Sentinel

Guardians of your wealth management

Money makes the world go round

Your investment choices can change the world

ROUSE
INTELLIGENT FINANCIAL PLANNING

Welcome

There are many ways we can, as individuals, reduce our carbon footprint: from re-usable shopping bags, recycling and composting, to eating less meat, using electric cars and switching to renewable energy. But are these small gestures enough?

The finger has increasingly pointed at big businesses and countries that rely on fossil fuels as where the root of change needs to be. As the COP26 conference highlighted, the financial services sector has a huge responsibility to drive the change needed in the way business engages with money across the globe.

Environmental, Social and Governance (ESG) investing is significantly on the rise as more people realise they can take control of where their money is invested and that by doing this they have the power to effect positive change on the financial services sector. In this edition of Rouse: Sentinel, we want to show you that it's easy to be green.

Our mission

To change lives for the better

This is the anchor for everything we do. It is what we measure any suggestions or management decisions against, always keeping our clients at the heart of the process.

Our philosophy

We feel we provide a good service to our clients and, judging by the feedback we receive, we are actually achieving this. We believe we are good employers, again based on feedback from our team members, and illustrated by the length of time many team members have worked with us.

But we always want to be better

Our vision

To be a great business

We have a vision for the continuing evolution of our business that focuses on how our team can be motivated, and driven, to provide a unique service to our clients.

Our core values

- **Do the right thing**
- **Be open**
- **Look after each other**
- **Share the good**

Our core values are principles and beliefs at the heart of our culture and brand.

They are the guiding tenets that align our day-to-day work with our vision.

Contents

What is ESG investing?

A look at the wider area of Environmental, Social and Corporate Governance

ESG investing refers to investing that prioritises environmental, social, and governance factors or outcomes. Also known as socially responsible investing, or impact investing, it's widely seen as a way of investing sustainably, meaning investments are made with consideration of the environment and human wellbeing, as well as the economic outcome.

The principles of ESG investing aren't new but the scope has broadened. The screening focus has shifted from exclusion to instead assess the positive impact a company might have on the world. Environmental criteria consider how a company behaves in terms of environmental impact – such as regarding climate change. Social criteria examine how it manages relationships with employees, suppliers, customers and communities. Governance deals with a company's leadership, board composition, alignment with stakeholders and stakeholder rights.

The United Nation's 17 Sustainable Development Goals (SDGs, illustrated overleaf) are intended to measure the positive ESG impact of the companies in which they invest. These 17 SDGs are further broken down into 169 targets with 232 indicators. As ethical investing can mean different things to different people, this initiative provides a universally recognised set of actions to provide a standard from which to address the global challenges of poverty, inequality, climate change, environmental degradation, peace and justice

"The question is no longer whether climate change and other ESG issues matter to the financial services sector but how it will address them."

Ellen MacArthur Foundation

Sector growth and COP26

Over recent years there has been significant growth in the sector as organisations and individuals wake up to the links between environmental, social and economic acts. The recent COP26 world climate conference has shone the spotlight on ESG investing and placed significant responsibility at the door of big business – and individual investors are beginning to recognise the power they have to effect change. Market uncertainty in the pandemic also led more investors to turn to ESG funds for increased resilience.

Investor demand has been met with increased action by businesses on ESG issues – and as a result, we are gradually seeing higher returns.

Benefits and limitations of ESG investing

The positives to be derived from ESG investing go beyond straightforward ethics. With climate change currently being top of the agenda for everyone and the increasing awareness of the power investors have to drive the change, it has led to a paradigm shift in focus for investors and businesses to think of other things besides returns and profits.

The social elements aim for greater diversity in company boardrooms and given retail investors greater choice in investments that reflect their ethics.

However, there are drawbacks to ESG investing. While the overall mindset has changed, ESG investing should continue to evolve over time. The UN's 17 SDGs is the framework to assist the evolution but this has its limitations. For example, just screening for the best ESG companies won't show the whole picture – which is why it's important to talk to your Financial Planner about where you would like your money invested. The granular research within the SDGs is where the real change will happen.

Ethical investing:

what happens to your money when you apply ESG filters to your investment profile?

Having decided you want to avoid investing in companies that do not operate in a way that reflects your ethics, what's the process?

Understanding

First we get to know you. We need to work with you to get an in-depth understanding of your needs so we can guide you through the process. Risk questionnaires are a recognised tool for assessing attitude to investment risk and we use these at our initial meetings. Where you sit between wanting a favourable outcome and the risk of an unfavourable one is known as risk tolerance; the extent to which a proposed financial plan can withstand unexpected or negative events is known as risk capacity. Our aim is to strike a balance between these two factors, alongside the aims of the investor.

