



2023

CORPORATE SOCIAL  
**RESPONSIBILITY**

# ABOUT SATURNA CAPITAL

We are a premier provider of disciplined, ethical solutions building on our legacy of superior results. Founded in 1989 and based in Bellingham, Washington, Saturna Capital is the manager of the Amana, Saturna Sustainable, and Sextant Funds.

As an asset manager, Saturna prioritizes the education and empowerment of its investors. As an employer, we are committed to worker ownership and employee wellness and development. In the community, our excellent reputation for job creation and philanthropy helps define us as a responsible employer of choice and underscores our pursuit of long-term, sustainable success.

In addition to the primary business of investment management, Saturna owns Saturna Sendirian Berhad, an investment adviser and research firm in Kuala Lumpur, Malaysia; Saturna Brokerage Services, Inc., a general securities broker-dealer; Saturna Trust Company in Henderson, NV; and Saturna Environmental Corporation. Saturna Capital has been a signatory to the United Nations Principles of Responsible Investment since 2013.

*Signatory of:*



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# LETTER FROM THE PRESIDENT

Saturna has helped individuals and institutions build wealth, earn income, preserve capital, and achieve their financial goals for more than 30 years.

When Saturna Capital was founded by my parents in 1989, we had one employee and advised a single mutual fund worth less than \$5 million. Today, we are a premier provider of disciplined, ethical solutions building on our legacy of superior results. We now have over a hundred crewmembers across the globe, advise 12 mutual funds, and have four wholly-owned subsidiaries.

This success wasn't achieved overnight, or by accident.

Over the years, Saturna Capital has stayed committed to our Core Values of accountability, transparency, ingenuity, experience, and persistence while offering values-based asset management. Our ability to weather stormy seas comes down to our crew, financial prudence, and the priority we place on sustainable business measures.

In 2023 we celebrated many milestones, including the eighth anniversary of the Saturna Sustainable Funds. Saturna Capital was named as one of the ten best HSA providers by Morningstar, as well as one of the twelve best HSA providers by Investors Business Daily. Our podcast, Halal Money Matters, continued its exponential listener growth with over a dozen new episodes. Saturna also completely transformed our mobile app with improved design and features, and in November 2023 we surpassed \$7 billion in total assets under management.

As long-term, values-based, and socially responsible investors, we view consideration of environmental, social, and governance (ESG) factors as essential in forming portfolios of high-quality companies that are better positioned to reduce risk and identify opportunities. At Saturna, we integrate these same principles into our own operations, proactively managing business risks by implementing sustainable practices, supporting our staff and communities, and maintaining strong governance standards.

We invite you to review this year's report to discover how Saturna incorporates ESG considerations into our regular business activities. We take pride in our progress over the last three decades, and are excited to expand our efforts in the years ahead.



# ENVIRONMENTAL IMPACT

Since its genesis over 30 years ago, Saturna Capital has been rooted in values-based investing. We have deepened our commitment to environmental, social, and governance (ESG) considerations with the goal of creating long-term value for our clients. As investors, we know that the depth of a company's commitment to environmental stewardship can be an indicator of that company's ability to succeed into the future.

Our company keeps a discerning eye on its environmental impact. We are grateful to be situated within the stunning Pacific Northwest, where the results of respectful land and resource stewardship are immediate and visible. Saturna Environmental Corporation fosters environmental stewardship through a broad range of educational activities run by Camp Saturna.

Knowing that small efforts add up to big changes over time, Saturna is also committed to adopting sustainable initiatives that reduce our environmental impact. The Toward Zero Waste program we implemented in 2015 at our Bellingham Headquarters allows us to recycle and compost the majority of our waste, while solar panels reduce our energy consumption throughout the year. From purchasing responsibly sourced paper to rewarding our crewmembers for using means of travel other than single-passenger vehicles, our environmental footprint is top of mind.

## CAMP SATURNA

Camp Saturna is a 133-acre outdoor education facility nestled in the foothills of the North Cascades on Silver Lake in Whatcom County. The camp fosters environmental stewardship through a broad range of educational programs and activities. Through strategic partnerships with local schools and agencies throughout Whatcom County, the camp has provided educational programs to students from local school districts and private educational institutions for the past six years.

At Camp Saturna, we strive to build a connection between students and the North Cascades foothills ecology and natural history through a fun and challenging environmental education program that integrates outdoor recreation, team building, and leadership development. Our programming and curriculum meet Washington State environmental education requirements and align with Next Generation Science Standards.

