

St. Andrew's Church, Bedford



CREATION CARE at ST ANDREW'S

Progress to date

November 2023

INTRODUCTION

In late October 2023 St Andrew's Church held a GREEN FAIR. This was an event at which sustainable produce, recycled objects, and new objects made from natural and sustainable materials were displayed and sold.

As part of this event, a display was mounted showing what St Andrew's has done to date to reduce its carbon footprint and to encourage visitors to take action to improve their own sustainability.

This booklet is a compilation of the material displayed including:

- an overview of the EcoChurch scheme that we are using to measure our progress, and A Rocha, the charity who run it
- an explanation of why a church is so interested in sustainability
- information on our progress so far and our plans for the future
- our suggestions for more sustainable living.

The St. Andrew's Creation Care team would be delighted to answer any questions that you may have on the material in this booklet – whether you would like to know more about the plans for St. Andrew's, would like to suggest something which you feel we have overlooked, or would like advice about making changes to your personal sustainability.



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<https://www.standrewsbedford.org/creation-care>

A Rocha UK is a Christian charity working to equip Christians and churches to protect and restore the environment.

We aim to inspire individuals and families, equip churches and church leaders, build partnerships and manage land for nature and people.



A Rocha UK is part of the international A Rocha family, a network of Christian organisations engaging communities in nature and conservation and present in more than 20 countries in six continents.



Helping churches to care for creation together

In the UK, the vision through Eco Church is to create a vast network of churches across England and Wales as local centres of creation care in the community – shining beacons of hope for a brighter environmental future.



How does it work?

- Points awarded for achievements/actions in each of 5 categories
- Level reached based on percentage of available points earned (50% for silver)
- All categories must reach target level to achieve the overall award



St Andrews eco church progress

We achieved Bronze award in 2021

We are on target to achieve the Silver award November 2023

• Category	• January 2023	• Nov 2023
• Worship & Teaching	• Gold	• Gold
• Management of Church Buildings	• Silver	• Silver
• Management of Church Land	• Silver	• Silver
• Community and Global Engagement	• Bronze	• Silver
• Lifestyle	• Bronze	• Silver

Recent activities to build towards Silver Award:

Charles Royden preached 17th September

Practical life style tips included monthly on pew sheet and e newsletter

Today's event!!

Target to achieve Gold Award in summer 2025



Faith, Church, and Creation Care



‘In the beginning God created
the heaven and the earth.
And God saw everything that was made,
and, behold, it was very good.’

(Genesis 1:1,31)

Why?

Is St Andrew’s committed to care for God’s Creation?

- Because we believe in a Creator God, who brought all of Creation into being at the Big Bang.
- Because we believe in an Incarnate God, who takes the created world so seriously that they become part of it in the person of Jesus Christ.
- Because we believe in a Sustainer God, the Holy Spirit, who continues to breathe life into all living things.
- Because we believe that God has entrusted human beings with power over, stewardship of, and responsibility for the Earth.
- Because we believe that human beings have been given free will to work for good or ill, and we choose to work towards the protection of Creation rather than its destruction.
- Because we believe that Christ will come again, bringing reconciliation, resurrection, and re-creation, so we choose to act as a sign of God’s Kingdom in the here and now.



Faith, Church, and Climate Justice



Future generations will never forgive us
if we miss the opportunity
to protect our common home.

We have inherited a garden;
we must not leave a desert for our children.

(Joint statement from the Archbishop of Canterbury, Pope, and
Ecumenical Patriarch, 2021)

What?

