SECTION 4: PRACTICAL ACTION

This section aims to support your meeting to witness to its vision for becoming a low-carbon, sustainable community. It covers:

- buildings
- land
- consumption and waste
- travel
- money

4. PRACTICAL ACTION

Buildings

Our buildings are an opportunity to act as patterns and examples of low-carbon, sustainable living. They can speak out in the local community by demonstrating to others what is possible, and be spaces to foster the growth of sustainable communities.

When considering what changes to implement think about:

- What you have control or influence over, and who needs to be involved. Most meeting houses will be the responsibility of your area meeting, so make sure that you are in touch with area meeting trustees. Any substantial changes will need their approval. Other people you should collaborate with include your property committee and warden.
- Your meeting may not own a building, but you may well be able to influence the building owner on these issues.
- Sustainable living is not supposed to make people feel miserable! Don't turn the heating down so low that it is detrimental to people's well-being, or make changes that make it harder for the less abled to access the building.
- Cost, including what is most cost-effective relative to the scale of the changes proposed.

Energy

Most of the energy we use in our buildings for heating, hot water, lighting, appliances and cooking comes from burning fossil fuels (coal, gas or oil). We either burn them directly or indirectly through the use of electricity. For most meetings energy use for heating will be the most significant activity under corporate management.

The amount of CO_2 we release from energy use in our buildings depends on four main factors:

1) Our use of 'energy services' – the level of heating and lighting we require, boiling water used to make drinks, hot water for washing up, use of computers, photocopiers, refrigerators, etc.
2) The care with which we manage our energy use – switching off heating and lights when not using rooms, boiling only the amount of water we need, etc.
3) The efficiency of the building and of appliances.
4) The source of the energy (our choice of fuels and also the sources used for electricity generation).

> "Be patterns, be examples in all countries, places, islands, nations, wherever you come, that your carriage and life may preach among all sorts of people, and to them; then you will come to walk cheerfully over the world, answering that of God in everyone."
>
> *George Fox*, 1656,
> *Quaker faith & practice* 1.02

Cotteridge Meeting had reduced energy by 70% by 2010. Here the classroom is being prepared.
Photo: Harriet Martin

Of course, the simplest and most cost-effective way forward is to try to use as little energy as possible, from whatever source. Though generating your own energy is an attractive idea, it will cost less and save more carbon to begin changing behaviour and increasing the efficiency of the building.

See page 41 if your building has listed status.

REDUCE THE AMOUNT OF ENERGY USED

These are generally low-cost activities

Use less heating

- Only heat rooms that are in use.
- Keep doors between rooms shut and draw curtains after dark.
- Use the smallest room needed for a given activity.
- Schedule building use to reduce the number of hours when the heating is needed.
- Reduce the thermostat temperature, but remember to consider the needs of unwell and older people in your meetings for whom cold can be uncomfortable and a health risk.
- Install timers for the heating and hot water or – if your building use varies a lot from day to day – make sure the heating is switched off manually when it's not needed.
- Put up signs asking building users to keep the temperature low.

Use less hot water

- Don't leave hot taps running.

Read your meters

- Reading electricity and gas meters on a monthly basis could help reduce energy use as you will become aware of how much you are using and notice if anything is amiss.

Use less artificial light

- Keep windows clean and free from obstructions to take advantage of natural daylight.
- Turn lights off when not in use, or when not needed (during meeting for worship perhaps!).
- Put up 'switch off' signs by light switches.

INCREASE THE EFFICIENCY OF THE BUILDING AND OF APPLIANCES

Draught-proof

- Windows: use sealing strips to prevent draughts.
- Doors: attach suitable draught-proofing strips to all edges of doors (and/or make a draught excluder).
- Floors: seal spaces around skirting boards and gaps between floorboards.

N.B. Be careful not to block off all ventilation as this can lead to condensation and damp.

Insulate

Loft insulation has a very short payback period, as does cavity wall insulation. Solid wall insulation may not pay for itself in energy savings.

Check for grants and subsidies.

Of course, savings depend on the way the building is used. A meeting room that is only used for a couple of hours a week is not worth insulating – but then perhaps it isn't worth keeping as a meeting room!

