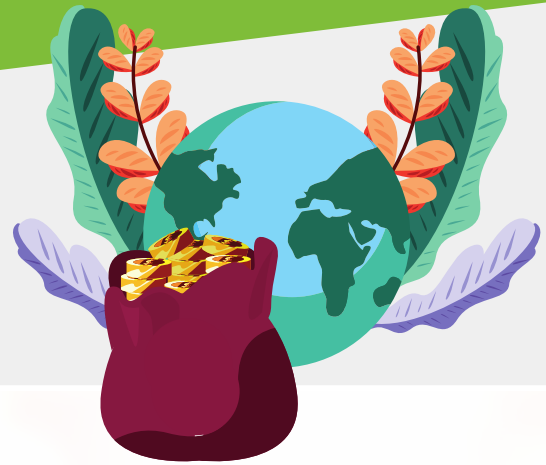


CONNECTING FAITH AND FINANCE FOR A *fairer world*

Money
Makes
Change
article

Can we invest in a better world?



You might invest your savings in a pension, fund or an ISA because you want a more secure future, and to support those you love. As a church, you might invest the money you steward to ensure you can serve your local community in the years to come.

But what is that money doing right now? Could it be causing harm? Is it helping people and planet to thrive? Investing ethically can be a way to live out your values and change the world for the better.

What is 'ethical' investing?

It can also be known as sustainable or responsible investing and might look like:

- avoiding investing in specific industries, like gambling, fossil fuels, tobacco and arms companies
- divesting (taking your money away) from things you no longer want to be invested in
- using your voice as a shareholder to engage with companies for change (or encouraging your fund manager or pension provider to do this)
- investing positively in businesses that do good (sometimes called impact investing)

Connecting your values

What are the principles you try to live by? What issues are you passionate about? You could use your investments to tackle climate change, support small-scale farmers around the world or address the lack of affordable housing in the UK.

Better is a little with righteousness, than large income with injustice. Proverbs 16:8

Do your research, avoid 'greenwash'

The [Good With Money](#) website rates funds, pensions and investment platforms, and awards a 'Good Egg' mark if they can prove they make a positive impact. Ethical Consumer has guides to [ethical funds](#) and [direct investment platforms](#). ShareAction has resources on [ethical pensions](#).

For where your treasure is,
there your heart will be also. Matthew 6:21

Take action

Ethical investing is on the rise. Here are just a few examples to explore:

- [Shared Interest](#) helps you invest in fair trade businesses around the world.
- [Ethex](#) connects investors with community organisations and ethical businesses.
- [Energise Africa](#) invests in renewable energy.
- [The Big Exchange](#) picks funds that contribute to the UN's Sustainable Development Goals.
- Christian social enterprise [Green Pastures](#) has an investment programme to tackle homelessness.

God of love, guide me to look carefully at my investments and use them to do good not harm. Help me to pursue justice and to love my neighbour through the decisions I make with money. Amen.

For more resources on connecting faith and money visit justmoney.org.uk/money-makes-change-hub