Time

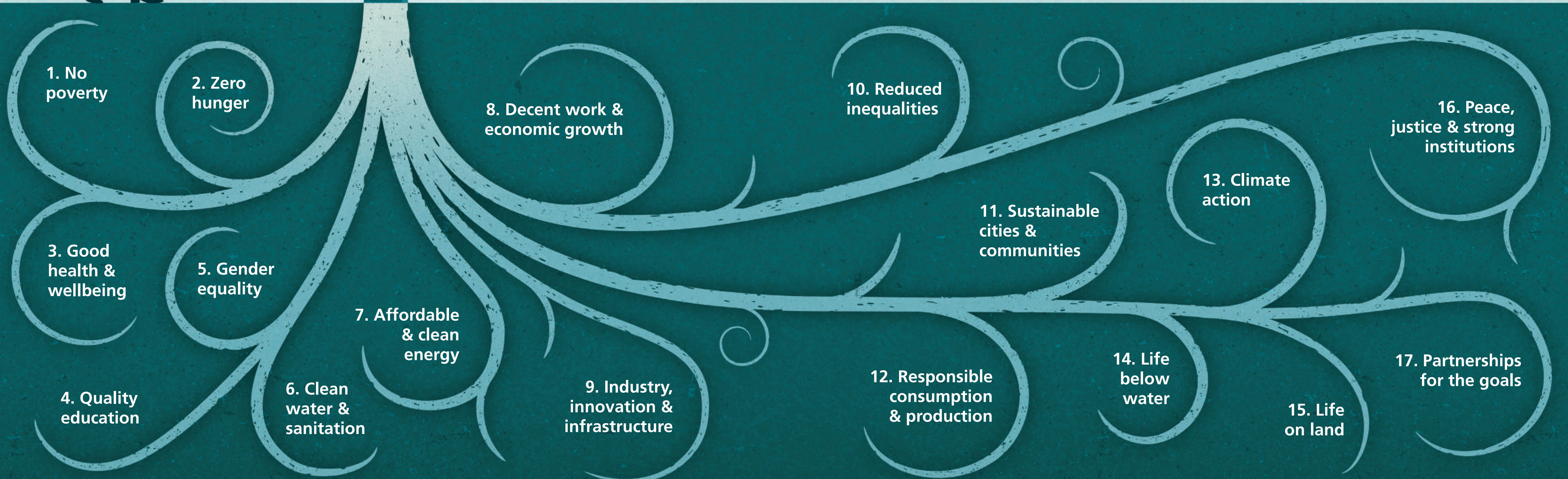
Time is the next element. How long do you expect to invest in order to achieve a particular financial goal? This is significant because an investor with a longer time horizon may be more relaxed about making riskier investments as they have the time to wait out slow economic cycles.

Ethics

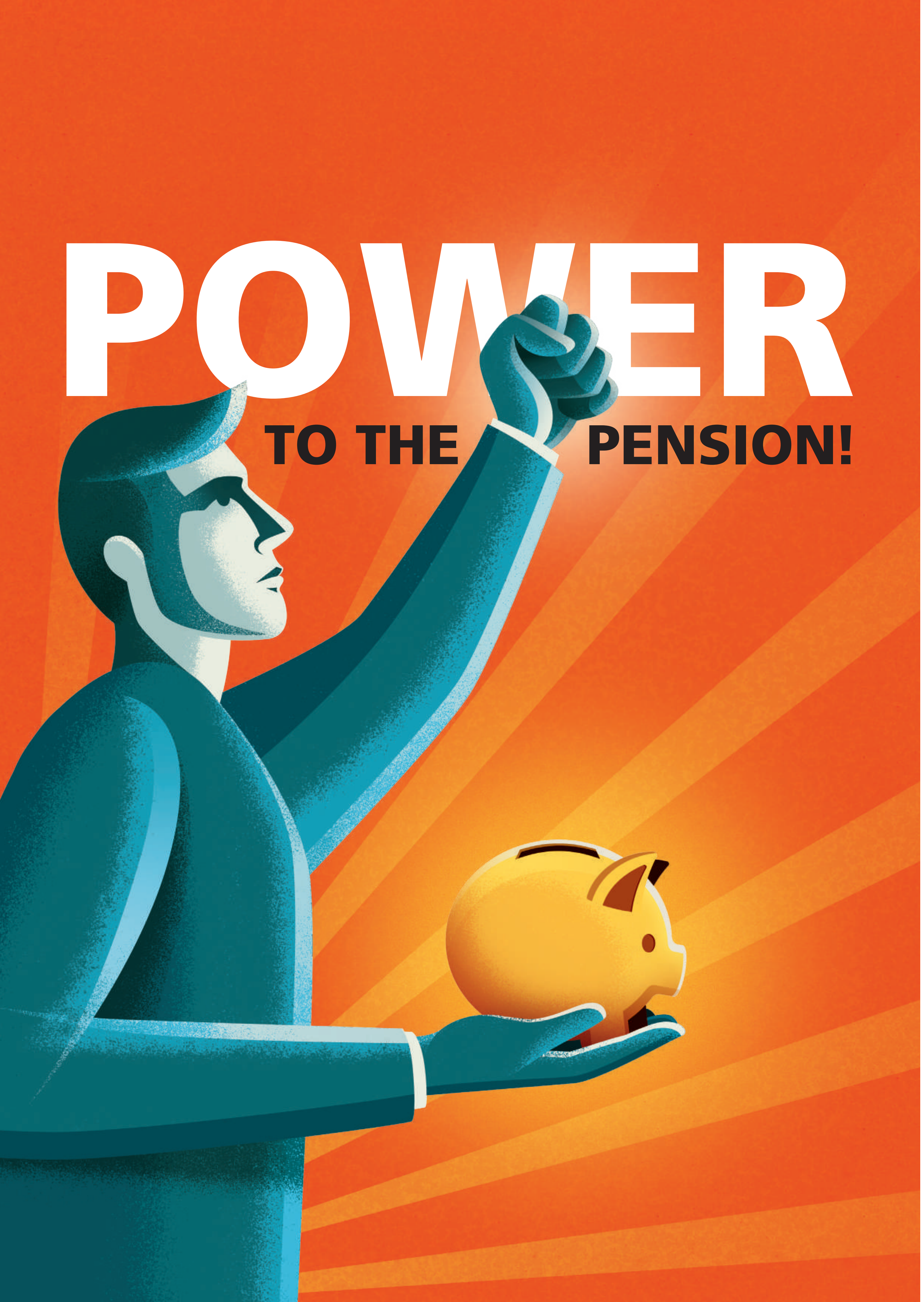
Once we've got the framework of your portfolio in terms of risk and time, we can look more closely at where your money can be invested in line with your ethics. Renewed interest in ethical investing has increased the risk of greenwashing – when a company tries to give the impression that they are more ethical than they really are – so it can be challenging to ensure your investment choices meet your expectations.

