Quaker Peace & Social Witness (QPSW) has put together this resource pack to help meetings explore how the way we use money connects to our faith. It should provide meetings with the tools they need to run a workshop to investigate the range of options available to them as individuals and as a meeting.

In 2011, Britain Yearly Meeting made a commitment to become a low carbon, sustainable community and to work towards creating an economic system in which Quaker testimonies can better flourish. The way we use our money can be a tool to help us bring about these changes, yet if we fail to take an active interest in how our money is managed and used, we run the risk of it undermining our testimonies and values.

“The global economic system is posited on continued expansion and growth, and in its pursuit of growth it is often unjust, violent and destructive… We need to ask the question whether this system is so broken that we must urgently work with others of faith and good will to put in its place a different system in which our testimonies can flourish.”

Minute 23, Britain Yearly Meeting 2011

“The action we are ready to take at this time is to make a strong, corporate commitment to become a low-carbon, sustainable community.”

Minute 36, Britain Yearly Meeting 2011

QPSW set up the ‘Your faith, your finance’ project as a response to queries from Friends saying that they knew there was a connection between their own financial resources and these commitments made by Britain Yearly Meeting, but they were unsure of the next steps to take. QPSW worked with the Ecumenical Council for Corporate Responsibility (ECCR) to produce [www.yourfaithyourfinance.org](http://www.yourfaithyourfinance.org), a website designed to help Friends and others start to explore these issues. We also ran a series of workshops to help meetings explore these issues further. This resource pack draws heavily on our experience of running those events and the conversations we had with Friends during them.

There is no single ‘right’ answer when it comes to making decisions about ethical money management. So, rather than directing groups to take a particular course of action, the Your faith, your finance resource highlights a range of approaches to ethical money management, providing a space for Friends to explore and discuss their responses to some common ethical money dilemmas. This pack should not be considered ta replacement for professional financial advice, but rather something to spark questions and discussions about the use of money. Friends or meetings in need of financial advice should approach a suitably qualified independent financial advisor.

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Alongside this pack, there is also a Your faith, your finance PowerPoint presentation with accompanying notes that provide more information about the issues covered in the workshop. You can find the presentation at [www.quaker.org.uk/our-work/economic-justice/ethical-finance](http://www.quaker.org.uk/our-work/economic-justice/ethical-finance).

Pages six to 11 are photocopiable resources you may want to use during your workshop.

Produced in September 2016 by Quaker Peace & Social Witness. For more information or additional copies, contact [suzannei@quaker.org.uk](mailto:suzannei@quaker.org.uk).

The resources in this pack are designed to be used alongside the Your faith, your finance PowerPoint presentation which provides more information about the issues covered in the workshop. You can find the presentation at www.quaker.org.uk/our-work/economic-justice/ethical-finance.

A large print edition is also available; please contact suzannei@quaker.org.uk or call 020 7 663 1055.

**Running a workshop**

Organising a workshop

* The workshop is suitable for large and small groups. You might want to ask people to indicate they’d like to come to the workshop beforehand so you can tailor the workshop to the group size. The workshop outline in this booklet indicates how particular activities can be scaled up or down depending on group size.
* It works best as a two hour workshop, particularly if you have a large group. It’s worth thinking about how much time you want to leave for activities and discussion, and building this into your workshop plan.
* The workshop assumes no prior knowledge of finance, but it’s worth spending time at the start of the session gauging levels of experience and what people want to get out of the workshop. It has been designed with the needs of groups of Quakers in mind, but could be adapted to suit other groups if you take time to understand their needs.
* What form do you want the workshop to take? Will it be a more formal presentation, or will it be interactive? The workshop outline can be used on its own for the most flexible structure, but a PowerPoint presentation with notes is also included in the pack should you want to use it.
* Ask QPSW staff to send you some your faith, Your finance business cards and other relevant resources for Friends to take away after the workshop. Contact Suzanne ([suzannei@quaker.org.uk](mailto:suzannei@quaker.org.uk) or 020 7663 1055) for more information.

Before the workshop

* Set up the room. Put folded Your faith, your finance quotes with no attributions on about a third of the chairs in the room if you’re using them. See page 9 for the quotes.
* If you’re using them, make sure you have copies of the 4 ethical money dilemmas to hand. See pages 11 to 14.
* Make sure that you print enough copies of both of the resources so that everyone can see them.