*"Camp Saturna aligns with several of Saturna Capital's core values: We are educators. We are community contributors. We are risk managers. The purchase of the Camp from the Boy Scouts of America in 2015 put all these values to work at once."*

—Jane Carten

Our outdoor education program incorporates traditional ecological knowledge through inclusion of indigenous tradition and cultural uses of the aquatic and forest environments surrounding the Silver Lake area.

Camp Saturna has worked with populations of students that are culturally diverse, traditionally underserved, and furthest from opportunity, as well as rural school districts. While students attend Camp Saturna they are encouraged to think about future opportunities in the sciences, natural resource management, and outdoor recreation.

### Connections Program

From 2021 to 2023, Saturna collaborated with several local organizations to create the Connections program, working together to offer K-6 students from surrounding school districts activities such as investigating stream health, tending school gardens, leading stewardship projects, and recreation activities like rock climbing and hiking. The coalition aims to:

- Provide locally-focused outdoor education linked with learning standards
- Connect students to their environment
- Help rural school districts leverage local resources and expertise
- Model collaboration for a healthy community



### Snow to Sea Program

During the latter half of 2022, Camp Saturna worked hard to collaborate with a team of community organizations that were awarded an Outdoor Learning Grant from the state of Washington to develop an environmental education program with local schools. The grant allowed the development of a field trip program – Snow to Sea – between trusted educators to bring their passion and expertise, creating a cohesive program illustrating humans’ connection to nature, as well as their impact upon it.

One key feature of the Snow to Sea program allows students to trace the flow of water through the Nooksack Valley watershed, starting with snow molecules in the North Cascades and following them through the county to Bellingham Bay. Through a series of education stations placed throughout the camp, students learn through a hands-on approach about hydrology, water cycles, geology, erosion, forest succession, and food webs.



### Conservation

In addition to its educational mission, the camp plays a significant role in promoting environmental conservation. According to the Washington State Department of Commerce, 70% of the timber harvested in the state comes from roughly four million acres of privately owned forestland. Camp Saturna guarantees the protection of its 133 acres of woodland by preventing any logging activities from taking place on the property and thereby contributing to the preservation of our natural environment.

## TOWARD ZERO WASTE

Within our Bellingham office, another project we have undertaken to decrease our environmental impact is the Toward Zero Waste program: an approach to waste management and reduction that integrates a robust system of recycling and composting, preventing the bulk of our waste from being sent to the landfill.

Established in 2015, our ongoing commitment to the program has resulted in the elimination of single-use, non-compostable plastics from the office; the practice of purchasing sustainably sourced copier and marketing paper; and the installation of hands-free motion-sensor water faucets.

## SMART TRIPS

Since 2013, Saturna Capital has partnered with Whatcom County Smart Trips, a community program that organizes innovative campaigns aimed at motivating residents to shift from using solo passenger vehicles and adopt more environmentally-friendly transportation alternatives.

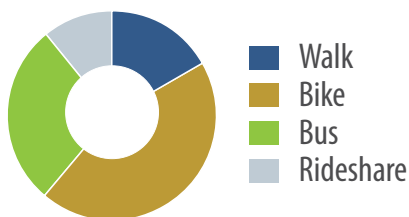
By offering cash prizes, discounts at local businesses, community events, and other rewards, Smart Trips has successfully recorded over 5.4 million trips in Whatcom County made by walking, bicycling, public transportation, and ridesharing since 2006, for a total of over 79 million miles.

Saturna Capital crewmembers are encouraged to commute to work by way of public transportation, carpooling, biking, or walking to reduce the environmental footprint caused by travel. To facilitate lower-impact transportation options, Saturna covers the cost of bus fare, provided bike parking areas, and installed electric vehicle chargers in the company parking lot. As an added incentive, crewmembers who log their “Smart Trips” are eligible to win monthly drawings from Saturna.

During 2022 and 2023, Saturna crewmembers logged over 2,200 individual Smart Trips, traveling 15,547 miles by foot, bicycle, carpool, or public transportation – saving over 450 gallons of gasoline and preventing the release of:

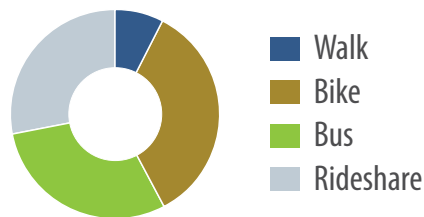
- 12,636 pounds of carbon dioxide emissions
- 425 pounds of carbon monoxide emissions
- 47 pounds of hydrocarbon emissions

