



Call to Action: Our World & Our Future

An excerpt from
Wealth with a Why
Part 1: The Purposeful Investor

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.

Call to Action: Our World & Our Future

There is a growing consensus that our planet is in crisis, and that the interrelated impacts of climate change and nature loss have arrived. 2024 was the hottest year on record, with average global temperatures exceeding 1.5 degrees of warming above pre-Industrial levels for the first time – the threshold of global warming that the Paris Climate Agreement was designed to prevent. Unfortunately, based on current government-level climate commitments to 2030, global warming is currently on course to exceed 2.7 degrees.

Meanwhile, it was confirmed in 2023 that six of Earth's nine 'planetary boundaries'¹ – which include climate change, biodiversity loss, and land systems change – have now been crossed, meaning they can no longer function properly. Combined, this human-induced damage is disrupting the stability, resilience, and livability of the planet, causing record-breaking floods, storms, heatwaves, drought, and wildfires – all of which are devastating the lives and livelihoods of countless communities around the world whilst crippling infrastructure and deepening food insecurity. The damages from inaction on climate change and nature loss are projected to rise to USD\$38 trillion annually by 2050.²

Fortunately, continuation along this trajectory is not inevitable. Whilst we are the first generation to face this level of planetary crisis, we are also the first generation to have the global connectivity, knowledge, tools, and solutions available to address it. While public and private sector climate and environmental commitments cannot be relied upon to address these issues alone, we can and must step up to meet the moment. Everyone reading this guide has a vital role to play.

Solutions Are Ready Today

The good news is that a vast array of solutions is emerging to address these interrelated issues head-on, whilst building **community-based resilience** towards both the current and future impacts of climate change. Whilst the United States steps back on

¹ Planetary Boundaries are the highly interdependent systems and processes that create a safe operating limit for survival on Earth. Retrieved from <https://www.ecomatcher.com/what-are-planetary-boundaries-and-why-are-they-significant/>

² Potsdam Institute for Climate Impact Research (PIK). (n.d.). *Planetary Boundaries*

its climate and humanitarian commitments, others are stepping forward, whether at a country, state, city, island, or hyper-local level. Wherever we look, scalable and replicable solutions are being developed that can improve lives, drive economic growth, and tackle the climate crisis at the same time. Thanks to emotive, effective, and relentless campaigning, funding to support those most affected by climate change in the Global South is now projected to reach USD \$300 billion annually by 2035, whilst low-carbon climate solutions such as Electric Vehicles and renewable energy are creating jobs, reducing bills, and improving health for millions of people worldwide.

We also have a collective responsibility to act. We cannot escape the fact that those least responsible for causing climate change are suffering most as a result of it, and that the 'quest for capitalism' – including uninhibited production and consumption – has made life significantly worse for the world's most vulnerable people, including through generating wealth that is actively (and successfully) being used to fund opposition towards climate action.

Envisioning a Future Worth Investing In

A better world is possible, and that starts with daring to imagine it. What does a thriving, just, and sustainable future look like to you? What are the values you want to see reflected in the world? For us, we like to imagine a world where the economy works for every human being, where everyone's potential is unlocked, and where Earth's systems cope with everyone without exceeding demands.³

This is about more than just daydreaming; it's about actively choosing to focus on the positive possibilities and then letting that vision guide our actions. We firmly believe that by making conscious choices with our time, talent, and treasure, we can shape a more just, sustainable, and prosperous world.

- **Invest in solutions, not problems:** We can shift our focus from what's wrong to what's possible. Instead of dwelling on the devastation of climate change, we can get excited about the multiple solutions that communities facing the impacts of climate change hold, as well as the potential of viable climate change solutions such as renewable energy and sustainable agriculture.
- **Amplify the good we see in the world:** We can all share stories of hope, resilience, and generosity. This helps counteract the negativity bias that can make the problems seem insurmountable.

³ Doughnut Economics Action Lab. (n.d.). About Doughnut Economics. Retrieved from <https://doughnuteconomics.org/about-doughnut-economics>

- **Participate fully with all our capital:** We can show up for each other and find and support others, whether through our time, talent, testimony, or ties, to build the lives we envision.

When we start with a clear vision of the future we want to create, we're much more likely to find the motivation and energy to take meaningful action. We can't afford to wait for others to take the lead. The challenges we face demand immediate action. Our individual contributions, no matter how small, can collectively create a powerful force for positive change.

We are standing at
'climate crossroads'
in this decisive decade
for climate change.