



PEER SHARING SESSION 3: ETHICAL AND SUSTAINABLE FUNDRAISING AND BANKING

November 2025

AGENDA

Introduction

Fundraising & banking **challenges & opportunities**

Relevant **resources**

Guest speakers: Gemma Baal & Holly Lawrence,
Exeter Phoenix

Guest speakers: Tipping Point's Fossil Finance
team (Hussein Khalidi)

Peer sharing & discussion



THE
NATIONAL
LOTTERY™

SUSTAINABLE SCREEN PROGRAMME

- Sustainable Screen Resource Hub
- Workshops and webinars (like this one)
- Group and 1-to-1 support
- Supporting environmental impact reporting using the Creative Climate Tools

WAYS OF ENGAGING

- It's an ongoing journey – everyone is welcome
- Listen deeply and share with kindness
- Recognise everyone's different contexts and experience
- Connect with others to learn more!

FUNDRAISING & BANKING CHALLENGES & OPPORTUNITIES

**Nature
Activity
Centre**

**Supported by
Amazon Web
Services**

FUNDRAISING & BANKING

CHALLENGES

- Funding is harder and harder to find – UK arts councils cut funding 16% in real terms since 2017, plus local council cuts
- Where do you draw your lines – all funding will probably have issues the deeper you dig
- Sometimes hard to find information (where Bank Better comes in!)

INNOVATION & OPPORTUNITIES

- Growing awareness to align to ethical & environmental values
- Strengthens reputation
- Attracts ethical philanthropy & new opportunities
- Depending on your context - can ask for more \$\$ from higher emitting companies, e.g. BFI

RESOURCES

TAKING ACTION

<https://sustainable-screen.juliesbicycle.com/actions-categories/money-finance>



SUSTAINABLE SCREEN RESOURCE HUB

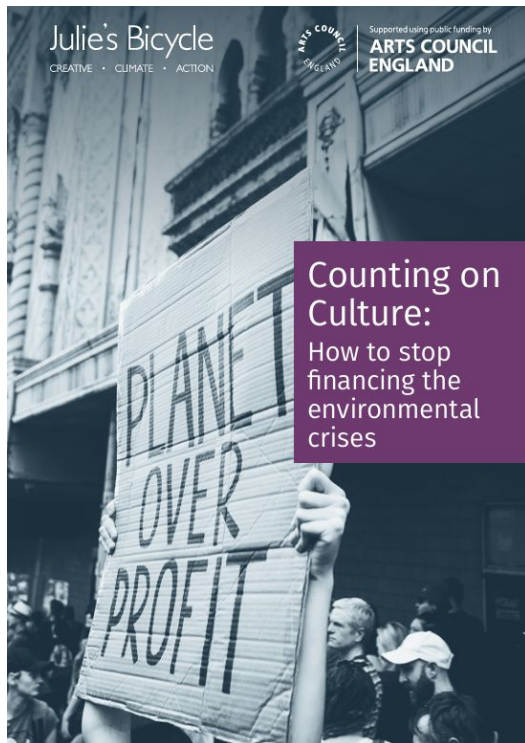
- Links to resources and guidelines
- Funding resource to find green funding:
<https://sustainable-screen.juliesbicycle.com/funding>

Other links including [BFI FAN: Retrofit Funding for Community Cinemas](#) (Nov 7th)

Location	Further Location Requirements	Funding Title	Type of Organisation Eligible	Funding Type	Amount Available (Maximum)	Additional Information	
London	Barnet	Barnet Community Energy Fund	Not-for-profit and Profit	Fund	£15,000	Community Focused Groups	https://www.barnet.gov.uk
London	Brent	Brent Together Towards Zero Grant	Not-for-profit and Profit	Grant	£5,000	Local business/ Community Focused Groups	https://www.brent.gov.uk/
London	Greater London	Eco Audits	Not-for-profit and Profit	Grant	N/A	Registered charity / registered community interest company limited by guarantee / Charitable company	https://www.citybridgefour
London	Bromley / Camden / Croydon / Greenwich / Hammersmith & Fulham / Kingston / Lambeth / Southwark and Westminster	Sustainability Fund	Not-for-profit	Fund	£1,000	Non-profit / Community Focused Groups	https://www.bromley.gov.uk
London	Camden	Camden Climate Fund	Profit	Fund	£10,000	Small to medium businesses	https://camdenclimatefund
London	Camden	Community Energy Fund	Profit	Fund	£50,000	Community groups, charity groups, and non-profit organisations	https://camdenclimatefund
London	Camden	Business Fund	Profit	Fund	£15,000	Small to medium businesses	https://camdenclimatefund

OTHER JB RESOURCES / EXTERNAL RESOURCES

<https://juliesbicycle.com/resources/>



JB resources:

[Counting on Culture report](#)

External resources:

<https://makemymoneymatter.co.uk/> (e.g. their 2024 UK Pensions report)

<https://good-with-money.com/>

<https://www.divest.org.uk/>

[Chartered Institute for Fundraising - Environmental change](#)

