



Sustainable Summer

Your staycation could be good for the planet by reducing your carbon footprint, could your investments do the same?

Summer Staycations might not be by choice this year, but we are lucky enough to live in a wonderful country. A countryside that can only benefit from us all reducing our carbon footprint by not jumping on a plane. In this newsletter we cover some sustainability tips to go with your sustainable staycation this summer, including how your investments can make a real impact.

Eat Local

When you're meeting up with friends to celebrate the warm weather, look support local farms & small businesses. Our countryside is filled with small farm shops and lots of small villages have idyllic cafes. These places will appreciate the support more than usual this year. They often use their own produce or local suppliers as opposed to food that has travelled from other countries so visiting these places can reduce your impact on the environment.

Go Veggie

OK, so maybe you don't want to give up meat for the entire warm season, but research has shown that reducing your meat intake can have a positive impact on your carbon footprint and the environment. Better still, get the family involved with growing your own vegetables.

Nothing tastes better than homegrown and knowing your saving money at dinner time!

Stay Hydrated With Resuable Bottles

Buy a bottle for each family member to carry with them throughout the summer. Drinking more water has been shown to do wonders for our health and by having some with you at all times you'll drink more without even realising. You'll never get caught out on a hot day and need to buy a one-use bottle from the shop. You can do the same with a reusable coffee cup to enjoy on long journeys to the coast (and yet another saving here as often coffee shops reduce the price of a hot drink if a reusable cup is used - it's all about the small wins).

Make the Most of Nature

Not just when you're out and about, make use of the warmer (and no doubt windy) weather by drying your clothes outside. You can save both energy and money by letting nature do its work.

Close The Blinds

Try not to reach for the fan during hotter weather. By keeping your blinds shut during the day you'll keep the sun out helping to keep your home cool.



Unplug

Life can be overwhelming, particularly with what the world has faced in the past 18 months. Make sure you take a breather, get out and explore our wonderful country. Turn off the TV, leave the phone at home, leave the world and your worries behind. Take a moment, stop and quite literally smell the roses and fresh air. Don't forget to unplug those devices like your TV that are on standby, save all the energy you can in the home and re-energise yourself.

Go Green with your Investments

Did you know that switching to Sustainable Investments can be 27 times more effective at reducing your carbon footprint than eating less meat, using public transport, reducing water use, and flying less? That means that although your staycation is great for the environment, your investments could make an even bigger impact.

So what is Sustainable Investment?

Growing awareness around environmental and social issues in recent years has led many people to start considering the impact of their investments.

- » Do the companies they are invested in provide goods and services which are harmful or positive to the environment?
- » Do the companies act in a responsible way towards their employees and the communities they operate in?
- » Are their supply chains fair and transparent?

Sustainable investment allows you to take into consideration these factors and many more to ensure savings and investments contribute to positive changes and a fairer society as well as achieving financial objectives.

There are many approaches to sustainable investment:

Ethical or Exclusions based investment is one of the most popular methods using a screening process to exclude companies in industries such as tobacco, armaments, gambling etc.

Best in Class selects only the companies that overcome a defined ranking hurdle based on Environmental, Social and Governance hurdles (ESG Criteria) within each sector.

Thematic focuses on selecting companies that fall under a sustainability related theme such as clean technology, renewable energy, healthcare, or climate change mitigation.

Impact Investment refers to investments made with the intent of generating a positive social or environmental impact alongside a financial return.

ESG Investing is where investors explicitly acknowledge the relevance of environmental, social and governance (ESG) issues in their investment decisions. The aim is to account for the risks and opportunities and therefore 'price' environmental, social and governance risks and opportunities.

If you would like to find out more about Sustainable Investing, you can email us at wfc@whitechurch.co.uk or return the slip in the pre-paid envelope enclosed. Here's some key topics you may want to raise with your adviser:

- » How your pension can help with climate change
- » How when gifting to your grandchildren you can invest ethically for their benefit for the future
- » Review your ISA and other investments to reflect the changing world
- » Further information on climate change and ethical investing