

Biblically Responsible Investing

Discovery Book

INVESTING FOR THE GLORY OF GOD



Meet The Smiths.

The Smiths are conservatives with biblical values, such as life, family, marriage and more. They strive to honor God as they manage their money through giving, saving and investing. Unfortunately, like so many investors, the Smiths have a problem.

The Smiths **screen** their family's entertainment for violence, drug-use, profanity and nudity.

The Smiths **volunteer** at a pro-life pregnancy center.

The Smiths **lead** an alcoholics anonymous meeting at their local church.

The Smiths **own** Comcast in their IRA, which actively produces and distributes these types of entertainment.

The Smiths **own** Johnson & Johnson in their 401(k), which actively manufactures an abortifacient drug.

The Smiths **profit** from the S&P 500, which includes alcohol production companies, like Molson Coors.



Do you see the problem here?

Clearly, the Smiths are unaware that their investments do not align with their values. Until now, investors like the Smiths have had no way to see what is going on in their investments.

Data from inspireinsight.com as of February 25th, 2021

The Problem Is More **Widespread** Than People Realize

Investors typically only look at the financial aspect of an investment prior to investing. Most investors never even consider the moral behavior of the companies they are investing in.

Below is an analysis of the practices reflected in one of the most widely known indexes, the S&P 500.



Data sourced from inspireinsight.com as of 06/22/2021

Many investors are surprised to learn they are profiting from and supporting these unbiblical activities within their investment portfolios.

How Does Biblically Responsible Investing **Solve This Problem?**

Biblically Responsible Investing means taking a biblical perspective on every aspect of an investment, not just the financial aspect.

There are three principals we believe every biblically responsible investor should strive to incorporate in investment decisions.



Invest In The Good

The first step in biblically responsible investing is to actively seek out investments in companies doing good things in the world. Companies that operate according to biblical values, such as “love your neighbor as yourself”, are blessings to their customers, their employees and the world. By investing in companies like these, you are playing a powerful role in supporting important values such as ethical business practices, biblical family values, sanctity of life, and care for the poor.



Avoid The Bad

As a steward of God’s resources, it is also vitally important to actively avoid investments in companies which are acting at cross-currents to biblical values. Many investors are shocked to discover that they are profiting from and supporting such activities as abortion, pornography, human trafficking and other egregious practices through their investment portfolios. Avoiding investments in these areas sends a strong message to the corporate world for positive change.



Engage For Change

One of the most effective methods for inspiring transformation through BRI is with shareholder engagement efforts. As investors, you have a right to make your voice heard in the corporate boardroom, and as Christian investors collectively raise their voice with grace and truth, corporate America listens and responds. Add your voice to the biblically responsible investing movement and help inspire transformation for God’s glory throughout the world!

What does a **biblically responsible** company look like?

Featured Company

SONOS

Ticker

SONO

About Avnet

A leading audio products manufacturer

Inspire Impact Score

**65**
inspire impact

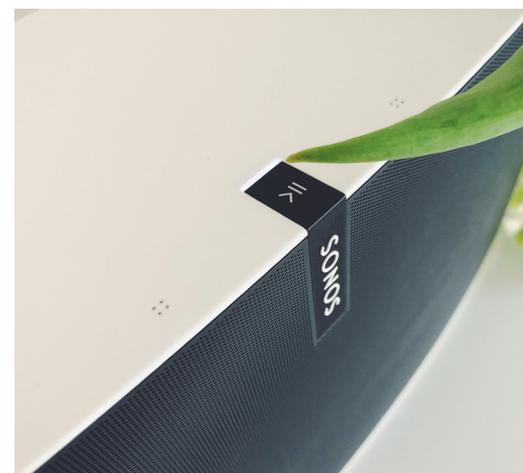
Positive Points

- ✓ Sonos communicates their social and environmental requirements with suppliers through their Supplier Code of Conduct based on standards set by the Responsible Business Alliance, a leading expert organization on electronics supply chain responsibility.
- ✓ Sonos continually supports their nonprofit partners with financial grants and product donations so they can provide music education to youth in their local communities.
- ✓ Sonos pays careful attention to their greenhouse gas emissions and has achieved carbon neutral operations for the third year in a row with their environmental strategy.

Violations

- Pornography
- Alcohol
- Tobacco
- Gambling
- Bio Ethics
- Human Rights
- LGBT Activism
- Cannabis

*Inspire Impact Score provided by inspireinsight.com as of 01/25/2022



Backed by **Research**



80% of the studies suggested a positive relationship between good sustainability practices and stock performance.

