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Another outstanding year for quality of entries with over half of the entries from overseas. Two new categories were added for 2018 – Driving change through education, training and academia and building sustainable financial products - and an impressive 30% increase in entries this year.

**Russell Picot** 2018 Chair of the judging panel



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## Welcome and about Finance for the Future

The Finance for the Future Awards were created to recognise financial leadership in building sustainable economies, the awards also highlight the role the finance function plays in innovation and integrated thinking. The awards have gone from strength to strength over the last seven years, and we continue to see the growth of a wider community of professionals who are committed to creating more sustainable economies for their organisations.

Finance is essential to helping drive progress – by transforming the way we see, record, and organise the world in which we live. If we are to convince our peers to face up to their responsibilities, and change outcomes in the way that is necessary, we must have a clear vision of the long-term impacts of our actions, record the facts and create the business case for change.

Each of our entries tell a story of innovation and leadership from the finance function and wider finance community, which we hope will inspire you towards greater action.

Michael Izza Chief Executive ICAEW

Muchael Gga Hid anormal

David Cruickshank Global Chairman Deloitte Touche Tohmatsu Limited

**Iessica Fries Executive Chairman** Accounting for Sustainability

# Recap Last Year's Awards Evening



FINANCE FOR THE FUTURE

## Founding organisations



There are over 1.7m chartered accountants and students around the world – talented, ethical and committed professionals who use their expertise to ensure we have a successful and sustainable future.

Over 150,000 of these are ICAEW Chartered Accountants. We train, develop and support each one of them so that they have the knowledge and values to help build local and global economies that are sustainable, accountable and fair.

We've been at the heart of the accountancy profession since we were founded in 1880 to ensure trust in business. We share our knowledge and insight with governments, regulators and business leaders worldwide as we believe accountancy is a force for positive economic change across the world.

www.icaew.com/sustainability



### About the Prince's Accounting for Sustainability Project

The Prince's Accounting for Sustainability Project (A4S) was established by HRH The Prince of Wales in 2004. Our aim is to make sustainable decision making business as usual.

We work with the finance and accounting community to:

- Inspire finance leaders to adopt sustainable and resilient business models
- Transform financial decision making to enable an integrated approach, reflective
  of the opportunities and risks posed by environmental and social issues
- Scale up action across the global finance and accounting community

A4S has three global networks: the Chief Financial Officers Leadership Network, a group of CFOs from leading organizations seeking to transform finance and accounting; the Accounting Bodies Network whose members comprise approximately two thirds of the world's accountants; and, the Asset Owners Network which brings together Pension Fund Chairs to integrate sustainability into investment.

www.accountingforsustainability.org

## Finance for the Future partner

**Deloitte.** When people ask, "what's different about Deloitte?" the answer is in the many specific examples of where we have helped Deloitte member firm clients, our people, and sections of society to achieve remarkable goals, solve complex problems or make meaningful progress. Deeper still, it's in the beliefs, behaviours and fundamental sense of purpose that underpin all that we do.

With over 150 years of hard work and commitment to making a real difference, our organisation has grown in scale and diversity – more than 245,000 people in 150 countries and territories, providing audit, tax, legal, financial advisory, risk advisory, and consulting services – yet our shared culture remains the same.

Deloitte has extensive experience in working with clients to create finance functions of the future and embed them into organisational and governance structures. Deloitte provides internal and external assurance on key performance metrics and other non-financial information as well as the business processes underlying these.

Deloitte believes that 'sustainability' should be viewed in its broadest sense. A sustainable and resilient business model is key to remaining competitive and delivering long-term shareholder value. Deloitte considers that the finance team, with its holistic view of the business, its focus on performance, risk mitigation and market growth, and its understanding of the financial impact of decisions, is pivotal to embedding sustainability in business operations and decisions.

www.deloitte.com

# Meet the judging panel

The judging panel features senior representatives of the partners' organisations, past award winners and experts in their field:



Russell Picot 2018 Chair of judging panel



**David Allen** CFO Wates Group



Sam Baker Partner Strategy/ Purpose/ Innovation Monitor Deloitte



Richard Barker Professor of Accounting Saïd Business School University of Oxford



**Richard Carter** Head of Finance and Sustainability Adnams



**Leon Kamhi** Chair Hermes EOS & Head of Responsibility Hermes Investment Management



Paul Druckman Non-Executive Director Financial Reporting Council



**Jessica Fries** Executive Chairman A4S



**David Gerrard** Chief Financial Officer Veolia







Rodney Irwin Managing Director Redefining Value & Education World Business Council for Sustainable Development (WBCSD)