Smart Trips by Method



Total Smart Trips Made: 2,227

Distance in Miles Traveled



Total Miles Traveled: 15,547





## SOLAR POWER

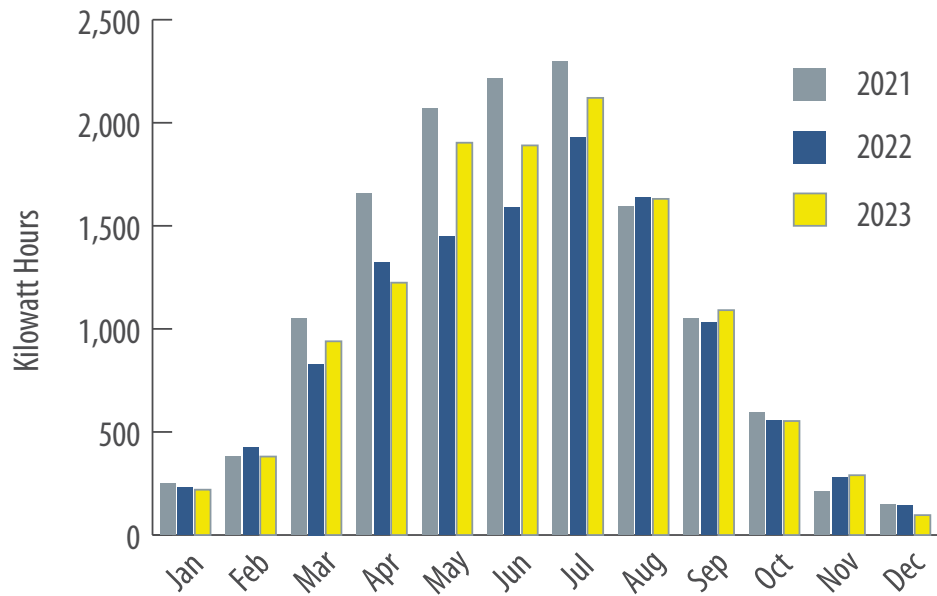
In an effort to reduce our office's carbon footprint, Saturna installed solar panels on the roof of our Headquarters location in September 2020. Within the first four months of operation, Saturna's solar panel array prevented over one ton of CO<sub>2</sub> emissions.

From the date of installation through December 2023, Saturna's solar panels have produced 39,300 kilowatt hours of electricity, an offset of 61,367 pounds of carbon emissions from entering the atmosphere, and equivalent to carbon sequestered by 460 tree seedlings grown for 10 years, or over 33 acres of US forests in one year.



*Since installation in September 2020, Saturna's solar panels have produced an average of 6.88% of the overall energy used at our headquarters each month.*

### Solar Energy Collected by Month



# SOCIAL & COMMUNITY

High ethical standards are a mainstay of Saturna Capital. For over 30 years, Saturna has provided clients with quality investment products that reflect their values while adhering to our own values every step of the way. Similarly, social responsibility is such an essential part of our culture that it is embedded throughout our core values.

Our commitment to the local community goes beyond financial services. As an asset manager, Saturna Capital prioritizes the education and empowerment of its investors; as an employer, we prioritize crewmember ownership, wellness, and development. In the community, our excellent reputation for job creation and philanthropy helps define us as a responsible employer of choice and underscores our pursuit of long-term, sustainable success. Through initiatives like health care support, education reimbursement, childcare assistance, charitable donations, and community involvement, we are dedicated to creating a positive impact that extends far beyond the financial sphere. By focusing on the well-being of our crewmembers and the broader community, we aim to foster a brighter future for all.

## SUPPORTING OUR CREWMEMBERS

Building a culture of partnership – one characterized by crewmember ownership and shared successes – is a core value of Saturna Capital. To this end, and to acknowledge the valuable contributions that each crewmember makes to the company’s success, Saturna aspires to provide a compensation package that ranks the company as an employer of choice in northwest Washington.

The company believes that a well-rounded compensation program goes beyond monetary value. Saturna aims to provide a holistic range of benefits that promote the personal and professional development of our crewmembers. Incorporating these aspects into our compensation program reflects our dedication to creating a workplace that is not only financially rewarding, but also enriching in various dimensions of life.



## IN ORDER TO:

## SATURNA'S BENEFITS PACKAGE INCLUDES:

**CULTIVATE PROFESSIONAL GROWTH,** we incentivize continuous learning and professional development, supporting our crewmembers in expanding their knowledge and skills.