<https://bankbetter.uk/>

**GEMMA BAAL & HOLLY
LAWRENCE, EXETER PHOENIX**



GREEN PHOENIX PROJECT

Nov 2021 – now —

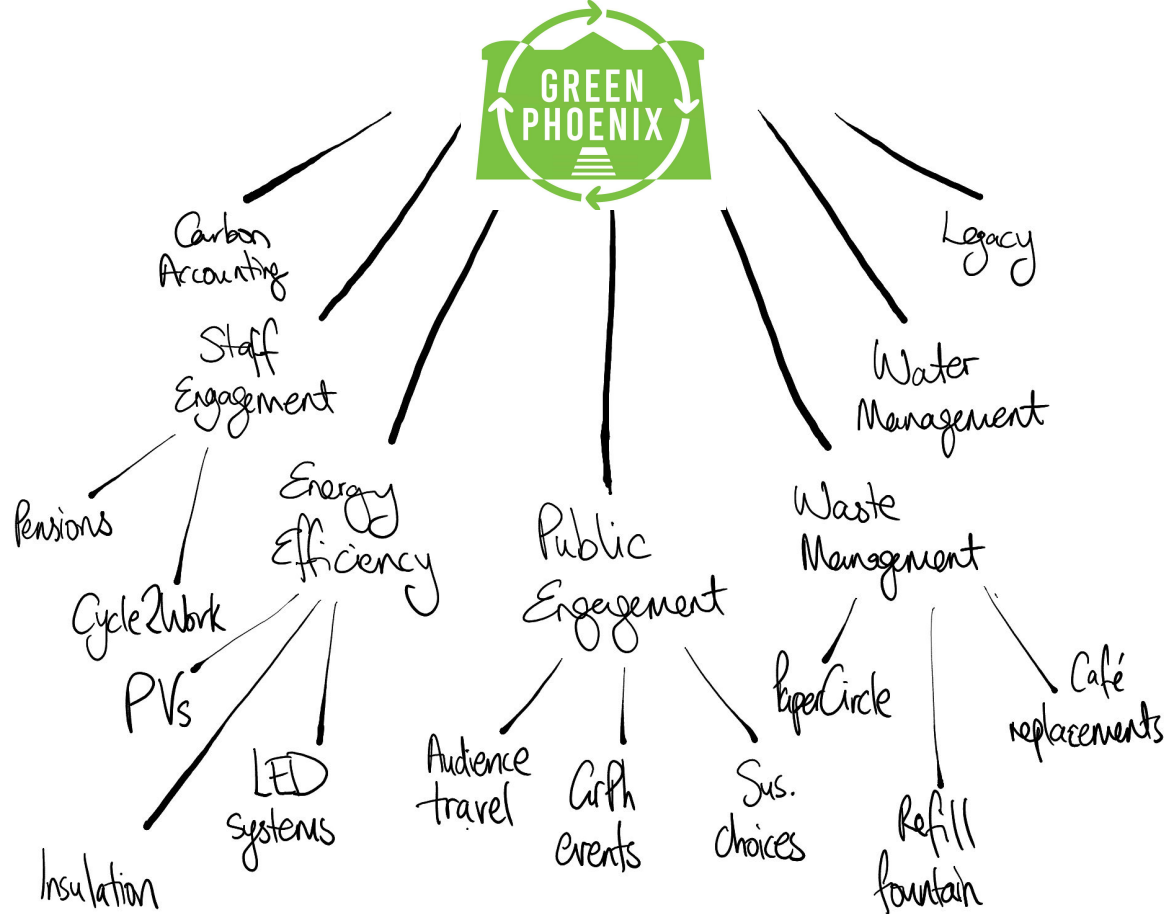


What is Exeter Phoenix?

- 9 spaces, total capacity of 926. Approx 2,100 shows a year
- 3 EP staff office rooms
- 9 rooms for other organisations (Exeter City of Literature, Poetry Archive, Double Elephant Print Studio, Phonic FM, Sound Gallery, DAISI, RAMM)
- Over 66,000 public ticketed attendees. Approx. 300,000 a year overall
- Supports art spaces like Positive Light Projects, and TOPOS in city centre
- Cafe bar in our building, plus The Mermaid, Pixys, and Maker Mart
- charity number: 290011

- live music
- DJ nights
- film showings
- dance classes
- art classes
- poetry readings
- book launches
- networking events
- software training
- equipment hired out
- theatre shows
- talks
- stand up comedy
- dance shows
- meetings
- art exhibitions
- private parties
- community festivals
- conferences
- sausage dog cafe....and many more

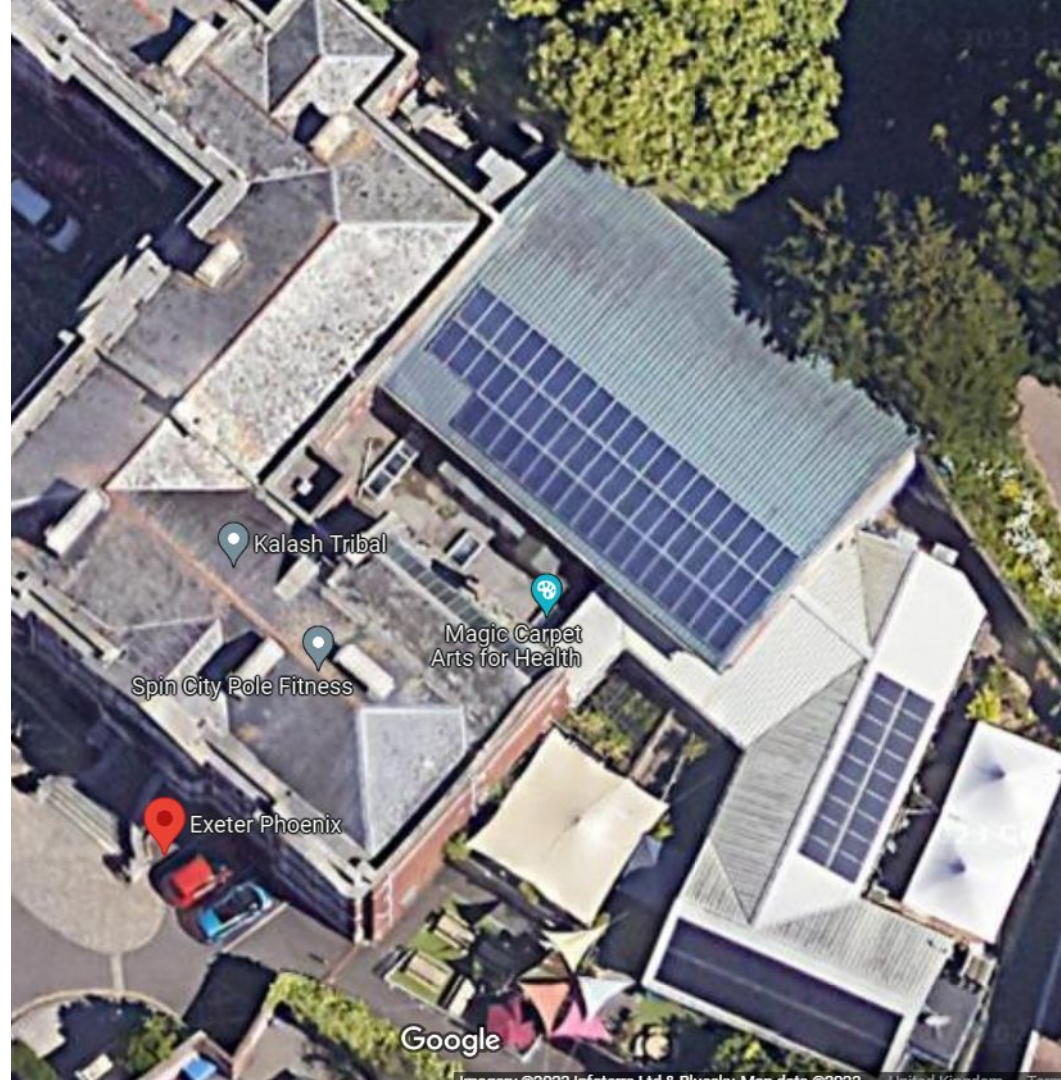
What is The Green Phoenix Project?