**John Lelliott** Chair Natural Capital Coalition



Charmian Love Co-Founder and Co-Chair B Corporation



Mardi McBrien Managing Director Climate Disclosure Standards Board



**Charles Nichols** Chair, Investment and Funding Committee Unilever UK Pension Fund



Will Oulton Global Head Responsible Investment First State Investments



**Veronica Poole** Partner Deloitte



Helen Price Group FC 3i



Andrew Ratcliffe Past President ICAEW



Matthew Rideout Director of Business ICAEW



Helen Slinger Director A4S



**Richard Spencer** Head of Sustainability ICAEW



Alan Stewart CFO Tesco



**Peter Vermeulen** CFO National Trust



Andrew Wright Treasurer Household of The Prince of Wales and The Duchess of Cornwall

# Embedding an Integrated Approach Award



### Anglo-African Investments (MAURITUS)

### Summary of entry

Anglo-African Investments is a technology-based investment company, headquartered in Mauritius, and operating in Zambia and India. By concentrating on embedding the capitals framework of Integrated Reporting it has shifted its focus from bottom line to value creation and so can tackle financial exclusion and create measurable impacts for society. This has enabled the company to embed UN Sustainable Development Goals into their subsidiaries.

#### Judges' comments

As a growing business operating in a number of emerging markets their energy and commitment to an integrated approach, with finance at the heart of it, impressed the judges. They focus on the UN Sustainable Development Goals, and working to reach the unbanked creates the possibility of significant social impact and broad value creation.

### Bath & North East Heritage Services, Bath and North East Somerset Council (UK)

### Somerset Council Summary of entry

Heritage Services seeks to manage the museums and art galleries and historic buildings, like the Roman Baths, in Bath by ensuring their long-term sustainability. Embedding the concepts of better conservation leading to better customer experiences which created a greater commercial return. This resulted in both reinvestment and extra funding for care of vulnerable adults and children in the area. During the ten years of the plan visitor numbers are up by 44%, income by 80% and profit generated by 138%. A survey suggests it has contributed 1,300 jobs and over £100m to the local economy annually.

### Judges' comments

In a constrained context they have managed to balance three challenges of conservation, commercial and customers, through, in large part, interaction with finance. Finance are playing a key role to ensure areas of sustainability are taken into account while adopting a long-term view and generating short-term return for the local authority and local communities.



### HSBC (UK)

#### Summary of entry

HSBC had a clear focus on embedding thinking in all parts of thebusiness with finance, at its best, driving a rigorous and challenging approach to the measurement and definition of targets, influencing and taking customers and key stakeholders on the journey with them.

### Judges' comments

The judges were impressed by the focus on embedding thinking in all parts of the business with finance, at its best, driving a rigorous and challenging approach to the measurement and definition of targets, influencing and taking customers and key stakeholders on the journey with them.



### Salesforce (US)

#### Summary of entry

Through the creation, three years ago, of its sustainability board made up of key financial stakeholders and chaired by its CFO, Salesforce, a creator of customer relationship management platforms, has integrated sustainability into all of its decision-making processes and business operations. Its goal is 100% renewable energy for global operations, net-zero greenhouse gas emissions by 2050 and green buildings. It now updates its ESG data quarterly for investors and has added environmental criteria to its contracts.

### Judges' comments

Sustainability is deeply engrained into the culture of the business with a portfolio of countrywide activities. Listening to shareholders and working to share insight with their customers in particular in relation to a shift to the low carbon economy is central to their approach. They are adapting to changing expectations and recently completing a TCFD risk assessment and including a range of non-financial metrics within their 10K filing.

### Yorkshire Water (UK)

### YorkshireWater

### Summary of entry

Yorkshire Water, a major supplier of drinking water and provider of treatment systems for wastewater, created a Total Impact and Valuation Assessment platform reporting on impacts and dependencies across the six capitals. It intends to embed the six capitals approach into every decision-making process in the company, thus building on its work since its first integrated report in 2014. This creates insights at a strategic level.

### Judges' comments

Led by finance they have built a framework that provides the business, as a whole, with a different longer-term perspective incorporating a range of financial and non-financial capitals. There was a clear roll-out of governance to ensure widespread use and adoption of their integrated approach.