During the workshop

* Make it clear that the workshop is designed to help Friends explore the ethical issues surrounding their finances, rather than suggesting a specific course of action. The information given by QPSW in these resources, and by the people convening and facilitating the workshop, should not be considered investment or financial advice. Friends requiring financial advice should contact a qualified and regulated independent financial adviser.
* When facilitating the workshop, respect the fact that money can be a sensitive issue and people in the room may have vastly different experiences of dealing with it. Don’t assume that everyone will have money. Our experience is that it is often helpful to acknowledge this at the very beginning, and asking Friends to be aware of this. You might want to consider agreeing some ‘ground rules’ for the workshop – for example not sharing personal stories outside of the workshop.

After the workshop

* Are there any next steps that the group could take?
* Let QPSW know how it went! Contact Suzanne ([suzannei@quaker.org.uk](mailto:suzannei@quaker.org.uk) or 020 7663 1055) to let her know how the workshop went and see if there are any further ways QPSW could support your meeting.

Other useful resources

* Flipchart paper/whiteboard and pens
* A projector and laptop if you’re using the PowerPoint presentation
* Your faith, your finance business cards (available from QPSW)

**Workshop outline**

Below is a guideline of how you might want to structure your workshop. It is designed to support the PowerPoint presentation and resources in this pack, but can be amended to suit groups of different sizes and available time.

Key:

* Option to amend workshop according to group size.
* Option to amend workshop according to time available.

|  |  |  |
| --- | --- | --- |
| **Time** | **Activity** | **Aim** |
|  | We recommend that Quaker groups start and end the session with a period of worship. As the facilitator, you will be best placed to know how long your group will need. |  |
| 10 mins | **Getting started**  Welcome friends to the workshop and introduce yourself as facilitator.  Explain the aims of the workshop and a little about what will be happening in the session. Make sure Friends understand that you cannot offer them financial advice.  Acknowledge that talking about money can sometimes be difficult and consider whether you need to set some ‘ground rules’ for the rest of the workshop.   * If you’re in a small group or members of the group are unfamiliar with each other, perhaps take time for everyone to introduce themselves.   **Why link faith and finance?**  Use the notes from slide two of the Powerpoint presentation to explain the background to QPSW’s your faith, Your finance project andwhy recent Yearly Meeting commitments to work towards a more just and sustainable world have prompted some Friends to think about faith and finance.  You may also want to refer to page one of this resource booklet in this section. | Prepare participants, let them know what will be happening. |
| 15 mins | **Starting to think about money and ethics**  Ask participants with the your faith, your finance quotes (page nine of this booklet) on their chairs to open them and talk about them with the two or three people next to them. Ask friends to think about the questions below the quotes.  After five minutes or so, ask if one or two people would like to briefly share their reflections.  After you’ve heard back from a few Friends, reveal the authors of the quotes. You will find these on page ten. Were there any surprises?   * Cut down on the number of questions you ask people to reflect on if you’re short of time. What do you think is most useful to reflect on? | Get participants talking about money and ethics. |
| 40 mins | **Where is our money?**  Ask the group to spend a few minutes thinking about money and financial resources. What do these look like? Where can we find them?  **How might we use our money as an act of witness?**  Ask people if they are able to suggest ways in which they could make that money work as an act of witness, or in a way that embodies their values or faith tradition.   * If it is a particularly large or particularly quiet group, it may be worth splitting into smaller groups to discuss this and then ask people to feedback to the whole group.   **What are some of the key ideas?**  Ask participants for their ideas and write them up on flipchart paper/ whiteboard.  Use slides five to 15 in the PowerPoint presentation, and the notes below them, to discuss the key ideas. The summary table on page 18 may also be useful.  Allow for some time afterwards for the group to ask questions.   * Reflect beforehand on how you want this part of the workshop to run. Is your main aim to give Friends the opportunity to discuss the issues or to present information? These decisions may be affected by the group size and level of knowledge within the group. | Start participants thinking about their own/ their meeting’s financial resources.  Show that there are options available, but that ‘solutions’ will vary according to the individual’s needs.  Show positive examples of money making a difference.  Check participants have understood any areas of difficulty. |
| 30 mins | **Group work: some common ethical dilemmas**  Split participants into groups, asking each group to explore one of the ethical money dilemmas. Explain that although these specific scenarios have been made up for the purposes of this workshop, some have been loosely based on real life dilemmas that have been reported to QPSW staff.  Each group should appoint a facilitator and someone to report back on their conversation.   * If you want to lengthen the workshop, consider spending more time discussing these ethical money dilemmas.   Ask each group to feed back the highlights of their conversation and any conclusions that they came to.   * The time required for this exercise will depend on the number of groups you have. Each group is likely to need at least two minutes to feedback. | Give an opportunity to apply the ideas people have just discussed to ‘real life’ scenarios. |
| 15 mins | **Summing up and reflections from the facilitator**  What are they key themes from the workshop? Will you all meet again? Are there any next steps you want to raise?  Remind people that there’s much more information on the Your faith, your finance website. Slide 17 of the PowerPoint presentation also lists other useful organisations.  Give out the Your faith, your finance business cards. | Conclude the workshop and signpost participants to further sources of information. |
|  | **Close**  You may want to read out a final quote from *Quaker faith and practice* for reflection, or end with worship.  Slide 19 of the PowerPoint presentation includes a suggestion for a quote – but feel free to choose your own! |  |

