



Our Financial Vehicles 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 Financial Vehicles in Action

We learned a lot about multiplying the impact of our money—unlocking extra funding, inspiring larger contributions, and maximising support for causes we care about without losing sight of returns. Our choices below are not offered as recommendations, but we hope they inspire you to research what might work for you.

TRADITIONAL WEALTH MANAGEMENT ACTIONS

Changing Bank Accounts:

We opened a new bank account at Triodos Bank because it is a B-Corp that aims to change the financial industry by committing to ethical financing. Their tagline, “our banking and financial services are for individuals who want to change the world,” resonated with us and our desire to align our finances with our values.

- We opened the account with £20,000 with a focus on using these funds towards our yearly actionable impact. Even if we did nothing else with that £20,000 other than place it in a savings account at this eco-friendly, community-oriented bank, we felt reassured that our money would be ‘doing good.’
- Because our mortgage is tied up in our main bank, we’ve not yet been able to move all our money to a bank fully aligned with our why. So we’ve added a bit of time focused on advocating for our existing bank to change its practices and move away from industries we don’t support.

Moving Pensions:

Inspired by the Make My Money Matter¹ campaign, we’ve reviewed, reshaped, and moved our investments and pensions towards more ethical and sustainable funds that align with our values and commitment to positive impact.

¹ Make My Money Matter campaign closed in 2025. Campaign assets are available to download. Retrieved from <https://makemymoneymatter.co.uk/>

- Over his career, Stuart built up a mix of company pensions and ISAs. He consolidated and picked investments that met our long-term plans, such as retirement and family milestones, as well as matched our purposeful investing goals. Just like with any investment, the returns have gone up and down, but we're able to apply patience with a long-term outlook to our trading. We've made some changes too, like moving to a more sustainable fund with Scottish Widows and the Accenture Pension, and selling off some stocks and funds from the SIPP, ISA, and regular investment accounts.
- Stephanie made the decision to move her pension to a new provider, Pension Bee, because they offered fund choices that were both simpler and clearly identified as socially responsible. This move allowed her to align her pension investments with her values.
- <https://makemymoneymatter.co.uk/>²³
- <https://www.scottishwidows.co.uk/about-us/responsibleinvestment.html>
- <https://www.pensionbee.com/uk/climate-plan>

Working with Financial Advisers:

Partnering with our financial advisers, we continuously refine our investments through an ESG-inspired traffic light system that we designed, incrementally enhancing our portfolio by adding high-impact stocks and phasing out those with negative effects, driving progress through constant learning and improvement.

- We had moved to Charles Stanley because their model allows for pension and investment accounts to contain individual stocks and funds. Although our assets are publicly traded, it's difficult to know exactly what's in the funds. We found that holding specific stocks allows us to have clearer conversations with our advisers about the whole portfolio. Taking this foundation and adding a traffic light system (green for fully aligned with our why and values; red for assets not aligned and not changing; yellow for in between) was a powerful driver of conversations and asset review to provide the insight necessary to move assets and funds to more green lights over the 5 years we've been doing this.
- <https://www.charles-stanley.co.uk/about-us/important-information/our-approach-to-responsible-investing>

Working with our Employer.

As we have travelled on this journey, we have thought about all our assets, liabilities, costs, and income. We'd traditionally seen income as a single thing, but we discovered that there are various assets in income to consider in more detail. Most employers think of your pay as remuneration for a job well done, but that doesn't mean we should stop there in terms of what we negotiate and what we do with that remuneration.