# Communicating Integrated Thinking Award

Coca-Cola Hellenic Bottling Company

### COCA-COLA HBC, (SWITZERLAND)

### Summary of entry

Originally seen as a 'blocker' the finance function at Coca-Cola Hellenic, a leading bottler of Coca-Cola, became an enabler and participant once it had defined an effective way to measure the true costs and benefits of sustainability initiatives. Its integrated report is aimed at investors with its strategic report the most read section. Financial outcomes such as energy and carbon reductions, progress on the twelve sustainability targets and social outcomes and an aim of fully sustainable sourcing are all explained through the communication strategy.

### Judges' comments

Coca Cola Hellenic are a highly experienced communicator of integrated thinking who understand that sustainable initiatives deliver value, and who are tackling head-on the societal problems facing their sector, plastics and well-being.



### Salesforce, (US)

### Summary of entry

In March 2018 Salesforce, a US company that creates customer relationship management platforms, became one of the first companies to include an environmental, social and governance section in its annual 10K filing. The company sees its leadership in sustainability, equality and philanthropy to be a competitive advantage and communicates its work in these areas in other official Government filings as well as communicating with investors.

### Judges' comments

Salesforce has integrated their values of trust, growth, innovation and equality since inception, which has led to sustainability being embedded in the DNA of the company.



### Solvay SA, (BELGIUM)

### Summary of entry

Solvay, an advanced materials and speciality chemicals company, created a sustainable value-creation model and a sustainable portfolio management tool. Both are used in strategic decisions, for example to focus on products with low environmental footprints and high market sustainability. All this is communicated via a widely read online integrated annual report and through high-profile events, meetings of stakeholders and analysts, and communications with the investment community.

### Judges' comments

Solvay have integrated financial and non-financial information across all decision-making through their internal dashboard, which forms the basis of all their communications. Their Sustainable Portfolio Management tool provides a clear demonstration of an integrated approach throughout the organisation.



### **NHS** Sussex Community NHS Foundation Trust, (UK)

### Summary of entry

The Sussex Community NHS Foundation Trust created an integrated sustainability strategy called Care Without Carbon that aims to save money, improve patient wellbeing, reduce environmental impacts and ensure sustainability principles are understood and embedded across the organisation. Integrated thinking has made the Trust more financially stable and communicating results, voluntarily through their non-mandatory sustainability report, has aided patient care, staff retention and also the spread of the system and its benefits to other Trusts.

### Judges' comments

With limited resources, Sussex Community NHS Foundation Trust have taken the initiative with an innovative approach to improve the well-being of patients and staff while addressing climate change.

### Standard Bank Standard Bank Group, (South Africa)

### Summary of entry

The finance team at Standard Bank, the largest African bank, has been key to the implementation of integrated thinking and its communication. Through a longstanding integrated report aimed at investors, an ESG report aimed at investors and analysts, and a 'Report To Society' communicating with a broad group of stakeholders on the impact on societies, economies and environments, Standard Bank conveys its positive contribution to improving lives in Africa.

### Judges' comments

Standard Bank demonstrated positive efforts to drive economic prosperity in Africa for all. Their communications connect well with society and their employees.



### Stora Enso, (FINLAND)

### Summary of entry

Stora Enso, a global provider of renewable materials based in Finland, has produced a separate sustainability report annually since 2003 and is moving steadily to a wide-ranging integrated report. In May 2018 it launched a green bond framework as part of its sustainable financial approach. Integrated thinking and its communications stems naturally from its reliance on wood-based products and the forest environment from which they derive.

#### Judges' comments

Having set out the objective of making 'everything that is made from fossil-based materials today out of a tree tomorrow', Stora Enso recognise sustainable factors such as CO2 emissions are so core to their business model that they apply the same disciplines to them as to the financial data.

## Innovative Project Award

### **NONO** [BNK] NanoBNK, (MAURITIUS)

### Summary of entry

NanoBNK is a subsidiary of Anglo-African Investments and has pioneered a FinTech platform providing digital banking and services to combat financial exclusion. It does this by developing technology and partnering with other banks in Africa and Asia. The platform is leading to positive, measureable impacts on society, including tackling financial exclusion by bridging the gap between the banked and the unbanked in society.

