



# Your Worth And Power of the Collective

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.

## Your Worth And Power of the Collective

Our second guiding principle is the belief that **each of us is the greatest platform for change**. We all have different roles to play, offering the opportunity to engage ourselves in climate action every day.

**As citizens**, we have a voice in shaping government policies. Engaging in conversations with policymakers, advocating for change, and participating (e.g., voting) in the democratic process can contribute to a more just and equitable society. As well as engaging directly, we can fund organisations and campaigns that enable others to do the same.

**As community members**, we can participate in our neighbourhoods, whatever form that takes. For us, that means volunteering with the local Neighbourhood Watch scheme and helping our PTA at our sons' school. By lending our hands to one thing, we open up more conversations about other things that are important to us, like climate action or social justice.

**As consumers**, our purchasing decisions carry significant weight. By choosing to support companies that prioritise sustainability, ethical practices, and fair trade, we can create a powerful market signal. When we align our spending with our values, we encourage businesses to adopt more responsible practices.

And let's not forget one of our most powerful, and often overlooked, platforms: **our work**. Whether you're an employee, an entrepreneur, or a board member, your influence inside a workplace can be profound. You can advocate for more ethical sourcing, champion employee well-being, push for inclusive hiring, or steer your company's strategy toward sustainability. You can ask where your company banks, who it contracts with, and whether its pension options align with its values. You can ask it to offer payroll giving, and potentially to match what staff members give. If you run your own business, you have even more autonomy: you can build a culture that puts people and planet at the heart of profit. In short, your day job can be a daily act of alignment.

All these roles formed valuable parts of our philanthropy, using our private resources for the public good, equipping us with more agency than perhaps we first realised. Our relationships form the cornerstone of our actions, whether with our employer and colleagues, advisers and mentors, friends and family, or our broader community. The more we can develop ties to others and trust our people, the more powerful our actions become.

## Power of the Collective

When policymakers, businesses, and financiers come together to collaborate around a common goal, they can significantly increase their collective impact. But when individuals come together, we amplify our impact and create a force that's difficult to ignore. Whether it's joining a local community group, supporting a cause through donations, or simply having conversations with friends and family about the issues we care about, our collective efforts create a powerful wave of change.

As the saying goes: 'If you want to go fast, go alone, if you want to go far, go together'. Collectives have been in practice in many parts of the world for a very long time, and these models are once again growing in popularity because people are finding the amazing personal benefits of doing more, together. People are coming together in all sorts of ways, pooling their '5Ts' and financial capital, to reach far more impactful results than they'd achieve on their own. Collective action is everything from a group of friends around a kitchen table who help a refugee family<sup>1</sup> to energy companies with [cooperative ownership models](#).<sup>2</sup> Collective power is community: by participating in collective actions, we gain strength in our convictions and build relationships with others in new, interesting ways.

No matter what form collective action takes, individuals connect and participate in a democratic, structured process, through [collective pledges](#), to address an issue often too complex to be tackled alone. Members, whether through donation or ownership, have one vote regardless of the amount they contribute. The 'one member, one vote' rule allows for open participation of all who join. You might overlook or dismiss the simple act of voting. We found the act of voting to be a powerful motivator for us. We joined with our money, but by doing so, we committed to voting on actions of the organisation – thereby participating with our financial decision beyond the transaction alone.

What do collectives have in common?

- Shared Goals
- Members' participation
- Democratic decision-making: one member, one vote
- Pooling of resources
- A sense of community among members

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<sup>1</sup> Dunn, E. (2019, April). *Helping others makes us happier – but it matters how we do it*. TED. Story retrieved from [https://www.ted.com/talks/elizabeth\\_dunn\\_helping\\_others\\_makes\\_us\\_happier\\_but\\_it\\_matters\\_how\\_w\\_e\\_do\\_it](https://www.ted.com/talks/elizabeth_dunn_helping_others_makes_us_happier_but_it_matters_how_w_e_do_it)

<sup>2</sup> Bristol Energy Cooperative is one example of a community benefit society. Retrieved from <https://bristolenergy.coop/members/>