

Ethical Investment

How to be an ethical business

Australian Ethical is one of many fund management companies an investor can use to assist in the management of their investments. This particular company has an 'ethical' approach to investing which means that it uses a range of positive criteria that guide both the investments they seek out and negative criteria for investments they avoid.

Below is the criteria used by Australian Ethical:

Good investments in areas such as:



Clean Energy



Sustainable Products



Medical Solutions



Innovative Technology



Responsible Banking



Healthcare



Recycling



Energy Efficiency



Education



Aged Care

We **avoid** companies involved in:



Coal



Coal Seam Gas



Oil



Weapons



Tobacco



Logging



Exploitation



Gambling



Human Rights Abuses



Harmful Products

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Ethical Business Practices Criteria

When households and businesses explore investment opportunities, they will apply a range of criteria to help them choose the most appropriate options. Whilst economic return on the investment remains an important priority, investors are increasingly interested in the social and environmental impacts of their investment. In response to this trend, many businesses have altered their practices in order to attract investors from this growing market.

Practice and description	Example
1. Clean energy – uses and/or produces energy from renewable sources.	Wind/solar/geothermal energy.
2. Sustainable products – produces goods or services with a low or positive environmental impact.	Rainwater tanks, solar panels, electric cars, compostable packaging.
3. Medical solutions – produces goods or services that address community health issues.	Filters for road tunnel smokestacks, healthy heart foods, anti-smoking medicines.
4. Innovative technology - new technologies to improve production efficiencies and/or address environmental and social issues.	Home banking software, building design to reduce the need for air con.
5. Sensible banking – Banking practices that promote sustainable lending, spending and investment.	Conservative lending practices that factor in ability to pay after future interest rate increases.
6. Health care – production of goods or services that improve access to and quality of community health care.	Homecare devices (take home heart/blood pressure monitors), generic brand medicines.
7. Recycling – engages in large scale recycling or uses recycled materials for production inputs.	Plastic piping using recycled plastic bottles and paper production using recycled paper.
8. Energy efficient – uses energy efficiencies in the production process or produces energy efficient products.	'Green' power production. Use of natural light and natural air flow in office buildings.
9. Education – production of goods and services that improve community education or direct provision of education services.	Offering apprenticeships and banks providing school programs on personal finance.
10. Aged care – products and services designed to support the aged care industry.	Affordable assisted living housing, homecare products, home modifications for people with disabilities.

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