- Daycare reimbursement and private school tuition reimbursements aimed at creating a meaningful alternative for a child's education and support working parents
- 1 in 5 Saturna crewmembers have received reimbursement for childcare/early learning
- Adult continuing education and professional development assistance to improve professional skill sets
- 5% of US crewmembers have received masters/tuition assistance

**ENGAGE IN PHILANTHROPIC ENDEAVORS,** we actively promote community engagement and philanthropy, empowering our crewmembers to give back and make a positive impact on society, contributing to our broader commitment to social responsibility.

- A charitable donation program that inspires us to think beyond our own needs and goals, and see ourselves as stewards of the resources that have been entrusted to us
- Paid time off to pursue volunteer work

**PROMOTE HEALTH AND WELLNESS,** we provide robust health resources and programs to crewmembers, allowing them to focus on their roles while knowing their health needs are met.

- Health Savings Accounts funded with employer contributions
- 100% company-paid health insurance premiums for crewmembers under the PPO plan, with generous allowances made for family premiums, as well
- 100% company-paid health insurance premiums for crewmembers and their families under the High Deductible Health Plan with HSA

**PLAN FOR THE FUTURE,** we offer tools and resources to help our team members plan for their long-term financial security and personal goals.

- 401(k) matching, profit-sharing contributions, and Health Savings Account contributions
- Stock options that provide an avenue for crewmembers to participate in the company as owners
- Annual performance bonuses
- Crewmember Home-purchase (or improvement) assistance programs
- 18% of US crewmembers have utilized this benefit in the past 24 months

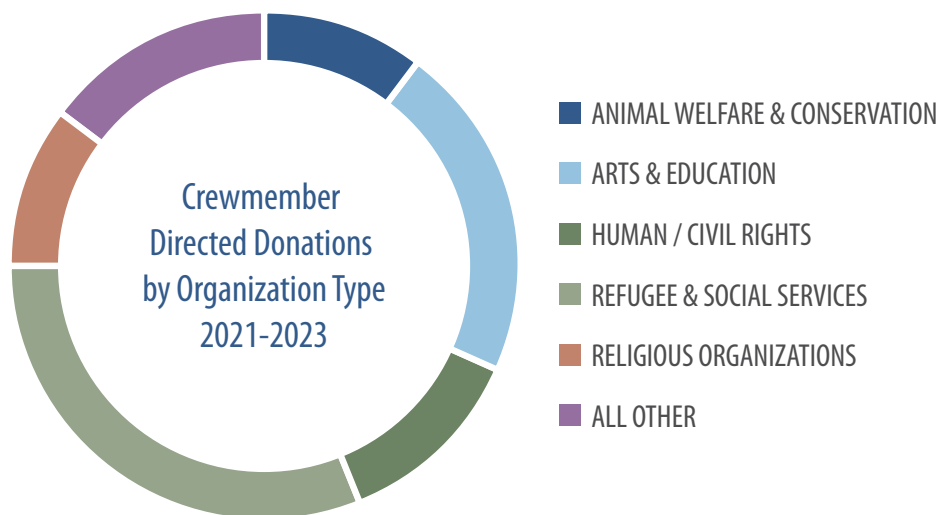
## CHARITABLE DONATIONS AND PHILANTHROPY

Giving back to the community is ingrained in our values. Through our charitable donations and philanthropic efforts, we actively contribute to local nonprofits and initiatives that address critical societal needs. By supporting organizations aligned with education, health care, and community development, we strive to create a positive ripple effect that benefits the entire community.

Each year, Saturna Capital donates between 5 - 10% of its corporate pre-tax profits to community-based organizations and has donated over \$9.6 million to various charitable organizations since 2013.

Saturna also encourages crewmembers to adopt charitable causes of their own.

- Crewmembers are granted one day of paid time off every six months for volunteer endeavors.
- Over the last two years, US-based crewmembers have served on over 20 boards in their local communities.
- Each year, Saturna's Holiday Charitable Giving Program offers crewmembers the opportunity to direct a donation to a nonprofit or charity organization of their choice by either:
  - » Accepting a bonus and donating an equivalent amount to a single US-based nonprofit charity, **or**
  - » Forgoing a bonus, and donating a contribution that is typically more than double the bonus amount.
- » Through this program, crewmembers have directed over \$500,000 to charities since 2021. Crewmembers have directed over \$1.9 million to 282 unique 501(c)3 charitable organizations since the program kicked off in December 2008.