#### Judges' comments

NanoBNK is an innovative platform born from fully integrated sustainability objectives – there was no doubt that the motivation for the platform was fundamentally about sustainability. This was a bold and innovative project bridging the gap between technology and projects across Africa and Asia while delicately balancing the very diverse needs of banked and unbanked.

### Chelsea and Westminster Hospital Foundation, (UK)

### Summary of entry

Faced with budgetary pressures Chelsea and Westminster Hospital Foundation partnered with commercial organisations with expertise in online treatment to create a service that would enable patients who wanted a check-up for sexually-transmitted infections to register online for testing kits which would allow them to bypass clinic visits completely. Starting in February 2018 the service has already dealt with 20,000 returned kits with numbers growing rapidly as awareness of the service grows. It is forecast to save £10m a year while delivering safe, sustainable user-friendly services for London residents.

### Judges' comments

This entry presented an innovative way of improving sexual health across London whilst reducing pressure on a dedicated and stretched NHS. The significant benefits were delivered by finding new ways to collaborate, which the entrants recognised as an essential ingredient in their sustainability strategy. The judges were particularly impressed by the ambition of the project and that it was implemented in a measured and considered way.

### Heathrow Airport, (UK)

### Summary of entry

In 2017 the finance team at Heathrow Airport developed an investment appraisal tool that enables them to balance financial and non-financial considerations to create a sustainable decision-making strategy. Through a relatively simple set of input data it creates a 'total value' appraisal. Now operating company-wide it has already changed perceptions. A proposed on-site healthcare centre that would have generated a nil return under the old system was seen to provide a 131% return on capital under the new initiative.

### Judges' comments

Heathrow Airport have applied a clever solution to an impressive and ambitious strategy. Their assessment model compares different capitals and allows the users to assess the financial, social and environmental sustainability of proposed projects. Heathrow achieved this at a speed most organisations would envy. The judges were impressed at how the model had been applied on a real world example and the benefits it would deliver.



### ΑΞϹΟΜ

### Scottish & Southern Scottish and Southern Electricity Networks and AECOM, (UK) Summary of entry

Scottish and Southern Electricity Networks (SSEN) and AECOM created a cost benefit analysis tool to determine which installation method delivered the best value when all economic, social, environmental and engineering factors were taken into account. This model enables extensive stakeholder engagement, minimises financial and health impacts on customers, and involves regulators in the decisions through the use of an integrated capitals approach. This method will transform the energy industry by giving wider society and the environment an equal voice in C-suite decisions.

### Judges' comments

SSEN deployed an advanced understanding of a broad range of issues which they have applied to a very specialist topic. The team took an insightful and measureable approach, finely balancing the social, environmental and financial concerns, and elegantly produced an initial quantification to stimulate subsequent debate. The extent of stakeholder engagement was impressive.

### Yorkshire Water and AECOM, (UK)



Summary of entry

ΑΞΟΟΜ

Starting in 2011 Yorkshire Water partnered with AECOM to create a valuation tool that could capture the net benefits of different land management scenarios in both natural and social capital to strengthen the case for investment. Led by Yorkshire Water's CFO a pilot project has shown that a much wider application across the organisation creating long-term financial performance as well as positive value for society, is possible.

### Judges' comments

This was a motivated team with an advanced understanding of capital models. Yorkshire Water and AECOM have taken a diverse and balanced assessment model to compare projects and drive change across their estate. Yorkshire Water's assessment tool simplified the approach whilst retaining great detail, keeping it robust but also accessible. The Little Don project was a practical example with a clear route to how it could be scaled up and repeated.

# Building Sustainable Financial Products Award

### abundance. Abundance Investment, (UK)

### Summary of entry

Abundance is a direct investment platform offering investments and financial products that can be used to build a portfolio of direct investments generating long-term sustainable outcomes. It specialises in debt finance and the issuance of amortising debentures that can work favourably for both small businesses and investors. It works in areas like renewable energy, the green economy and in housing, generating financial returns while being good for the environment.

### Judges' comments

Abundance has created an innovative idea that has required immense determination and skill to become regulated and which is delivering outstanding results.



### Environmental Finance, (UK)

### Summary of entry

Environmental Finance is an environmental impact investment advisor. It designed a community energy investment programme funded by social impact investors and aims to acquire solar farms over the next year, so bringing together and regularising a fragmented market of community ownership of clean power generation. The aim is to redirect global investment into projects that protect the environment in balance with local communities.