- Roofs: if possible fit loft insulation in the loft space.
- Walls: Fill any cavity walls. External or internal insulation can be put on solid walls, though it is more expensive.

Roof insulation for Cotteridge Meeting House. Photo: Harriet Martin

- Windows: replace broken or cracked window panes. If possible replace single glazing with double-glazed units, or add secondary glazing. Homemade secondary glazing, made from clear polythene taped to window frames, is cheap (though may damage your paintwork). Hang heavy lined curtains that extend the length of the windows, or fit thermal (heat-reflective) blinds.
- Floors: add a carpet with underlay, or other floor covering that keeps in heat (such as cork tiles).
- Hot water cylinders (storage tank): make sure that the cylinder is insulated and hot water pipes are lagged.
- Radiators: put silver foil with insulated backing behind radiators, particularly on external walls, to reflect heat back into the room. Attach a shelf above radiators to do the same and to prevent hot air rising.

Install a more efficient boiler

If your boiler is 15 years old or more, replacing it should pay for itself.

Check for grants.

- When your boiler or heaters reach the end of their useful life, look for the most efficient replacement appliance. With boilers, try to get one with a SEDBUK rating of A (90% efficiency and above). See www.boilers.org.uk for information. Also consider whether there are more carbon efficient alternatives. For example, consider replacing direct electric heaters with gas heaters (cheaper in any case) or a heat pump (though this is very expensive and definitely not worthwhile if gas is available).

A condensing combi boiler located near a solar heated 'heat store'. Photo: Tom Greeves

- You may be able to save energy by installing a 'combi' (combination) boiler. This heats water directly when a hot tap is turned on, rather than keeping a storage tank full of hot water.

Use energy–efficient lighting

- Replace incandescent light bulbs with more efficient alternatives (the carbon impact is so significant that it is worth doing this before the incandescent bulbs have stopped working):
  - ~ CFLs (compact fluorescent lamps) – the most common and cheapest energy-efficient light bulbs available. Special dimmer-switch-compatible ones are now available.
  - ~ LED lights – even more efficient and long lasting, and coming down in price. These can now replace halogen lamps (which use nearly as much electricity as incandescent bulbs).
- Remember efficiency for external lighting too, and check that motion sensors work properly.
- Use light-coloured paint and mirrors to reflect light.

Replace appliances with more efficient ones

The most efficient appliances are usually more expensive, though may pay for themselves in energy savings.

- The appliances that use most energy are generally freezers, fridges, washing machines, tumble dryers and dishwashers. TVs – especially those with large plasma screens – can also be significant electricity users. When replacing appliances choose those with the highest rating for energy efficiency. Grade A electrical appliances (A+ or A++ for fridges/freezers) are best, or look for the Energy Saving Trust's blue 'Recommended' label. See www.energysavingtrust.org.uk for more information.

Sustainability story

Enabling a Grade II* listed meeting house to tread more cheerfully with a lower carbon footprint

A structural survey in 2004 showed that the Meeting House floor was starting to rot. The electric heaters required replacing. After meetings in the winter the walls and windows ran with damp and the room became stuffy. By 2008 the gallery was sagging and was minimally usable.

Settle Meeting House, a grade II listed building. Photo: Michael Elstub*

As well as planning the major essential repairs we saw that it was essential to drastically reduce condensation as an integral part of reducing the environmental impact of the building. A professional environmental audit included recommendations to replace the electric heating with gas (reducing CO_2 emissions by 40%), to incorporate zone control and thermostatic radiator valves, to improve draught proofing and to upgrade loft insulation to 250mm. All of these measures were planned into the refurbishment, but the damp problem remained.

Our solution was to install heat exchangers. Stale, moist air, particularly during and after use of the Meeting Room, is extracted through heat exchangers which warm the incoming fresh air to well above dew point. Convection from the heaters now draws moist air from the floor space through the ventilator grilles. Thermal transfer efficiency is about 70%. Such heat exchangers are really nothing new. However, concealing the system in a listed building and making it absolutely silent in Meetings for Worship were real challenges, both of which were overcome (see photos).

Assessing the cost benefits is harder. There has been a substantial increase in use of the Meeting House by community groups (and consequent energy usage) partly because the Meeting House environment is improved. What is clear is that our interaction with the community and consequent outreach has increased as an unexpected by-product of our eco-friendly improvements.

