

Action Guide for Churches



Guide Sponsor:



In association with:



NEIW11 Sponsor:

The **co-operative**
financial services



National Ethical Investment Week
16-22 October 2011
Action Guide for Churches

'And you yourself must be an example to them by doing good works of every kind. Let everything you do reflect the integrity and seriousness of your teaching'

(Titus 2:7)

The Bible urges Christians to be an example to others in all aspects of their lives. Choosing green and ethical investments and other financial products is one way of applying Christian principles throughout your life.

Our everyday decisions, such as the food we buy, the transport we take and the financial products we choose, have an environmental and social consequence. Not only how we spend our money, but also how we invest it, can positively support social and environmental causes. Resource scarcity, social justice and environmental degradation are just some examples of the issues addressed by green and ethical financial services.

"Starting a discussion about financial resources can be daunting. This guide helps make ethical investment more accessible to families and communities"

Rev. Edward Carter, Ethical Investment Advisory Group representative for The CBF Church of England Funds



Make money and make a difference

National Ethical Investment Week (NEIW), 16-22 October 2011, aims to help everyone consider green and ethical options for their savings, investments and other financial products. We ask you to take a few simple steps to let your congregation, family, friends and other people in your community know that they, too, can make a difference with their money.

Ethical investing in the UK is rooted in the faith community. Churches, charities and people of faith were the first to take account of ethical criteria when making investment decisions. For much of the twentieth century, faith groups used their power as investors to address such issues as unfair labour practices, apartheid in South Africa and arms trading. Since then, the types of ways to invest ethically have grown, as have the issues that green and ethical investments address.

The denomination or other church organisation that you belong to is likely to have considerable investments through pension funds or other assets. For example, members of the Church Investors' Group (CIG), a group of investors connected with the Churches of Britain and Ireland, manages combined assets of over £12 billion. CIG members, as well as many other churches and faith groups, use responsible and/or ethical policies to guide their investment decisions. See www.churchinvestorsgroup.org.uk for more details.

By choosing green and ethical investment options, investors may make a positive difference to society and the environment. Green and ethical investments can promote transparency and encourage corporate social responsibility, help fund solutions to global problems, and may contribute to more sustainable profits in the longer term. They also help people reflect their values in their investments. Green and ethical options are also available for a range of other financial products.

What is National Ethical Investment Week?

Just as Fairtrade Fortnight raises awareness of Fairtrade products and highlights the positive impact of buying Fairtrade goods, NEIW aims to do the same for green and ethical investment.

Today, there are many financial products that take into account ethical, social or environmental issues. However, not everyone is aware of the range of both modern and traditional options now available.

NEIW is a cooperative campaign to encourage people to consider green and ethical options for their savings and investments. This year NEIW takes place from 16-22 October 2011. The dates for 2012 will be announced on the NEIW website.

As a Christian, concerned about human rights, global poverty and the environment, take a few simple steps to let your friends, neighbours and fellow churchgoers know that they, too, can make green and ethical choices when they use financial services. We are also asking you to consider how your choice of financial products could make the world a better place.

The materials to help you are available either in this guide or on our website, www.neiw.org.

NEIW is coordinated by UKSIF, the sustainable investment and finance association (www.uksif.org). For a list of our sponsors and other organisations involved, see www.neiw.org.

How can I get involved?

Below are a few simple steps that you can take to get involved in NEIW.

- 1) Download our web banners from www.neiw.org and add them to your church's website to publicise the week and your support. Download NEIW posters and display them in your place of worship or community hall.
- 2) Help spread awareness through social media by blogging or tweeting about the Week. Contribute an item about green and ethical investment to your church newsletter and/or website. Sample text for your newsletters is included with this guide.
- 3) Ask your minister to use green and ethical finance as the theme for an act of worship and/or sermon during NEIW. A variety of relevant worship material is found later in this guide.
- 4) Write a letter to the editor of your local newspaper voicing your support for green and ethical investments and for NEIW. A sample letter is included with this guide.
- 5) Hold a study group meeting or talk at your church on green and ethical investments. Invite an independent financial adviser (IFA) to speak generally about the issue and talk about some of the options available. We can help you find an IFA who would be willing to speak to your church group, or you can contact the nearest member ►



of the Ethical Investment Association (www.ethicalinvestment.org.uk). Another option could be to invite someone from your denomination who is familiar with its ethical investment policy, to talk about the development of this policy from Christian principles.

