

## Impacting Investments

*Building a strong and sustainable future*

**I**t was once said that success is not measured by the amount of money you make but by the lives you impact – the mantra that must begin to drive our collective business purpose along with our humanitarian conscience. As we move forward in this UN-declared Decade of Action, we are beginning to recognize that the successful businesses of the future are those who adopt ethical business models,

infusing sustainability into their operations, from their supply chain to their community impact. In the ever-wise words of Paul Polman, former CEO of Unilever, “we cannot choose between growth and sustainability – we must have both”. Committing to growth and sustainability is our impact, and impact requires investment.

‘Impact’ is one of the most overused words of current

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times, however, when pertaining to actions which make a positive difference to people, society, or the planet, the thesaurus is noticeably devoid of meaningful options. Where profitability was once the primary designation of a successful business, now, in this age of sustainability and with the understanding that we have a collective responsibility to the future, our success is determined by the footprint we leave and the difference we make. We all bear a degree of culpability towards

the planetary turmoil we are facing, and, moving forward, 'responsibility' must become the nucleus of our individual choices, behaviors and investment, and will be the foundation upon which the future will be shaped.

Impact investing, sometimes known as sustainable investing, intends to affect change on the ecosystem of life. But what is sustainability? The colloquial characterization of sustainability is the enduring viability of the

environment, society, and the economy. However, it is important to acknowledge that sustainability touches every industry, every sector of business, and every aspect of life. We must collectively recognize that it is only by embracing a unified sense of global stewardship that we can quantifiably mitigate and reverse the turmoil that we have heaped on the planet. Burgeoning climate change challenges, social discord, and wide-spread economic and market

instability in major global economies, are antigens to sustainability which are rapidly colliding as catalysts to large-scale systemic societal and planetary failure. Rather than being left to flounder for our own way-forward, in 2015 the United Nations unveiled the SDGs as part of the 2030 Agenda for Sustainable Development. The SDGs which are comprised of 17 encompassing

goals and 169 targets within those goals, are a universal call to action to address the major issues impacting humanity across the globe, such as poverty, hunger, energy poverty, food & water security, gender inequality, a lack of access to quality education a mere sampling of the areas addressed by the SDGs, requiring a collective response – and, all of which are essential to our survival. The problems we are facing are much larger than any one organization or nation can tackle alone.

Reversing the damage will not only fall on the shoulders of government and industry, but on all of us as individuals. It is now our responsibility to form a united front of undiluted commitment in the remediation of the problems addressed by the SDGs. Sustainability doesn't have to be daunting or complicated, and impact does not have to be inconvenient or expensive.

Impact investing is about unleashing the power of capital for global good. As governments, markets and consumers begin to embrace their responsibility to sustainability, impact investments are seeing accelerated returns as a result. Rishabh Chokhani, CEO of Naturevibe Botanicals, noted that today's consumers want to buy a more responsible lifestyle, rather than just a product. Consumers are recognizing that our long-term survival, living on a healthy and vibrant planet, depends on the responsible choices we make today. Thus, the impact investment market increasingly offers more

forward-thinking and innovative options for unconventional, diverse and viable investments.

While a strong ROI is the generally accepted goal for investment, a return on investment does not always have to be financial. Many impact investors accept below-market-rate returns in exchange for the achievement of certain strategic goals and objectives – social and environmental impact. Helping an innovative new concept take flight or supporting a young entrepreneur with a vision for change can be valuable enough to the investor to compensate for the less dramatic financial returns. While impact investing has become a standard ingredient in the portfolios of large companies such as Morgan Stanley and General Electric, it is beginning to take shape in the mandate of SMEs, enterprises, family offices, and even in the portfolios of individuals. Early-stage tech, energy, and environmental solution companies are a good launchpad for the new impact investor. These

“ethical” investments, allowing for both equity or debt, can be an extraordinary opportunity for a seasoned businessperson investing in a start-up to share their expertise and management approaches, providing financial value as well as leadership guidance in return for their equity share. For larger businesses, making an investment into a complimentary enterprise which is developing a concept or technology that can be utilized by the investing company, fosters strong partnerships which can accelerate both businesses. Growth and prosperity will increasingly come from unity, supporting the evidenced concept that we are stronger together.

