

Transition Café



Transition Cambridge

www.transitioncambridge.org

Sustainable Finance





Sustainable
Finance

Our biggest Investment:



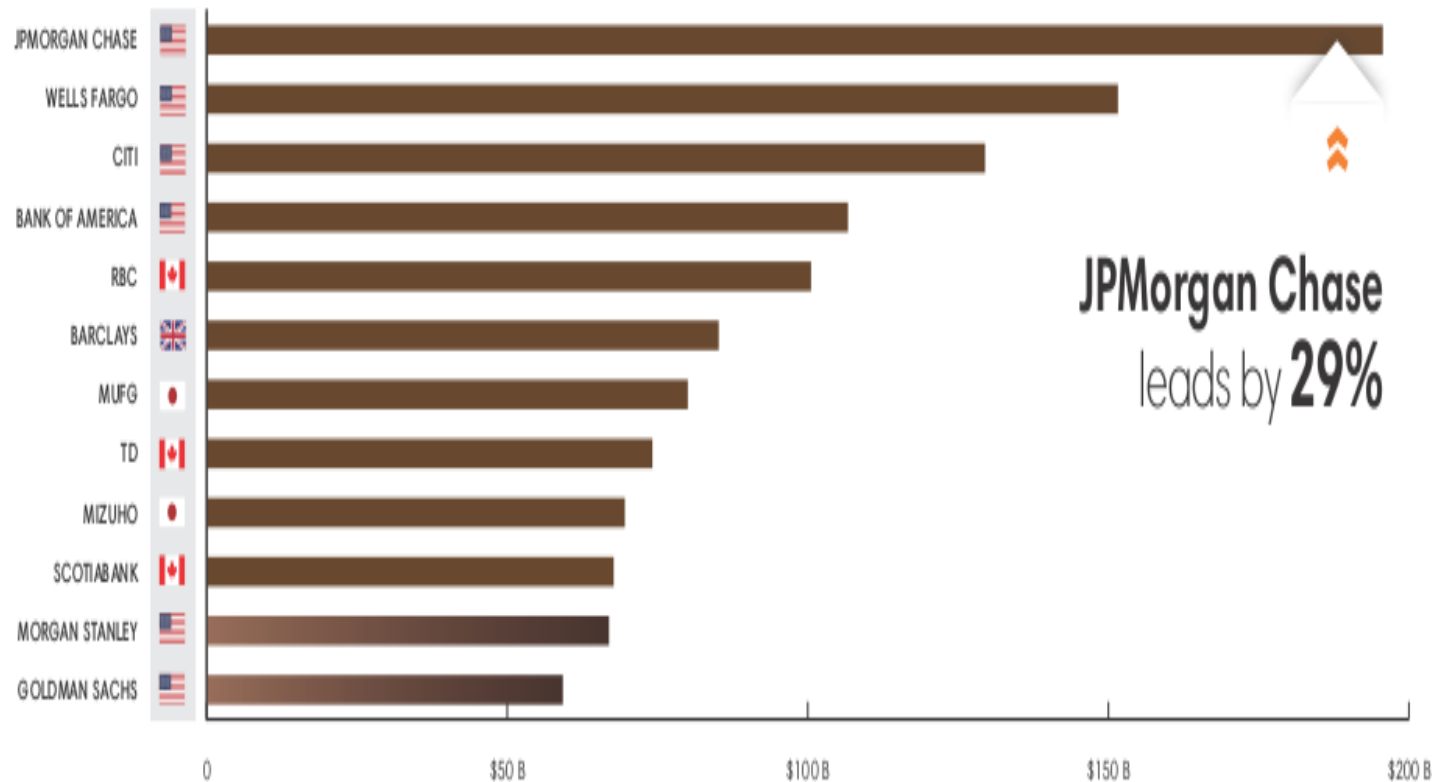
British pension funds amount to ~£2.2 trillion.

The average pension is around £78,000.