- Stuart mainly worked in jobs with a steady monthly salary. We look at this salary in terms of covering our monthly costs and also enabling us to save. Our lens as conscious consumers has informed our spending decisions. In the same way, aligning our savings with our values has helped us be more disciplined with our money and focus on investing it wisely.
- Some years there has been a bonus too, which we look at to spend on a treat, a project, or to invest. Adding our why to conversations and decisions means we have fun and feel good about having some money to use.
- In his previous two roles, Stuart received share options. Additionally, we have participated in employee stock purchase programs at prior companies. There are tax benefits and a bunch of details to watch out for in these plans, but overall, we've found them beneficial and an extra incentive to stay with the company. Over the years, we have often let these shares sit, perhaps out of old loyalty, but since rethinking our investments, we've sold shares no longer consistent with our values, to pay for family expenses, and to invest in impact investments. We also moved shares from their workplace programs into our portfolio, so we include their value, risk, and focus in our decision-making.
- <https://us.etrade.com/stock-plans>
- <https://www.investopedia.com/terms/e/espp.asp>

IMPACT INVESTMENT ACTIONS

Community Investment.

Finding and understanding companies like Energy Garden was no easy feat for us. Luckily, there are platforms that provide rigorous due diligence processes in order to help investors and entrepreneurs create good investment opportunities. We found

Ethex not only provided support for our investment purchases but also encouraged us to learn about the 'whys' behind the investments and get to know other investors as well.

- Our investment in Energy Garden is £5,000, and we are projecting a 4-6% per annum return. Investments in Energy Garden start at £50.
- <https://www.energygarden.org.uk/community-energy>
- <https://www.ethex.org.uk/>

Investment Club:

We joined the membership and made an investment in the Green Angel Ventures Climate EIS Fund, aiming to align our capital with meaningful climate impact while targeting strong financial returns.

- Our investment in the fund is £15,000, which is invested in 10-15 companies from the Green Angel portfolio. EIS (Income Tax and Capital Gains) tax reliefs are available. The Fund aims to target 3x returns over 5-10 years.
- Stuart is an active member of the syndicate, which provides access to individual deals. We enjoy being involved in assessing and selecting companies to review with over 350 other investors, learning from their knowledge and experience.
- <https://greenangelventures.com>
- <https://greenangelventures.com/invest/eis-climate-change-fund/>

Impact Bond:

We made an investment in the Triodos Sterling Bond Impact Fund with the aim of supporting positive environmental and social change, using a financial vehicle where growth has been steady, risk is managed, and funds remain accessible, allowing us to stay agile and invest in emerging opportunities as they arise.

- Our £5,000 investment has a projected return in 5 years of 25% with an expected impact of 431kg lower footprint of CO2 (vs. benchmark funds) and 51kg lower footprint of landfill waste.
- <https://www.triodos.co.uk/impact-investments/sterling-bond-impact-fund>

Microloans:

We've made loans as little as \$25 per loan through Kiva. Our monthly loans and the repayments keep ticking over and slowly have added up to thousands so far. Our microloans supported people all over the world to start businesses, invest in education, expand farms, and create economic opportunities in their communities.

- Over the years, our 89 small loans (starting at \$25) have added up, including relending, to over \$3,000. We've supported enterprising people from 36 countries around the world to build their real solutions and helped expand financial access to help underserved communities thrive.
- <https://www.kiva.org/about/how>

Crowdfunding Investment:

We made an investment in Fishtek Marine through **Triodos Crowdfunding** to support the growth of this fascinating business, aiming to develop innovative bycatch reduction technologies, expand global impact, and drive marine conservation through sustainable fishing solutions.

- Our investment in Fishtek is £1,000 and covered by EIS tax benefits. You can make an investment through Triodos Crowdfunding from £50 and take the opportunity to invest in organisations making a positive impact socially, culturally, and environmentally.
- <https://www.triodoscrowdfunding.co.uk/investing>

PHILANTHROPIC GIVING ACTIONS

Donations with Employer:

We made donations to organisations such as Médecins Sans Frontières (MSF) and Right to Play through Salesforce's employee matching program, doubling the impact of our contributions and extending our reach to support critical global initiatives.

- Our donations ran from £50 to £500. It all added up, and in seven years, we'd donated over £18,000 and had every pound matched, so charities received

another £18,000 from Salesforce. Gift Aid added another 25% for the charities from our giving. Multiplying the impact of our money by 2.25 times! And beyond this, Payroll Giving processed tax benefits for us too.