In this very disruptive modern marketplace, businesses of the future must infuse sustainability and a global conscience into their operations. Impact investing will be the catalyst to propel these businesses to the head of the pack and determine which businesses will emerge as leaders amongst competitors in a very crowded marketplace. As governmental officials, business leaders, entrepreneurs, and investors,

of course we want our money to work for us – that’s the primary objective of investment. Sensible investments are ones which have strong ROIs, improving our financial position, helping us to achieve both short-and long-term financial goals. However, we are facing a very critical era, recognizing that conventional thought processes must be disrupted. Now more than ever, how we invest our money will play a significant and determining role in the future viability or failure of our planet. The future depends on the decisions we make now. Our investment decisions must reflect our acknowledgment that we are all stakeholders of the planet – good and bad, and impact investment MUST become a mandatory ingredient in both our business and personal portfolios.

Why is it essential for us to prioritize impact, and pursue investment to achieve that impact? The effects of climate change will be irreversible by 2030. Let that sink in. We have ten years to reverse the catastrophic and irreversible damage being done to our planet. If you want your great-grandchildren to have the opportunity to ski on a mountain still covered in snow - if you want them to swim in safe, clean oceans and have clean water to drink and food to eat - if you

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*As Chief Executive Officer of Phoenix Global, I oversee global investments in 20+ countries around the world, facilitating relationships between business and government. Additionally, as a consulting firm, we work with clients on five continents, strategizing market expansion and acceleration, business revitalization, reputation and brand management*

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yourself want unpolluted air to breathe, then we have the ethical obligation to impact-invest in our future. Earth Day USA regards this as the beginning of the last crucial decade of humankind. Scary? It certainly is. Our global reality is shocking, and too often, we stick our heads in the sand, thinking, "it won't happen during my lifetime", and we leave the solutions to the future generations. But consider this...the 20 warmest years on record have occurred in the last 22 years. The percentage of carbon dioxide in the air is the highest it's been in 3 million years. Eleven percent of the greenhouse gas emissions are caused by our accelerated deforestation. Half of all amphibians are at risk of extinction due to climate change, with scientists estimating that a dozen species of plants and animals go extinct each day because of the effects related to climate change. The majority of the world is facing extreme weather shifts – floods, earthquakes, superstorms, excessive heatwaves, all due to climate change. While we have a very narrow window of time left to be able to reverse the negative trajectory of our planet, if we prioritize



impact investing, we will be able to create a viable and sustainable environment for future generations. Many nations recognize the value in signing global compacts. We understand the need for technologies and innovations which will optimize our work leaving less of an environmental footprint. We can develop precision agriculture techniques which will allow us to ensure food and water security. But we cannot achieve any of these imperatives without capital investment – investing in the products, concepts, innovations and technologies which will allow us to charge boldly towards a sustainable and durable future.

**Financial return and sustainability must go hand in hand, with sustainability taking the lead. We have a very short and prescribed time in order to make an impact which can save our future. Sustainable impact is the most significant responsibility facing humankind since the dawn of man. Investment in sustainability is the vehicle that will allow us to positively influence the mandates thrust on us by prior decades of damage. We are the authors of our story, and we decide whether that story goes on, or ends. In this Decade of Action, the next chapter is up to us.**

# “CAPTIVATING THOSE WHO MATTER”

*The digital age has pretty much killed the human attention span.*

*We surf the web with six different tabs open while someone is instant messaging us, another is texting us, and "The Walking Dead" is on the TV in the background.*

*We're simply not as receptive to all of the digital advertising happening around us.*

*In a magazine once they start reading an article or absorbing an ad, there are no other bits of news or pop-ups hovering over and taking the spotlight off of the article.*



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