

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 limit exposure to companies in industries such as tobacco, armaments, gambling etc.
- » **Impact Investment** refers to investments made with the intent of generating a positive social or environmental impact alongside a financial return.
- » **Thematic** focuses on selecting companies that fall under a sustainability related theme such as clean technology, renewable energy, healthcare, or climate change mitigation.
- » **Best in Class** selects only the companies that reach a clearly defined set of standards based on Environmental, Social and Governance hurdles (ESG Criteria) within each sector.
- » **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.

Whitechurch Sustainable Investment Philosophy and Process

Whitechurch have a range of integrated sustainable portfolios. The portfolios are built using a screening process to limit exposure to key contentious areas, whilst also favouring investment in companies which provide goods or services which are deemed beneficial towards society and/or the environment.