Dirty Dozen: Worst Banks Since the Paris Agreement (2016-2018)

Finance for All Fossil Fuels Globally



Sustainable Banking

How ethical is my bank?

USING THE TABLES

Ethiscore: the higher the score, the better the company across the criticism categories.

● = bottom rating,
○ = middle rating,
empty = top rating
(no criticisms).

USING THE TABLES

Positive ratings (+ve):

• **Company Ethos:**

★ = full mark,

☆ = half mark.

• **Product Sustainability:**

Maximum of five positive marks.

BRAND	Ethiscore (out of 20)	Environment					Animals			People					Politics			+ve		COMPANY GROUP
		Environmental Reporting	Climate Change	Pollution & Toxics	Habitats & Resources	Palm Oil	Animal Testing	Factory Farming	Animal Rights	Human Rights	Workers' Rights	Supply Chain Management	Irresponsible Marketing	Arms & Military Supply	Controversial Technologies	Boycott Call	Political Activity	Anti-Social Finance	Company Ethos	
Triodos [E+]	15.5																	☆	1	SAAT
Cumberland Building Society	13.5	●																☆		Cumberland Building Society
Nationwide BS	13.5	○															○	☆		Nationwide Building Society
Clydesdale/Yorkshire Bank	12.5	○															●			Clydesdale & Yorkshire
Metro Bank	12.5	●															○			Metro Bank Plc
Co-operative Bank / Smile [E]	12	●							○								●	0.5		Co-operative Bank Plc
ICICI Bank	6.5	●	●	●	●				●				●			●	○			ICICI Bank
Virgin Money	6.5	●	○	○	○		○	○	●	○	○	○					●			Virgin Group Holdings
Handelsbanken	5.5	●	○	○	○	○	○	○	○	○		○	○	○		○	●			Svenska Handelsbanken AB
Bank of Scotland	5	○	●	○	○	○	○		○	●	○		○	●			●	●		Lloyds Banking Group Plc
Halifax	5	○	●	○	○	○	○		○	●	○		○	●			●	●		Lloyds Banking Group Plc
Lloyds	5	○	●	○	○	○	○		○	●	○		○	●			●	●		Lloyds Banking Group Plc
Santander/ Cater Allen	5		●	○	○		○	○	○	●	○		○	●	○		●	●		Banco Santander SA
Bank of Ireland	4.5	●	○	○	○	○	○	○	○	○		○	●	○	○	○	●			Bank of Ireland

Investing: sustainable vs ethical funds

What is the difference?

Sustainable

- Carbon divestment
- Green energy
- Green tech
- Carbon neutral

Ethical

- No Arms
- No Banks
- Human welfare
- Animal welfare
- Non-polluting / environmental welfare

Ethical funds are funds that consist of stocks & investments which meet ethical criteria

Investing

Most people use “managed funds” for their investments.
There are alternatives to funds.



nutmeg

Wealthsimple

 **crowdcube**

Pension providers with good ethical funds:

Royal London [w]

Aviva [w]

LV= (Liverpool Victoria)

Virgin Money

Scottish Widows [w]

Local Opportunities

Could I invest locally...?



stem + glory

**Community
Shares**

 **crowdcube**

Triodos  Bank

Spending: the impact of a pound

Every £ you do (or don't) spend participates in the economy. Investments have an impact every year they are active.

Action	CO ₂ per £1000
Electricity	6,000kg
Steak	1,552kg
Bananas	632kg
Cars	629kg
iPhone 6s	548kg
Unspent money	12kg/y + ????
Gold (vaulted)	1.2kg/y
Solar Farms	-3kg/y

Impact

Big easy changes:

- 1) Change your pension to ethical / sustainable funds
- 2) Move investments into carbon neutral or green investments
- 3) Swap to an ethical bank



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Additional actions:

- a) Buy second hand goods
- b) Make electronics last as long as possible (don't upgrade your phone every year!)
- c) Buy from sustainably responsible companies



Biggest Impact

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Questions?

What have you done so far?
What do you need help with?