## EDUCATION

Education is a cornerstone of personal growth and societal development. As advocates of continuous learning, we pride ourselves in supporting education for our:

- Investors through websites, publications, reports, articles, lectures, seminars, and podcasts
- Crewmembers with information and data, education and training, conferences, and meetings
- Industry and fellow citizens by actively participating

We also actively support our communities by improving local schools, colleges, and educational systems. Some highlights of our contributions to educational institutions in 2022 and 2023 include:

**Franklin Academy:** Founded in 1971, Franklin Academy, a private school that strives to be the premier college preparatory school in the region, now serves over 390 students from preschool through 8th grade. Saturna has been a key donor to Franklin Academy for many years, and also offers a tuition reimbursement benefit to crewmembers who enroll their children at the Academy and other schools that charge tuition.

**Linfield University:** Saturna has partnered with Oregon-based Linfield University's School of Business to help them develop new curriculum focused on the environmental and social impacts of investing -- not only by way of a generous gift of startup funding in 2021, but also by providing subject matter expertise.

*"Linfield educates and helps create the next generation of workers and leaders, which can in turn help Saturna and other businesses grow. Sustainable finance is an important theme for our planet's future and a legacy we can all participate in."*

—Jane Carten

## HALAL MONEY MATTERS

Begun in May 2020, our podcast invites listeners of all backgrounds to join our hosts and an assortment of special guests as they discuss how to manage money in accordance with Islamic principles – including *halal* investing, retirement, financial planning, and more. Listenership drastically increased in 2023.



To date, 25 podcast episodes have been published, and since early 2023 we strive to release a new episode each month. Our most popular episodes include Episode 20 (April 2023): *Women, Investing, and Wealth Languages*, and Episode 25 (November 2023): *Financial Discussions Before Marriage*.

Halal Money Matters is available on a variety of platforms, and all episodes and transcripts are available on Saturna's website at [saturna.com/amana/hmm](https://saturna.com/amana/hmm).

## COMMUNITY SUPPORTED AGRICULTURE

Community supported agriculture (CSA) is a purchasing model where consumers invest in or “subscribe” directly to a farm. Farmers pack and deliver produce to subscribers on a recurring (often weekly) basis during the growing season. By purchasing directly from the farm, customers can actively support and protect farmland by ensuring that more capital is anchored with the farmer. Pledged patronage allows farmers to cover the upfront costs of the growing season with greater ease and gives customers a greater stake in their food system.

2023 marks the 8th year that Saturna has offered the Workplace CSA program to its crewmembers, partnering with a local certified organic vegetable farm. Fully customizable share boxes reduce waste by giving participating crewmembers not only the ability to select which produce they receive with each delivery – but also the flexibility in delivery frequency. In turn, the farm partners with other local businesses to give members options to add additional items, such as chicken, pork, organic eggs, fresh-made pasta, honey, cheese, mushrooms, and fruit.

Saturna and its crew have directed over \$39,000 to local farms since the Workplace CSA program began and are enjoying the benefits of this important relationship both through better, fresher food, and a closer relationship with the environment.





## TEAM SPONSORSHIPS

We believe in actively engaging with our community on a personal level. Our participation in community relay races not only promotes a healthy lifestyle among our employees but also raises funds for local and national nonprofits. By involving ourselves in these events, we strengthen the sense of community while contributing to causes that matter most to our neighbors.

Saturna is proud to sponsor community-based co-ed adult sports leagues including our own softball team (the Saturna Orcas), volleyball team (the Market Spikes), and Ski to Sea team (Past Performance is No Guarantee of Future Results).



Saturna also covers crewmembers' registrations for community races, benefiting local nonprofit organizations through small events such as the annual Bellingham Turkey Trot (benefiting Bellingham Food Bank) and the Jingle Bell Run (benefiting the Arthritis Foundation), and large-scale events like Ski to Sea (benefiting a variety of local nonprofit and charitable causes).

**Ski to Sea Highlight:** The Ski to Sea race, conducted by a volunteer-operated community nonprofit organization, is held annually on the Sunday of Memorial Day weekend. It is the largest one-day event in Whatcom County, drawing racers, spectators, and tourists from the Pacific Northwest, British Columbia, and around the country. Teams compete in seven different sports as they make their way from the Mt. Baker-Snoqualmie National Forest to Bellingham Bay via Country Ski, Downhill Ski/Snowboard, Running, Road Bike, Canoe, Cyclocross Bike, and Sea Kayak. 2023 was Saturna's third year competing in the corporate division.



# GOVERNANCE

At Saturna Capital and for each subsidiary, risk management, integrated business operations, and prudent entrepreneurship drive who we are and serves as our corporate governance framework that guides decision-making processes, ensures accountability and transparency, mitigates risk, and manages relationships with shareowners.

In an ever-changing and highly regulated financial industry, these values allow us to build partnership culture through shared successes and crewmember ownership, create new financial solutions for our clients, diversify our markets, and adapt and evolve to meet what comes next – all while respecting history and tradition.