### Judges' comments

The community energy investment programme is a very exciting and innovative project: the panel look forward to seeing these ideas coming to fruition.



### **GROFIN**, (MAURITIUS)

### Summary of entry

Grofin is a pioneering development finance institution, based in Mauritius, which supports small and growing businesses across Africa and the Middle East. It aims to generate employment, strengthening value chains and building markets to raise economic growth and improve living conditions in the low to middle income countries, 'the missing middle', in which they operate. It has developed a business support model to provide SMEs with guidance, mentoring and coaching both before and after providing funding. Since it launched its small and growing business fund in 2014 it has supported 1400 entrepreneurs and sustained more than 37,000 jobs.

#### Judges' comments

Grofin is delivering real social benefits in a challenging environment in which no one else is working, through a unique combination of expert advice and financial support.



### QBE, (AUSTRALIA)

Summary of entry

QBE, an Australian insurance company, set up Premiums4Good to enable customers to direct a portion of their insurance premiums to investments with an additional social or environmental benefit, like social impact bonds or green bonds, for example. The intention is that social value becomes integrated with business value and, as the number of insurance premiums grows, demand for social impact investment also grows.

### Judges' comments

QBE's Premiums4Good product is providing the catalyst for a change in the insurance market towards a more sustainable impact investment.



### Yes Bank, (INDIA)

Summary of entry

Remittance Knowledge Bank is a multi-platform business model set up by YES Money, a subsidiary of YES Bank, India's fourth largest bank. The model was set up to create a support network to allow the country's huge migrant population to remit money back to their hometown or village when existing banking networks excluded them. By transforming local convenience stores into a network of agents and partners YES Bank enabled this to happen. They were the first movers in the market and the initiative has had a big social impact.

### Judges' comments

Yes Bank is providing a valuable banking service to the migrant population within India who would otherwise struggle to reach banking facilities.

## Investing and Financing Award

BRUNEL

### Brunel Pension Partnership, (UK)

### Summary of entry

Brunel Pension Partnership brings together  $\pm 30$ bn pension assets of ten UK Local Government Pension Scheme funds into a coherent pool. They aim to make long-term sustainable investments supported by robust and transparent processes, while nurturing and embracing collaboration and diversity. Brunel believes the only way to fulfil fiduciary duty is to be a responsible investor and thus this mind-set is embedded into every decision to drive the long term growth of funds.

### Judges' comments

Brunel is the result of the pooling of 10 south western Local Government Pension Schemes and one that has put sustainable investments central to its investment philosophy. They are using a cutting edge model and they are "one to watch".

### **COSSOVO** Econet (Cassava) and Steward Bank, (ZIMBABWE)

### Smartech Summary of entry

STEWARD BANK Levels banking services. The ability to offer access to further products such as life insurance through a mobile device at affordable rates has brought substantial benefits to the people of Zimbabwe. Econet and Steward Bank have utilised their business skills to effectively segment the market and to deliver positive financial and social impact.

#### Judges' comments

Econet and Steward Bank have identified a market with a clear social purpose and managed to make it financially sustainable. The funeral insurance line of business stood out for its cultural and social sensitivity.



### Fonkoze, (HAITI)

### Summary of entry

Based in Haiti, the poorest country in the western hemisphere, Fonkoze, is a micro-finance organization that aims to lift communities out of poverty, through providing loans to mostly female clients, while operating in a financially self-sustaining manner. The aim is to be profit-making rather than profit-seeking. Its loan portfolio reaches 70,000 borrowers and a sister not-for-profit organization providing literacy training and healthcare services.

### Judges' comments

Fonkoze are transforming lives in Haiti in a systematic but very tangible way by lifting people out of poverty through micro financing. They have been very innovative as it is the finance team that has shown a sustainability driven organisation to be commercially viable so they can achieve their goals.



### Legal and General Investment Management, (UK)

### Summary of entry

Legal and General Investment Management (LGIM) is one of Europe's largest asset managers and global investor, and has pursued environmental, social and governance issues to influence company behaviour on behalf of its clients. It wants to drive the market so that sustainability investment moves to the mainstream. Through its Future World Equity Factors Index Fund it has created a fund with a 'climate tilt', capturing the transition to a low-carbon economy through lower exposure to fossil fuel assets and higher exposure to 'greener' companies. It is underpinned by a philosophy to provide investment with no compromises.

