



# Our Capital in Action

An excerpt from  
**Wealth with a Why**  
Part 3: Capital in Action

Presented by Stephanie & Stuart Mills and Partners

*"We offer you our story of how we reignited our love of land and sea  
when we asked ourselves, 'Can we do better with our money?'  
This question spearheaded our deep dive into the world of sustainable finance."*

## **The Small Print**

The views represented here are those of Stuart and Stephanie Mills.  
The guide resonates with their practice, but they recognise that  
your needs may differ and that there will be other resources  
available to you, specific to your interests, location, or needs. It  
aims to help you identify the types of services and financial vehicles  
to seek in order to meet your financial needs and values whilst  
serving the planet.

## Our Capital in Action

As an engaged and conscious investor, you may be able to spot when different financing is at play and target actions according to which type of capital you're able to deploy. That's when we started having some fun along the spectrum. By seeing what impact our actions have, we can use vehicles that work well for the desired outcome. Here are a few ways we matched impact to a financial tool, but note that the vehicles will potentially have multiple impacts:

### **Impact**

**Quick Action Needed:**

**Stability Over Longer Terms:**

**Recognise Company's Commitment:**

**Back Innovative and Novel Solutions:**

**Community Ownership:**

**Kickstart Change:**

**Participate with Others:**

**Envision a Thriving Future for All:**

**Strengthen Voices of Others:**

**Connect to People Around the World:**

### **Vehicle**

**Bridging Loan**

**Government Bond**

**Stocks, Shares**

**Angel/Venture Capital**

**Community Shares/Bonds**

**Grantmaking**

**Collective Giving**

**Ethical ISA or Pension**

**Legislative Support**

**Micro loans with peer-to-peer lending**

Taking this knowledge one step further, we applied the 5Ts (treasure, time, talent, ties, and testimony) across the spectrum. Yes, we make financial capital allocations, and we make human capital allocations. Combined, our allocation of all resources is far more meaningful for us as well as the organisations that hold or receive our money. We now see things differently, where others might miss the connection because we are working across the spectrum. Likewise, we strengthened our relationships with our employers, wealth advisers, grantees, investments, friends, and neighbours simply by being more aware of the impact of all our actions.



Whilst we focus broadly on climate and nature, the same decision-making applies to any cause. Put your unique filters on opportunities that feel right for you.

## **Our Human Capital in Action**

We're continually learning with others to enhance our skills. We've participated in learning communities - such as the Conduit, Acumen Next, and Environmental Funders Network - to learn from global social change leaders; explore innovative approaches to impact investing; and collaborate with funders dedicated to tackling poverty, climate resilience, and nature recovery.

Embracing the 5Ts approach, we've volunteered, joined groups, attended conferences, provided our skills, and shared our stories. Here are a few of our human capital examples:

### **Time:**

- Stephanie volunteers for GoodGym, an organisation that provides help with all kinds of community projects. She packed goodie bags for special events. She even counted bats one night along the River Thames. Her time with GoodGym has helped her connect with more projects and people in her local community.

### **Talent:**

- Stephanie used her education and experience in nonprofit management to write a leadership handbook for Impact Collective London.

### **Testimony:**

- Stuart is an active LinkedIn poster, sharing his stories weekly. He often distills his lessons learned and shares his experiences. He also re-shares posts from our investments' projects and announcements.

**Ties:**

- Stuart joined Green Angel Ventures to learn more about investment opportunities and found former colleagues who were members as well. His connections have led to fruitful introductions to new investment opportunities for Stuart and his colleagues.



Is there a 6th T for you? [Trust](#). This might be reviewing your sources of information, evaluating your relationships, or trusting in yourself to make change happen.