

## **Investing for the Future** For you and the planet

Every day we are confronted with mounting evidence of the damage we are doing to the planet through climate change and pollution, whilst social problems such as lack of affordable housing, poverty and social divide increase at both local and global levels. All the while a growing global population is increasing demand on resources such as food, water, and healthcare.

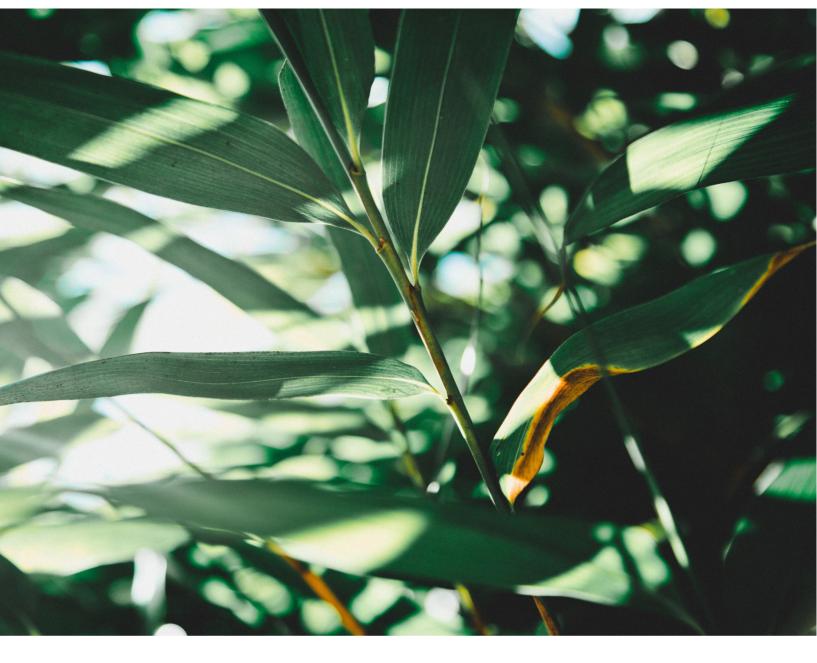
Whilst people have become conscious about their lifestyle choices and how they can impact the planet, it is only in recent years people have started to think more about the impact of their savings and investments. The focus on climate change since the Paris Agreement has led to pressure on many of the big pension funds to divest and there has been an exodus from stocks in the tobacco and oil and mining sectors. However, it is not just about divestment, a lot of the sustainable investment funds also focus on investing the money into companies which provides goods and services which are a force for environmental and/or social change this is termed 'positive impact' or 'impact investing' and managers need to demonstrate through their reporting how these companies are having an impact. This can either be through 'thematic investment' where the focus of the fund strategy is on a particular area such as Renewable energy, transitioning to a low carbon economy or improving healthcare or can be through more general 'impact' funds which invest in a wide range of companies and sectors.

Sustainable funds also consider the wider behaviours of the company through looking at the environmental, social and governance practices (ESG). You may have a company producing great environmental products but if they are treating their employees badly through poor working practices and very low wages this does not make them an attractive investment in this space. The idea of ESG analysis is to ensure that companies are implementing best practice (beyond best practice) when it comes to the environment, their employees and supply chains and the communities they operate in and that the board and management are behaving in a transparent and ethical way.

Investment managers also look to 'actively engage' with the companies they invest in through voting at shareholder events and also direct communication with the company management around their work and governance practices sharing ideas and best practices.

To find out more about how you can invest in sustainable strategies please contact our Business Development Team at:

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