Contact community@neiw.org or Helen Boothroyd of ECCR at helen.boothroyd@eccr.org.uk or on 07503 931172 if you need help with this.†

You can keep up to date with the latest NEIW news by signing up to the NEIW e-newsletter at www.neiw.org and/or following NEIW11 on Twitter at www.twitter.com/NEIW11.

Don't forget to let us know about what you are doing and how it goes. Your feedback is invaluable in shaping future campaigns.

What materials are available?

From this guide:

- Sample text for your newsletters (pg. 5)
- Sample letter to the editor (pg. 5)
- Worship material (pgs. 6–11)

From our website, www.neiw.org:

- Banners and logos to use on your website and in your publications
- Downloadable posters to print off and display

What are green and ethical financial services?

When people invest in a fund or pension scheme, someone is investing money on their behalf. Green or ethical investing means that the people who manage that money are obliged to take social, environmental or ethical considerations into account.

Investors' aims may vary when it comes to the ethics of their investments. Green and ethical investing offers different ways to help make money and make a difference. Investors have the opportunity to choose investments made in line with their religious beliefs – for example, those that contribute to a cleaner environment, aid sustainable development, or make a contribution to local communities. It also helps them avoid activities that can be considered morally questionable, such as

tobacco or arms production. Investment managers may also engage with the companies in which they invest on their customers' behalf to influence corporate behaviour.

Many investors want to go beyond minimising harm and find investments that make a direct, positive difference. This has led to a rise in an area of ethical investment called impact investing, where the investor actively aims to ensure social/environmental impact from their investments in addition to or ahead of financial return. Investments like microfinance, forestry, agriculture and social enterprises may be considered.

Green and ethical options extend beyond just investment funds. There are now a variety of green and ethical products for banking, ISAs, pensions, insurance and even mortgages. Considering green and ethical options for your finances can be as simple as thinking about your bank account. There are a number of banks and building societies with robust green and ethical policies that you may like to consider.

How can I be an ethical investor?

To learn more about how you can make a difference with your money, visit www.yourethicalmoney.org, which provides information on ethical banking, investments and ISAs, pensions, and insurance.

For anyone looking to invest a large amount of money in a green or ethical fund, we suggest that you contact a financial adviser for assistance. For a list of advisers experienced in advising on green and ethical investments, visit the Ethical Investment Association website at www.ethicalinvestment.org.uk. A qualified financial adviser should be able to help you find an investment that is right for you, whether you are concerned about a specific issue, or you just want investments that "do the right thing".

A range of other resources including case studies and links are available on the NEIW website at www.neiw.org.

Members of churches, faith groups and charities who want to know about how their organisation's funds can be invested responsibly should also visit www.charitysri.org, www.churchinvestorsgroup.org.uk and www.eccr.org.uk.

† Of course only certain regulated investment professionals are allowed to give financial advice about particular investments and so you should not do this. Please see our Conditions of Participation on www.neiw.org for more details.



Sample Text for Newsletters

The 4th NEIW takes place this year from 16 – 22 October. NEIW encourages us all to consider the impact of our finances on the world around us and on future generations. Consider how your money could be invested to help combat environmental degradation, fight global poverty, or address human rights abuses. To find out how your money can make a difference, visit www.neiw.org.

NEIW is a coordinated campaign that includes faith and community groups, NGOs, charities, and financial organisations working together to spread the word about green and ethical investing. Read more about green and ethical investing, NEIW, and how to get involved at www.neiw.org.

