

ENERGISE AFRICA

**MAKE YOUR
MONEY DO GOOD.
FOR PEOPLE AND
THE PLANET.**



THANKS FOR DOWNLOADING THIS GUIDE TO GREENING YOUR FINANCES. IT'S THE FIRST STEP TO JOINING THOUSANDS OF PEOPLE WHO ARE USING THEIR MONEY TO CREATE A BETTER FUTURE FOR ALL.



Please note that investing with Energise Africa puts your capital at risk and returns are not guaranteed.

TIME FOR ACTION

The recent [Climate Report](#) from the IPCC is the strongest indication yet that we have run out of time to debate courses of action. We all need to start acting now to combat climate change.

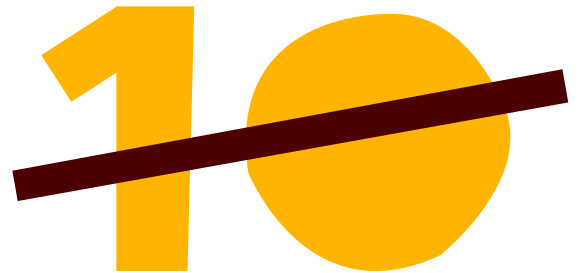
And while the global stage of COP26 will urge world leaders to agree on policies, each and every one of us can play our part. Your money is one of the most powerful ways to support change and we're helping more people green their finances and use them as a force for good.



A DECADE OF (IN)ACTION

Despite having had over a decade to create innovative ways to fund sustainable sectors, the UK's financial institutions aren't doing enough.

We must help fund the pioneering businesses of tomorrow instead of financing activities that are harming the planet. Read the [damning report from BankTrack](#) on the activities of banks.



YOUR MONEY. YOUR CHOICE

But there is hope. Across the UK and beyond, groundbreaking organisations are creating innovative solutions. What they need is access to flexible finance to grow and succeed.

In this guide, we'll introduce you to some of the green financial products available. We'll help you conduct a 'green' review of your current finances and point you in the right direction. So you can start using your money to help deliver the low-carbon transition the UK needs, by directing funds to the key areas that are making a difference.



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JARGON BUSTING

Energise Africa is run by real people, so we like to use plain English when possible.

Terms like returns, liquidity, maturity, ESG, negative screening, CSR, can be confusing and exclusive. We try our best to speak plain English and make the descriptions of financial products accessible for everyone. [Click here](#) to see the Good Finance guide to simplifying some of the commonly used terms in positive investing.



A NOTE ON GREENWASHING

As more and more people see the sense in greening their finances, more banks and financial services companies are labelling products as 'ethical' or 'green'. But how green are they really? 'Greenwashing' has become more prevalent in recent years and many investors have been hoodwinked into products that aren't quite as impactful as they might think.

Always ask questions and be aware. For some great background reading, check out this Guide to Greenwashing, published by New Money in 2020.



YOUR QUICK GUIDE TO GREEN FINANCIAL PRODUCTS

Take a look at the table below that outlines the various financial products that you might be considering, or already hold. It gives you the top line with links to independent guides so you can get clued up on how to make greener choices.

Remember, if lots of people make a small change there will be a big collective impact. Have a browse and make a start.

	About	More info
Current Accounts	Even with your day-to-day financial transactions, your money can be working to help causes and industries you believe in.	https://www.ethicalconsumer.org/money-finance/shopping-guide/current-accounts
Pension Funds	<p>If you're paying into any kind of pension, you can check where your fund is invested and if you don't like what it's funding, it's your right to change it!</p> <p>This great resource from Good With Money lets you check how green your pension fund is.</p>	<p>https://www.thetimes.co.uk/money-mentor/article/guide-to-ethical-pensions/</p> <p>https://good-with-money.com/2021/07/07/top-6-ethical-pension-funds/</p>
Savings Accounts or bonds	Savings accounts and bonds allow you to deposit your cash and earn a rate of interest. You will usually have a notice period to withdraw your money, but they can offer you a lower-risk way of getting a return on your money and there are some great ethical options.	https://www.ethicalconsumer.org/money-finance/shopping-guide/ethical-savings-accounts
Innovative Finance ISAs (IFISAs)	<p>IFISAs are a type of tax-free savings wrapper that sits apart from Cash ISAs and Stocks and Shares ISAs.</p> <p>The investments within them can be loans to businesses, projects or individuals with a clear social or environmental mission. Interest earned on these investments is free of tax, and what you put in them counts towards your overall annual ISA allowance of £20,000 a year.</p>	https://good-with-money.com/2021/04/27/the-good-guide-to-ifisas-2021/
Equity investments	<p>Equity is the ownership of shares in a company. The organisation issues a percentage of shares to investors that give them part ownership of the company. Investments in shares provide a business with the funding they need to run, and are the financial foundation. Many businesses with ethical values issue share offers that allow you to invest for a share in the business. Returns on shares depend on the performance of the business and there is always a risk you may not get back what you put in.</p>	https://www.which.co.uk/money/investing/how-investing-works/asset-classes-explained/equity-funds-explained-ar7094p21dc9

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	About	More info
Bonds	Bonds are a form of debt with a fixed interest rate and fixed term, after which they must be repaid. Many profit-for-good organisations issue bonds to raise finance. They can be made transferable and traded (so they can be more liquid than some other types of investment). Bonds can also be held in an Innovative Finance Individual Savings Account (IFISA), which means any interest paid will be tax-free.	https://good-with-money.com/2019/02/19/its-bond-green-bond/
Community Share offers	Community shares are only issued by Co-ops and Community Benefit Societies. This type of share is non-transferable, instead, the society allows shareholders to withdraw their share capital, subject to terms and conditions that protect the society's financial security. The value of shares is fixed and not subject to speculation. Community Shares can also be eligible for certain types of tax relief such as Social Investment Tax Relief.	https://www.uk.coop/resources/community-shares-handbook-pdf
Funds	Investment funds are a way of spreading your investment over a range of businesses, which is intended to smooth out the potential risks. There are many ethical funds available, ranging from those that exclude companies from certain sectors (such as arms or alcohol), to those that invest purely in ethical businesses.	https://moneyfacts.co.uk/star-ratings/what-are-the-best-ethical-funds-in-2021/

There are all sorts of ethical finance products available but make sure you consider your own needs in terms of the amount of money you have at your disposal.