Contributed by Michael Elstub, Settle Local Meeting

Settle Meeting House has two air exchange units which recycle hot air at ceiling level, reducing energy needs. Photo: Michael Elstub

USE GREENER ENERGY

Don't use electricity for heating or hot water

- You will nearly always have lower carbon emissions by using an efficient gas boiler, or efficient point-of-use heaters, compared with electrical heating.

Green electricity tariffs

- Most electricity companies now offer a green tariff. A green tariff means that some or all of the electricity that you buy comes from renewable resources. However, all electricity companies are now required to obtain a proportion of their energy from renewable sources, so your purchase is unlikely to increase the demand for renewable energy in the UK. For more on this see Is Green Electricity Really Green? at www.livingwitness.org.uk/publications.html

Generate your own energy

- Both electricity and heat can be supplied from renewable sources. Those most likely to be useful for meeting houses are:
- Photovoltaic (PV or solar) cells: these can be mounted on your roof to generate electricity. With the feed-in tariff they can be a good investment for a meeting. This scheme does raise some complicated ethical issues, however. Contact Living Witness if you'd like to discuss these.

Cotteridge Meeting House's PV array. Photo: Harriet Martin

- There are a number of companies that now offer to install PV cells for free. The Energy Saving Trust has a comprehensive list of questions to think about if a company approaches you.
- Wood-fuelled boiler: this could be a good heating option for a rural meeting with local wood available, particularly if there is no mains gas.
- Energy sources less likely to suit the needs of most meetings are:
  - ~ wind turbines
  - ~ ground source heat pumps
  - ~ air source heat pumps
  - ~ solar panels for heating water
- Details of all of these sources are available on the Energy Saving Trust website.

Water

Much of Britain suffers from water shortages, and as water comes directly from rivers and groundwater every drop we use has an impact on the environment. Electricity is used to pump water, and chemicals are used to make it clean enough to drink.

Reduce the amount of water used to flush the loo

- Put a 'hippo' in the cistern – some water companies offer them for free. You may want to try it out in one toilet before installing them in every cistern.
- When buying a new toilet choose a water-saving, low-flush or dual-flush model and consider waterless urinals for the men's loos.

Reduce water used for washing up

- Don't leave taps running! Invest in a washing-up bowl.

Save water in the garden

- Install a water butt.
- Consider choosing plants that won't need watering, and allowing your lawn to develop a scorched look for a few weeks in the summer – it will recover!

Reduce water wastage

- Mend dripping taps.

Install a water meter

- If you have a water meter installed your bill will reflect your consumption, which is likely to save you money.

Listed buildings

There are plenty of ways to adapt your building even if it is listed.

If you wish to alter or extend a listed building in ways that affect its character or appearance you will need to apply for listed building consent from your local planning authority. The application may well be forwarded to English Heritage (for England), Historic Scotland (for Scotland) or Cadw (for Wales) for expert advice.

Talk to your local authority's conservation officer and/or local planning officer before making any changes to a listed building. They can advise you on changes and applications.

The Advisory Committee on Property (www.quaker.org.uk/property-matters) may also be a source of advice about listed buildings. It would normally be the responsibility of area meeting trustees to initiate contact with them.

Sustainability story

Eco-renovation in Oxford Meeting, Grade II listed

Oxford Meeting is blessed, but also burdened, with our plain-but-handsome 17th-century premises fronting on St Giles, and our 1950s oak-panelled Meeting House in the garden, built like a Cotswold stone barn. We are deeply attached to them, but we have also been painfully aware for years of the icy draughts, the inadequate insulation, and the antiquated heating systems, which have all contributed to a hefty carbon footprint.

Plastering begins after insulation work, making Oxford meeting house library much warmer. Photo: Alan Allport

A decade ago we switched to a renewably-sourced electricity supplier, Good Energy. And at long last, in 2010, we have embarked on a radical, step-by-step eco-renovation. It takes a lot of time, money, and commitment; but at least we are now on the way.

Eco-renovating a Grade II listed building is complicated; and every last detail requires official consent. Aside from this, our two obvious problems were getting the methods and materials right, and finding the necessary funds.