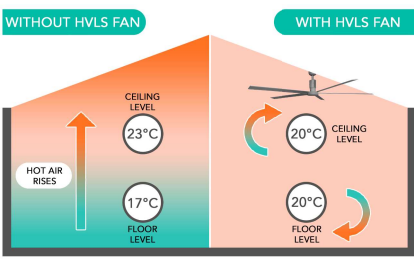
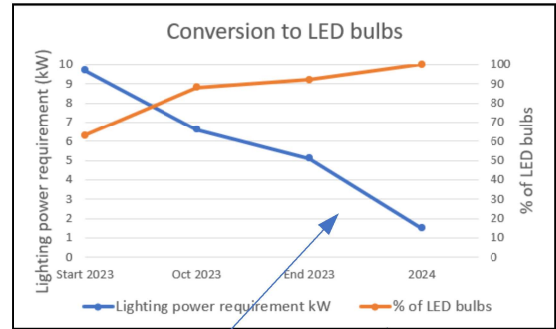
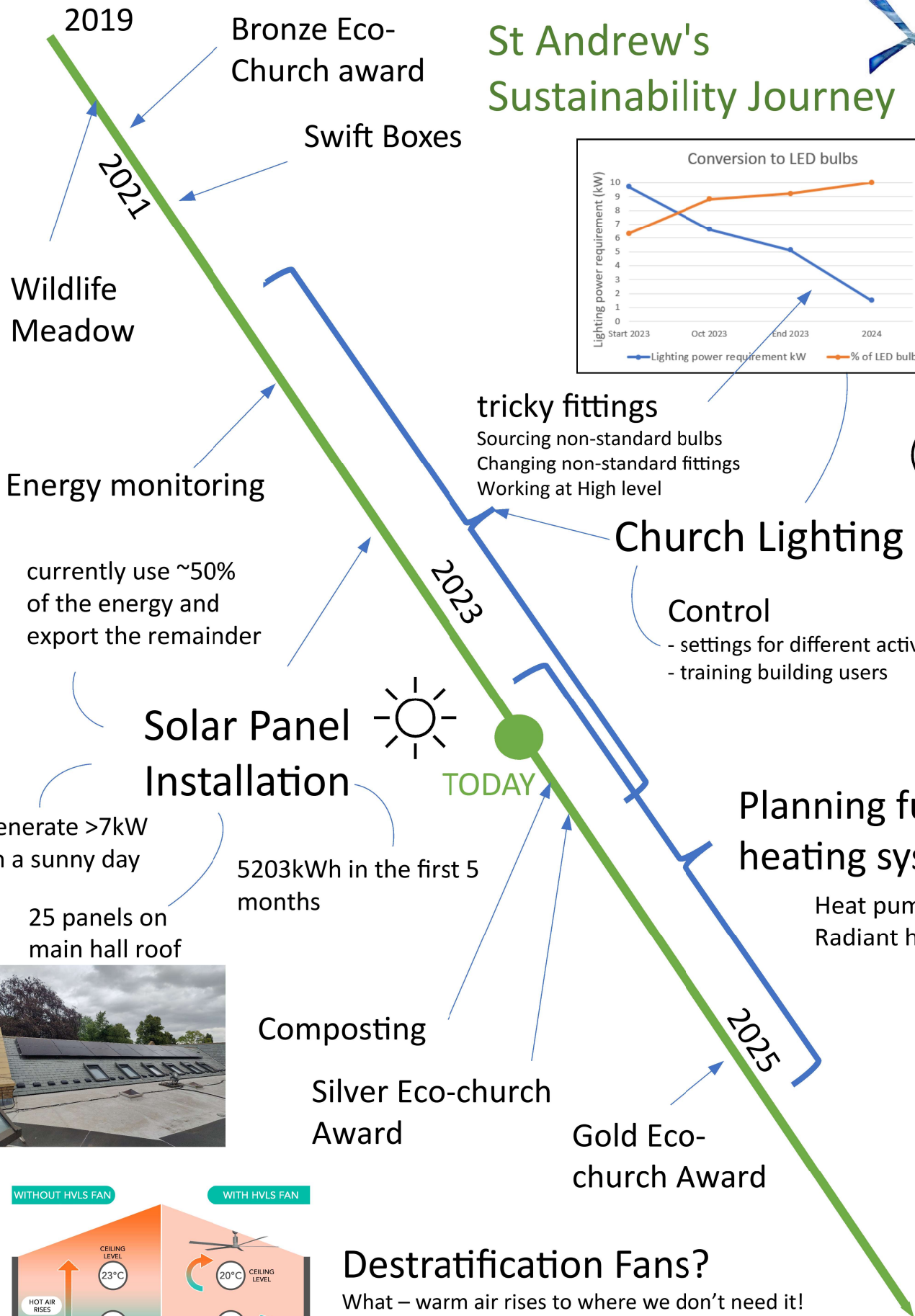
Is the link between climate crisis and God's justice?

- The climate crisis is becoming evident across the globe, from wildfire to intense drought, record breaking temperatures to hurricane force winds.
- The impacts of climate change are not evenly spread, those who are poorest face the greatest threat to their lives.
- In addition to geographical injustice, we are facing generational injustice, where our children and our children's children will be paying the price of our negligence.
- As Christians, we believe that all humans are equal, made in God's image, regardless of when and where they live.
- The Bible is very clear that those in positions of power and wealth have a responsibility to protect those who are vulnerable and poor – these are Kingdom values.
- To reduce and ameliorate climate change is to seek justice, God's justice: 'Let justice roll on like a river, righteousness like a never-failing stream!' (Amos 5: 24)



What St. Andrew's has done to improve its sustainability

St Andrew's Sustainability Journey



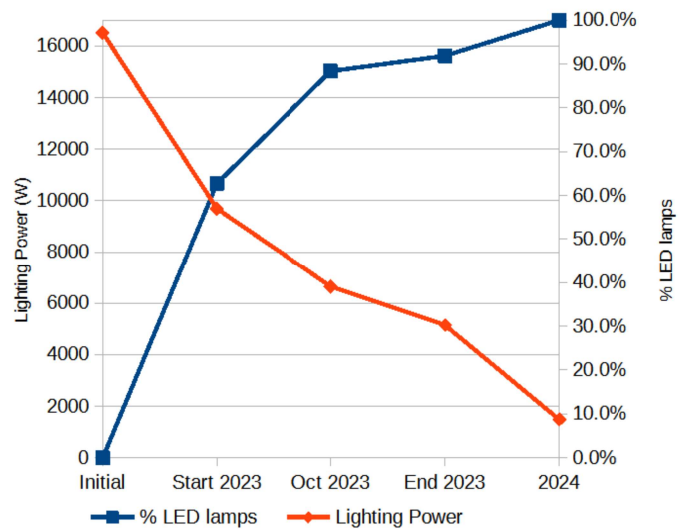
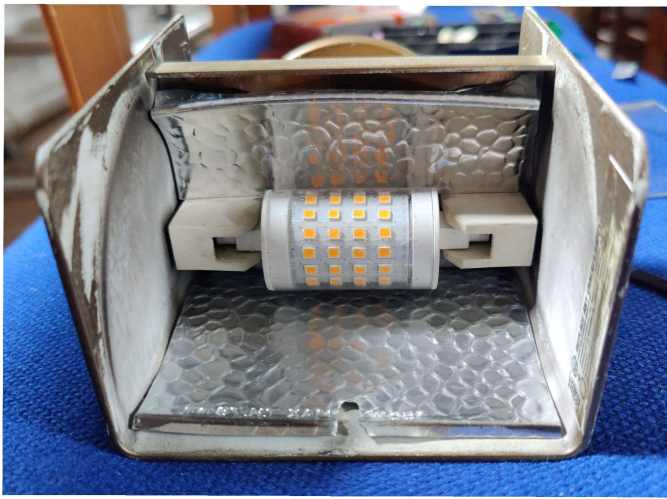
De-stratification Fans?