Sample Letter to the Editor

Dear Editor,

The 4th National Ethical Investment Week (www.neiw.org) takes place this October, and as a supporter of the Week, I would encourage everyone to consider green and ethical options for their savings and investments. Green and ethical investing can have a positive impact on issues such as environmental degradation, global poverty and human rights.

If you recycle or buy local or fair-trade goods, it makes ethical, as well as financial, sense to also consider how your money is invested.

With green and ethical savings and investments, you can aim to make money and make a difference.

[Your name & address]

Tips for writing a letter to the editor

- You can customise this letter by talking about your own experience with green and ethical investing, and letting others know why you think it is important.
- Remember to keep it short (100-150 words) and send it in a few days ahead of the week to alert the editor that the week is upcoming.
- Include your name, address and a contact number on the letter.



Worship Material

These materials are included to provide ideas for a service and/or sermon focused on ethical investing. They have been provided or suggested by members of the Ecumenical Council for Corporate Responsibility (ECCR), who we thank for all their contributions. Please acknowledge copyright, where given, when re-printing material. If you would like to suggest a reading, send it to community@neiw.org.

Bible readings (pg. 7)

Hymns (pg. 8)

Prayers (pgs. 8–9)

Reflections (pgs. 10–11)



Bible readings

All quotations are from the New Revised Standard Version.

God has taken his place in the divine council;
in the midst of the gods he holds judgement:
'How long will you judge unjustly and show partiality
to the wicked?

Give justice to the weak and the orphan;
maintain the right of the lowly and the destitute.
Rescue the weak and the needy; deliver them from
the hand of the wicked.'

Psalms 82: 1-4

Hear this, you that trample on the needy, and bring
ruin to the poor of the land, saying, 'When will the
new moon be over so that we may sell grain;
and the sabbath, so that we may offer wheat for sale?
We will make the ephah small and the shekel great,
and practice deceit with false balances,
buying the poor for silver and the needy for a pair of
sandals, and selling the sweepings of the wheat.'
The Lord has sworn by the pride of Jacob:
Surely I will never forget any of their deeds.

Amos 8: 4-7

'You are the salt of the earth; but if salt has lost
its taste, how can its saltiness be restored? It is
no longer good for anything, but is thrown out and
trampled under foot.

You are the light of the world. A city built on a hill
cannot be hidden. No one after lighting a lamp puts
it under the bushel basket, but on the lampstand,
and it gives light to all in the house. In the same
way, let your light shine before others, so that they
may see your good works and give glory to your
Father in heaven.'

Matthew 5: 13-16

When he came to Nazareth, where he had been
brought up, he went to the synagogue on the
sabbath day, as was his custom. He stood up to
read, and the scroll of the prophet Isaiah was given
to him. He unrolled the scroll and found the place
where it was written:

'The Spirit of the Lord is upon me,
because he has anointed me
to bring good news to the poor.
He has sent me to proclaim release to the captives
and recovery of sight to the blind,
to let the oppressed go free,
to proclaim the year of the Lord's favour.'
And he rolled up the scroll, gave it back to the
attendant, and sat down. The eyes of all in the
synagogue were fixed on him. Then he began to say
to them, 'Today this scripture has been fulfilled in
your hearing.'

Luke 4: 16-21

As for those who in the present age are rich,
command them not to be haughty, or to set their
hopes on the uncertainty of riches, but rather on
God who richly provides us with everything for our
enjoyment. They are to do good, to be rich in good
works, generous, and ready to share, thus storing up
for themselves the treasure of a good foundation for
the future, so that they may take hold of the life that
really is life.

1 Timothy 6: 17-19

How does God's love abide in anyone who has the
world's goods and sees a brother or sister in need
and yet refuses help? Little children, let us love, not
in word or speech, but in truth and action.

1 John 3: 17-18



Hymns

In affairs of economics

In affairs of economics
Prophet Amos spoke the Word,
Those who gained from corrupt commerce
Closed their ears to what they heard:
Money ceased to be a servant,
Means of meeting human need,
Killed the hearts of God's own people
Ruled by power of human greed.

