



MASTERCLASS IN SUSTAINABLE FINANCE RETAIL FINANCIAL SERVICES

By the Public and Third Sector Academy for Sustainable Finance (P3S Academy) at the University of Oxford



ABOUT:

Retail investors and savers make up a considerable part of the global financial market, influencing the supply of sustainable investment products and services. Market developments and research highlight a growing trend among retail investors who are increasingly seeking to understand the impact of their investments on the world.

By 2030, everyday (retail) investors are expected to account for over 61% of global assets under management. Policymakers and regulators should actively engage with retail markets due to their significant collective financial influence. Effectively channelling the power of individual investors can drive companies to adopt sustainable practices, injecting renewed urgency into sustainability goals throughout the economy.

In response, continued efforts by regulators and policymakers to better define sustainable investments and address greenwashing risks would lead to more reliable measurements and a shift towards a more sustainable financial system. Civil society organisations must also take an interest in retail markets to leverage their influence as a lever for societal change. By promoting awareness, transparency, and inclusivity in retail finance, these organisations can not only empower consumers to redirect financial flows toward sustainable initiatives but also advocate for more socially responsible business practices. Focusing on retail markets enables global advocacy for sustainable finance and community engagement, contributing to positive environmental and social impact and advancing a more inclusive financial system.



This masterclass will provide attendees (i.e. policymakers, regulators, and civil society actors) with an understanding of the retail market for sustainable finance and investment, the state of the market (globally but with a particular reference to the UK and EU), and reflect on the opportunities to enhance the market so it can work better for consumers and sustainability outcomes. We will analyse key concepts from the perspective of retail investors, such as impact investing, thematic investing, and responsible investing. Looking at practical examples of how fund groups commercialise these concepts, we will consider the recent history and development of the sustainable finance industry. We will also consider several practical case studies, such as engagement work and fund products as well as other services (Discretionary Investment Management). Course participants will gain an understanding of the recent Financial Conduct Authority (FCA) Sustainability Disclosure Requirements and the likely impact of the new labelling regime.

FORMAT:

- x3 live online lectures to take place in May 2024.

DATES:

Session one, History and Development of the Sustainable Finance Industry

7 May 2024, 1200-1330 BST

Session two, Regulation and the development of a mainstream sustainable financial industry

14 May 2024, 1200-1330 BST

Understanding the range of products and services UK focus

21 May 2024, 1200-1330 BST

DIRECTOR:

John Ditchfield, *Chairman and Co-Founder, Impact Lens*

John Ditchfield is a prominent advisor in environmental investment funds with a 25-year track record in financial planning. As the Owner and Managing Director of various research and investment businesses, he has provided counsel to notable charitable trusts and organisations including WWF-UK, Greenpeace, Vivienne Westwood Ltd, Carbon Tracker, and Client Earth. John has held key positions such as Chair of the Ethical Investment Association (EIA), Director of UKSIF, and Head of Responsible Investment at Helm Godfrey.

His extensive experience includes growing Barchester Green Investment (now Castlefield) into the UK's longest-established investment specialist IFA. As the Director of Harmonic Financial Planning, he manages a £100 million portfolio for private clients, trusts, and corporate accounts, prioritising ethical and environmental investments.

John is the founder of Impact Lens, known for its innovative scoring assessment methodology for impact funds. He served as a Partner at Castlefield and is currently Director of World Music Network. Additionally, he is a Senior Associate of the Smith School of Enterprise and the Environment at Oxford University, where he delivers short courses on Sustainable Finance and retail markets. As an early industry leader, John is frequently quoted in both specialist and mainstream media.

MASTERCLASS SYLLABUS

Session one

- History and development of the market- key terms and concepts
 - The scale of the retail market and how this differs from private market activity
 - Introducing fund and investment products- OEICs, Investment Trusts and SICAVs
-

Session two

- Regulation and the impact of regulation on the retail advice and fund management market, understanding greenwashing risks
 - The Trustees Act 2000 and the development of sustainable investing for Charities and Trusts
 - Private equity investing within the retail market
-

Session three

- Understanding responsible investment funds; key terms and concepts in responsible finance
 - Measuring financial performance and benchmarking- who's "winning"?
 - Impact measurement methodologies and approaches
 - Student exercise on investment funds research
-

APPLICATIONS:

Places on this masterclass are strictly limited to those who have primary employment in:

- central or local government, regulatory agencies,
- supervisory authorities,
- central banks,
- multilateral institutions,
- non-profit civil society organisations,
- registered charities,
- and philanthropic organisations.

Evidence of this may be requested and required.

[APPLY HERE](#)