What – warm air rises to where we don't need it!
Learn from St Mary's Goldington

LED Lighting Conversion

We are changing 100% of church lighting to use LED lamps to reduce both energy usage and maintenance:

- We're doing this in phases (easiest lamps first!) so we can get some benefits early and learn as we go!
- Some lamps have no simple plug-and-play replacement.
- We have to make sure that the light produced is suitable for all users of the church building, including those with less-than-perfect vision, and is suitable for the video cameras relaying our services.
- We have to make sure that the fittings are architecturally sympathetic, compatible with our lighting control system and easy to maintain for decades to come.
- We want to avoid replacing fittings if we can adapt them instead
 - this minimises the materials used (hence the embodied carbon) in reaching our 100% LED target.



Current progress:

- 88% of the lamps in the church are now LEDs.
 - We plan to get this to 92% by the end of the year.
- Full lighting load for the church is currently 6.6kW.
 - At 100% LED (in 2024) our total lighting load will be 1.5kW.
- The last 8% of lamps make up over 30% of the power demand!

Converting your own lamps:

- The good news is that most domestic lamps are much easier to convert to LEDs than some of ours!
- The better news is that if a fitting is going to be "awkward" we've probably already come up against the issue and found a solution - **come and talk to us!**
- We're establishing an LED Lightbulb Lending Library so that people can try different types of LED lamps to find out what works in their particular fittings and circumstances e.g. checking:
 - the strength, colour and spread of light
 - the physical fit of a slightly different shape of lamp
 - the lamps will work with their dimmer switches, timeswitches etc.

Composting

Objectives:

- To recycle as much waste as possible into a good-quality compost in a simple process.
- To expand the community's knowledge of composting so they can take that knowledge home and into other settings
- To reduce the emissions associated with removing and processing our waste
 - While the council already composts green waste, there are emissions associated with collecting this. Kitchen waste and food-contaminated paper/cardboard aren't currently collected and composted.
- To provide a source of acceptable-quality compost for church and community use.

Where do we produce compostable waste?

- Catering and kitchen waste:
 - food preparation offcuts
 - uneaten food
 - teabags, coffee grounds
- Church flowers
- Waste paper and cardboard (including packaging material)
- Garden waste:
 - lawn clippings,
 - trimmings (including branches)

Our solution:

- To minimise the amount of guidance needed for kitchen waste, use a Bokashi fermenting system to pre-compost kitchen material – this means that virtually all preparation and food scraps can be placed in the same bin.
- Provide segregated bins where other compostable material is generated (e.g. flower room)
- Use a rotary composter as the main composting vessel:
 - Rotation the most community-friendly way of ensuring mix/aeration
- Use a static compost bin to store finished compost ready for use.
- Provide simple, point-of-use instructions for each step of the composting process.



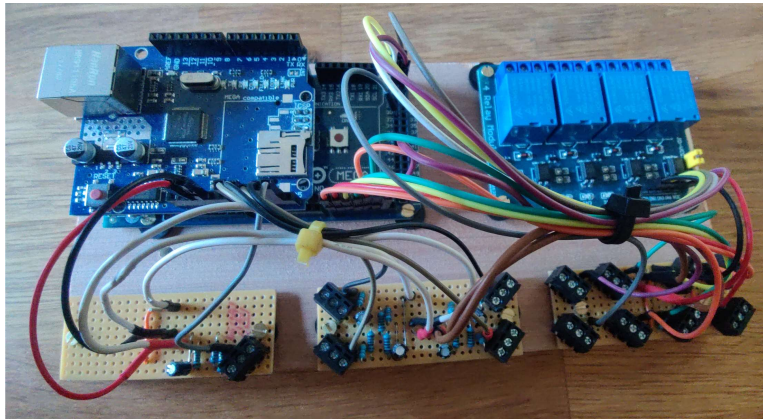
Energy and Environmental Monitoring

Some fundamental questions we asked ourselves:

- How do we measure the amount of energy our buildings are using?
- Do we understand the full impact of any changes we make on building users and building fabric?
- How do we reduce energy usage without creating lots of extra work or distraction?

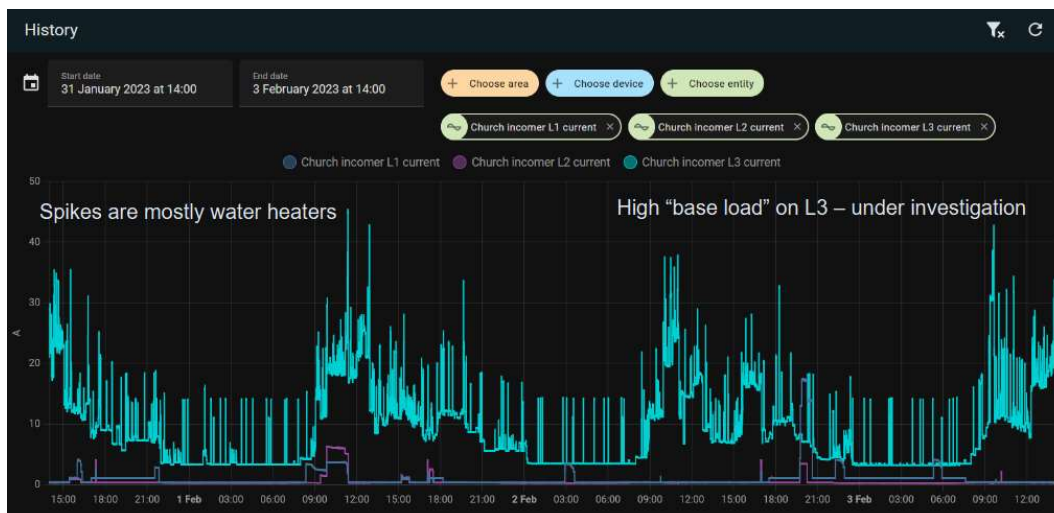
We developed the idea of an integrated energy control and monitoring system for the church buildings to:

- Give immediate insights into what we can do
- Help collect information to develop longer-term initiatives e.g. improving insulation and means of heating (heat pumps)
- monitor temperature and humidity to ensure there are no unintended consequences (e.g. mould!)
- control our heating system more flexibly to match our building's constantly changing activity schedule.



We developed a low-cost proof-of-concept system (“StACCEM”) for £300

- We're now working through the lessons this taught us about:
 - Lighting load (~30% reduction so far)
 - Heating efficiency (~20% reduction through interim control change)
- We're developing a longer-term, more comprehensive system.



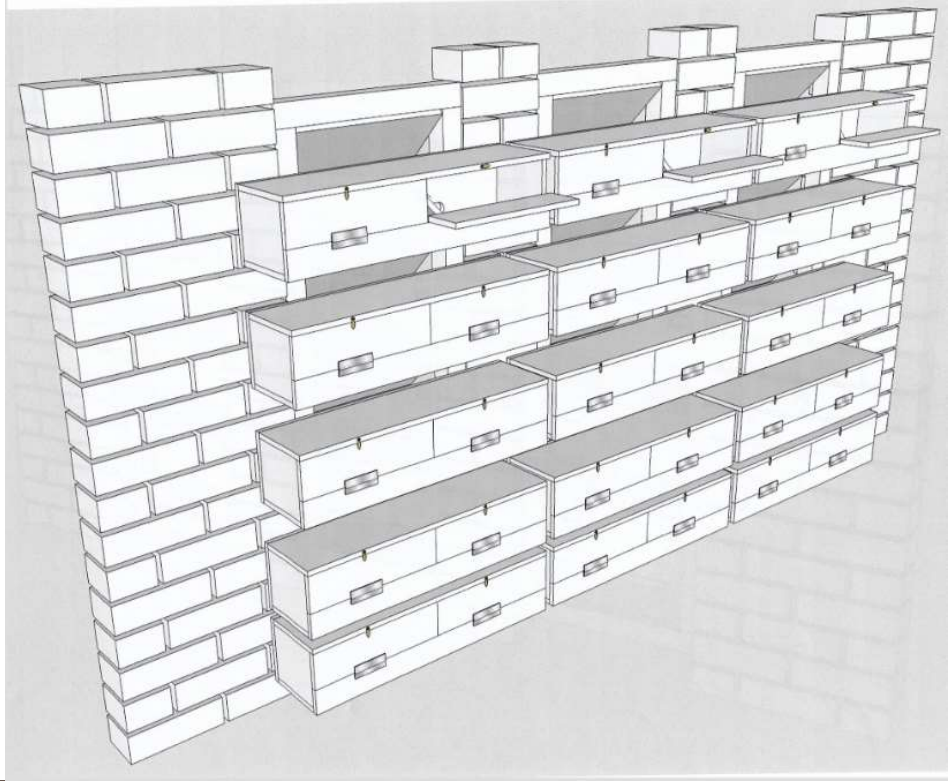
Please scan to find out more about the planned monitoring system:



Swift Boxes

To provide much-needed nesting sites for these fast, agile birds, we have built and installed 17 Swift boxes in the belfry aperture on the South face of the tower. We are told that Swifts are not bothered by bell-ringing!

To attract birds to nest in these boxes, we have also installed a “Swift caller” - a loudspeaker which plays a recording of bird calls to assist new Swifts in locating the potential nesting site.



What people can do to improve their sustainability

NATURE IS IN TROUBLE – HOW CAN WE HELP?

The UK is home to some of the most incredible species on Earth – from puffins to orcas, beavers to butterflies. But they're in trouble – our actions are pushing nature to the brink.

Since the 1970s, two fifths of species native to the UK have seen their numbers decline. Only 5% of UK land is properly protected and managed well for nature. The UK is now one of the most nature-depleted countries in the world, ranked in the bottom 10% for protecting biodiversity – and worse than anywhere else in the G7.

Nature provides the food we eat, the air we breathe and the water we drink. Research shows that being in nature-rich spaces is good for our mental and physical wellbeing. **When nature thrives, people thrive too.** And crucially, over the coming decades, natural solutions can help us in the fight against climate change – so when we restore peatlands, marshes and woodland, we're helping to create a better world for future generations.

It's never been more important for us all to speak out for nature and let our politicians know that our natural environment is important to us. And if you can, please do join a nature or wildlife organisation.

We can also help in the way we look after our own gardens and community spaces by:

- allowing more natural areas and not 'tidying up' everywhere e.g. leaving old flower stems to provide seeds for birds and homes for overwintering insects
- not using chemical sprays or pellets by exploring natural pest control methods
- planting native trees and flowers
- leaving log piles/decaying wood.

