
Ethical Investments

A guide for our church community as part of our Eco Church journey

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Why Ethical Investment Matters

As Christians, we are called to care for creation, seek justice, and love our neighbours. The way money is used—whether personally or as a church—has real-world impacts on people, communities, and the planet.

Investments are never neutral. They can:

- Support industries that harm the environment or exploit people
- Or help fund solutions like renewable energy, affordable housing, and sustainable agriculture

Choosing ethical investments is one way we live out our faith in practical terms. It aligns our financial decisions with our values and our commitment to stewardship of God's creation.

"Where your treasure is, there your heart will be also." (Matthew 6:21)

What Ethical Investment Means

Ethical investment (sometimes called *responsible* or *sustainable* investment) is about considering more than just financial return. It includes the impact investments have on:

🌍 **The Environment**

- Climate change and carbon emissions
- Pollution and waste
- Biodiversity and conservation

👥 **Society**

- Human rights and labour conditions
- Fair wages and supply chains
- Community wellbeing

🏛 **Governance**

- Corporate transparency
- Ethical leadership
- Accountability and anti-corruption

This is often referred to as **ESG** (Environmental, Social, Governance) investing.

Common Approaches to Ethical Investment

1. Negative Screening (Avoidance)

Avoiding sectors such as fossil fuels, arms, tobacco or gambling.

2. Positive Screening (Supporting Good)

Investing in organisations making a positive difference (e.g. renewable energy, social housing).

3. Engagement

Using shareholder influence to encourage better corporate behaviour.

4. Impact Investing

Investing specifically to create measurable social or environmental benefits.

UK Ethical Investment Options

There are a number of well-established UK organisations offering ethical investment options suitable for churches, charities, and individuals:

Church and Charity-Focused Providers

- **CCLA Investment Management**
  Works closely with the Church of England and manages funds used by many churches. Their approach is guided by Christian ethical principles and long-standing responsible investment practices. (CCLA)
- **Epworth Investment Management**
  Specialises in ethical investments for churches and charities, with a strong focus on issues like climate change, modern slavery, and social justice. (Epworth)
- **Central Finance Board of the Methodist Church**
  Manages Methodist Church investments, applying clear ethical exclusions (e.g. arms, gambling, pornography) while engaging with companies to influence change. (The Methodist Church)

Church of England Guidance

- **Ethical Investment Advisory Group**
  Provides theological and practical guidance on ethical investing for Church of England bodies, helping ensure investments reflect Christian values such as caring for creation and supporting the common good. (Church of England)

These organisations can be a helpful starting point for churches looking for aligned, trusted investment approaches.

Options for Individuals (UK)

Many mainstream UK providers now offer ethical choices:

- Ethical ISAs and pensions (often labelled ESG or sustainable funds)

- Investment platforms offering ethical fund filters
- Specialist ethical banks and funds

Examples include providers offering:

- Fossil fuel-free funds
- Climate-focused investments
- Faith-based or values-based portfolios

How to Get Started

1. Reflect on Your Values

- What issues matter most? (climate, poverty, justice, etc.)

2. Review Current Investments

- Church accounts, reserves, pensions
- Ask providers what your money is currently funding

3. Explore Ethical Options

- Consider switching to providers or funds with clear ethical policies
- Use guidance from church bodies where available

4. Ask Questions

- “Do you invest in fossil fuels?”
- “What exclusions do you apply?”
- “How do you measure impact?”

5. Take Gradual Steps

- Start with new funds
- Transition existing investments over time

As a Church Community

As part of our Eco Church commitment, we aim to:

- Review our investments regularly
- Align financial decisions with Christian values
- Be transparent and accountable
- Encourage learning and action across the congregation

Challenges and Considerations

Ethical investing is not always straightforward:

- Definitions of “ethical” vary
- Some funds balance ethics and returns differently
- Full transparency is not always possible

The aim is not perfection, but **faithful and informed choices**.

A Final Thought

Ethical investment is about more than money—it is about impact, responsibility, and hope. By aligning our finances with our faith, we play a small but meaningful part in God’s work of renewal.