# **Your faith, your finance: some quotes**

1. Worship God and associate naught with him, and show kindness to parents, and to kindred, and orphans, and the needy, and to the neighbour that is a kinsman and the neighbour that is a stranger, and the companion by your side, and the wayfarer.
2. “Where your treasure is, there your heart will be also.”

1. We believe that a sustainable bank must be consistently profitable, but not solely concerned with making a profit.
2. The right use of money will not be achieved without a re-discovery of our need to approach all the issues of resource creation and distribution through the prism of community.
3. The love of money is apt to increase almost imperceptibly. That which was at first laboured after under pressure of necessary duty, may, without great watchfulness, steal upon the affections, and gradually withdraw the heart from God. The danger depends not upon how much a man has, but upon how much his heart is set upon what he has, and upon accumulating more.

**For reflection:**

* Which of these quotes resonates with you most? Why?
* Is there anything that you disagree with?
* What do they suggest about the associations between God and money?
* Is money a private affair? What effects can it have on social cohesion?
* Is it easy to forget what money is for?

**Your faith, your finance: some quotes (with attributions)**

1. Worship God and associate naught with him, and show kindness to parents, and to kindred, and orphans, and the needy, and to the neighbour that is a kinsman and the neighbour that is a stranger, and the companion by your side, and the wayfarer.

Qur’an 4,37

1. “Where your treasure is, there your heart will be also.”

Matthew 6:21

1. “We believe that a sustainable bank must be consistently profitable, but not solely concerned with making a profit.”

HSBC website October 2013

1. The right use of money will not be achieved without a re-discovery of our need to approach all the issues of resource creation and distribution through the prism of community.

Jonathan Dale,

*The right use of money*

1. The love of money is apt to increase almost imperceptibly. That which was at first laboured after under pressure of necessary duty, may, without great watchfulness, steal upon the affections, and gradually withdraw the heart from God. The danger depends not upon how much a man has, but upon how much his heart is set upon what he has, and upon accumulating more.

Yearly Meeting in London. 1858

*Quaker faith and practice* 20.58

**Your faith, your finance: dilemma one – beyond the stock market?**

Your Area Meeting invests most of its reserves in the main UK stock market. Over the years, successive treasurers have built up a good relationship with the AM’s investment management company, which manages a portfolio of shares in line with the AM’s ethical priorities.

The portfolio includes shares in about 60 companies and has been constructed to spread risk. Most of the shares are in large or medium-sized companies. AM trustees have been advised that it is likely to offer stable returns and good long-term prospects.

Some Friends have proposed that instead of investing in mainstream companies, whose primary purpose is to make a profit, it would be better to invest in initiatives whose primary objective is a social one. They make suggestions for alternative investments including:

* shares in a new social enterprise which will install woodchip boilers in local schools. The initiative will sell competitively priced, lower-carbon, heat to the schools over the next 25 years. It claims that it will pay investors a 4% dividend in its first year and will also set up a trust fund for the local community.
* an international microfinance scheme that supports small businesses and Fairtrade co-operatives, mostly in the developing world. The scheme is well established and has a track record of paying 1.5–2% returns to investors in most years.