For helpful tips & advice, go to:

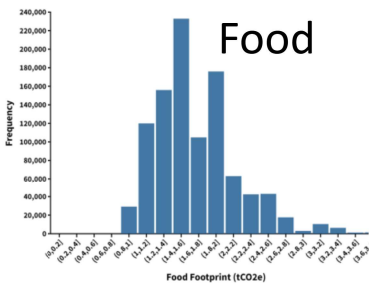
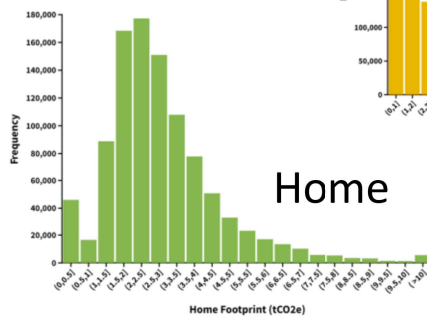
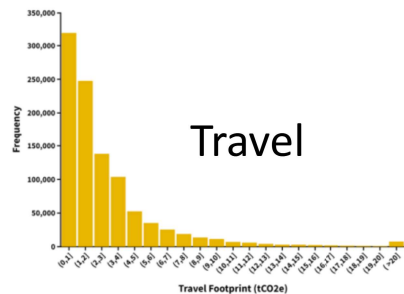
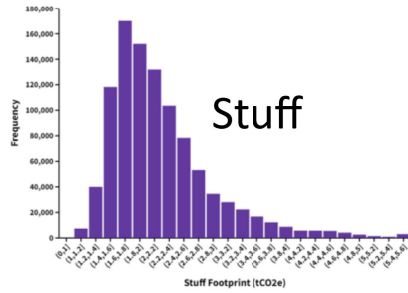
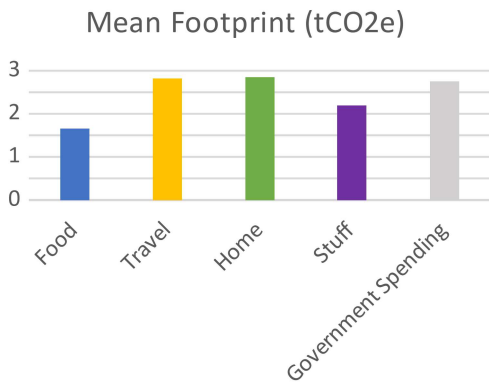
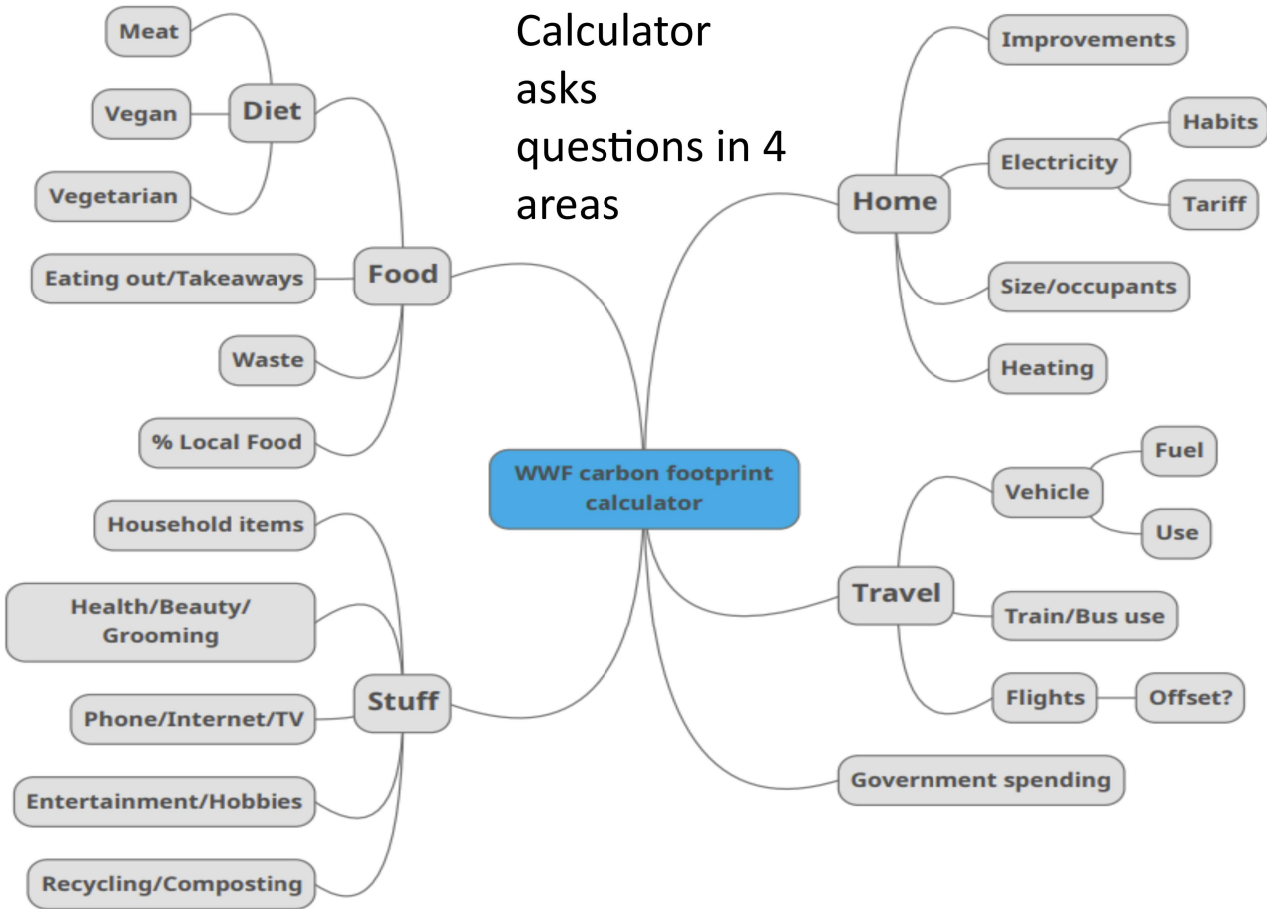
www.rspb.org.uk/birds-and-wildlife/advice/gardening-for-wildlife/



Calculating your Carbon Footprint

Various calculators available.