In affairs of church attendance
Prophet Amos spoke the Word,
Those who offered tainted tribute
Closed their ears to what they heard:
Worship ceased to be a service
Offered gladly from the heart,
Lacked the sacrificial living,
Its essential other part.

In affairs of daily leisure
Prophet Amos spoke the Word,
But the constant background music
Closed their ears to what they heard.
Leisure ceased to be a tonic,
Recreating soul and mind;
Men and women, drunk with pleasure,
Lost the art of being kind.

To the soul of every nation,
Prophet Amos speaks the Word,
In our leisure, commerce, worship
Hear the counsel of the Lord:
Fear the wrath of holy judgement
Self-inflicted by our ways,
Let the will of our Friend Jesus
Be the ruler of our days.

Author unknown; information on authorship welcome.

Inspired by love and anger by John Bell and Graham Maule: found in *Love and Anger Songbook*, Wild Goose Publications, ISBN 9780947988982, and various contemporary hymn books.

Prayers

Opening Prayer

Source of all being, we thank you for your many gifts to us.

And greatest of these, Jesus Christ, our elder brother. Because the human family is one, in spite of our many differences, we earnestly desire that all we are and do may be for the greater good of our sisters and brothers.

We ask for the gifts of your Spirit – especially wisdom and discernment – so that the choices we make concerning our finances may always be made in such a way as to promote Gospel values.

You know the complexity of our lives and that it is not easy to live simply.

May our reflection together, enlightened by your Spirit, enable us to make the decisions needed to promote your Kingdom.

May this beautiful planet, part of the wondrous universe, be cherished by us for our own sake and for that of future generations.

We ask this in your Son's name.

Amen.

© Sr Darryll Candy, Congregation of La Retraite.

Prayer of Confession

When we have forgotten, neglected, rebelled and sinned against you, our neighbours and the world ... when we have made you in our own image in order to justify our greed, affluence and ignoring of you, your ways and your heart for the world ... when we have assumed that you've blessed us when we are comfortable and forgotten that we follow Christ who had nowhere to lay his head, who left the glory to come and identified with the poor ... when we've thought that to be powerful was right and confused the love of power with the power of love ... when we have focused our energies on securing our place, possessions and prestige and forgotten that we follow Christ who refuted reputation, renounced the temptations of status and popularity for the sake of the kingdom.

Lord, have mercy upon us.

Correct what is incorrect, remind us what we have forgotten and renew us in your ways.

Amen.

Prayer from The Northumbria Community;
2008 One World Week Order of Service.



Prayers of Intercession

As your desire for mercy for those who are poor is unrelenting,
 May we be unrelenting in our pursuit of mercy for all:
 As your compassion for the suffering of the poor knows no limit,
 May our hearts overflow with compassion for all.
 Open our eyes to the structures of oppression from which we benefit,
 And give us wisdom to chart a sound course amid complexity,
 And perseverance to continue our work until it is finished.
 Breathe your life giving spirit into your Church to free us from apathy and indifference;
 Through Jesus Christ our Saviour.
Amen.

© St Pauls Cathedral; Millennium Development Goals Service 2005.

Lasting prosperity and peace

God our Father,
 You have given all peoples one common origin,
 And your will is to gather them as one family in yourself.
 Give compassion to our leaders, integrity to our citizens, and repentance to us all.
 Fill the hearts of all women and men with your love
 And the desire to ensure justice for all their brothers and sisters.
 By sharing the good things you give us
 May we ensure justice and equality for every human being,
 An end to all division, and a human society built on love,
 Lasting prosperity and peace for all.
 We ask this through Jesus Christ, our Lord.
Amen.

© Catholic Bishops' conference of Zimbabwe; 2009 One World Week Order of Service.

For an end to poverty

Creator God, You loved the world into life.