Your investment manager does not generally deal in these type of investments and suggests caution. She warns that they might be more risky than your existing shares and that they will be more difficult to sell when the time comes.

A meeting has been called to discuss the Friends’ proposal.

**Discussion points:**

1. What might the Meeting need to consider/do in order to make a decision about this proposal?
2. What conclusion, if any, can you come to?

**Your faith your finance: dilemma two – to sell, or not to sell?**

You are an Area Meeting treasurer. The AM has a small portfolio of shares, managed by a fund manager on the basis of investment principles agreed by AM trustees formulated with the input of AM.

One of the companies in the AM’s portfolio, Mediquip PLC, designs and manufactures medical equipment in the UK. Mediquip has an excellent social and environmental record and donates large sums of money to Great Ormond Street Hospital for sick children. Last year Mediquip developed a new, innovative product that is highly effective and has been praised by medical professionals. The new product is priced very competitively and according to one industry journal has saved the National Health Service considerable amounts of money.

Mediquip has performed very well as an investment and constantly provided good returns over the last five years.

You hear on the news that Mediquip has recently bought another company – TRS Ltd. One of TRS's two factories is situated in an illegal Israeli settlement in the occupied Palestinian territories. As a former Ecumenical Accompanier you are personally very unhappy about this. And, as the AM is boycotting goods from the settlements, you think other Friends might be too.

The fund manager tells you that she has written to Mediquip to express concerns about the settlement operation but has yet to receive a substantive response. She tells you that that as the TRS factory in the settlement is a small proportion of Mediquip’s overall business she has no current plans to sell your Mediquip shares – unless you instruct otherwise.

**Discussion points:**

1. What should your next steps be?
2. Would it make a difference if this situation applied to your personal investments rather than the Area Meetings?

**Your faith your finance: dilemma three – your Meeting House**

Your Meeting House is too large for your needs and the Meeting’s energy is being taken up with repairs and similar practical matters. The building is inaccessible to wheelchair users. You are also worried about the amount of carbon you are producing when heating the old, draughty building.

A supermarket chain wishes to open a branch in your area. They offer you a considerable sum of money for your Meeting House, as it is on what they consider to be an ideal site.

You are unlikely to be offered so much money for the building by anyone else. Some Friends are keen to use the money to provide local services or to campaign more effectively in the local community. But the supermarket chain has a record of environmental damage and poor treatment of workers. They also sell cheap alcohol and pornography.

What do you do?

**Your faith your finance : dilemma four – The Co-op bank. Do you stay or do you go?**

The Co-operative Bank has long been popular with campaigning organisations, faith groups and ethically minded individuals. Until recently it was entirely owned by its own customers and no part of it could be bought on the stock market. It also has a range of ethical policies to avoid involvement in the arms industry, cosmetic testing on animals and other questionable activities.

Recently, the Co-op has been struggling with major financial problems. As a result, part of the Co-op has now been floated on the London Stock Exchange, while the rest remains in the hands of the Co-operative Group, owned by the customers. The ethical policies remain in place, although some fear this may change.

Some organisations and individual customers have decided to leave the Co-op Bank. Others insist that there is no reason to leave and that the bank remains ethical. Some stay as they believe there is no-one else to bank with.

Your Meeting banks with the Co-operative Bank.

Will you move your money? Are you happy to leave it there? Or do something else?

# **Jargon buster**

**Boycott**

A co-ordinated refusal to trade with a particular company, organisation or country, with the aim of achieving a change of policy through economic pressure.

**Building society**

A mutual financial institution owned by its members, each of whom has one vote regardless of how much money they put into the society. Building societies were originally designed to help their members to buy houses, although they now make loans for a much wider range of purposes. Several of the larger building societies also offer current accounts.

**Co-operative**

A business or other enterprise that is owned collectively by either its workers or its customers.

**Corporate responsibility**

A term used to describe the duty of private companies to behave ethically. It can refer to the company’s policies on issues such as environmental impacts and treatments of workers, as well as to charitable donations. Some passionately defend the notion of corporate responsibility, others regard it as whitewash to excuse corporate immorality.