We began with our Library, a high-ceilinged room with three external walls. Turn off the gas fire and within a few minutes the place used to be freezing. We got detailed advice from a specialist eco-builder. In this kind of building (possibly in many buildings), lining with conventional insulation board can lead to a gradual build-up of condensation between it and the wall, which can practically wipe out the insulation effect. And standard insulation board carries sizeable environmental costs in its manufacture. So we went for a wood-fibre based, breathable insulation called Pavatherm (www.natural-building.co.uk) on all walls, the floor, and the sloping ceiling, with breathable lime plaster on top. That work is now complete. Even without any heating, this formerly icy room now feels comfortable.

We are now moving on to our Meeting House itself, starting with the kitchen, which used to stream with condensation on walls and windows and is now fully eco-refurbished. But in the tall, barn-like space of our meeting house all the heating still flies up to the ceiling. The ideal solution would be under-floor heating, from an air-source heat pump itself powered by PV panels. But under-floor heating would mean tearing up the beautiful oak floor and putting in a new one. It seems the 'right' long-term solution, but could we possibly justify such expense? We are still wrestling with this.

Contributed by Alan Allport, Oxford Local Meeting

Auditing

You may want to commit some money to paying an external auditor to look at your building, do an energy assessment and provide advice on where you could make savings. Explore the options in your local area.

The use of your building

Quaker meeting houses and other Quaker property have the potential to be spaces for radical witness to sustainability in their communities. This depends on how they are used.

Some things that your group and meeting might want to consider include:

- Who uses your building, and who is it let to?
- Are there other groups in the community that would welcome a place to meet or to have as a hub – perhaps a local Transition group needs somewhere to meet, to keep a Transition library, or to use as a base for community-growing schemes?
- Could you transform the building into an 'eco-centre' or similar? Could you use it to host events or art exhibitions on the theme?
- Do you encourage and support users to think about energy issues and sustainability? Put up notices asking people to turn off lights/turn down the heating/shut doors, etc.
- How do you reach out to building users and share what you do? You could signpost all the changes you have made to the building and have a display up about your plans, including the reasons why you are doing it.

See page 85 for ideas on where to get additional support for becoming a low-carbon, sustainable building.

> "... the idea of inviting other local groups to run a joint event on our premises is certainly worth considering elsewhere."
>
> *Linda Murgatroyd, Wandsworth Quaker Meeting*

A drawing by a young Friend, YMG 2011.

Friends at the Quaker Community at Bamford. Photo: QVA/*Living Witness*

Sustainability story

Quaker House, New Milton

Quaker House is a care home for forty elderly residents in New Milton, Hampshire. In 2010 the board authorised the installation of solar water heating as its first step in improving energy efficiency and hence reducing energy costs. As a not-for-profit housing association, Quaker House fees for residents are lower than those at other care homes in the area. Sustainability is therefore a means to retain modest fees.

Front of Quaker House showing solar water heating tubes on the roof. Photo: Anthony Woolhouse

Solar water heating was chosen as it is well established, and there is a large established base. Technological and installation risks were therefore minimal.

Luckily, Quaker House has a large south-facing roof. New Milton is just one mile from the sea and is fortuitously located in one of the sunniest parts of the UK.

We ran a competitive tender process and were surprised at the wide variation in bid costs. We selected a contractor who offered value and who demonstrated a proactive understanding of our needs. The contractor also had extensive experience of installing solar water heating.

We were fortunate in obtaining grant finance for 75% of the project. We received one of the last grants from the Department of Energy and Climate Change and were blessed by the receipt of a grant from the Quaker Housing Trust.

We have an energy monitor close to reception so that residents can see the temperatures of the solar panels on the roof and the resulting temperature in the hot water tank. Some residents are quite excited by 'their home' becoming greener.

The local paper printed a story on the project. We felt that the visibility of Quaker House as well as its sustainability has been enhanced.