The UN's 17 Sustainable Development Goals (SDGs) provide a common framework to measure against. Rather than excluding unethical investments, the SDG filters look to attribute scores to companies based on their Environmental, Social and Governance (ESG) impact. The filters screen to a granular level so as to establish whether the company's score reflects the way it operates.

By choosing companies that have a positive impact on the world you can not only be a part of that company's ethical journey but you can also influence less ethical companies to clean up their acts.



POWER TO THE PENSION!



Arguably the biggest environmental impact you can have as an individual involves your money. From the cash in your bank to the way you save for your retirement, your financial choices can change the world – and your pension savings are top of the list.

There are trillions of pounds invested in UK pension funds and it's quite likely most people don't think about where their money goes and its potential impact on the environment, or other lives around the world, when they save for their retirement. We know many of the significant changes need to come from big business and not individuals if we are to save the planet, but we can have a hand in reshaping the priorities of those businesses by being selective about where we put our money.

> **'Changing my pension (to ensure it's invested in line with the goal to hold global temperature rises to 1.5C) is the biggest change I have made for the climate. It's 21 times more effective* than changing your energy provider.'**
>
> Richard Curtis (film maker and co-founder of campaigning group Make My Money Matter)

You have more power than you might realise

It's easy to think you're a passive player when it comes to where your pension is invested but saving for your retirement is exactly the same as any other investments. The same goes for stocks and shares ISAs: you can choose to filter out investments that don't reflect your ethics. If your pension savings are solely in workplace schemes it is still possible to take control of where your money is invested – you will need to talk to your employer though to see what can be done. The important point is that you are in control and your financial choices will have a significant impact on the race against climate change.

Most people saving in a private, or workplace, pension fund would not consider themselves investors. But they are – and as a result many people end up as accidental investors in the very practices they condemn simply through not thinking about what happens to their money when they start saving for a pension.

Climate change has risen to the top of the agenda for all of us with many people opting for a greener lifestyle. From going vegan so as to reduce the environmental impact of meat and dairy farming (not to mention addressing animal welfare), and walking or cycling short journeys rather than driving, to perhaps giving up flying. These are all good, positive changes, but as research issued earlier this year by the ethical bank Triodos found: 'few (Britons) recognise the impact that switching their finances to greener suppliers can have.'

Because the investment sums involved in pension funds are vast, this is where you can effect the biggest change.

Giving your ethical financial choices the green light

The United Nations' 17 Sustainable Development Goals (SDGs) take a granular approach to measure the positive impact of companies. However, everyone would prioritise the 17 SDGs differently. The increasing opportunity and interest in ethical investing means the edges of what could be included in an ethical portfolio can become blurred. Many fund managers are keen to capitalise on this investment theme and we are seeing some funds claim to be ESG solutions when in reality the environmental benefit is significantly lower than one might expect. Such is the scale of businesses giving the impression that their products are more environmentally friendly than they really are, a word has been created to describe the process: greenwashing. It's important to understand the construction of Environmental, Social and Governance (ESG) funds so you know which SDG it's targeting and how it hopes to satisfy the criteria.

Start by talking to an Independent Financial Planner about aligning your pension savings with your ethics. The Investment Committee at Rouse Limited helps provide the wider picture to ensure all investment portfolios are kept in line with aims, ethics and attitude to risk. We can help you understand whether the fund you want to invest your pension in is really an ESG solution.

*www.makemymoneymatter.co.uk/21x

Practising what we preach

Rouse ESG commitments

We're aware that it's all very well encouraging you to make more ethical choices when it comes to your money but we need to turn the spotlight on ourselves too.

Environmental

- **Horizon Collaborate**

The biggest shift in the way we work came when we moved to a more secure online communications solution. We were ahead of the curve in this respect when everyone was required to work from home as we had already been improving and developing our communication system. This meant we were able to respond swiftly to the changing situation while continuing to provide a secure, seamless service to our clients, remotely. Through this time the number of car journeys made by us as a firm was significantly reduced. While the personal nature of our process means that travel is a necessary part, we have recognised the positive environmental impact we can have in the way we engage with clients.

