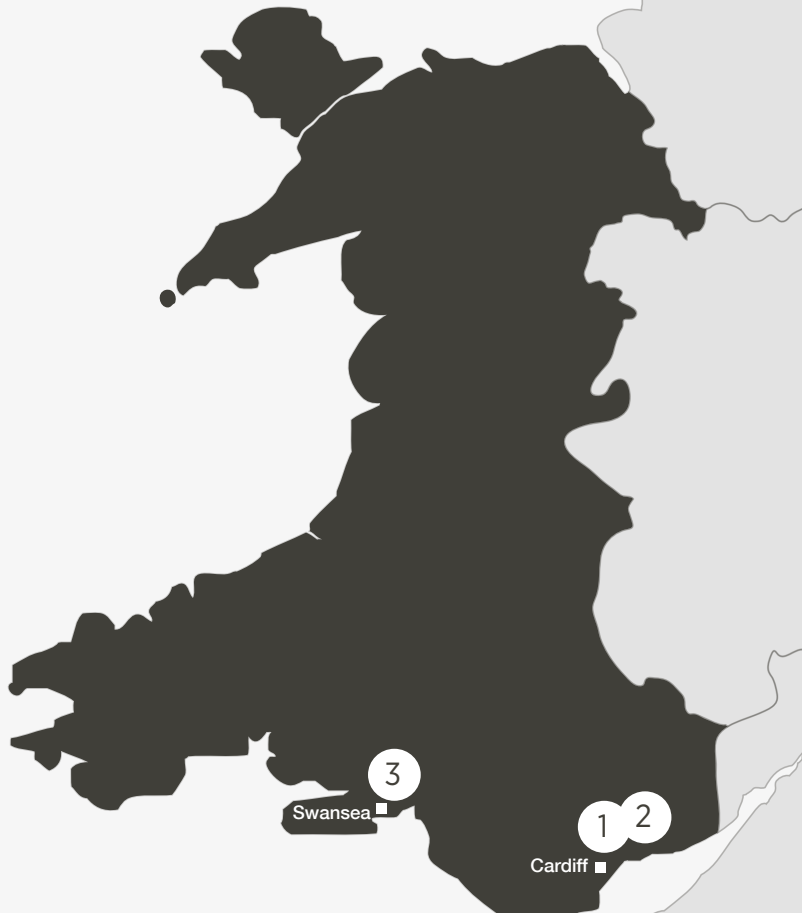


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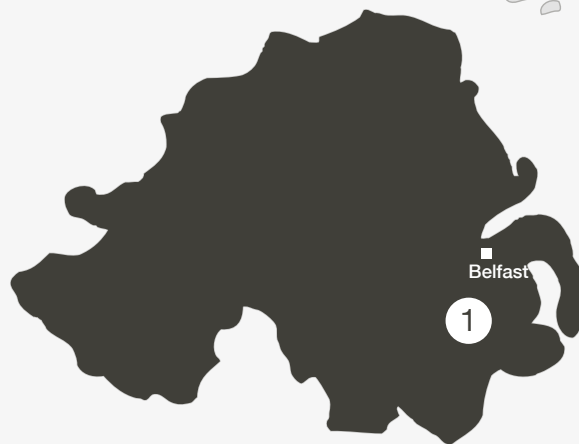
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