Contributed by Anthony Woolhouse, New Milton Quaker Meeting

Energy monitor at Quaker House. Photo: Anthony Woolhouse

Land

Holmfirth Transition Town's first community blackberry-picking event, September 2010. *Photo: Martin Smith*

> "We do not own the world, and its riches are not ours to dispose of at will... Work to ensure that our increasing power over nature is used responsibly, with reverence for life..."
>
> *Advices & queries* 42

Many Quaker meeting houses (and other Quaker buildings) have land attached, be it a small garden, a burial ground, or a number of fields. As spaces that may well be visible to the wider public they are good opportunities to speak out through example. If your meeting doesn't own land you may be able to apply some of these ideas to a local patch of ground.

Biodiversity is essential for sustaining the natural living systems or ecosystems that provide us with food, fuel, health, wealth and other essentials. We can help to maintain biodiversity by preserving and creating the habitats that wildlife needs. The land could also be an ideal place for people to learn about biodiversity and conservation.

If your meeting house is old, it may well have land that has been little touched by modern management techniques – if so it's important to conserve the long-established habitats. Or you may only have a very small amount of land, perhaps mostly tarmaced. In this case, think about what changes you could make to create a space more attractive to wildlife.

A *drawing by a young Friend*, YMG 2011.

THINGS TO THINK ABOUT:

Trees and shrubs

- Could you plant more? If so, plant varieties that have value for birds, butterflies and other insects.
- Native plants are best for wildlife.
- Fruit and nut trees mean you will benefit from the produce.
- If you have a lot of space could you plant a small wood, perhaps as a community project?

Hedges

- Hedges are great for birds to nest in, particularly if you keep them thick.
- Try to use native species.

Flower beds

- Some are very good for insects.
- You could plant flowers that can be used in the meeting house. Plant herbs that members can use.

Vegetable patch

- Could you plant a meeting house vegetable patch?

Photo: Jamie-Rose Campbell

Walls, old stones and dead wood

- Leave these – they can be a haven for plants, insects and animals. Gravestones are similarly important for lichens and mosses, so you may choose not to clean them.

Paving and tarmac

- Try to reduce the amount of paving and tarmac covering the land. It's not kind to wildlife and also means that rainwater cannot be absorbed into the ground. If you do need to have a solid surface try to make sure that there are spaces between stones for water to soak through.
- Make sure you provide access for everyone to enjoy your land: a well designed paved path can allow people who are unsteady on their feet or in wheelchairs to enjoy your land, and still allow rainwater to drain off.

Grass

- Only mow regularly those areas that need mowing for access or amenity.
- Try to leave some patches unmown to encourage meadow grasses and flowers.

Compost heap

- Good for worms, spiders, slow worms and the garden.

Go organic

- Don't use chemical pesticides, herbicides or fungicides.
- Don't use peat – it is irreplaceable.
- Install a water butt to collect rainwater.

Other ways of attracting wildlife

- Nesting boxes
- Bird feeder and table

Creating a peace or quiet garden

Could you turn some or all of your land into a peace or quiet garden? Meditative spaces can be very important in communities and for reflecting and developing an awareness of sustainability concerns.

See www.worldpeacegardensnet.org and www.quietgarden.org

Community engagement

Like the building itself, any land you have access to is potentially an excellent place for community engagement and outreach work. Consider whether there is a local group that could benefit from using your land or that could help you to maintain and cultivate it.

See page 86 for ideas on where to get additional support for using your land sustainably.

Planting 100 trees at Muswell Hill Meeting during centenary celebrations. Photo: Trish Carn

Sustainability story

Transforming a field into a 'living space'



The land around Pales Meeting House before, during and after. Photos: Martin Williams

The Pales is a beautiful stone thatched meeting house 1,100 feet up in the hills of Radnorshire in mid Wales with spectacular views. Alongside the Meeting House are a graveyard and a field of about a quarter acre. The latter had for decades been used for free by the neighbouring farmer for grazing his sheep.

Having been wardens here for a number of years, we had gradually developed the use of the meeting house by having water and heaters installed so that groups who appreciated the spiritual atmosphere of the place could come and be nurtured by the 'specialness' of the place.

Some Quaker groups, Link groups and Children's meetings had begun to come and camp in the field and we decided we wanted the field to become a part of the Pales living space and not just an overgrazed field.

