

our ethical policy

Ethical Investments

We believe that our money really can change our world. It's not just about avoiding things you don't believe in. It's also about seeking positive investments and encouraging big businesses to become more responsible corporate citizens. We know 'green wash' when we see it, but we also acknowledge that sometimes it's better to work from within than from outside. That's why, when we see ethical investments with holdings that we don't understand, we'll lobby investment houses for reasons why they're included. And when we can see no logical reason for investment in questionable businesses, we'll make representations to investment houses for exclusion of these businesses from their portfolios.

The ethical investment market has been developing for over 20 years. However, it's still a relative newcomer, and some investment areas simply don't have an ethical option. In these circumstances, we'll explain the choices available to you and help you come to a decision based on an understanding of the risks and ethical considerations. We're not seeking to recommend unscreened investments, but consider it our duty to provide appropriate financial, as well as ethical advice.

The ethics we share.

We're ethical.

At ethicalfutures we practise what we preach. After all, our company name should reflect the kind of people we are, as well as what we do. Being ethical comes naturally to us, because we believe in it. To us, it means being fair, honest and trustworthy to everyone we come into contact with - whether that's our clients, our partners and suppliers, or our employees.

We're responsible.

Every Independent Financial Adviser has a duty to act responsibly and within the law. We take our responsibilities more seriously than this though. We see our legal obligations as being the very least you should expect from a company that's looking after your finances. We never forget that it's your money we're investing, not ours. That's why we'll always make sure you fully understand the implications of every financial decision you make, before you commit to it. And we promise that we'll never try to sell you anything that you don't need or can't afford.

We're authentic.

We're real people who believe in being honest and straightforward. That's why we always try to simplify technical issues, rather than bamboozle you with industry terminologies and acronyms. We believe that by genuinely caring about your financial needs, we'll deliver a level of service that'll be hard to beat.

We're approachable.

You'll find us a welcoming bunch here at ethicalfutures. Most of our clients tell us we're easy to talk to. And when you're talking about personal finances, we think it's helpful to be impartial. And to be good listeners. So don't expect closed doors from us. Expect open minds instead.

We're collaborative.

We enjoy working together. And we enjoy sharing our knowledge too. Collaboration is an important asset to any business. We all have our individual strengths and weaknesses - we're only human after all. It's knowing where our strengths stop and where others' begin, that makes us stronger together.

At ethicalfutures, we promise to....

- be open, honest and fair with clients, employees and suppliers;
- provide clients with advice appropriate to their immediate and future needs;
- consult with and seek to involve team members in decisions about the running of our business;
- operate a flexible working policy to try and accommodate the needs of individuals within our business.
- strike a fair work/life balance and have an average 35 hour working week for full-time employees;
- reward our employees fairly for their work;
- pay all of our suppliers within agreed timescales.

How we help the environment.

- We help to reduce travel emissions by holding meetings in our offices whenever possible.
- Our office is centrally located in Edinburgh, with easy access to public transport, so we encourage clients to travel by foot, bike or bus when they visit us.
- Wherever practical, we take public transport when we have business meetings outwith our offices.
- We take steps to monitor and reduce our energy usage.
- Wherever possible, we source our office supplies from ethical, local suppliers.
- We ensure that our office supplies are made from recycled or sustainable materials, wherever possible.
- We reduce paper usage by using electronic storage, email and scanning of documents.
- All of our toners and printer cartridges are recycled.
- We recycle all of our waste paper.
- We purchase fairly-traded and organic beverages and consumables whenever possible.

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