### Judges' comments

LGIM's Future World funds are a reflection of the business wide ESG investment process. LGIM have shown great innovation in delivering such a unique financial product.

### Triodos@Bank Triodos Bank, (THE NETHERLANDS)

### Summary of entry

Triodos, an independent bank based in Holland, aims to use its Euro14.5bn in assets to create social, environmental and cultural value in a transparent and sustainable way. It sees itself as 'financing change and changing finance'. Last year it was the founder participant in an initiative to measure the carbon footprint of loan portfolios. They launched a crowd-funding platform to create bonds to be invested in community energy products.

### Judges' comments

Through business lending and investment funds, the bank has made a number of positive impacts for example on the generation of green energy. They also work to engage the wider market as a whole on the benefits of sustainable banking.

## Driving Change Through Education, Training and Academia Award

### Professor Carol Adams, Professor of Accounting

### Summary of entry

Carol Adams was the only accounting academic and one of few accountants involved in early sustainability reporting standards initiatives in the late 1990s. Her sustained and distinct contribution to financial leadership has been to push the academic research agenda around accounting's role in sustainable development towards influencing practice and policy, working with standard setters, long-term investors and policy makers, to changes in corporate accounting, reporting and corporate governance.

### Judges' comments

Carol has leveraged her position in public life as a professor to influence the mainstreaming of sustainability. She has done this successfully across accountancy research and education, standards setting, the investor community and most notably in the policy arena.



### **Future Fit Foundation**

### Summary of entry

A truly sustainable future requires a rapid and radical shift in the way the global economy works. The Future Fit Foundation's free-to-use tools enable this shift by helping business leaders, investors and policy makers respond authentically to today's biggest social and environmental challenges. The Future Fit Business Benchmark is the first tool to comprehensively define the line in the sand that every company ultimately needs to reach, and ideally surpass, to play its role in an environmentally restorative, socially just, and economically inclusive society.

### Judges' comments

This entry is a great demonstration of why education is not just restricted to the classroom. The translation of academic rigour to sustainable business practice is admirable. Future-Fit's benchmark enables companies to learn how to integrate societal expectations with business decision making, resulting in meaningful disclosure.

### sustainability Institute, Anglia Ruskin University

### Summary of entry

The Global Sustainability Institute is interested in risk and opportunity finance, in particular around investment insurance, around climate change and resource scarcity. They try to demonstrate that there is real material risk in the short-term with a one-year timescale for investments, or insurance companies, but also demonstrate where the opportunities are to invest in low carbon solutions for a low carbon, zero carbon world in 2050.

### Judges' comments

The GSI's interdisciplinary and co-creative approach, in partnership with major financial institutions, highlights the immediacy of issues associated with climate change and resource scarcity. In particular the use of materiality to cast this debate in a business context business context was admired.



### Transition Transition Pathway Initiative, Grantham Research Institute

### Summary of entry

Grantham Research Institute have provided vital, open access data and analysis to The Transitional Pathway Initiative (TPI). The data analyses progress that large global corporations are making on the transition to a low carbon economy. Their collaborative approach and the insights that the Grantham Research Institute are providing to the TPI are enabling better informed investment decisions and engagement by investors. As academics, the project enables them to have real-world impact, not just through the findings of the research but also through fully accessible data.

### Judges' comments

The Grantham Research Institute is central to the Transition Pathway Initiative (TPI), enabling investors to make climate competent decisions using academically rigorous data via a clearly accessible and open source tool. The initiative educates in a range of ways, informing investors, improving corporate performance and offering student learning opportunities.

### (CUSP USTAGE Centre for the Understanding of Sustainable Prosperity (CUSP)

### Summary of entry

The Centre's work has contributed to government initiatives, like the green finance taskforce, but also work at the grassroots level with social investors. Ten years on from the financial crisis it believes investment should be seen as a commitment to the future. If finance is working properly that future will be fair, sustainable, and prosperous.

### Judges' comments

CUSP has an impressive and innovative vision for prosperity on a finite planet. CUSP has created a space to bring together a range of voices and perspectives connected by this shared vision. Their ambition for this collaboration is clearly evidenced in positive policy outcomes.

# Past winners and finalists

The following organisations represent some of those who have been award winners or finalists for the Finance for the Future awards since their creation in 2012. We believe that they deserve to be recognised for their outstanding efforts to deliver long-term positive environmental, social and economic impacts.





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