Forgive us when our dreams of the future are shaped by anything other than glimpses of a kingdom of justice, peace and an end to poverty.

Incarnate God, You taught us to speak out for what is right.

Make us content with nothing less than a world that is transformed into the shape of love, where poverty shall be no more.

Breath of God, let there be abundant life.

Inspire us with the vision of poverty over, and give us the faith, courage and will to make it happen.

© Christian Aid: www.christianaid.org.uk.

Closing Prayers

A Franciscan benediction

May God bless you with discomfort at easy answers, half truths, and superficial relationships, so that you may live deep within your heart. May God bless you with anger at injustice, oppression, and exploitation of people, so that you may work for justice, freedom, and peace. May God bless you with tears to shed for those who suffer from pain, rejection, starvation, and war, so that you may reach out your hand to comfort them and to turn their pain into joy. And may God bless you with enough foolishness to believe that you can make a difference in this world, so that you can do what others claim cannot be done.

A prayer of dismissal

Almighty God, Creator of all things, Maker of all people,
 Grant that we may find a unity in you;
 That we may grow together in a bond of peace;
 That we may share with justice, the rich resources of the world;
 That no one may be in hunger, or oppressed,
 That none of your creation may be spoiled or abused.
 We ask this in the name of him who gave himself for the world,
 Jesus Christ, our Lord.
Amen.

Prayer from The Northumbria Community;
 2008 One World Week Order of Service.



Reflections

An Economy for the Common Good

Text: Matthew 20: 1-16; The Parable of the Labourers in the Vineyard

We struggle to express in action the words expressed in our faith.

I feel this is especially true of economic matters. What I call 'the theology of the wallet' is attributed to Martin Luther:

A Christian must be converted three times.

The first time for his mind.

The second time for his heart.

The third time for his wallet.

And of the three, the most difficult conversion of all is the wallet.

The "workers are few"; especially in the field of economic justice. One billion people live on less than a dollar a day. A fact you hear so often it becomes almost 'normal'. In the face of such overwhelming unfairness, how can we develop a vision of economic justice?

The challenging parable of the Labourers in the Vineyard paints a picture of the kingdom of heaven, and is therefore itself a vision of economic justice. The parable could be seen as illustrating a fundamental human right: the right to economic initiative and favourable pay, ensuring an existence worthy of human dignity.

I see the early workers in the story as those known and trusted by the landowner, who had come to expect regular work and the privileges that go with it. They make assumptions about their true place in the vineyard.

As for the people who arrived later to work in the vineyard. Could they be the world's farmers who are not always paid a fair price for their labour? Or are they the working poor in developing countries, who try to make their own living but cannot access fair financial services?

The landowner in the parable gave everyone the same opportunity to earn the same daily rate of pay, no matter when they arrived in the vineyard. I understand this as the landowner demonstrating what serves the common good: a state of economic harmony within the vineyard which best serves everyone, not just the early workers.

In a just economy everyone would have the right to participate in the economic life of their community and be rewarded fairly for their work. But it requires individuals to see the world differently and the commitment of many to bring about change. There are no easy answers to some of the structural causes of poverty, but even in the world of finance there are examples of organisations, like Oikocredit, who are working to a different model of economic justice: based on subsidiarity and solidarity. The Society was launched in 1975 under the inspiration of the World Council of Churches. The purpose of Oikocredit is to mobilise financial credit and resources in order to further development of the poor areas of the world. Investment comes from the churches, both individuals and organisations, and others who subscribe to the promotion of development as a liberating process aimed at economic growth, social justice and self-reliance.

Such social investment provides both a financial and social return for investors and is giving people around the world the chance to lift themselves out of poverty through receiving a fair reward for their enterprise.

Perhaps the economic crisis has helped us to see that we cannot separate trust and confidence in people from the effect on the financial economy.

