



This month our focus is:

Ethical Investments

What are the issues?

As Christians, we need to ask questions about how our money is being used.

Bank accounts, insurance policies, pensions, loans and mortgages are all financial products that we might 'purchase'.

We can encourage good practices and 'divest' (or dis-invest) from companies who don't share our values.

Financial suppliers such as banks or pension providers may be investing your money in projects like fossil fuels or nuclear weapons.

We can also consider the business practices of these companies, such as how fairly they treat their employees or their carbon footprint.

Who do we want to have our money?

What can I do?

What constitutes 'ethical' for you?

Decide what you want to **AVOID** (choose not to invest in) and **EMBRACE** (choose to invest in for positive change).

Check your bank's ethical statement, often published on their website.

Who do they lend to? Where do they invest?

Find out where your pension is invested. Can you opt for a different set of funds, or move to another provider?

Look for ethical businesses or accreditation schemes such as Fairtrade.

Get involved in campaigns on fair business practices.

Before making major financial decisions, pray about your options and always seek independent financial advice if you are unsure.

Where can I learn more?

These posters will be available at standrewsn19.org/ecochurch

<https://good-with-money.com/>

<https://makemymoneymatter.co.uk/>

<https://www.eccr.org.uk/>

<http://www.yourfaithyourfinance.org/>

<https://bank.green/>

<https://switchit.money/>

<https://www.hl.co.uk/beginners-guides/responsible-investment>

<https://www.fca.org.uk/news/warnings/ethical-fixed-rate-bonds>