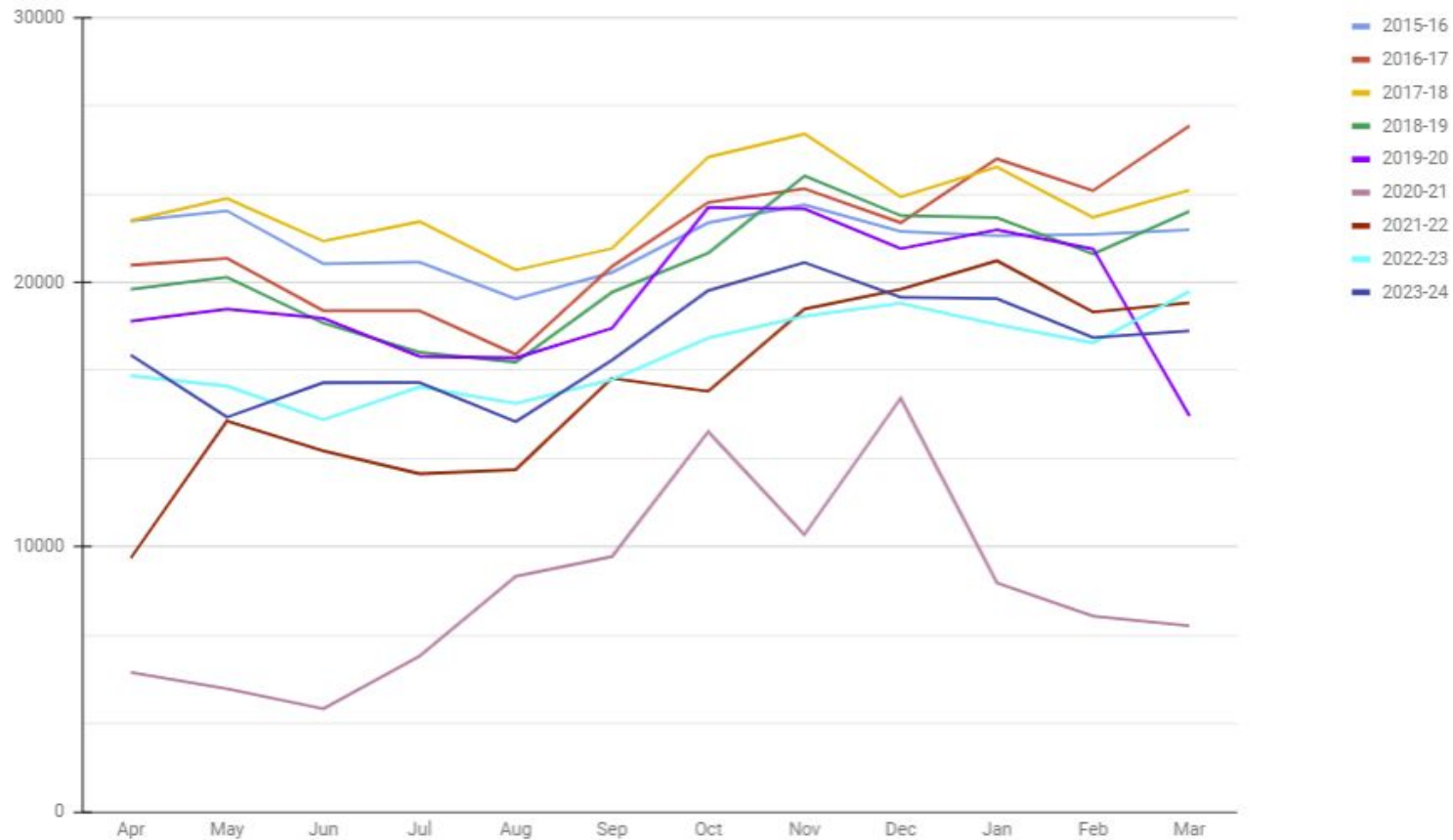
HIGHLIGHTS:

ELECTRICAL EFFICIENCY MEASURES

- Solar panels / PVs
- LED lighting through office spaces and some of the auditorium rig
- Upgrade very old and inefficient kitchen equipment
-
- Motion sensors on studio lights
- Voltage optimizer
- More LEDs in the auditorium



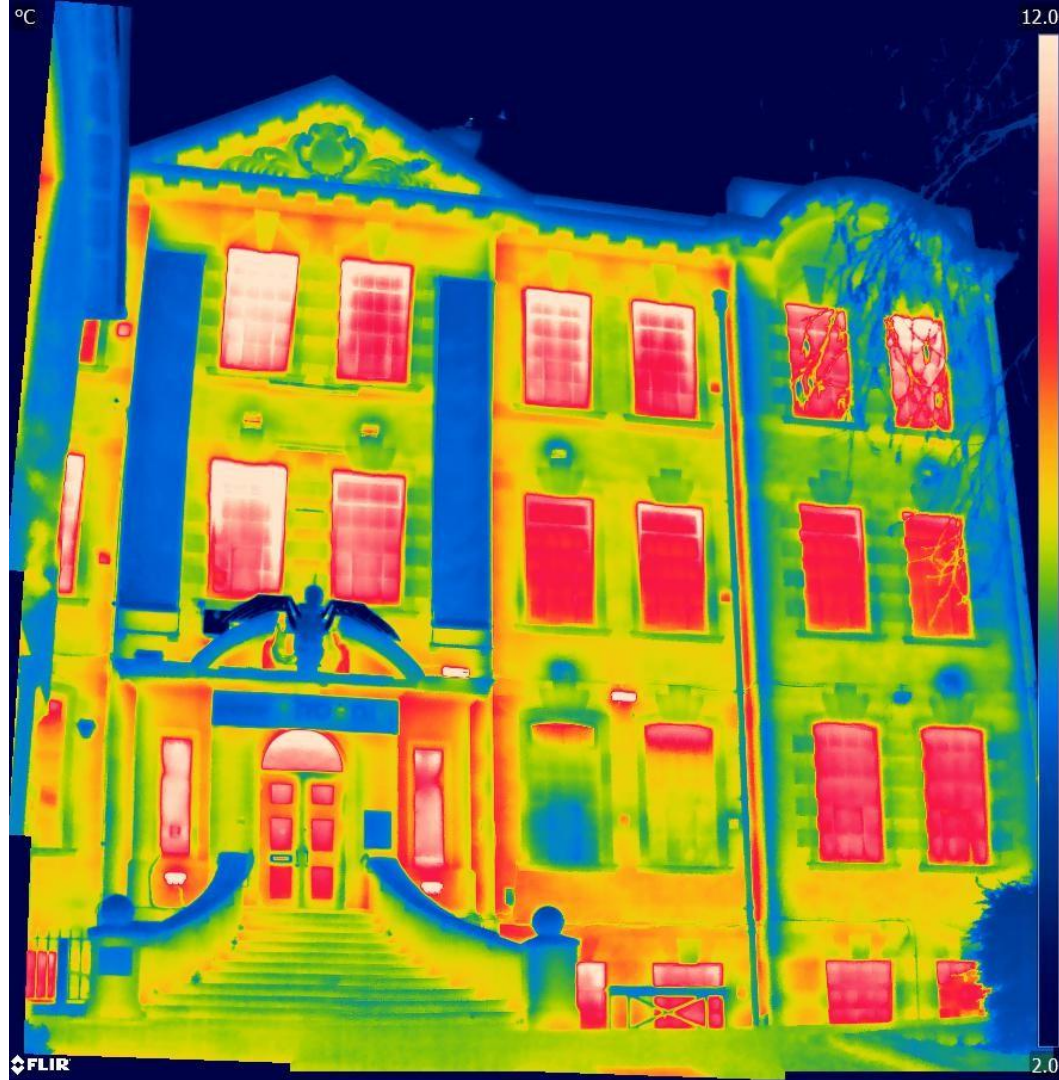
Total KWH each financial year



HIGHLIGHTS:

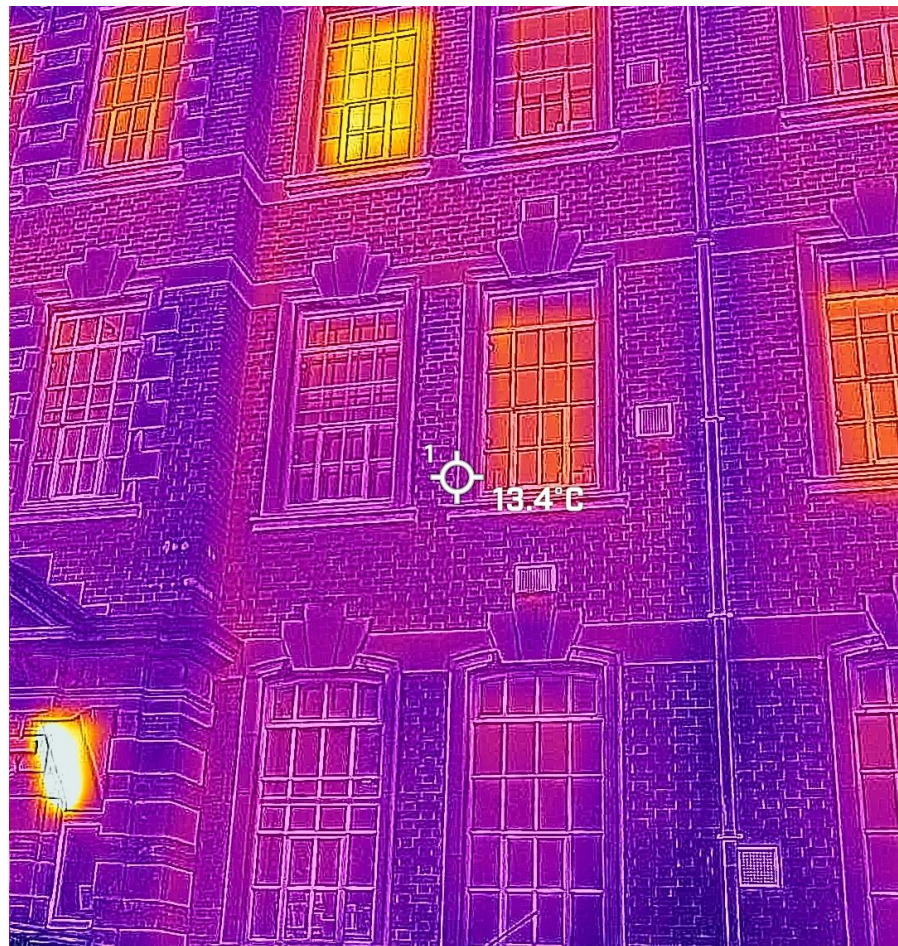
THERMAL INSULATION

- Installation of secondary glazing on 40 windows over three floors



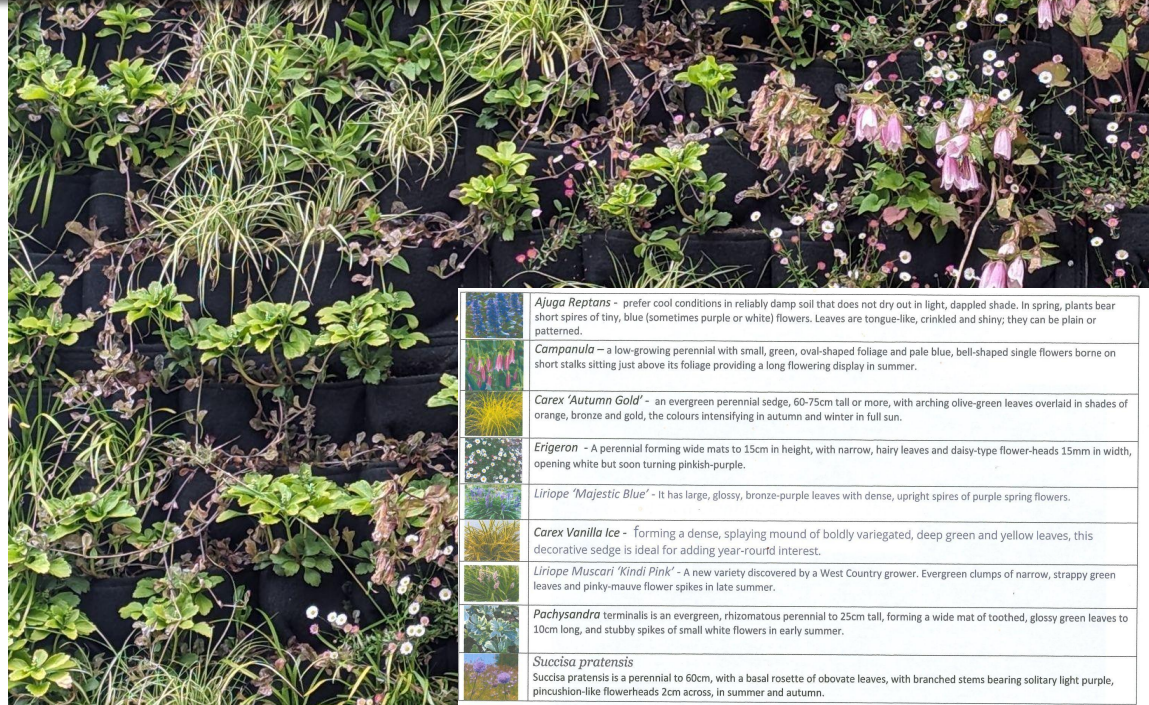










3.8 °C temperature difference on the window glass
with and without the secondary glazing



HIGHLIGHTS: WATER SAVING and BIODIVERSITY

- Green wall installation
- Rainwater harvesting for grey-water use in toilets and the living wall

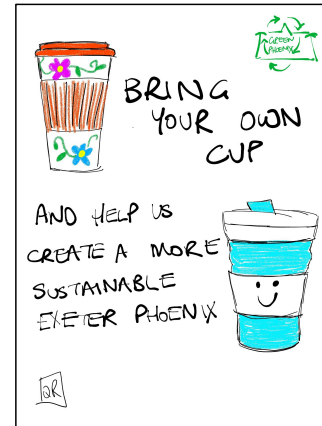
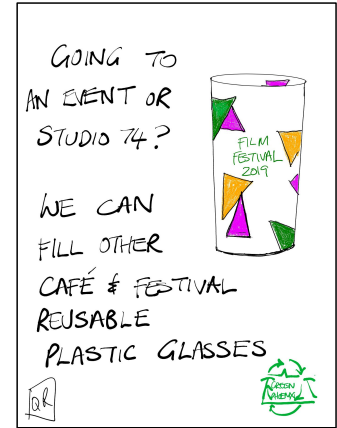