We learn from the parable that the landowner does not see the difference between arriving early or later. For the human spirit is not created rich or poor; it is created with dignity and the tenacity to overcome the adverse situations of life, but only if given the opportunity to flourish. To create economic justice we need to develop trust and confidence in the human spirit and to listen to the call for solidarity, looking at the choices we make in our lives and their effect on others.

© Patrick Hynes, Oikocredit Ecumenical Development Co-operative Society:
www.oikocredit.org.



Changing the World

Time after time, Jesus, in his actions and his words drives those who are following him, those who are listening to him, to see the world differently. He forces them to broaden their understanding, confronting them with the demand to love, driving them out of their comfort zone. And we have to get out of ours.

I don't understand where the idea of Jesus being meek and mild comes from. Throughout the Gospel we meet a Jesus who is confrontational and often angry. He confronts institutions, structures and attitudes that label people and exclude them, he accuses authorities and rulers of hypocrisy, self interest and neglect of duty, he particularly challenges indifference and apathy and the "but we don't do it that way!" frame of mind. He confronts the world with that one command – to love and keep on loving. He wants to open our minds to the truth that if we live in a God-centred way, loving him in the way he calls us to do, we can love our neighbour as ourselves, whoever that neighbour might be.

And, as the American evangelist Tony Campolo reminds us, the Gospel of Jesus Christ is not about getting you or me into heaven – or filling the empty seats in our churches. It's about equipping us to change a world that is into the world that God wants it to be.

© Peter Collins, Church Relations Manager, Traidcraft: www.traidcraft.co.uk.

Money and Power

Money is good,
but selfish persons have made it bad and sinful.
Power is good,
but abuse by humans has made it something to fear.
All has been created by God,
but humans have subjected it to sin.
And so Christ's ascension proclaims
that the whole creation will also be redeemed in him,
because he will give the meaning
of all that God has created,
and at the end of time
(in this will consist the final judgment)
he will place at God's feet
the great adjudication of good and evil.

Evil will be eliminated definitively
and good will be taken up in the eternal
glorification of Christ.

The Lord's ascension also marks the glorification of the universe.

The universe rejoices, money rejoices, power rejoices,

all material things –
farms and estates, everything –
rejoice because the day will come when the Supreme Judge will redeem
from sin, from slavery, from shame,
all that God has created
and that humans are using for sin,
for affront against their fellows.

The redemption is already decreed,
and in his power God has raised up Christ our Lord.

Christ gone up to heaven is a witness to final justice.

© Archbishop Oscar Romero – used with permission of the Archbishop Romero Trust:
www.romerotrust.org.uk.

They Do Not Pay

I cannot take those poor, they do not pay.
I had to send that pair away;
For trade is trade and money too, I say.
And yet that girl was strangely fair.
She shivered in the doorway there,
And once she raised her eyes to mine
And smiled. I would have knelt, I swear;
But some lout made a call for wine
And broke the spell.
I turned them from my door;
And I did well.
Two merchants took the great room overhead.
That is my policy; I buy and sell
And keep my pity for the dead.
And yet that girl! That girl!
I turned her from my door,
And she looked back with kindly eyes
And fairer than before
And went away,
As if she walked with emperors
And was a queen and all the world was hers.

© Myles Connolly.



This document should not be taken as financial advice or seen as an endorsement or recommendation of any particular company, investment or individual.

Please note that UK Sustainable Investment and Finance does not undertake regulated financial services activities as defined by the Financial Services and Markets Act 2000 (FSMA) and associated legislation and, unless stated otherwise, UKSIF communications have not been approved by persons authorized to undertake such regulated activities.

Any errors or omissions in this Guide are the responsibility of UKSIF and not of the NEIW sponsors.

Copyright UKSIF (2011).

Partner and sponsor websites
www.ccla.co.uk
www.cfs.co.uk
www.eccr.org.uk

National Ethical Investment Week
community@neiw.org
www.neiw.org
+44 (0) 207 749 9950

UK Sustainable Investment and Finance
Holywell Centre
1 Phipp Street
London EC2A 4PS

Company No. 02541424