As an investment manager and signatory to the United Nations Principles of Responsible Investment since 2013, we advocate ethical investing, believing that companies with effective corporate responsibility policies are better positioned to avoid crises that could lead to reputational damage, higher costs, lost production, and fraudulent operations.





## INVESTMENT PHILOSOPHY & PROCESS

Saturna Capital has been dedicated to values-based and sustainable investing for over 30 years, taking a holistic and future-oriented approach to each of its funds. We tailor our advisory service to the specific needs of each client, seeking to preserve and grow clients' capital over time.

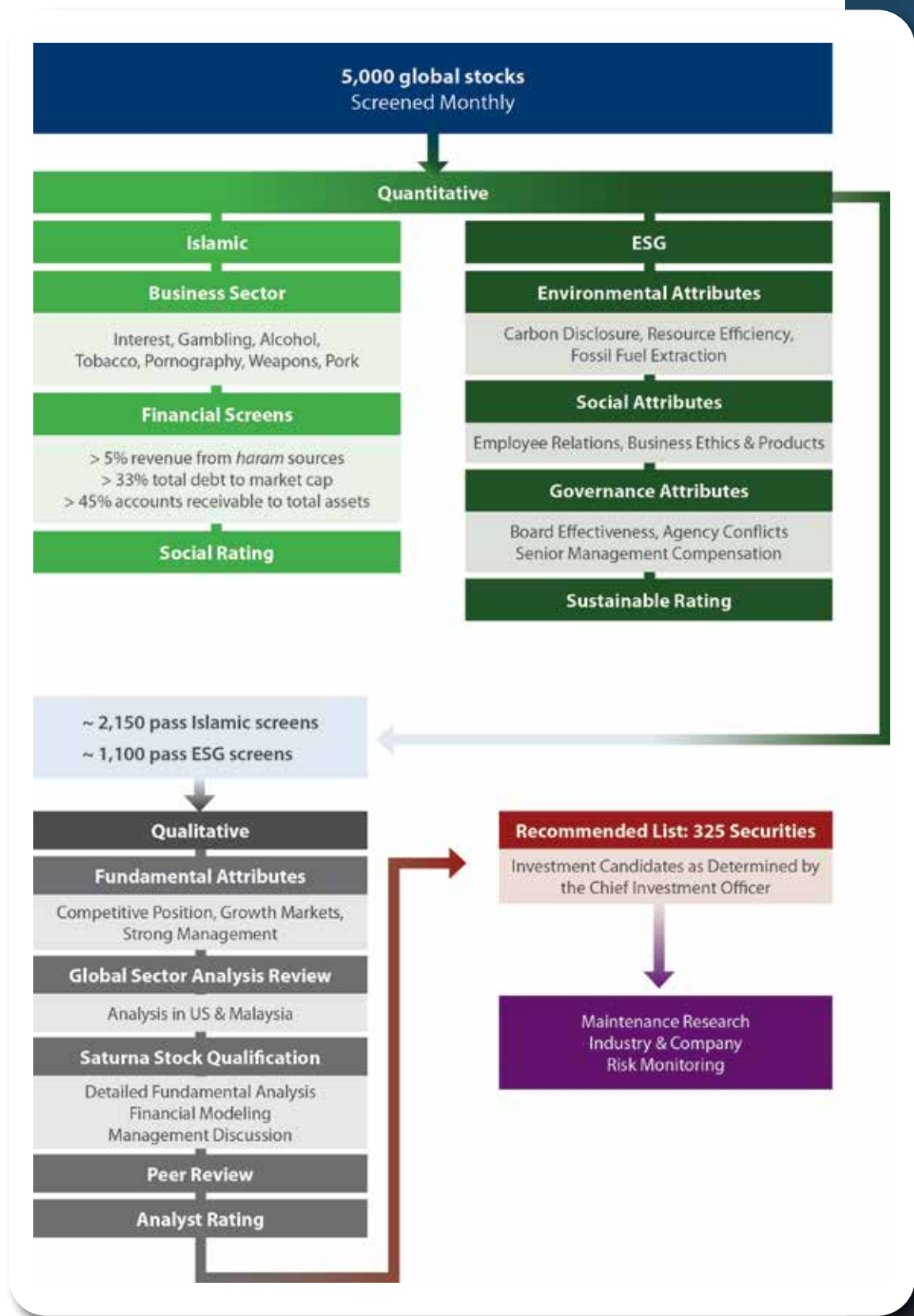
Our first and largest client is the Amana Mutual Funds Trust, which follows Islamic principles that require investors to share in profit and loss, to exclude investments in prohibited activities, and to avoid speculation in favor of long-term investment.