	Ajuga Reptans - prefer cool conditions in reliably damp soil that does not dry out in light, dappled shade. In spring, plants bear short spikes of tiny, blue (sometimes purple or white) flowers. Leaves are tongue-like, crinkled and shiny; they can be plain or patterned.
	Campanula - a low-growing perennial with small, green, oval-shaped foliage and pale blue, bell-shaped single flowers borne on short stalks sitting just above its foliage providing a long flowering display in summer.
	Carex 'Autumn Gold' - an evergreen perennial sedge, 60-75cm tall or more, with arching olive-green leaves overlaid in shades of orange, bronze and gold, the colours intensifying in autumn and winter in full sun.
	Erigeron - A perennial forming wide mats to 15cm in height, with narrow, hairy leaves and daisy-type flower-heads 15mm in width, opening white but soon turning pinkish-purple.
	Liriope 'Majestic Blue' - it has large, glossy, bronze-purple leaves with dense, upright spikes of purple spring flowers.
	Carex Vanilla Ice - forming a dense, sprawling mound of boldly variegated, deep green and yellow leaves, this decorative sedge is ideal for adding year-round interest.
	Liriope Muscari 'Kindi Pink' - A new variety discovered by a West Country grower. Evergreen clumps of narrow, strappy green leaves and pinky-mauve flower spikes in late summer.
	Pachysandra terminalis terminals is an evergreen, rhizomatous perennial to 25cm tall, forming a wide mat of toothed, glossy green leaves to 10cm long, and stubby spikes of small white flowers in early summer.
	Succisa pratensis Succisa pratensis is a perennial to 60cm, with a basal rosette of obovate leaves, with branched stems bearing solitary light purple, pin-cushion-like flowerheads 2cm across, in summer and autumn.

HIGHLIGHTS:

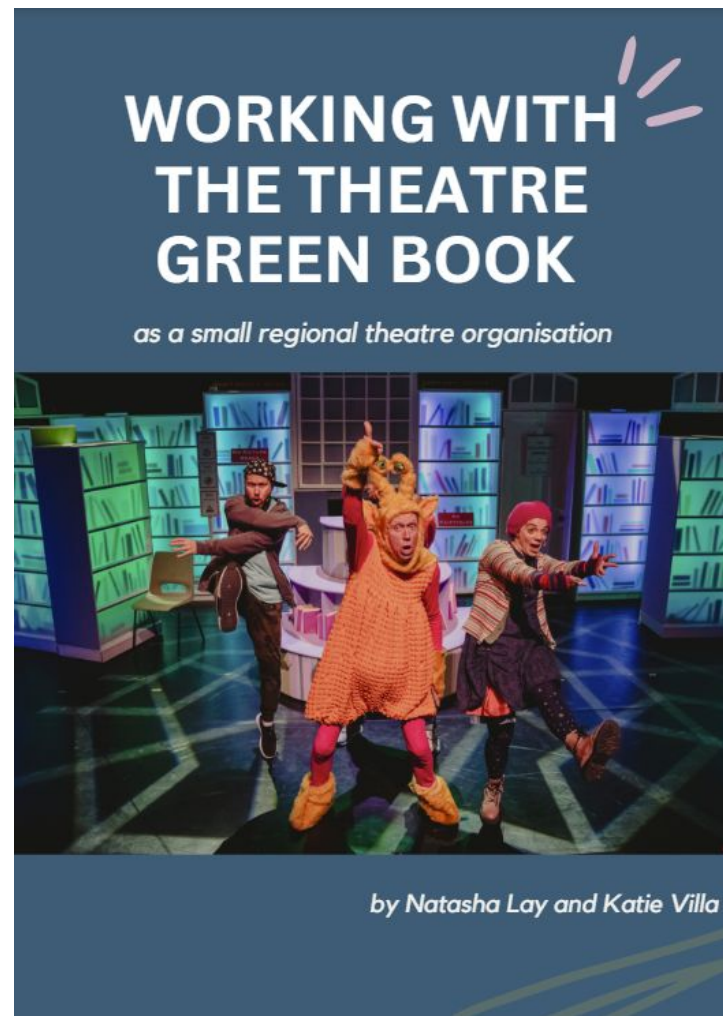
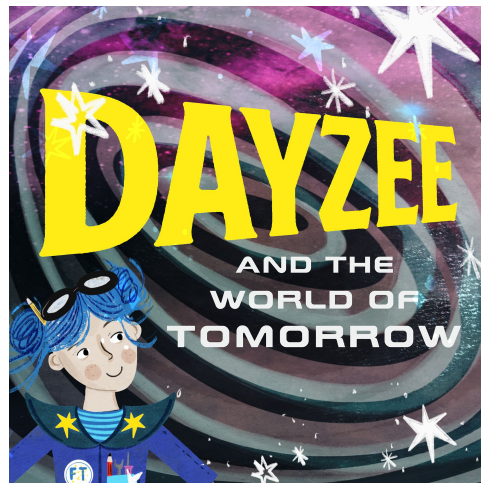
PUBLIC ENGAGEMENT

- Create Green Phoenix logo
- Create Green Phoenix pages on the website. One for general information on our goals and progress. One page for events that highlight sustainability issues or messages.
- Promotion of the water fountain
- Signage around the building about sustainable options and information



Quirk

Dayzee and the World of Tomorrow



Ethical Pension Scheme

The current exclusions include:

Any revenue linked to fossil fuel-related sources.
Companies involved in the production of controversial weapons, nuclear weapons, and civilian firearms.
Companies that are classified as tobacco producers.
Companies that gain a significant portion of their total revenue from:

- Tobacco-related activities
- Alcohol-related activities
- Gambling-related activities
- Adult entertainment-related activities
- Weapons-related activities
- Recreational cannabis-related activities
- For-profit prisons and related services.

Companies that breach global norms, eg, violate the UN Global Compact, or have very severe ESG controversy.

Companies strongly misaligned with the following UN Sustainable Development Goals:

- Clean Water and Sanitation
- Affordable and Clean Energy
- Responsible Consumption and Production
- Climate Action
- Life Below Water
- Life on Land.

Companies with ongoing controversies related to environmental harm.

Companies that gain a significant portion of their total revenue from the production of palm oil but do not have the majority of their holdings certified by the Roundtable on Sustainable Palm Oil.