Simple example is the WWF calculator - <https://footprint.wwf.org.uk>



Link to calculator

Carbon Footprint and Net Zero

As individuals there are tools available to help us assess what our own household contributions are. A reasonably simple introduction and explanation of these can be found on the Centre for Alternative Technology website ([Carbon calculators, ecological footprints and offsets - Centre for Alternative Technology \(cat.org.uk\)](https://www.cat.org.uk)).

The WWF Footprint Calculator ([WWF Footprint Calculator](https://www.wwf.org.uk)) is perhaps the simplest starting point, but you will still need some information to answer the questions from their four categories of food, travel, home and 'stuff'.

- How much you use your car (if you have one) – this calculator just wants to know how many hours a week, others request the number of miles (perhaps obtainable from MOT or service records).
- How much use you make of trains, buses and planes (and what sort of lengths of flight).
- How and to what temperature you heat your house and what sort of electricity tariff you are on (more complicated calculators will want your actual consumption figures from your bills). Also, which energy saving steps do you take.
- The 'stuff' section just wants a brief insight into your consumption and recycling habits (again other sites ask more detailed questions and will therefore give a more accurate answer).

After progressing through the questions you will receive an estimate of your footprint and how it breaks down between the four categories. There is also the opportunity to find out more about things you could do to reduce your impact.

The National Energy Foundation calculator ([NEF | - Simple Carbon Calculator \(carbon-calculator.org.uk\)](https://www.carbon-calculator.org.uk)) will give you a more detailed answers on your building and transport energy values if you want to explore these further and are able to provide the detailed energy consumption and transport mileage information their calculations require.

The Carbon Independent calculator ([Carbon footprint calculator \(carbonindependent.org\)](https://www.carbonindependent.org)) poses 11 questions, although some of these are multi-part and gives you a CO2 figure answer for each which perhaps makes it easier to see where there might be the most room for emission reductions.

For a detailed look, the EcoChurch literature suggests you might try Climate Stewards ([Offset - Climate Stewards](https://www.offset-climatestewards.com)), although do note this a website offering to sell you offsets which, in general, as noted on the CAT website, are not without controversy.

You may find that these calculators produce somewhat different answers, partly because of the differing questions, but they will all hopefully give you some insight into your household footprint.

WWF Footprint Calculator - Introduction

The WWF Footprint Calculator ([WWF Footprint Calculator](https://www.wwf.org.uk)) is divided into four sets of questions covering common areas of individual consumption. 'Food' covers diet, food waste and buying habits. 'Travel' covers personal and public transport usage for leisure and work, and flights. 'Home' covers energy type and usage in the house and the presence of energy-saving measures. 'Stuff' covers the purchases of consumable items. Each section can be examined further to help individuals see what they can do to reduce their footprint. First, food with four questions.

WWF Footprint Calculator - Food

Q1. How would you best describe your diet?

The figures used are for the average UK diets (from ONS and DEFRA data) for each profile and an average calorific intake so can be interpreted more as guidance than absolute emissions figures for the individual. Beef is the most impactful meat in emissions terms so 'no beef' averages less emissions than 'meat in some meals'. We can assume that if none of that 'some meat' is beef your emissions would be lower. A few years ago the BBC provided some accessible data ([Climate change food calculator: What's your diet's carbon footprint? - BBC News](https://www.bbc.com/news/health-2015-05)) that will easily let you compare the emissions of protein sources and other dietary elements.

Q2. In a week, how much do you spend on food from restaurants, canteens and takeaways?

This figure is multiplied up to a yearly figure (so you might be better more realistic dividing a monthly figure by four than looking at the last week in isolation) and then multiplied by the 'catering services' conversion factor calculated

using the UK consumption emissions data ([UK and England's carbon footprint to 2019 - GOV.UK \(www.gov.uk\)](http://www.gov.uk)). It is more impactful than eating at home.

Q3. Of the food you buy how much is wasted and thrown away?

Around 30% of the food bought in the UK is thrown away. This question reduces the impact of users who consciously try to reduce their food waste. If the user selects 'none', their total food impact is reduced by 30%, 0-10% reduces their impact by 20%, 10-30% keeps the figure as it is because this is the UK average and more than 30% increases the impact by 10%.

Q4. How often do you buy locally produced food that is not imported to the UK?

The answer here is combined with the answer to the first question. Apparently the average UK diet is 45% locally (UK) sourced. For this question a lot is classified as 75%, some 60%. For each diet type (Q1) the emissions factor is different but more local will be less emissions. Food that is in season will generally result in a lower footprint but is not explicitly considered separately from buying local.

In summary, the largest footprint (4.77tCO²e) is generated by eating a lot of meat, spending the most on catering, wasting food and buying imported products. Being vegan, not buying catered food, wasting nothing and buying local gives the lowest footprint (0.86tCO²e).

To give some indication of the food footprints of different diets, assuming £1-£10 spent on eating out, 0-10% of food is wasted and 'some' food is locally sourced, they will come out according to the methodology notes ([WWFFootprintCalculator-MethodologyDocument update VH.docx](#)) as:

- meat lover 2.43 tCO²e/year
- average 1.82 tCO²e/year
- no beef 1.80 tCO²e/year
- vegetarian 1.41 tCO²e/year
- vegan 1.15 tCO²e/year.