- <https://www.cafonline.org/corporate-giving/effective-ways-to-give/matched-giving>
- <https://www.salesforce.com/company/philanthropy/employee-volunteering-giving>
- <https://benevity.com/about-us>
- <https://www.gov.uk/donating-to-charity>
- <https://www.cafonline.org>
- <https://www.cafonline.org/personal-giving/effective-ways-to-give/giving-account/how-does-gift-aid-work>



Truly a win-win!

If you are a UK earner, you can increase your donations by 25% through Gift-Aid. It's a tremendous boost for the charity and provides tax benefits to the donor.

Grants to support the Community:

We made a multi-year grant to support Groundwork London's Our Space Award, a small-grants programme that helps communities transform underused spaces into thriving green hubs. It's been amazing to be involved in realising the impact communities gain from their efforts to foster biodiversity, build climate resilience, and enhance social connection.

- Groundwork London stood out because they didn't just acknowledge a donation; they actively engaged with us, inviting further involvement. This early connection led us to participate in the grantmaking programme where

we committed to a three-year grant of £5,000 per year to support their Our Space Award and participated in the grantee selection process.

- It has been truly inspiring to visit the recipients of the Our Space Awards and witness firsthand the incredible transformations they are achieving. From creating vibrant community gardens in previously derelict spaces to fostering biodiversity and building stronger community ties, the impact of these small grants is significant. We appreciate how the programme specifically supports local, unincorporated groups, empowering everyday Londoners to make a lasting difference to their local environment.
- Working with the Groundwork London team has been a rewarding experience. We've learned more about the nuances of supporting green initiatives in our city and seen our contribution benefit so many different community groups.
- <https://www.groundwork.org.uk/london/our-space-award/>

Grant through a Platform:

We made a grant through Action Funder to a community centre running financial education workshops. In the process, we not only supported a vital community initiative but also gained invaluable insights into the challenges and responsibilities of grantmaking.

- Although Action Funder hadn't worked with individuals before, they agreed to support us in a trial. The platform listed many projects seeking around £500 in funding, an amount we could cover fully. To use the site, we created a profile and an open fund, which Action Funder then notified relevant organisations about. From over 250 potential matches, Stephanie narrowed it down to five, and ultimately, we funded one £2,000 project run by a community centre providing financial education workshops for 60 participants.
- <https://www.actionfunder.org/>

Collective Giving:

We joined Impact London Collective (formerly Impact 100 London) and pooled our donations with others to fund transformative, multi-year grants that empower

women and girls in London, ensuring our collective giving creates meaningful and lasting change in our community.

- Stephanie found Impact London Collective to be a far more engaging and impactful approach to giving compared to online grantmaking. She valued how her £1000 contribution was combined with those of 99 other members to create a significant £100,000 grant. This collective power allowed them to fund transformative projects for women and girls in London in a way that individual smaller grants might not achieve. Stephanie also deeply appreciated the sense of community among the members, the opportunity to learn about critical issues facing women and girls in London, and the engaging energy of the member events. This model not only amplified the financial impact of her giving but also provided a richer and more connected philanthropic experience.
- <https://www.impactlondoncollective.org/our-mission>

Support Legislative Advocacy:

We made a gift to support Peers for Planet's work on accelerating climate action and biodiversity protection through legislative advocacy, cross-sector collaboration, and parliamentary education, in support of the system-wide change we need to see.

- We'd not considered advocacy work within the UK Parliamentary system until we met Peers for Planet through the Environmental Funders Network. It's easy to think that getting involved in the machinery of legislation needs joining a political party or a job in the civil service. Becoming more involved allowed us to connect with this exceptional team. Their quiet dedication supports legislators in driving change and participating effectively in crucial debates.
- <https://www.peersfortheplanet.org/>



Good with Money is a great resource to learn more about the different options and how your money works for good. EARTH.ORG is like a newspaper written by the planet. Its two platforms discover and act are invaluable resources for anyone looking to learn more and do more.