<https://thepeoplespension.co.uk/>

Performance (net of 0.5% AMC)

Indexed Performance



Cumulative performance to 30-09-2025

	1 Year	3 Years	5 Years	10 Years
Ethical Fund	14.0%	53.7%	79.9%	245.7%
UK CPI + 3%	6.9%	23.0%	48.1%	87.0%

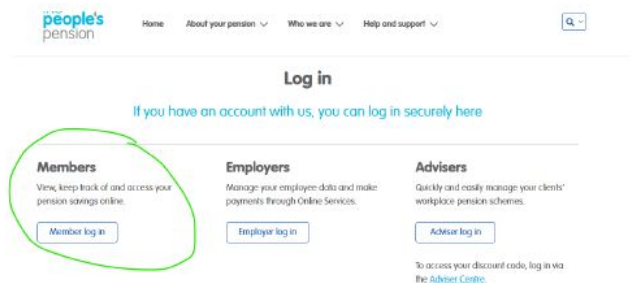
Fund information	
Unit Price (30/09/2025)	£19.865
Launch Date	28/05/2013
Fund Size (30/09/2025)	£154.9 Million
Performance Target	UK Consumer Price Index + 3.0%
AMC*	0.50%
Citi Code	KOVX
ISIN	GB00BYY2NW27
Sedol	BYY2NW2
*The charges are based on standard scheme charges. If you have more than £3,000 saved with us, you will get a rebate on your annual management charge (AMC). Find out more.	

How To Adjust Your Pension Investments

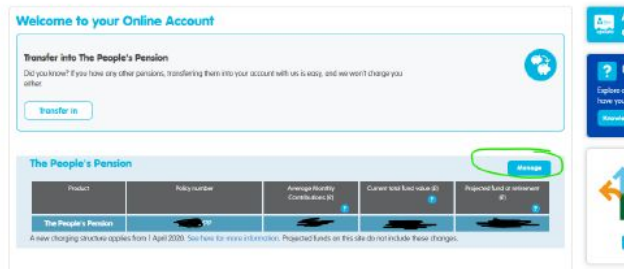
How you set your pension investments is entirely up to you, but you may not know that you can adjust your investment style to match your personal preferences, including the option to invest only in companies that have a good ESG score (Environmental, Social, and Governance practices).

The following guide will show you how to change your investment profile with The People's Pension. It assumes you have already created an online account from your initial sign-up email.

1. Log in to your profile: <https://thepeoplespension.co.uk/log-in/>



2. Once you have logged in you will be able to see a summary of your pension. Click on the button marked 'manage'.



A study conducted by WWF, MakeMyMoneyMatter and Aviva found that switching to an ethical investment fund can reduce your personal carbon footprint more than going veggie, stopping flying, and switching to a green electricity provider all together, as it ensures you aren't investing in deforestation, fossil fuels, and irresponsible mines. Although that study used the average UK pension pot in its calculations, and that is a lot more money than I have in my pension at the moment!

I think it's also worth pointing out that some companies that have a good ESG score, may still not be what you would consider an ethical company by your own standards. A good example of this is Amazon Inc. They score well because of they are a large part of the entertainment and education industry, but their score doesn't take into account all of their supply chain, and their contribution to issues such as waste.

Personally, I still chose the ethical fund, even though I'm not a fan of Amazon, Coca Cola, or Nestle as it's still better than running the risk of my money being invested in fossil fuels and arms manufacturers.

There is also a campaign you might be interested in to get all UK pension providers, and banks, to decarbonise their practices: <https://makemymoneymatter.co.uk/>

Savings Accounts

	Bank of Scotland			Triodos		
	£10,000 minimum			£50,000 minimum?		
Fixed term	%	months		%	months	
	1.51	3				
	2.34	6		3.4	6	
	2.34	9				
	2.34	12		3.6	12	
Notice	£10,000 minimum			£1000+	£25,000+	
	2.07	32 days		1.56	33 days	1.86
	3.06	95 days		1.96	90 days	2.22
Instant access	balance					
	0.8	£1+		1.41	£1000+	
	0.9	£100,000+		1.46	£25,000+	

Costs and Timeline Case Study

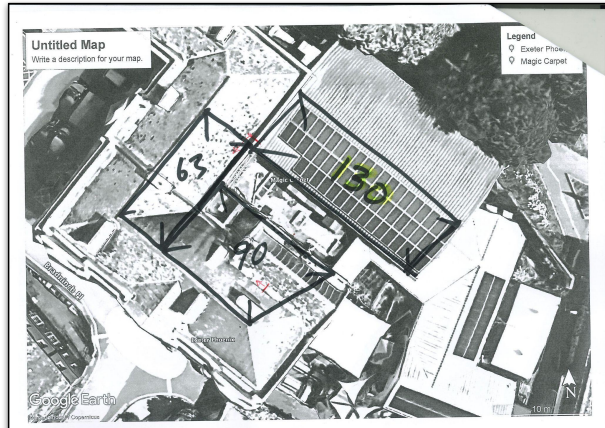
Rainwater Harvesting

283 square metres - roof area

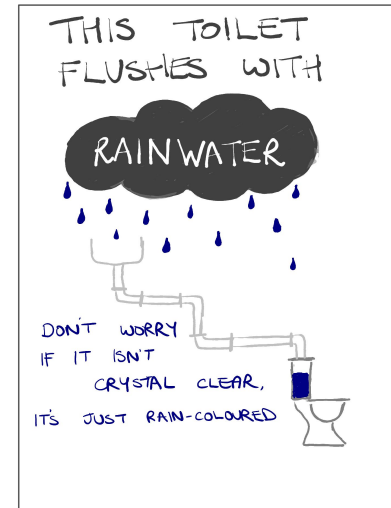
825mm rainfall p/yr

23,000 litres p/yr

saving of £1319 p/yr



plumbers	£1824
(48 hours)	
containers	£246
tank	£98
big foots	£75
valves	£58
leaf eaters	£109
general labour	£340
other materials	£1841
structural engineer	£840
Total:	£5431



Funding sources

Crowdfunding

Involves your audience and creates ambassadors

Evidence of community support

Double donations with match-funding

Raised over £20,000 across three projects

A Window to the Future at Exeter Phoenix

by Exeter Phoenix in Exeter, Devon, United Kingdom



Help us preserve our beautiful historic building while lessening its environmental impact by donating towards our secondary glazing appeal

✓ We did it

On 17th December 2021 we successfully raised £12,389 (+ est. £791.00 giftaid) with 101 supporters in 28 days

A Warm Welcome for all at Exeter Phoenix

by Exeter Phoenix in Exeter, Devon, United Kingdom



Please help us to make our building warmer and more sustainable so that we can offer a welcoming Warm Space for the community this winter

✓ We did it

On 19th January 2023 we successfully raised £2,580 (+ est. £223.75 giftaid) with 46 supporters in 28 days

 Crowdfunder.co.uk

Where ideas happen.