- **Upgrading Nutshell, our personal finance portal**

Nutshell allows us to provide a secure hub for all your financial affairs and complements Horizon Collaborate. Using the secure online storage means we can reduce the amount of paper used in the administration of our services. We understand the need for caution regarding the storage of financial data online – and we know that cybercrime has increased enormously since March 2020. We can reassure you though that all your data is held in an extremely secure environment used by thousands of financial institutions in the UK, and bank details are stored at Yodlee, the world's leading specialist in providing secure data services.

Social

- **Looking after our team**

Our clients are at the heart of what we do – but our team is the beating heart of our business. It makes sense to ensure each member of the team is happy in their work and we try to ensure they achieve a good work/life balance.

With our relaxed but professional working environment we aim to provide a supportive atmosphere. We want our team members to be able to shape their futures and to that end we are committed to continuous professional development and provide a clear path to facilitate this.

Community engagement

The community spirit runs deep at Rouse. Whether it's by support through charitable patronage or getting stuck in and helping at community sports groups, we all try to help in some way. You can read about what we've been up to recently on the following page, or see more on the community page of our website.

Governance

- **Compliance**

Each member of the team shares a common goal: to treat our clients fairly. Financial services is one of the most heavily regulated sectors but we have always recognised that by looking after the interests of our clients, we can all expect a positive outcome.

- **Regulation**

Our clients are at the heart of everything we do. Part of our commitment to treating clients fairly is by being authorised and regulated by the Financial Conduct Authority (FCA). The FCA works with the firm to understand its processes and procedures and these are then assessed to ensure they meet the standards set out. But it's not just the business itself: the FCA also assesses all key position holders in the firm such as the directors and compliance officers. The FCA will decide whether those individuals can continue to hold those positions. This is a continuous arrangement, meaning that authorised and regulated firms must maintain those standards and continue to communicate with the FCA.

This framework of regulation for financial services provided by the FCA means that consumers using an authorised and regulated firm can be confident that the firm will act to deliver good outcomes for retail clients.

Environmental, Social and Governance: you can help us improve

We are trying to focus on improving our service offering and how our business is run day to day. How our business is run is part of the Social and Governance elements of the ESG function.

With that in mind we would like to ask you a few questions:

- Are you happy with the current method of communication our team uses?
- Do you find it easy to get in touch with our team?
- Are we responding in a timely manner?
- Considering our website: is there anything we should change in order to improve your user experience?
- Would you like short, informative podcasts, accessible via the website?
- Do you have any suggestions for improvements to the website that we should consider making?

To answer these questions please visit rouseltd.co.uk and follow the link. Thank you.

Tread lightly

Can you have an ethical, sustainable retirement?

What are your plans for your retirement? Everybody dreams of the time when they can properly put their feet up but with parts of the world either on fire or flooded, the concept of old-school golden years seems increasingly tricky to visualise.

Your financial wellbeing is our priority and a significant part of that is to help you plan for your retirement. With climate change front and centre for most people it is perhaps reassuring to know that your pension savings can be part of the drive towards a more sustainable way of life.

But is sustainability in ethical terms compatible with sustainability in terms of making sure you can save enough and your money lasts throughout your retirement? Commentators note that the Environmental, Social and Governance (ESG) sector is going through a period of significant growth. With the UN’s 17 Sustainable Development Goals (SDGs) providing the framework for ethical investing, and consumer knowledge and interest in how they can be part of the change driving that sector growth, it’s no longer a case of having to accept lower returns if you align your savings and investments with your ethics.

Retirement is one of the biggest changes in your life and improving the financial outcome for this can be a challenge. It’s a two-stage approach because the journey doesn’t stop when you reach retirement. Your strategy needs to allow not only for the accumulation stage but also, once you’re in retirement, how to receive an income sustainably from the funds you’ve built up. Arguably this is the greater challenge: how to draw an income from your investment sustainably, particularly since many of us will be in retirement for around 30 years.

Diversify, evaluate, know your options

Lifetime cash flow forecasting can help you find out if your financial situation will allow you to fund your current life (including supporting any dependants) and be able to afford to put your money in another savings vehicle (away from your pension savings), such as an ISA.

If your only pension saving is via auto-enrolment it is worth considering a private pension as well, particularly if you have some years to go before retirement.

Evaluating your current situation allows you to consider how you will continue to fund your life as time goes on; you might need to get used to a different pattern of income as well as a different amount. Work out what your costs might be in retirement: include your living costs as well as how much extra you might like to spend on yourself. Decide if your home will play a part in shaping your future: for instance, would you need to consider Equity Release?

Take a moment to think about your values and beliefs. If you looked deep into your retirement fund, would you be comfortable with what you saw? Saving for your retirement doesn’t mean being on autopilot – you can take control. Your Financial Planner can help you with identifying the funds that not only align with your ethics but that could give the greatest opportunity for sufficient returns so you can sustain your retirement income for as long as you need it.

'Care isn't like the NHS so you don't get it for free.'