The easiest steps to take? Often suggested are eat less meat and dairy, eat local in season produce and reduce waste.

WWF Footprint Calculator - Home

Many of the answers to these questions are using average applicable figures from historical data collected by the Energy Savings Trust(EST). Their website ([Energy Saving Trust](#)) has many energy saving tips for the home and a low carbon travel section.

Q1. What kind of house do you live in?

You may wish to use an alternative calculator that take accounts of your specific gas and electricity usage levels from your utility bills rather than these more generic guideline figures.

Q2. How many bedrooms does your house have?

Larger houses will be expected to use more energy, although these days more aids than ever are available to individually manage room temperatures on central systems.

Q3. How many people (aged 17 and over) live in your house?

This will determine how many to split the 'house' footprint between.

Q4. How do you heat your home?

Most of us will probably answer gas here. This will give us greater emissions than electricity or heat pumps (which do also require electricity), hence the talk of measures to try and get us away from that dependency in search of emission reductions.

Q5. Is your electricity on a green tariff?

Some emissions are associated with the transmission and distribution of grid electricity but otherwise this calculator takes the market-based attitude that renewable tariffs equate to lower emissions.

Q6. Do you regularly turn off lights and not leave your appliances on standby?

The calculator considers that reliably turning off lights and appliances reduces the impact of lights and appliances by 15%.

Q7. How warm do you keep your home in winter?

Broad temperature bands are given, but by turning down your central heating thermostat by just 1°C you could reduce the energy you use for heating by 10%.

Q8. Which of these home energy efficiency improvements are installed in your home?

This uses figures from EST on average savings that the energy saving measures can make. In the calculator the biggest impact is from loft insulation which reduces the heating impact by 30%.

Your home impact can range from 0.41tCO₂e to 15.13tCO₂e depending on your answers.

The easiest steps to take? In particular with the recent rise in energy prices there is a lot of information around about how to save energy at home. The EST is good established source. If your house has a relatively recent Energy Performance Certificate (EPC) (Gone astray? You should be able to find it at [find-energy-certificate.service.gov.uk](https://www.gov.uk/find-energy-certificate)) the information in it should still be applicable.

WWF Footprint Calculator - Stuff

Q1. In the last 12 months, have you bought any of these new household items?

The stuff section of the calculator uses conversion factors from the UK emissions account alongside user reported spends on consumable goods. Average prices for each item are used and category conversion factors applied to estimate the impact of the energy used in producing these items (hence items bought second-hand are not included).

Q2. In a typical month, how much do you spend on clothes and footwear?

Questions 2 to 6 continue to use COICOP (Classification of Individual Consumption by Purpose) category conversion factors to calculate an emissions estimate for the various consumption categories. Only include items bought new.

Q3. In a typical month, how much do you spend on your pets and pet food?

This includes pet food, vet and grooming products, kennels, cages, litter etc.

Q4. In a typical month, how much do you spend on health, beauty and grooming products?

This should include services such as haircuts as well as the physical products you purchase.

Q5. In a typical month, how much do you spend on phone, internet and TV contracts?

This may include multiple subscriptions that you need to total.

Q6. In a typical month, how much do you spend on entertainment and hobbies (sports/gym, cinema, books, newspapers, gardening, computer games)

Another adding-up exercise that then uses an average emissions figure for a spread of categories (more complicated footprint calculators that split your consumption into more separate categories will give a slightly more accurate answer).

Q7. Which of these types of waste do you recycle and/or compost?

The impact of recycling on emissions cannot currently be realistically calculated but the impact of a product that is made from recycled materials has already happened and recycling it does not lessen that initial impact. However, kitchen and garden waste can be composted and at the larger scale available to local authorities used to generate renewable energy and recycling materials rather than extracting more raw materials will have environmental benefits. There are these reasons and more beyond your carbon footprint to recycle.

Your 'stuff' impact can range from 0.76tCO₂e to 3.06tCO₂e depending on your answers.

Unfortunately, there is more to add. The UK's consumption-based account, or carbon footprint measures the greenhouse gas emissions of both household and government consumption. Government consumption covers spend on roads and other construction, education, defence, health and other expenses involved in running the country. This impact is shared by the 68 million residents of the UK meaning that there is a portion of each individual's footprint that represents government spend. For the year 2018, this impact worked out as 2.35tCO₂e per person.

The easiest steps to take? For clothing in particular buy a well-made expensive item that will last rather than a constant flow of cheaper items and consider second-hand. For appliances more energy-efficient items are often more expensive but may also be more durable and cheaper and less impactful over their lifetime.

WWF Footprint Calculator - Travel

Q1. What kind of vehicle do you travel in most often as driver or passenger? (if any)

Q2. Which of these best describes the vehicle you use most?

Q3. How many hours a week do you spend in your car or on your motorbike for personal use including commuting?

Questions 2 and 3 are not applicable to those who only ever walk, cycle or use public transport.

The answers to these questions use average figures for vehicle types and journey distances to calculate emissions. You can find other footprint calculators that take mileage and other details from you that may be more precise, but this will be in the right 'ballpark' and give you a good idea what role travel plays in your carbon footprint. Car occupancy rate is taken at 1.6 to calculate individual emission shares. If you are on a renewable electricity tariff or have solar panels (declared in 'home' section), you will get an emissions reduction for electric and plug-in hybrid cars for an assumed 80% charging at home.

