

WHY ESG MATTERS

ESG (Environmental, social and governance) is a key component of our Responsible Investment strategy

FUTUREGROWTH

/ ASSET MANAGEMENT

PENSION FUND MEMBERS

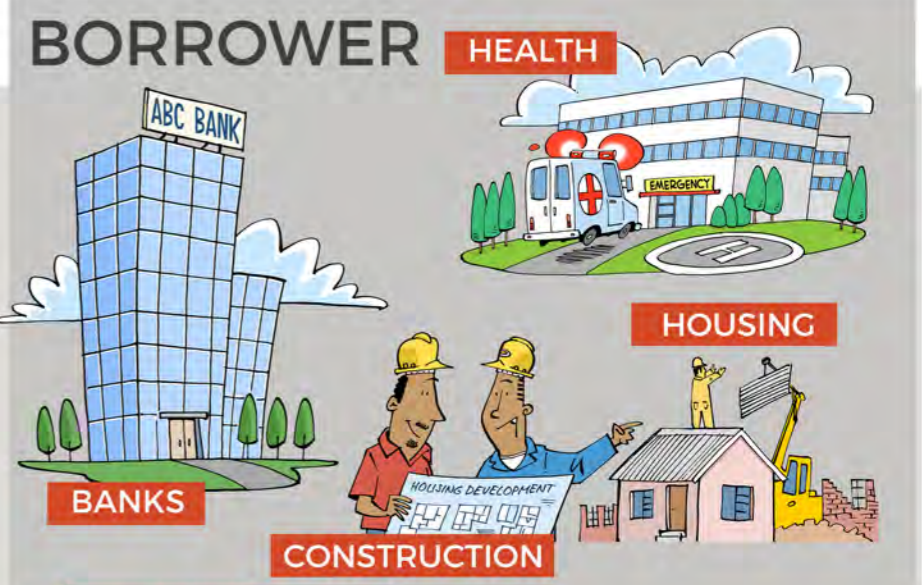


Pension funds have a fiduciary duty to consider non-financial issues, like ESG, when investing.

PENSION FUND MONEY

FUTUREGROWTH FUNDS

FUTUREGROWTH LOOKING FOR INVESTMENTS

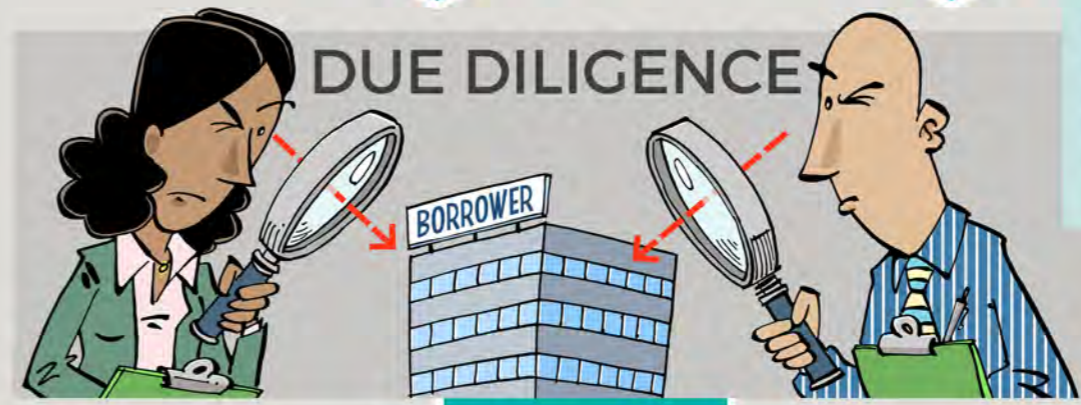


BORROWER LOOKING FOR FUNDING

SUSTAINABLE FINANCIAL RETURNS

FUTUREGROWTH LENDS MONEY TO BORROWER

- BENEFITS OF ESG**
- 1 ESG is a key risk tool for building wealth.
 - 2 ESG risks can affect an issuer's risk profile and cost of funding.
 - 3 We can identify and price for risks.
 - 4 We can earn sustainable long-term, risk-adjusted returns for our pension fund clients.



DUE DILIGENCE

Futuregrowth has an experienced team of analysts who perform a due diligence on the borrower using financial criteria e.g. credit risk and non-financial criteria e.g. ESG.

SCREENS BORROWER USING NON-FINANCIAL CRITERIA

ENVIRONMENTAL
Compliance with environmental laws, reduce and disclose carbon emissions, reduce energy consumption.

SOCIAL
Compliance with labour laws, employee health and safety, supply chain risks.

GOVERNANCE
Role and function of the board, composition of the board and board appointment process.

DECISION TO INVEST
COMBINED WITH ANALYSIS OF FINANCIAL CRITERIA