Caroline Abrahams, Age UK Charity Director

Don't get caught out:

the importance of planning for later life

Recent research by Which? suggested that a financially comfortable retirement required £26,000 a year for a couple and £19,000 for a single person household. But even with auto-enrolment, many over 50s don't have a pension of any kind and will be relying on the state pension. The good news is it's never too late to start planning and saving for your retirement.

But it's easy to focus on the fantasy of retirement and think only in terms of our later years being lived in good health. We didn't need a global health crisis to show us this is quite often not the case. We hope we won't need residential care but it's wise to consider all scenarios as we age.

Most of us resent the thought of having to pay for care if we do need it - but social care is rarely free. The amount you might have to pay depends on the level of care you might need and your assets.

With the estimated median wealth of over 65s in the UK at £220,00, funding the cost of care is becoming an increasingly important part of financial planning for life.

Currently if you have assets over £23,250 you will have to pay for your own care. The local authority carries out a means test to establish how much you might need to pay towards your care fees. They will look at your capital and income, and usually this includes your home. Some people consider giving their property or other assets to someone else to avoid it being included in the means test. However, the gift may be ineffective as the local authority has wide powers to set aside gifts (without time limit) on the basis they were made to deprive yourself of capital to avoid payment of care fees.

However, the government has long-planned changes to the health and social care system, scheduled to take effect from Autumn 2023 including: a proposed cap on care costs, some state funding if you have assets of less than £100,000 and full state funding if you have less than £20,000. But the landscape is shifting constantly, so it makes sense to put plans in place that ensure you have enough to live on, and pay for care if necessary, but that also safeguard your assets for your dependants.

Cash flow forecasting can help you understand how to meet your financial objectives throughout your life. This is particularly important with retirement planning and planning for later life in general. With the help of cash flow forecasting we can look at the options you might have for paying for your own care, should it be necessary. This could allow you to consider different routes for paying for care while seeing what the impact of each option would be on your finances. Options could include:

- Using your pension or retirement savings via drawdown: depending on your age, circumstances and whether you have savings that can be moved to a drawdown product (if you're not already using one), you could use income drawn from your pension fund
- Your investment income: it could be possible to use some of your investment income to help fund care fees
- Selling or renting your home, or using an Equity Release product to release a chunk of cash
- Finding a long-term care insurance product
- Using a trust within a Will to protect your assets – remember, trusts are legal arrangements and require input from a solicitor and tax specialist.*

On average we spend about 30 years in retirement: that's a lot of living to do, so it makes sense to get things organised and take steps to ensure you won't run out of money whatever life might throw at you. Later life planning can include ensuring your Will accurately reflects your current circumstances and putting Powers of Attorney in place with a trusted family member or friend, as well as allowing for the possibility you might need residential care.

Pandemics aside, on average we're living longer and this increases the likelihood that more of us will need some kind of care as we age so it makes sense to factor this into your wealth management for later life.

*Please note: Rouse Limited are not tax specialists but we always make every effort to ensure our recommendations are appropriate for you from a tax perspective. If you are at all concerned you should seek confirmation from an appropriately qualified tax specialist.

Cash flow forecasting:

Keeping our eyes on your future

Legacy, sustainability, affordability: words that, when applied to our finances, generally just mean one thing: have I got enough money and will it last?

Lifetime cash flow forecasting is just one of the methods we use to create the broadest picture of your existing financial situation and project it into the future while considering the ideal financial road you'd like to take.

If you want to get an idea of what the future might look like, you need to start with the here and now. Lifetime cash flow forecasting allows you to take an honest look at your current wealth and see clearly how life decisions made now will affect your finances over any given time frame.

We are often asked questions such as: how much money can we spend/give to the children but ensure that we don't adversely affect our own financial future?

Without a crystal ball, no-one can say for sure. However, using what we do know, and making some assumptions, we can put together a plan. First, we need to know about your current income, expenditure, capital and liabilities, and then we need to ask ourselves some basic questions. The easiest way to illustrate this is with a case study.*

Case study

Mr & Mrs Jones (69 and 68)
• Mr Jones has state pension of £9,000
• Mrs Jones has state pension and single life annuity of £14,000
• Cash, investments and drawdown pots total £350,000
• House worth £400,000
• No liabilities
• Regular expenditure £1,850 per month (£22,200 a year)

Q. Are expenditure needs met now?

A. Yes. Mr & Mrs Jones's expenditure needs are currently being met from the state pensions and annuities with a small surplus.

Q. Could expenditure needs be met from either spouse's income in the event of one dying or needing care?

A. Again, the answer to this question is yes, but in this case we would expect that the survivor/partner who is not in care will need to draw from the capital. We therefore need to make assumptions about the required level of expenditure of the survivor/partner not in care, and the average rate of growth on the capital.

With cautious assumptions (of no reduction in expenditure and capital increasing in line with inflation only), modelling suggests the capital would likely sustain either spouse beyond their likely life expectancy (84 for Mr Jones and 86 for Mrs Jones using Office of National Statistics data). However, we tend to be more cautious and plan for everyone to have enough money to last them at least until they reach 100.