Devon
County Council



Funding sources

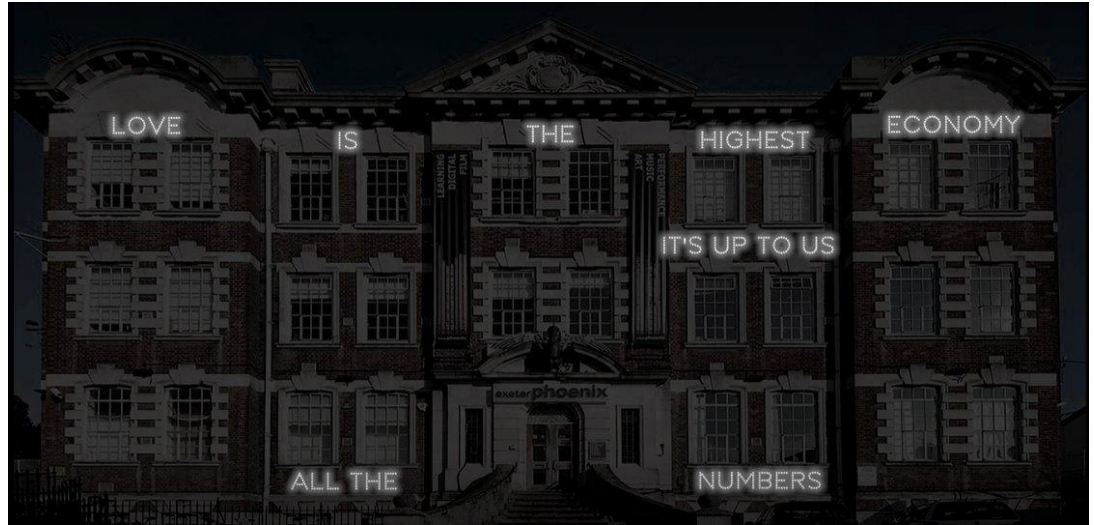
Trusts and grants

Theatres Trust
Music Venues Trust
Exeter Community Energy (ECOE)
Postcode Local Trust
The Naturesave Trust
Coastal Recycling Community Fund
Devon County Council Ward Grants
Green Impact Fund
National Grid Community Fund

Raised over £115,000 and counting

Corporate sponsorship

TechExeter
Exeter Cat Sitting
Ethical Power
Ixora Energy



A cautionary tale...

Ensure you have a robust Ethical Fundraising Policy and carry out your due diligence - you may need it!

HUSSEIN KHALIDI, TIPPING POINT

**BOYCOTT
~~BLOODY~~
INSURANCE**



**Who we
are**

**BOYCOTT
~~BLOODY~~
INSURANCE**



& what we do



What is an organisational boycott?

- Simply: A boycott (refusal to use a service or product) by an organisation
- For example: Christian Aid closing their bank account with Barclays
- Our campaigns aim to create many boycotts, across industries; of the most harmful banks and insurance companies



Banks

Loans for and investments to companies

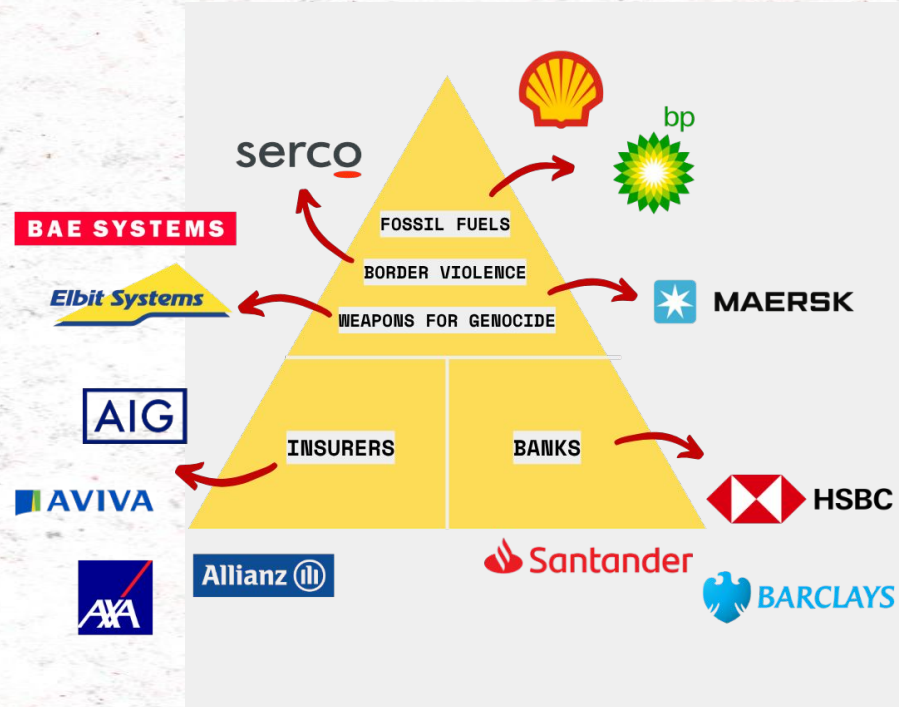
Insurance

Insure companies against loss and damage, and invest in them.



Why finance campaigning?

- Financial institutions are fuelling climate breakdown, human rights abuses and the displacement & killing of millions through financing companies like Shell, Elbit Systems, and Serco, etc.



Why Boycotts?

- **Financial Pressure**
- **Reputational Damage**
- **Build Movement**
- **History of Success**

Why UK banks?



BANKS	Financing for Arms Companies		Financing for Fossil Fuels Since Paris Agreement	
Barclays	£2,365,302,000		£188,151,200,000	
Lloyd's Bank	£1,660,814,000		£17,298,400,000	
Santander	£1,630,363,000		£63,904,800,000	
HSBC	£988,423,000		£153,776,800,000	
Standard Chartered	£933,282,000		£57,136,800,000	
NatWest	£303,687,000		£21,925,600,000	
Goldman Sachs	£5,267,200,000		£147,941,600,000	
Citibank	£2,082,190,000		£317,064,800,000	

Why UK insurers?

Fossil Fuel Premiums

The total amount of insurance premiums collected by an insurer before any deductions.

Essentially, it's **the raw income from policies sold to fossil fuel companies** in 2023.