We also manage sustainable investing strategies, such as those of the Saturna Sustainable Funds. We favor sustainable issuers because they are generally larger, more established, consistently profitable, and financially strong, with low risks in areas of the environment, social responsibility, and governance ("ESG").

In selecting investments, we are values-oriented. We seek companies that represent high-quality operations, with large free cash flows, sustainable growth rates, increasing dividends, and low price volatility. We favor companies in which management has a considerable stake.

Saturna has always viewed investing like a business partnership; we build portfolios with a view toward long-term investment and a bias against frequent turnover. Our investment team actively seeks issuers who are leaders in ESG risk management, who have superior practices in the areas of corporate governance and employee welfare, and who demonstrably value the long-term sustainability of their business and the environments in which the business operates.

To this end, Saturna screens more than 5,000 global securities on a monthly basis using our proprietary scoring methodology, which we continuously work to evolve as the quality of ESG data broadens and improves.

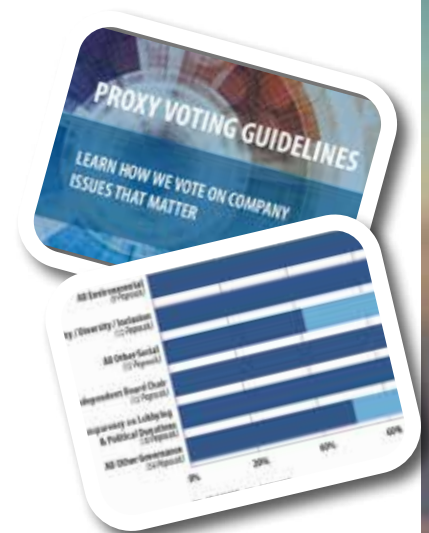


## Our Proxy Voting

The experience, careful analysis, and depth of knowledge our analysts bring to the investment selection and monitoring process are critical components of responsible investment stewardship. Each year, analysts at Saturna Capital and its subsidiary, Saturna Sendirian Berhad, vote on hundreds of environmental, social, and governance-themed proposals. Unlike many fund managers, Saturna votes proxies of all fund portfolio securities in-house according to our own proxy voting guidelines, and does not outsource its proxy voting responsibilities to outside firms.

Saturna believes that proxy voting is a critical job for a fund's management team and that research analysts and portfolio managers should be familiar with the implications of proposed corporate actions among the companies they cover, as well as the potential gaps in ESG-related policies.

Knowing that each company has unique opportunities to do better and grow, we maintain a close eye on management's decision-making and the company's unique ESG risks. We will evaluate the merits and intentions of all proposals and will typically vote in favor of those proposals we determine to be constructive to the company, to the environment in which it operates, and to the best interest of its shareowners.



## RISK MANAGEMENT

Our firm's risk management strategy encompasses prudent investment decisions, financial preparedness, methodical operations, strong leadership, reputation protection, and a preference for in-house operations.

We prepare for the unforeseen by implementing long-term planning and maintaining a healthy balance of earnings and capital, which acts as a buffer in times of unexpected challenges. We act with discipline, limiting our leverage and avoiding excessive risk-taking.

- Our Business Continuity Plan (publicly available on our website) ensures we can recover from even the most significant business disruptions and be operational in less than one business day.
- Risk Dashboards specific to each business division serve as a preventative measure to halt issues from escalating and address them early on. Dashboards are presented to Saturna's Board of Directors semiannually.
- We carefully evaluate each investment opportunity with due diligence, ensuring that we only commit resources when the expected returns clearly outweigh the associated risks.
- Through building our operations internally, rather than outsourcing, we retain greater control and a deeper understanding of our business processes.





## **ETHICS & TRANSPARENCY**

In an industry subject to strict regulation, Saturna has consistently sought to go above and beyond the highest standards for ethics and transparency.

All Saturna crewmembers are subject to a robust Code of Ethics which seeks to ensure that we place our clients' interest above our own, maintains the integrity of our business by creating a culture of compliance, and avoiding even the appearance of impropriety or conflicts of interest.

To this point:

- Saturna crewmembers are prohibited from providing or accepting any gifts or excessive entertainment to or from a client, prospective client, or any person or entity that seeks to do business with Saturna beyond certain limits.
- Securities held by crewmembers for their personal accounts are reported under the Code of Ethics and monitored by the Chief Compliance Officer.
- Our sales and wealth management professionals are never compensated through commission, eliminating a common conflict of interest. Instead, we focus on finding customized strategies to help clients meet their goals.