In 2014, Oxford University reviewed 190 academic studies on the relationship between sustainability and firm performance finding:

88% indicated firms' performance was improved by strong environmental, social and governance practices.



“ Sustainable Investing Research Suggests **No Performance Penalty. ”**

– MORNINGSTAR, NOVEMBER 10, 2016



Performance Impact Study

A study by Shane Enete, Ph.D., CFA at Biola University’s Inspire Research Institute For Biblically Responsible Investing, has shown that applying certain biblical investment screening methodology to portfolio security selection can actually generate outperformance in a portfolio when compared to broader, non-screened benchmarks. This finding adds new data to the debate of what effect biblically responsible investing (BRI) screening has on the performance of a portfolio. While screening a portfolio does not guarantee favorable returns, this study clearly shows that using biblical responsible investing does have the potential to provide outperformance when compared to a non-screened benchmark.

Biola Study Results

“The results of the study found that the [biblical investing] methodology of security selection resulted in an annualized outperformance compared to the non-screened benchmark.”

Sources

- "Sustainable Investing Research Suggests No Performance Penalty" - Morningstar, November 2016
- "Corporate sustainability and profitability are interrelated" - Oxford University, 2014
- "Faith-based Investment and Sustainability" - Biola University 2016

How Do I Know What's In My Investment Portfolio?

1 Visit inspireinsight.com to see what is really going on in your portfolio.

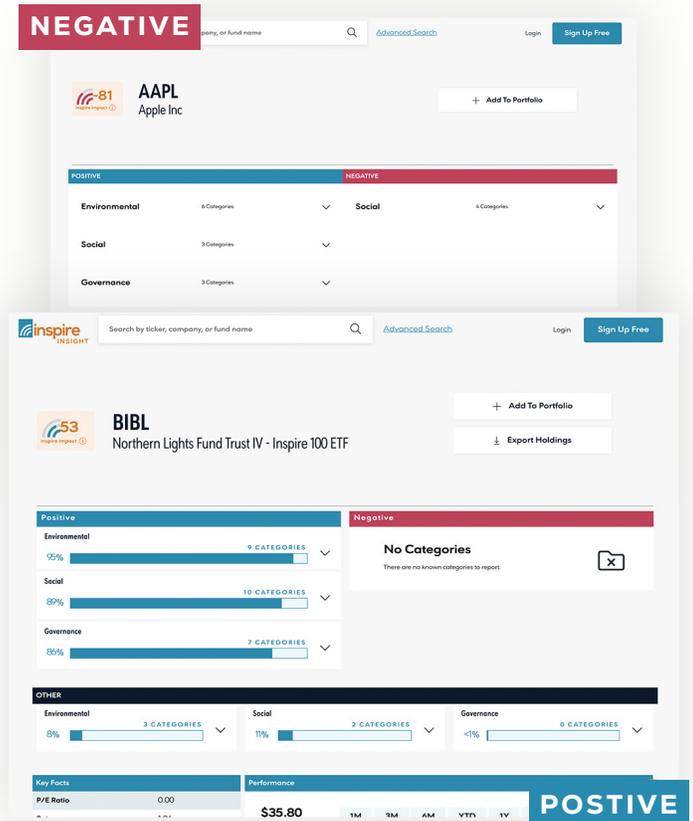
Get a biblical overview of your entire portfolio including stocks, mutual funds, IRAs, and more.

2 Review the Inspire Impact Score, ESG score and individual issues with your advisor.

Investments with **positive** Impact Scores are clean, biblically responsible investments.

Investments with **negative** Impact Scores are not biblically responsible investments.

Review the individual issues to find out what violations are causing negative scores.



inspireinsight.com



Biblical Investing Making **Headlines**



Bloomberg

“Perhaps it can even outperform the broader index or ESG [Environment, Social, Governance] portfolios. If so, it will attract lots of capital”
-Bloomberg.com

THE WALL STREET JOURNAL

“As more clients care what companies are doing, investing based on Christian values gains traction.”
-The Wall Street Journal

“Biblically responsible investing (BRI) is a space with enormous potential.”
-The Wall Street Journal

“Christians control \$6.7 trillion of assets in the U.S., not counting their primary residence, and they are increasingly looking for an investment approach that supports their point of view.”
-The Wall Street Journal