Q4. How many hours a week do you spend on the train for personal use including commuting?

Q5. How many hours a week do you spend on the bus for personal use including commuting?

The answer to these will again use average figures to estimate emissions. They are less than equivalent travel by car.

Q6. In the last year, how many return flights have you made in total to the following locations?

There is a limited selection of different destinations here as again it is only a 'ballpark' figure that is provided. Flights generate a lot of emissions.

Q7. What percentage of your flights do you offset?

There is some controversy about the practical validity of quite a lot of offsetting and in reality only so much to go round. It is advised to ensure that any offsets are transparent and recognised certified carbon offsets. Flights are probably one of the most optional part of your emissions to offset and easier to avoid than many other emissions.

Your travel impact can range from 0.005tCO₂e not using any powered transport to well over 100tCO₂e/year for frequent flyers.

The easiest steps to take? Avoid flights. [The Man in Seat 61 | The train travel guide](#) is good for train travel, St Pancras International easy to access by rail from Bedford and much of Europe is not unrealistic and can include interesting stops on the journey. Try to use public transport, walk and cycle locally. You can reduce air pollution as well as carbon emissions with your travel choices.

LED Lightbulb Saving Calculator – how much can LEDs save?



	Traditional 60W	LED – 7W	Saving
Energy used (4 hours/day)	87.6 kWh	10.2 kWh	77.4 kWh
Running cost / year (34p/kWh)	£29.78	£3.47	£26.31
Avg. UK grid emissions (kg of CO ₂) based on 265g/kWh	23,2	2,7	20.5

LED lightbulb payback period: 3 - 4 weeks !!
Great for your pocket & the environment

A single LED bulb saving 20.5 kg of CO₂ is equivalent to one person not travelling...



119km



566km



3,869km



540km



136km

Home heating... where does it all go?

Roof: 25% Is your roofspace insulated?

Today 270mm minimum thickness or roofspace insulation is recommended. The cheapest method is blanket insulation - typical blanket insulation material costs:

- Terraced house: £150
- Semi-detached house: £250
- Bungalow: £400

Typical 2 year payback period



Walls: up to 35%

Can we improve this...?

Well, it depends upon the age of the house.

- Pre 1950s – solid wall construction dominant. Can be insulated internally or externally, but not an easy task
- 1950-60s to 1980s cavity wall construction was dominant. However, cavity wall insulation was not common until 1980s.
- 1980s onwards – cavity wall insulation likely to be present

Floor: 15%

Exposed floorboards are beautiful, but 15% of your heat disappears...!

Home heating... where does it all go?

Windows: up to 25% Are your windows...

- Draughty? Add draught proofing or, for double glazed units, change the rubber seals or brushes.
- Double glazed with condensation? Change the glazing unit
- Single glazed? An upgrade to double glazing can save up to 64%.
- Additionally, windows with coatings can reduce heat retention in Summer:



U Value (W/m^2K) measures the ability of a material to transfer heat

Material	Typical U-value in W/m^2K
Single glazing	4.8 - 5.8
Double glazing	1.1 - 1.8
Triple glazing	<1
Solid brick wall	2
Cavity wall with no insulation	1.35
Insulated wall	0.18
Solid timber door	3

Ethical Investment

If you hold stock market investments through funds in an ISA or another investment vehicle you can probably exercise some choice as to how your money is invested.

As the holder of a bank account you can, as with other goods and services you buy, consider the provider's ethical policies when making purchase and usage decisions.

The UK's first ethical funds were launched about 40 years ago by the Quakers and Methodists, to avoid their money being invested in areas contrary to their beliefs. They did this by explicitly excluding investment in companies involved in areas such as tobacco, alcohol and arms manufacture. More recent concerns include pay-day lenders' affordability checks, overseas labour force exploitation, and carbon emissions. It should be easy to find out if a fund operates an exclusion policy, but there is some variability as to which areas different funds exclude.

Environmental concerns and sustainability objectives now feature alongside activity-based exclusions. Terms such as 'sustainable investing' and 'responsible investing' have become much more widespread and of greater interest, particularly among younger investors. ESG factors (Environmental, Social and Governance) consider the risks and opportunities companies face and their operating standards in areas ranging from carbon emissions and climate change to workplace health and safety and boardroom diversity matters. Unfortunately, it can be very difficult to establish which financial companies and funds consider which factors and where their relative priorities lie; there are examples of 'green-washing' as consumer interest in investments reflecting their sustainability concerns grows. New regulations on how funds can be described to consumers are expected soon.

In contrast to exclusions, an investment model, sometimes known as impact investment, has emerged. This looks to the future and invests in companies that focus on delivering positive environmental or social outcomes such as renewable energy or universal access to essential resources. These objectives are sometimes linked to the United Nations Sustainable Development Goals.



Another view is that a 'best in class' approach can be taken where, for example, investment is still made in the oil industry but in the companies that are considered to be taking more steps to be sustainable than their competitors. Here governance factors also come in to play with big investment companies able to raise issues with and influence company boards and wield their collective voting power at annual meetings.

If you are not one of a declining number belonging to defined benefits pension scheme (e.g. where your pension will be determined by your length of service and final salary), you probably belong to a defined contribution scheme where your pension will be decided by how much you pay in and how well the underlining investments, over which you may have some influence, perform. Often your money will have been put into a default fund, but many person provisers also offer ethical options. These are often officially characterised as more risky simply because they do not have the entire investment universe open to them, however there is also great variability in the performance of different 'normal' funds.

"You and Your Money" is a short guide from A Rocha that explores the different elements of your finances where ethical options may be available to you and includes links to online sources of further information on these.