In 2002, we received a grant from Coed Cymru to plant 200 native provenance trees – ash, oak, crab apple, hazel and willow – the latter being by a special dispensation as we wanted to grow our own for the willow workshops which had been happening at Pales. (We now crop the willows, using the good ones for crop props, woven fencing and the residue for tinder.) So, on two consecutive weekends, through blizzards and Welsh driving rain, working parties, fortified by large quantities of hot soup, came and planted the trees. Eight years later, the trees are now over our heads and it's such a joy to wander through windy paths created to encourage meditative walking through the woods.

There were some boggy marshy patches in the field and we decided to drain a channel to the bottom of the field and dig a pond. The water drains into the pond and then overflows into a bog garden before draining away via soakaways. The steepness of the land has meant that the pond is always full of water throughout the year. Within 12 months it was a thriving ecosystem with frogs, toads and all manner of creatures living in it. Within two years newts and a range of damsel and dragon flies had arrived. We used some stone from the nearby quarry to create some seating in a circle around the pond – ideal for epilogues under the stars – and planted lilies and reeds in the pond and a variety of flowers and shrubs around to provide a sheltered oasis on a wild Welsh hillside. Campers now have a flattened area to camp on and a bonfire area too.

What a joy to have witnessed the growth of a green and magic space full of wildlife, butterflies, bees and birds where before there had just been a windswept barren heath.

Contributed by Lynda Williams, warden, Pales Meeting House

Consumption and waste

Friends sharing a meal. Photo: ©Mike Pinches 2011

> "Try to live simply. A simple lifestyle freely chosen is a source of strength. Do not be persuaded into buying what you do not need or cannot afford..."
>
> *Advices & queries* 41

Many of the products we use, and the quantity of them we consume or throw away, are damaging to the environment. Changing the choices we make, both individually and collectively, may take some thought and effort; however, it is likely to cost less rather than more money to consume in a more sustainable manner. This section covers areas of consumption and waste most likely to be relevant to a meeting.

CONSUMPTION

Cleaning products

- Avoid phosphate- and chlorine-based products. Use the most eco-friendly ones available instead.

Food

- Try to use the LOAF principles:
  - ~ Locally produced
  - ~ Organically grown
  - ~ Animal friendly
  - ~ Fairly traded

Redecorating and refurbishment

- Use eco-friendly paints, varnishes and wood treatments:
  - ~ Try to use water-based plant paints. If you can't get hold of these try to purchase paints with zero/minimal VOC (volatile organic compounds).
  - ~ Use natural wood preservative.
  - ~ Use non-chemical paint and varnish remover.

REDUCE, REPAIR, REUSE AND RECYCLE

Reduce

- Reducing the amount of waste you produce is always more carbon-efficient than recycling it after it is produced.
- Use the Meeting Climate Impact Calculator (enclosed or online) to calculate what contribution waste makes to your overall footprint.
- Use china or long-lasting plastic tableware rather than disposables.
- Avoid packaged food.
- If possible create a compost bin (or ask someone to take appropriate food scraps home for theirs).

Repair

- When things break or wear out try to mend them before buying new items. For example, could you re-cover chairs rather than replace them?

Reuse

- Buy recycled goods if possible, including toilet paper, paper towels and napkins, and stationery.
- Buy labels from charities so you can reuse envelopes.

Recycle

- Have clearly labelled boxes for each category of recycling – these can be taken to local authority recycling centres when full, if the council won't collect them.
- All light bulbs can now be recycled, including energy-efficient CFLs. Check with your local authority.

YMG 2011.
Photo: ©*Mike Pinches* 2011

- Take unwanted goods to a charity shop or advertise on Freecycle (www.freecycle.org) or Freegle (www.ilovefreegle.org). Perhaps set up your own freecycle system for the meeting.
- QPSW stamp club at Friends House takes used stamps and sells them to generate funds for Quaker work.

Travel

Anne Brewer and her granddaughter toil up the hill. Photo: Colin Brewer

Everyone has to travel to get to meeting, so it's worth putting some thought into how and how far people have to move. This applies to area meetings and yearly meeting as well as local meetings for worship. Considering transport arrangements might therefore have a big impact on the collective carbon footprint of the meeting as well as individual Friends' footprints.

Transport choices might seem to be up to individual Friends, but the choices that the meeting makes collectively (such as the time of worship) can make a difference to the options available.