Insurer	Fossil Fuel Premiums
Chubb	\$750 mil
Allianz	\$600 mil
Zurich	\$550 mil
AXA	\$550 mil
AIG	\$525 mil
QBE	\$500 mil
Hiscox	\$170 mil
Intact/RSA	\$90 mil
Aviva	\$20 mil



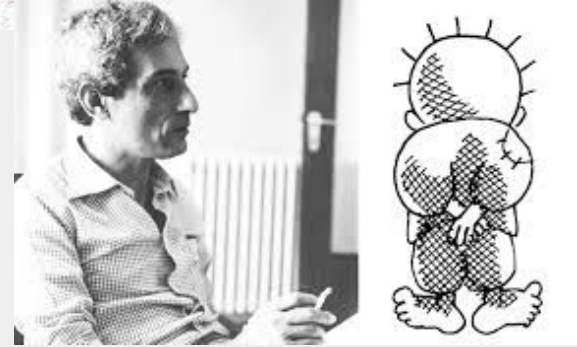
Insurer	Fossil Fuel Companies	Military Equipment: Gaza Genocide	Weapons: Nukes Controversial	Migrant Detention	Total
AIG	4	5	8		17
Zurich	6	3	2	2	13
Aviva	6		1	4	11
Chubb	6	1	1		8
QBE	1	1		2	4
Intact/RSA	1	1	1	1	4
Allianz		2	1		3
Hiscox	2				2
AXA	1				1

Investments by insurance companies

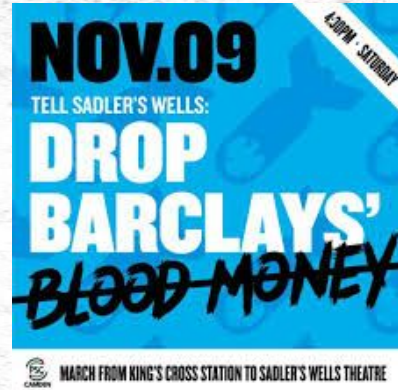
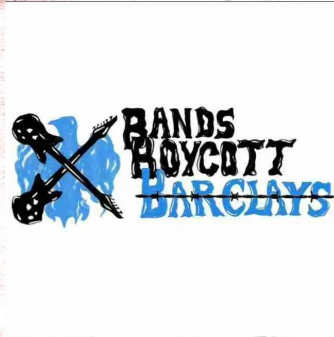
Insurer	Fossil Fuels	Gaza Genocide	Controversial Weapons	Migrant Detention	Total
Aviva	\$3,754,557,283	\$881,261,143	\$1,362,095,129	\$1,883,393	\$5,999,796,948
Allianz	\$1,701,849,339	\$452,368,004	\$370,072,975	\$85,617,322	\$2,609,907,640
AXA	\$609,837,185	\$184,138,585	\$300,229,440	\$13,100,000	\$1,107,305,210
Zurich	\$262,694,123	\$179,841,513	\$123,673,568		\$566,209,204
Intact (RSA)	\$194,957,615	\$21,270,889	\$34,109,405		\$250,337,909

Why is this relevant to the cultural sector?

- Culture has always been a part of liberation struggles
- Those working in the cultural sector have an increased reach to popular culture
- Parts of the screen sector are influential and trusted
- These sectors sometimes rely on being/seeming “ethical”
- Both sectors include many people who care
- Both sectors care a lot about their public image



Role of Cultural Workers



Org Boycotts & Wins

BDS & Climate movement pushing orgs to boycott deadly finance

Multiple bands pull out of Download festival over Barclays' Israel ties

Acts including Speed, Scowl and Ithaca voice opposition to Barclaycard sponsorship over financial services provided to defence companies



70 Christian organisations call on UK banks to stop financing new fossil fuels

NOVEMBER 25, 2024 BY WEB EDITOR

Call for UK banks to stop financing new fossil fuels

CIVILSOCIETY

Oxfam withdraws funds from Barclays over climate concerns

30 Jan 2024 News

WIN!
5 NEW
FOSSIL FREE PRIDES

BUNGAY PRIDE
DEPTFORD PRIDE
QUEER MIGRANT PRIDE FEST
THE BIG QUEER PICNIC

Why Pride

X

FINANCIAL TIMES

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Cambridge-led coalition of universities threatens banks over fossil fuel financing

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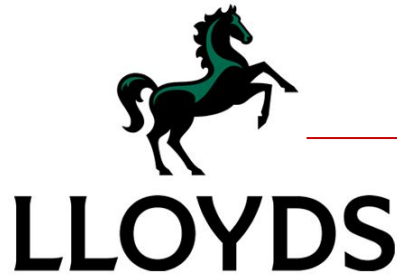
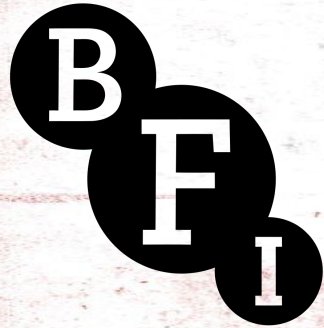
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AXA insurance firm divestments from Israel banks, arms manufacturer

Who insures the BFI and who do they bank with?



Financing for Arms Companies	Financing for Fossil Fuels Since Paris Agreement
£1,660,814,000	£17,298,400,000



£398m



£466m

AIRBUS

£339m





\$60million

Fossil Fuel GDPW in
2024



PetroChina



AngloAmerican



ArcelorMittal







serco



SAFRAN
AEROSPACE · DEFENCE · SECURITY

MEARS

	 Fossil Fuels	 Migrant Abuse	 Gaza Genocide	 Controversial Weapons
May 2025	\$3,183,771,947	\$13,445,698	\$1,323,159,817	\$1,371,266,513
Aug 2025	\$3,424,445,863	\$17,037,068	\$1,634,385,876	\$1,713,779,695



\$460,596,510 invested by Aviva

BAE SYSTEMS

\$408,597,131 invested by Aviva

ExxonMobil

348,583,158 invested by Aviva

Top 5 Banks being used by Cultural Institutions & Charities

1. Barclays
2. Lloyds Bank
3. NatWest
4. HSBC
5. CAF Bank



Top 5 insurers being used by Cultural Institutions

1. Aviva

2. **Ansvar**

3. Hiscox

4. **Ecclesiastical Insurance**

5. Zurich



 **MadeTech**



AngloAmerican

ExxonMobil



Top 5 insurers being used by Charities

1. Aviva

2. Ansvar

3. Zurich

4. Hiscox

5. RSA



MAERSK

GENERAL
DYNAMICS

CAT

serco

celotex
SAINT-GOBAIN

Kingspan®

ctm



ANGUS
ENERGY



BOEING

BAE SYSTEMS

LOCKHEED MARTIN



\$90million

Fossil Fuel GDPW in
2024



**Over 3,100
orgs have
taken
action**

People are organising in
their communities...
*workplaces, schools,
community groups,
businesses, faith groups...*



What you can do :

- Map the screen sector
- Consider the institutions & organisations you have connections to
- Find out who they bank with and are insured by
- Push them to switch bank and insurance providers
- Go public with your commitment to ethical financing

How we can help

- Workshops: mapping, strategy, action planning
- Resources: research, how-to guides
- Links to ethical banks and insurers
- Connections to other organisers, campaigns, unions

Email:

hussein@tippingpointuk.org or melissa@tipppingpointuk.org

- **What do you need to get your institution to swap bank and insurer?**
- **What obstacles are there?**
- **What leverage do you have?**

GUIDING QUESTIONS

1. Introduce yourself and your organisation
2. Have you divested your bank, pension, and/or insurance?
How did you find the process – what worked, and did you learn any lessons? *OR: If you haven't, would you like to & what steps would you need to take?*
3. Have there been any successful fundraising or sponsorship where your and funder's ethical and environmental values are aligned? What worked, and/or what challenges are you facing?



THANK YOU

For any queries please contact BFIsupport@juliesbicycle.com