**Credit union**

An organisation of people who pool their money in order to invest savings and take out loans. Credit union members share a common bond (usually that they live in the same area or that they have the same occupation). Credit unions are co-operatives and each member has one vote in the union’s decisions. A few of them offer current accounts. There are now about 500 credit unions in the UK, with a total of approximately one million members. Many people in Britain find themselves unable to access financial services and unable to obtain credit facilities from banks and building societies. One way of challenging the financial exclusion suffered by many of our communities is through supporting the development and sustainability of credit unions, as they commonly deal in smaller loans than banks, tend to have lower rates of interest and operate for the mutual benefit of their members.

**Critical engagement**

Engaging a company in dialogue about its ethics and policies with the aim of influencing or changing them. The phrase is most often applied to people or groups who do this with companies in which they own shares.

**Divestment/disinvestment**

Selling shares that are held in a particular company or industry, usually for ethical reasons. This may be due to a change in policy or it may follow a period of critical engagement that is considered to have been unsuccessful. The divestment movement recognises that the financial impact of fossil fuel divestment is unlikely to have a significant impact on fossil fuel companies. But there is a strong integrity argument for divestment, as well as a theory that increasing divestment erodes the social license and creates space for legislative and behavioural change.

**Fairtrade**

A movement seeking to guarantee a fair price to producers of goods in the global south through consumer pressure. Particular products are certified Fairtrade if their production meets certain ethical criteria. The certification applies only to the product, not to the company behind it.

**Investment**

Putting money into a particular company, industry, project or fund, usually with the intention of making more money. The term is most commonly associated with the stock market but is not exclusive to it. Money is invested when it is placed directly in shares, or in a bank or pension fund, which will itself invest the money in other companies. Many charities, trades unions, local authorities and faith groups make investments.

**Living Wage**

An hourly wage calculated as being necessary for a decent standard of living in the UK. It is higher than both the statutory National Minimum Wage and National Living Wage (NLW). The NLW and Living Wage are calculated completely differently. The Living Wage is based on what the general public says the average family needs to enjoy a basic standard of living, and is updated annually. The latest figure can be found at any time at [www.livingwage.org.uk](http://www.livingwage.org.uk). The NLW, however, is based on estimates of how much employers can afford to pay before there is a significant loss of employment.

**Mission investment**

Also known as impact investment, this involves investing as much to promote a particular scheme or practice as for the sake of making money. Many examples are projects or companies that are not listed on the stock exchange.

**Negative screening**

The practice of ruling out investments in companies or sectors that are considered to be unethical.

**Peer-to-peer finance**

Schemes that link up borrowers with lenders without the involvement of a third party such as a bank. Many operate online. Some are focused on supporting projects that may find borrowing difficult; others are purely commercial.

**Positive screening**

The practice of deliberately making investments in companies or sectors that are considered to be particularly ethical.

**Shareholder activism**

Shareholders using their power to influence or challenge a company’s ethics and policies. The activists may happen to already own shares in the company concerned or buy them for the purpose of taking this action.

**Stock exchange**

A system whereby shares in companies are listed publicly for sale. Once a company’s shares are listed on the stock exchange, it has no control over who may buy them.

**Tax avoidance**

The practice of using legal methods to reduce the amount of a tax that an individual or organisation is required to pay. In practice, most tax avoidance methods are available primarily to corporations and wealthy individuals. Tax avoidance, which is legal, should be distinguished from tax evasion, which is not.

**Usury**

The practice of lending money at interest. Although this is the traditional definition, the term is now used in various ways. Some use it to refer to lending at very high rates of interest. Others use it more broadly to refer to various ways of making money out of money. The word is a negative one; to describe something as usury is to imply that it is immoral.