## **PROFIT SHARING**

By fostering a culture of shared success and collaboration, profit sharing at Saturna plays a pivotal role in promoting responsible corporate governance and strengthening the overall health of the organization.

Profit sharing is intrinsically linked to the principles of corporate governance, as it reflects the company's commitment to transparency, fairness, and shareowner engagement. Saturna's Profit Sharing Program not only aligns the interests of crewmembers with those of the shareowners, but also embodies an ethical approach to decision-making and accountability and directly connects the company's successes to the crewmembers' increased compensation.

Over the 2022 and 2023 fiscal years, Saturna made over \$2 million in profit-sharing contributions to crewmembers' accounts.

## **CREWMEMBER CONFIDENCE IN ACTION**

At Saturna, we are proud to cultivate an environment where trust is not just earned but reciprocated, emphasizing our dedication to transparency and ethical financial practices. When crewmembers share our commitment to responsible investing, it reflects the alignment of interests that defines our corporate culture.

In a striking display of confidence, as of December 31st, 2023, 94% of our US-based crewmembers owned shares of the very mutual funds that we directly advise. This high level of internal investment not only speaks volumes about the trust our team places in products we offer and the investment strategies we advocate, but also serves as a testament to the integrity and credibility we uphold in managing the assets of our clients.

## Shareowner Equity

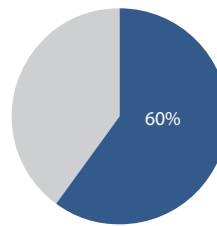
Shareowner equity can yield numerous advantages, both for the company and its workforce.

For a small firm with just over 100 crewmembers, employee ownership empowers workers, fostering a stronger sense of commitment, collaboration, and long-term dedication to the organization's growth and prosperity. This increased sense of ownership creates a win-win scenario, where crewmembers' interests are aligned with the company's – ultimately boosting the company's overall performance.

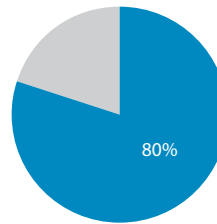
Every year, eligible crewmembers receive options to purchase shares of Saturna Capital common stock. Shareowners' equity has nearly doubled since 2016, while Saturna's balance sheet remains debt-free.

### As of December 2023

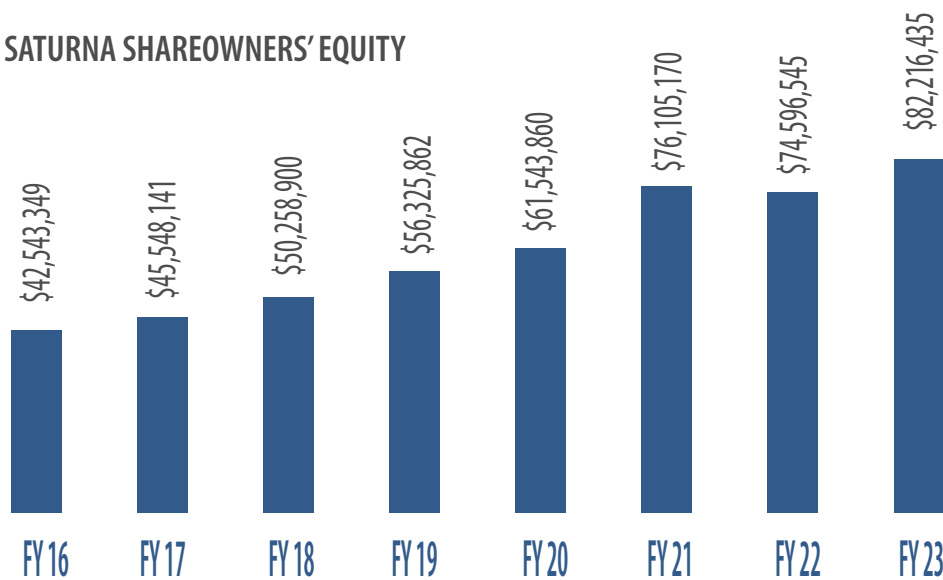
Approximately 60% of Shareowner Equity in Saturna Capital Corporation is held by current crewmembers



Approximately 80% of Shareowner Equity in Saturna Capital Corporation is held by current and former crewmembers



### SATURNA SHAREOWNERS' EQUITY



*Saturna Shareowner's Equity has increased consistently while Saturna's balance sheet remains debt-free.*





*UN PRI: United Nations Principles for Responsible Investment*

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