



## Socially Responsible Investing StarterKit

### Introduction

Socially Responsible Investing (SRI) is a way of investing your money in a way that reflects your concerns about the world, locally, nationally and globally. Through SRI, you chose to invest in companies that are actively seeking solutions to the economic, environmental and social problems that we currently face. Or you may chose to employ SRI simply to avoid investing in those companies that are doing the most harm in terms of these and other problems,.

This SRIplanner Starter Kit is an introduction to Socially Responsible Investing intended for both beginning and experienced investors. You can find more information about all the topics covered here, and more resources, at [SRIplanner.com](http://SRIplanner.com).

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Whatever your investing experience, we hope you will find this Starter Kit a useful tool for creating a financially successful investment strategy that is healthy for the planet, for society, and for your own economic future. A wide range of SRI investing opportunities await you. Here's where you get started.

### Social Responsibility and You

The first step toward creating a successful and personally meaningful SRI financial strategy is to identify those issues that are most important to you. You might be most concerned about the environment or about social justice. You might be most interested in identifying those companies that are good corporate citizens (a concern generally known as "Corporate Governance") and avoiding those that aren't. To help you begin to identify your own areas of concern, please take the *Core Values Survey*, which you'll find on the last page.

A proven strategy:  
\$2.1 trillion currently  
under SRI mgmt.

### Socially Responsible Investing (SRI) Basics

SRI encompasses a broad spectrum of social and corporate concerns, which fall into three main categories:

- **Environment:** from oils spills to sustainable forestry
- **Social Justice:** child labor, predatory lending, fairness
- **Corporate Governance:** CEO salaries, community involvement

The three most common areas of SRI investor activity are:

- **Screening:** weeding out companies whose actions have a negative effect and searching out companies playing a positive role.
- **Shareholder Action:** voting your proxies (your shareholder votes in corporate decision-making) in ways that will influence your companies in positive ways.
- **Community Investment:** through community investment organizations lending your money to small, worthy, businesses *and* getting paid interest on your loans, or investing in small concerns that directly impact their immediate communities in positive ways.

Figure 1. below shows the areas of investment activities in the SRI realm.

	Environment	Social Justice	Governance
Screening IN	Companies that help the environment Companies whose environmental performance has recently improved.	Companies that maintain fair hiring practices, pay a living wage, and show concern for the communities in which they operate.	Efficiently run companies that account for social and environmental concerns as an organic part of their everyday business practices
Screening OUT	Any company that causes harm to the planet	Any company that does harm to people	Any company that does harm to their employees or to the social fabric of the community.
Shareholder Action	Participate in proxy votes Submit resolutions for annual meetings Organize with other shareholders	Participate in proxy votes Submit resolutions for annual meetings Organize with other shareholders	Participate in proxy votes Submit resolutions for annual meetings Organize with other shareholders
Community Investment	Participate in microfinance opportunities Lend money to environmental concerns	Native lands initiatives Community development	Choose to lend with companies that have sustainable policies with communities

Figure 1.

### SRI, it's easy!

Given the many options for investing with social responsibility you may be overwhelmed in a world full of financial advice and information. We've created this StarterKit and the website SRIplanner.com to help. By focusing on the key information about SRI and by providing navigation to deeper resources, we have made a starting point for you. We suggest you:

- Think about your values and fill out the Core Values Survey.
- Visit SRIplanner.com and read about the possibilities.
- Then talk to an advisor, a family member, or a friend (preferably all three!).

Start the discussion about socially responsible investing in your life and start to make a change in the world with your assets.

### Other important SRI resources:

<b>SRI in the Rockies *</b> Annual conference of the SRI industry professionals	<b>SRIintheRockies.com</b>
<b>First Affirmative Financial Network (FAFN)*</b> National network of SRI advisors	<b>FirstAffirmative.com</b>
<b>Green America *</b> The leading eco-green 'non-profit' in the world	<b>GreenAmericaToday.org</b>
<b>Social Investment Forum</b> SRI professional membership association in the US	<b>SocialInvest.org</b>
<b>NAPFA</b> National org. dedicated to Fee-Only financial planning	<b>NAPFA.org</b>
<b>Community Investing Center</b> One stop shop for all things community investing	<b>CommunityInvest.org</b>
<b>CSRNewswire</b> Corporate social responsibility and sustainability newswire	<b>csrwire.com</b>
<b>Social Funds</b> Largest personal finance site devoted to SRI	<b>SocialFunds.com</b>
<b>Green Money Journal *</b> From the stock market to the supermarket since 1992	<b>GreenMoneyJournal.com</b>

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## Core Values Survey

Your answers to these questions can help you decide upon actions to take in your investing with social responsibility.

For example:

If you're passionate about the environment

- Invest in environmentally focused mutual funds
- Lend your money through Community Investment
- Donate to environmental charities (tax deductible)

If you're passionate about religion

- Invest in 'Mission Based' mutual funds
- Use your spirituality to guide your investments (ie. Do no harm)

1. What bothers you? What are you concerned about?

- Pollution and other threats to the environment
- Your community and society at large
- The economic system and fairness
- The government and accountability

2. What are you passionate about?

- Arts and culture – music, hobbies, travel, theater
- Politics
- Family
- Religion or spirituality

3. What do you like to do?

- Garden
- Sports – watch or participate
- Read
- ...it can be anything...

4. What makes you feel good?

- Helping people
- Working
- Seeing beautiful things
- Out in nature

Your financial future is a topic of discussion with family and advisers; consider including your core values in that discussion.

This is a beginning point for finding how SRI can work for you. Think about how the things you like to do are connected to the world you live in. Your passions and concerns are evidence of your values, follow them to get more out of your investments! Discuss!!!