Q. How much should be ring-fenced for care?

A. We understand that somewhere between 33% and 50% of individuals will need care at some point in later life. Research by Age UK and BUPA indicates the average length of stay in residential care is between 20 and 28 months, and that only 10% of care residents stay more than six years.

As an example, on the Isle of Wight, our understanding is that residents are contributing around £50,000 a year towards the cost of their care in the nicest care homes.

Using this data, we can then make some assumptions about the cost of care for Mr & Mrs Jones. We generally assume both partners need care, and that they will do so for five years. This is likely to be overly cautious, particularly with the forthcoming cap on care costs and anticipated charge for daily living expenses, but we think that it's better to ring-fence too much than too little, especially until we see how the new legislation works in practice.

Based on an assumed £50,000 annual cost, we get the following care ring-fencing amount:

Mr Jones: (£50,000-£9,000) x 5 = £205,000

Mrs Jones: (£50,000-£14,000) x 5 = £180,000

Total - £385,000

We find most people prefer to earmark their house, rather than capital, to cover future care needs because this way they still get to enjoy the benefit of the house, whereas you can't spend capital earmarked for care.

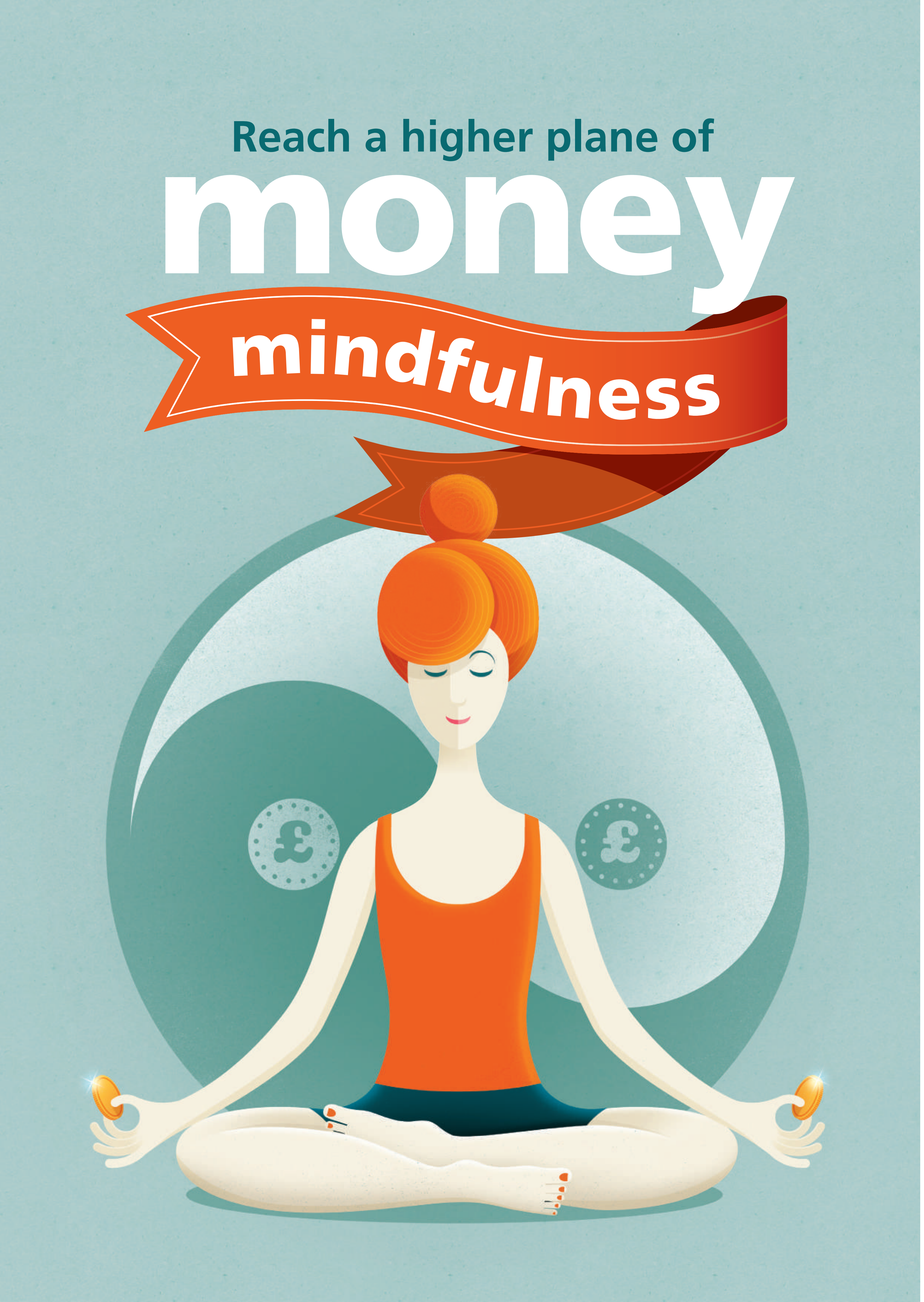
Conclusion

Mr & Mrs Jones are very likely to have enough equity in their home to cover future care needs. In the event of either of them requiring care now, the other partner would rely quite heavily on their accumulated funds, so they are not in a position to make any significant gifts to children at this time without affecting their financial security. The longer they live without needing care, the less of their capital they need to retain, so there may be the scope to spend or gift a bit each year.