It may be helpful to make travel the focus of discussion to increase awareness of the issues.

Some things to think about:

- Could you conduct a survey of how and how far Friends travel to meeting, and ask why they made those choices?
- Does the time you hold meeting for worship affect the way people travel (are there buses at that time, for example)?
- Would it be possible for people to share cars, or would they be encouraged to cycle if they could do so with someone else?
- Are there facilities for cycle parking at the meeting house?

See the Meeting Climate Impact Calculator and Individual Climate Impact Calculator for details of how to calculate your greenhouse gas emissions from travel. These tools will also help you to calculate the relative contribution of travel to your total emissions.

> "Come rain or shine I cycle or walk the four miles to Meeting on Sundays. There are recognisable benefits to my health, but as I toil up the hill on my bike on a dark, wet evening I have to remind myself why I am doing it!"
>
> *Anne Brewer, Dorking Local Meeting*

YMG 2011.
Photo: ©Mike Pinches 2011

Use of money

The way in which we use money is a very important part of our spiritual witness and is one of the many ways we can build a low-carbon, sustainable future. Money acts in the world on our behalf, and, whether we have a little or a lot, where we put it matters. Our bank accounts, pension funds and the savings of our meeting investments make us all part of the wider financial system. Depending on who we bank or invest with, our money could on the one hand be used to finance the development of a low-carbon, sustainable future, through funding renewable energy for example; on the other it might be lent to companies that cause pollution and threaten human rights, thereby undermining our vision of a sustainable and just world.

Translating our desire to use our money ethically into financial decision-making may seem like a big challenge. There are, however, many resources available to help you with this task.

Finances are the responsibility of the area meeting, including setting reserves and investment policy. Local meetings wanting to take action will need to refer their suggestions to area meeting trustees.

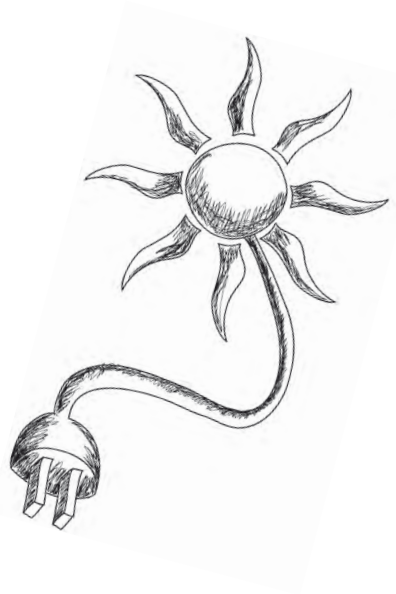
> "...thought should be given, not only to security and rate of interest, but to the conditions under which the income is produced and the effect which the investment may have on the welfare of all, through social or environmental impact, at home or elsewhere."
>
> *Quaker faith & practice* 20.56

Spending and giving

Before you explore questions about how your money is invested, you might want to ask how much money you need in reserve. Quaker meetings are charities, and the Charity Commission has regulations on how much a charity should hold in reserve. Would your financial assets be better spent in the world or donated to others? Investing your money in improving the sustainability of your building may bring returns in terms of reduced energy costs too.

How is your money invested?

Your meeting's money could be invested in a variety of ways. Pages 53–54 outline some of these and suggest things you might want to think about. The Charity Commission now recognises that charities and faith groups must be allowed to invest according to their values. However, this does not mean that trustees can invest anywhere, and they still have a fiduciary responsibility to ensure that any investments are made in the best interests of the group. These issues are complicated and you should seek professional guidance.



Banks and building societies

Banks pool the money that is deposited and use it to make loans or to invest in the financial markets. You don't necessarily know what companies they are investing in.

- Consider avoiding the main high street banks and putting your finances into those considered more ethical, such as the Co-operative Bank, Triodos or Ecology.
- What is your bank/building society's ethical policy? Do they have an environmental policy? The website www.yourethicalmoney.org compares the policies of different banks, including those on green/ethical lending.

Stocks and shares

Your meeting may have money invested in the stock market.

As a shareholder you are a 'member' or part-owner of a company. This means that you have certain rights – such as the right to information about the company and the right to attend the AGM and question the managers. It means that you also have responsibilities – to pay attention to what the company does and (depending on how your shares are held) to vote on necessary matters.