It's important that you think about whether you need access at short notice and how much risk you are prepared to take.

If you're not sure, contact an Independent Financial Adviser. [Click here](#) for a list of IFAs that specialise in ethical finance.

DELIVERING AN ENVIRONMENTAL IMPACT

2021 is the year where the climate crisis can no longer be ignored. As the UK and the world start to emerge from the COVID pandemic, the focus is on building a greener and fairer future and taking action to make this happen. While we can all make small changes in our lives and support policies and governments to make big changes, our money remains one of the most important weapons we have to tackle the climate crisis.

Reducing greenhouse gases is key to slowing global warming, and the good news is that we can all help. Although some banks are changing their ways, this isn't happening quickly enough (as this [Share Action Report](#) reveals). So if you want to create change it's time to make your feelings heard and make the finance industry sit up and listen.

- Make sure your money isn't funding industries that are harmful for the environment
- Channel it into businesses that are actively helping reduce greenhouse emissions
- Invest in the renewable energy generation and push the needle on climate change in the right direction.

Here are a few sectors where organisations and businesses are creating positive change and where you can consider making investments to support them:

- Renewable Energy Projects
- Sustainable Transport Development
- Eco-Friendly Farming Practices
- Sustainable Housing
- Community Regeneration
- Fairtrade

ACHIEVING THE SDGs

The UN's Sustainable Development Goals (SDGs) are essentially the to-do list to safeguard the future of people and the planet. Each of the 17 goals, and accompanying targets, was designed to wipe out poverty, fight inequality and tackle climate change. They address the needs of people in both developed and developing countries so no one is left behind. And all of this is to be done by 2030.

From the very outset, the SDGs were designed to be ambitious so the amount of investment needed is also ambitious. According to the UN, \$3.9 trillion of additional investment per year will be needed, with current levels at \$1.4 trillion.

Every one of us has the opportunity to use our money to further organisations or projects that are actively furthering the SDGs.

At Energise Africa, our mission is to make impact investing accessible to all. We offer opportunities to support pioneering businesses in sub-Saharan Africa and beyond to change lives while cutting carbon emissions.

Investors in our bonds are helping achieve several of the SDGs, including SDG7 - access to clean and affordable energy for all. And all of this from as little as £50 minimum investment. Capital is at risk.

MEASURING IMPACT

One of the great things about investing in solar energy projects in Africa and beyond is that you can see the difference your investment is making. Both to the lives it affects and the amount of carbon saved. Click on the examples below of investments through Energise Africa and the impact they have created.



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GET STARTED

One of the myths about taking control of your finances is that you need a lot of money or financial knowledge. The reality is that many green finance products have a low entry-level, as little as £50.

Start with the products you currently hold. Check the existing providers for your current account, pension, savings or ISAs are all funding ethical things. If they can't tell you conclusively what your money is funding then think about switching.

Here's where Energise Africa fits in. We offer investment opportunities to fund solar businesses in sub-Saharan Africa and beyond, letting you invest from as little as £50 to help change lives and create a positive environmental impact.

Our projects are often quickly funded and change all the time, so keep an eye on our communications for new offers and don't forget to start small if you're new to investing! Remember when investing that your capital is at risk and returns are not guaranteed.

From an impact investing perspective, work out what makes you tick. What are your values, what motivates you, what are you more concerned with? Local, national or international issues? Once you know what your priorities are then start out small and build from there.

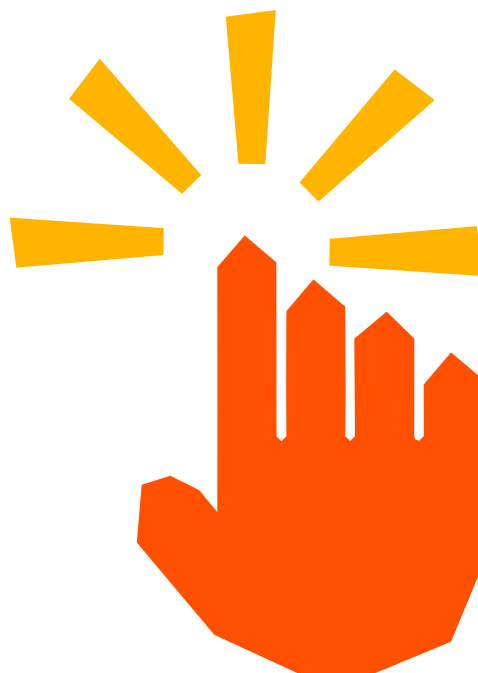
Watch our [Greening Your Finances](#) webinar for some expert tips on how and why you can start using your money to create positive change

USEFUL LINKS

Congratulations, you've taken the first step and we hope you have found this short guide useful, but there is much more to learn! If you're hungry for more positive finance, below are links to a few sites we think you'll find interesting:

[Ethical Consumer Guides](#)
[Good with Money Guides](#)
[Ethex Positive Investing Platform](#)

Remember that to minimise risk you should ideally spread small investments across several different opportunities. Please also be aware that with investment products your capital is at risk and returns are not guaranteed. Don't invest more than you are prepared to lose and if you are in any doubt please speak to an independent financial advisor.



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