*Please note: All information is correct at time of print.

As with all modelling, this represents the picture now. The situation will be different in the future so plans should always be kept under review.

The case study is for illustration purposes only. Your financial situation is unique to you. Speak to your Financial Planner if you would like to benefit from our cash flow modelling service.



Financial fitness and your mental health

Lifetime financial planning and how it helps maintain good mental health. Plus our Vulnerable Client policy

The nation's mental health has been under the spotlight recently largely, no doubt, owing to the fundamental changes we all had to make in the way we work and live. Much has been written about the various ways we can help ourselves to get back on track, from mindfulness and engaging with nature to yoga and making banana bread. But all these options have their root in helping us to feel in control. We are advocates of planning in order to stay in control of your finances and a recent study by HSBC has found that people engaging with financial advice are found to have better mental health.

According to research conducted by HSBC's insurance business, 74% of UK adults who have sought regulated financial advice are more likely to have average or above average mental health. Whereas 42% of those who haven't sought advice said their mental health had slipped below average. The same was true whether respondents reviewed their financial plan annually or had a 'comprehensive' retirement plan – in each case, around three-quarters reported better mental health.

As HSBC noted: 'Our study of 3000 UK adults confirms that financial fitness is intrinsically linked with health and wellbeing.'

The road to happiness or the root of all evil?

The answer to that question rather depends on your circumstances. Money can mean different things to different people: security and stability, a burden or an unattainable goal. But it makes the world go round so if we're to manage, we need it. So, however much we have, we need to plan how to use it to support us throughout our lives. Because feeling in control does help create a positive feeling. Knowing how much money you have (however much or little that is) and where your financial journey is leading can pay dividends in a non-financial way.

A safe pair of hands – our Vulnerable Client policy

When we talk about vulnerability, we also include short- or long-term illnesses that can affect an individual's mental health. As a firm we fully support the Financial Vulnerability Task Force and have committed to its Charter.

The Financial Vulnerability Task Force's Charter includes a requirement that we recognise that our services often involve specialist and technical financial knowledge, which places many clients in a position of dependency and imposes on us a greater moral duty to act in their best interests.

We encourage all staff to develop their listening skills and empathy along with their understanding of the factors that might indicate a client's vulnerability, so that we can be a safe pair of hands.

5 tips to help you achieve money mindfulness

1 Work out your monthly expenses

Use your bank statements to understand your monthly income and expenditure. Sort your spending into liabilities (rent/mortgage, utilities, credit card/phone payments), necessities (food, clothing travel), and luxuries (eg entertainment, a daily takeaway coffee).

2 Set your budget for the year ahead

Once you know what your monthly income and outgoings are you can set a budget. Where you can, use direct debits to make payments this can make it easier to control your outgoings.

3 Keep a regular check on your budget

Some of your outgoings might vary each month. Your budget can guide your spending and help you see where you can make savings or cutbacks if necessary.

4 Try to save for a rainy day

Transferring whatever you have left at the end of each month, however little, to a savings account eg an ISA, allows you to build up a fund for emergencies.

Developing a good savings habit is a positive step that can bring peace of mind.

5 Keep track of all your subscriptions

It's easy to let subscriptions roll on. Check all your subscriptions/ memberships and cancel any you don't use.

No more Mr Niche Guy

Investing with a conscience has never been easier

Positive impact, not exclusion

We first launched our ethical model portfolios in 2010. These were designed for investors who wished to ensure their money did not get invested in companies that derived the bulk of their earnings from alcohol and tobacco sales, gambling, pornography, armaments, and mining, or were involved in animal testing for cosmetic purposes. But their ethical and socially conscious investment choices meant that they generally had to accept a lower investment performance.

This lower performance was often attributed to the fact that, during market events, there was little change in the habits of consumers who were addicted to gambling, smoking and drinking, while government defence budgets still needed to be spent and commodities such as gold boomed. The ethical exclusions removed many of the defensive investment opportunities that existed so ethical portfolios fell further during market downturns, meaning they had more ground to make up during the good times than their agnostic counterparts and this was rarely achieved.

But the ethical investment landscape provides a very different picture today. Principles-based investing is still led by an individual's desire to ensure that their investments are not having a negative impact on humanity and the environment. However, better education and global government collaboration has shifted the focus away from exclusion-based investment and instead onto the positive impact companies are making.

Increasingly, investment managers are adopting the United Nation's 17 Sustainable Development Goals (SDGs) to measure the positive ESG impact of the companies in which they invest. Screening that previously excluded unethical investments has been replaced with filters that look to attribute scores to companies based on their Environmental, Social and Governance (ESG) impact. Our ethical portfolios now contain investment into sustainable companies that provide a positive impact, and cover specialist themes such as renewable energy.

Investment opportunity

According to the Organisation for Economic Co-operation and Development (OECD), for the economic recovery following the COVID-19 crisis to be durable and resilient, all economic recovery packages should aim to include alignment to the SDGs' long-term emission reduction goals, and factor in resilience to climate change and slowing biodiversity loss. This is in addition to the signing of the Paris Climate Agreement by nearly every country in 2015, which aims to limit global warming. Realistically this can only be achieved by reaching net zero carbon emissions by 2050 and then beginning a global decarbonisation programme.