You might want to consider:

- Negative screening: you can refuse to invest in things you think are unethical.
- Positive screening: you can consciously invest in companies that are doing positive things for the environment; or you can consciously invest in the ethically 'best' companies in each sector.
- Engagement: you may choose to accept that the companies you invest in are not perfect but that you can engage with them to try to influence them to change.
- Again, www.yourethicalmoney.org provides information on ethical investments including comparing them on the basis of their environmental policies.
- The Ecumenical Council for Corporate Responsibility (ECCR) provides resources and support to help you understand issues of corporate and investor responsibility and to engage with companies. See in particular their guide *Investment and Engaging with Companies: A Guide for Faith Communities*. The guide explains how invested funds provide opportunities for dialogue with companies and fund managers, information on how churches hold their funds, and some practical dos and don'ts of dialogue and engagement.
- ECCR's report *The Banks and Society: Rebuilding Trust* gives an overview of the various social, ethical and environmental issues connected with the banking sector and is a good introduction for anyone struggling to understand what their bank does with their money. See www.eccr.org.uk

Social investment

You may want to invest specifically in projects or organisations that are actively seeking to bring about a more sustainable and just world.

- Areas in which social investment opportunities are emerging include community land and reinvestment trusts, ecological building projects, organic food and fair trade initiatives and microcredit-based social development programmes.

Sustainability

As a meeting you may want to think about developing an investment policy. This will help you to think about what you want to invest in, based on the values and principles you would like to uphold. It's not easy and you will probably have to compromise. You don't need to do it all at once – start by identifying your key areas of concern.

In developing a policy, some issues around sustainability that you may wish to consider include:

- Climate change: some key contributors to carbon emissions include airlines, electricity and fuel suppliers, car manufacturers and cement producers. Do you want to avoid investing in them altogether? Or are you happy to invest in the most progressive company in each sector? How do you reconcile your dependence on these products with the damage they do?
- Building the alternative: could you invest in low-carbon, renewable technologies needed to build a sustainable economy? What about nuclear power?

See pages 86–87 for ideas on where to get additional support for using your money sustainably.

> "We should only invest in accordance with our principles."
>
> *Young Friends Central Committee*, 1980, *Quaker faith & practice* 20.57

Power station in Copenhagen. Photo: Sunniva Taylor

Sustainability story

'... the potential for money to work for good ends'

In the late 1980s, I was teaching in the economics department of a university in England. Two significant events in my life had just happened: I had become a member of the Religious Society of Friends and I had been invited to become a non-executive director of the (then fledgling) Ecology Building Society (EBS). The latter experience is one to which this story particularly relates. The principal rule of the EBS is that it will only make loans on buildings and land which will contribute to what we would now call sustainability. It showed me – far more than anything I encountered in academic life – the potential for money to work for good ends … or to be part of the problem.

As members of the board, we connected with other organisations and initiatives who are concerned to bring ethical principles into spending and saving: Triodos Bank and the Ethical Consumer magazine, in particular.

I have continued to work on these issues. Fast forward to 2010: a Special Interest Group (SIG) at Ireland Yearly Meeting entitled 'Is your money working for a better world?'. The emphasis was on our personal use of financial services and the decisions we make with respect to our Society's finances. It was about how small savings can be part of the solution. Those who attended felt that we had done more to raise consciousness.

So, forward again … to November 2010. With the help of other Friends, a meeting took place in Dublin during National Ethical Investment Week (NEIW). The theme was 'Making our money work for a better world'. We had speakers from Triodos Bank and Oikocredit, and I spoke about the work of the Ecology Building Society. The meeting was well attended, but there's much more work to be done: to raise consciousness, to improve understanding, to allay some of the (understandable) despair – even cynicism – which now surrounds financial services.

One more small step in time: to Birmingham on 1 March 2011, when the Ecumenical Council for Corporate Responsibility (ECCR) launched its report *The Banks and Society: Rebuilding Trust*. This is a valuable resource in that it explains more about how financial services have failed the sustainability agenda and what, as users of these services, we should be doing to bring pressure for change.

Contributed by Tony Weekes, Ireland Yearly Meeting