



# INVESTING FOR A FUTURE THAT MATTERS – THE RESPONSIBLE APPROACH TO GROWING YOUR MONEY!

OLDMUTUAL

Responsible investing (RI) is one way that we can be conscious of our everyday impact on the environment and the impact of societal inequality on communities, says **Fawaz Fakier, ESG Portfolio Manager at Old Mutual Investment Group.**

RI adds an additional component to traditional investing by taking into consideration a company's environmental, social and governance (ESG) factors.

## WHAT IS ESG?

ESG refers to how a company takes the greater good of the environment and society into consideration when going about its daily business. ESG ratings can be used as a non-financial indicator of how well a business is doing. Companies with higher ESG ratings tend to do well.



### ENVIRONMENTAL FACTORS



Pollution



Climate change



Water shortage



### SOCIAL FACTORS



Demographic changes



Inequality



Whistleblowing



### GOVERNANCE FACTORS



Shareholder voting



Pay/corporate packages

**“WHEN THE LAST TREE HAS BEEN CUT DOWN, THE LAST FISH CAUGHT, THE LAST RIVER POISONED, ONLY THEN WILL WE REALISE THAT ONE CANNOT EAT MONEY.” – NATIVE AMERICAN SAYING**

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