Given the sheer scale of investment that is required to complete all of the UN's SDGs, we are excited about the investment opportunities that exist within our ethical portfolios.

We are seeing an ever-increasing body of evidence to suggest that ethical investing actually boosts returns rather than hinders them.

Although in the short term the continuing global need for carbon-based energy means our agnostic portfolio offerings may outperform their ethical counterparts, this will likely change over time. We can certainly see a future in which the only companies left to invest in are those with good ESG scores – in this scenario we would only offer an investment solution based on our current ethical portfolios.

Talk to your Financial Planner to discuss how your investments can work for you and the planet too.

We are seeing an ever-increasing body of evidence to suggest that ethical investing actually boosts returns rather than hinders them

Community spirit

A round up of the community projects we have been supporting

We love engaging with our community and there are organisations we support regularly. Each year though we try to support additional community groups, local organisations and initiatives that we feel align with our ethics and touch our hearts in some way.

In many ways 2021 was a tougher year for community groups as the effects of multiple lockdowns took their toll on adults and children, and groups endeavouring to help were running to catch up with the funding they missed out on in 2020. As always, we were happy to be in a position to help in some way.

Gurnard Thunder Under 7s Football Team

Our donation allowed the purchase of a football kit for each of the young players so they would be able to compete in their local league.

Find out more about Gurnard under 7s at gyfc.online

Andrew and Georgia with the branded hoody

Helping hockey return to the Island

We are delighted to be the exclusive 'hoody sponsor' for the IW Hockey Club, for the next two years.

Loss of funding and training facilities meant that hockey had all but collapsed on the Island. However, Steven Holbrook, IW Chamber of Commerce CEO, is hoping to return the IW Hockey Club to its former glory and has created sponsorship opportunities that will provide funding for the club, which will allow the sport to develop on the Island and support the talented kids that cannot afford the travel and premium coaching opportunities on the mainland.

Find out more about IOW Hockey Club at iowhc.co.uk

Wight Dolphins Dive Club

We were delighted to help the Wight Dolphins with a boost to their fundraising efforts to buy a new engine for their RIB.

Visit wightdolphins.com to find out more about them.

Isle of Wight Rugby Football Club

Always keen to support Island rugby we are proud to sponsor this near-100-year-old club.

The show must go on! Ventnor Fringe

The arts and entertainment industry has been particularly badly hit recently and we are delighted to continue our support of this home-grown festival that draws on the unique creativity of Ventnor and creates a platform for bright and original talent from across the UK. We extended our support this year by facilitating the first ever Audience Choice Award.

Find out more about Ventnor Fringe and how to buy tickets at vfringe.co.uk

Independent Arts: Wight Proms

Independent Arts is an arts-for-wellbeing charity working with Isle of Wight residents to reduce isolation and change lives through arts. They were chosen as the associated charity for Wight Proms, an annual, outdoor celebration of the arts on the Island. We were delighted to support this association by sponsoring Independent Arts' printed materials for the event.

Find out more about Wight Proms and how to buy tickets at at wightproms.co.uk

The value of time

It gave us great pleasure to be able to be involved with and support the Careers and Apprenticeships Show 2021. We wanted to support the initiative that aims to help young people make informed decisions about their future career pathways. By giving our time in this way, alongside other Island employers, we hoped to provide insight into the world of work so that those about to take their first steps on the career ladder have a little more information as they start their journey.

Geranium joy with Age UK IW

We were once again very happy to support the Geranium Project, alongside Age UK IW. Orchestrated by NHS employee, Steve Double, the project organised delivery of geraniums to members of the community who were socially isolating. Symbolising good health and friendship, geraniums provide a delightful way to spread some cheer.

Spreading Christmas cheer with the IW Foodbank

We joined in the IW Foodbank's 'reverse Advent calendar' campaign to help them increase Christmas donations. Food items were allocated to the 24 days and team members picked a random number and brought in whichever items were identified, which we then delivered to the IW Foodbank warehouse in time for Christmas distribution.

Sustained support for Island community stalwarts

The Isle of Wight Literary Festival

The IWLF, while largely online again last year, was at least able to provide an in-person reception at Northwood House. We were happy to contribute towards the cost of this event.

Find out more about IWLF and how to buy tickets at isleofwightliteraryfestival.com

Mountbatten Gift Fair

Mountbatten Gift Fair was able to make a spectacular return with a real-life event in 2021. Always a Christmas season highlight, we were once again very pleased to support the event by contributing towards the cost of the Friday night fundraising extravaganza.

Find out more at mountbatten.org.uk

Wight Aid

In 2021 we also continued with our support of Wight Aid with our annual donation of £2000.

Find out more about Wight Aid at wightaid.org

Royal Isle of Wight Agricultural Show

We look forward to providing our support of the Royal Isle of Wight Agricultural Show in 2022, alongside our other community-based activities that have necessarily been curtailed recently.

Find out more about the Royal Isle of Wight Agricultural Show at iwcountyshow.co.uk

Please see the community page on our website for more detail. www.rouseltd.co.uk/community-projects

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