**Summary table**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Description** | **Examples** | **Potential positives** | **Potential negatives** |
| **Bank accounts** | Banks pool the money we deposit with them to make loans or invest in financial markets. Banks make profits by charging higher interest on loans than they offer to savers. | Co-operative Bank, NatWest | Money is often available relatively quickly. | An individual’s deposits could be used to buy unsustainable and unethical investments, such as fossil fuels and arms. |
| **Credit unions** | An organisation of people who pool their money in order to invest savings and take out loans. Unlike building societies, credit unions must have a stated common bond. A few of them offer current accounts. | London Mutual Credit Union | By providing affordable and ethical loans that are coupled with financial training for their members, credit unions can help to bridge the gap left by the big banks that refuse to provide services to over 8 million people in the UK. | Not all credit unions have current accounts, and some incur a small monthly charge to use them. They commonly deal in smaller loans than banks and tend to have lower rates of interest. |
| **Building societies** | A mutual financial institutions owned by its members, each of whom has one vote regardless of how much money they put into the society. Several of the larger building societies also offer current accounts. | Cumberland Building Society | Members are part of the running of the institution by voting for directors, attending meetings, and even influencing investment decisions. | Some building societies share responsibility with banks for [inflating the housing market by giving so many loans to home buyers](http://www.yourfaithyourfinance.org/money-and-faith/in-the-world-today/). |
| **Shares** | The money invested in shares can be put to more ethical use through negative and/or positive screening of the companies or sectors you invest in. Being a shareholder also offers opportunities to try to improve company policy and practice. | ShareAction’s AGM Army engage in shareholder activism | Divesting your shares through negative screening after a long period of shareholder engagement can make a meaningful public point | Divestment is sometimes seen as a failure of engagement. |
| **Property/ buildings** | For many meetings their largest asset will be their Meeting House. There is also the option to invest in further property or buildings. | Central England Area Meeting’s Peace Hub | It can meet social and community needs in the area around a meeting house. | It could create unnecessary development if plans are not thought through. |
| **Social impact investment** | Investors can invest in projects or organisations that specifically seek to make a positive social or environmental impact, as well as making a profit. | Shared Interest | You can choose to invest money in projects that align with your beliefs and priorities, while still getting a return on the investment. | They are usually not on the stock market, and returns can be low. |

**Links to further resources**

**Your Ethical Money –** [**www.yourethicalmoney.org**](http://www.yourethicalmoney.org/)

This website provides some useful resources that may help you to make informed choices about where to save, invest and borrow your money in line with your ethical views.

**Good Money Week –** [**www.goodmoneyweek.com**](http://www.goodmoneyweek.com/)

Good Money Week is a campaign to raise awareness of sustainable, responsible and ethical finance to help people make good money choices. It brings together individuals, financial advisers, charities, faith, community and student groups and financial institutions.

**Ethical Investment Association –** [**www.ethicalinvestment.org.uk**](http://www.ethicalinvestment.org.uk/)

The Ethical Investment Association (EIA) is an association of financial advisers from around the UK, dedicated to the promotion of green and ethical investment.

**Share Action –** [**www.shareaction.org**](http://www.shareaction.org/)

Share Action is a charity that works towards creating an investment system that truly serves savers and communities, and protects our environment for the long-term.

**Association of British Credit Unions Ltd–** [**www.abcul.org**](http://www.abcul.org/home)

The Association of British Credit Unions is a trade association for credit unions in England, Scotland and Wales and represents many British credit unions. Their website has lots of useful information about credit unions and the options available.

**Scottish League of Credit Unions –** [**www.scottishcu.org**](http://www.scottishcu.org/)

The Scottish League of Credit Unions support community – focussed credit unions in Scotland.

**Ethical Consumer –** [**www.ethicalconsumer.org**](http://www.ethicalconsumer.org/)

This website holds information on over 40,000 companies, brands and products, with information and analysis to help you choose the most ethical products and services.

**Ethex (positive investment) –** [**www.ethex.org.uk**](http://www.ethex.org.uk/)

Ethex offers information about positive investments, allowing you to browse, get to know and compare a wide range of positive investments.

**Ecumenical Council for Corporate Responsibility –** [**www.eccr.org.uk**](http://www.eccr.org.uk/)

The Ecumenical Council for Corporate Responsibility is a church-based investor coalition that collaborates with others in advocacy and awareness-raising on issues of business, human rights and environmental stewardship.

**Move Your Money – moveryourmoney.org**

Move Your Money is a national campaign for a banking system that helps to build and support a just and sustainable society. The website has some useful tables about how different banks compare on a range of ethical criteria.