

Living360 GREEN & ETHICAL INNOVATIONS

If you're looking to live life more sustainably but don't know where to start, this guide can help you. There are myriad ways to be kinder to the planet day to day, from green banking and impact investing to seeking out eco-friendly brands and finding innovative ways to reduce your energy outgoings and carbon footprint

THE GREEN TOGETHER REWARD

Around 22% of the UK's carbon emissions come from our homes. Coventry Building Society is finding ways to encourage its customers to try to reduce the energy they use in their households.

The building society's £500 Green Together Reward is open to new and existing members who apply for a mortgage or change their existing mortgage. Spend at least £2,500 on qualifying energy efficiency improvements, and you can apply for the £500 reward.

Being more energy efficient simply means using less power to perform everyday tasks. There are more than 20 efficiency improvements to choose from, which can contribute to reduced energy bills and help the planet.

So with Coventry Building Society's Green Together Reward, everyone wins.

Find out more about Coventry Building Society's Green Together Reward and the other positive changes the building society is making by visiting coventrybuildingsociety.co.uk



ZERO WASTE, ZERO EXCUSES

The plastic problem won't disappear. So Nucao wrappers do instead

While the big brands look for excuses, the Nu company already has the solution: its 100% home-compostable packaging. Nucao is the first chocolate bar you can enjoy with a clear conscience. All the creamy, nutty chocolate joy – but with 65% less sugar* and zero plastic. Every Nucao bar you buy plants one tree (more than six million so far).

*than comparable bars
 ● Food for a World – now available at your local Holland & Barrett



SECURING E-COMMERCE WITH GREEN BLOCKCHAIN TECHNOLOGY

E-commerce has never been so popular – or so vulnerable to attack

The green, cost-efficient IOTA blockchain technology is used by the ENSURESEC project to protect and improve online shopping. E-commerce is big business. Experts estimate that there will be 2.14 billion global buyers online by the end of 2021. Its popularity is driven partly by green-conscious shoppers (research shows that online or hybrid shopping has a 36% lower carbon footprint than 'brick-and-mortar' shopping) and partly by the Covid-19 pandemic and its lockdowns – 2020 saw a year-on-year jump in demand for e-commerce from 16% to 19%.

But these statistics camouflage an increasingly flawed and vulnerable system. The sprawling ecosystem that underpins e-commerce – the digital infrastructure that collects and manages sensitive customer data and payment information, and the physical infrastructure of goods and sellers – is the frequent target of attempts to steal information, execute fraud or simply disrupt operations. And it's the smaller sellers that suffer the highest burden in providing security measures and data protection compliance when their systems connect to this infrastructure.

So, there's a clear and urgent need to increase the security of e-commerce infrastructure, ideally without increasing its total costs and energy consumption. And blockchain – or more precisely, the technology behind it, known as distributed ledger technology (DLT) – could be the answer. That's the solution proposed by the Ensuresec consortium, a EU Horizon 2020 project of many partners from all over Europe, which works on strengthening the security of the e-commerce ecosystem. Because DLT is a set of internet infrastructure and protocols that enables sharing of immutable records without the need for centralized authorities, Ensuresec uses it to help glue together different e-commerce systems and secure their data access and sharing.

But most DLTs and blockchains aren't engineered for the challenge presented by e-commerce, with outrageous energy consumption and spiralling costs per transaction, making them unstable. Which is why Ensuresec has turned to the German non-profit Iota Foundation, creator of an open-source, energy-efficient and feeless DLT called IOTA.



IMPACT BANKING MADE EASY

With a variety of complex challenges facing us as a planet, making a difference can be daunting

Novus is an impact banking app that wants to make positive change as simple as making a payment – by connecting the dots between everyday transactions and social/ environmental causes. With 18 billion card payments happening in the UK each year, the fintech app is the latest to make use of technological advances to unlock the power of collective action.

FCA registered and backed by Visa, Novus will generate impact from every purchase by sharing its revenue with 10 impact partners: FareShare, Book Aid International, charity: water, Coralive.org, Against Malaria Foundation, Sight Savers, SolarAid, SEE Turtles, Eden Reforestation Projects and Bloody Good Period.

Each impact partner provides a clear impact-to-pound ratio, so it's easy to see how many meals you've helped to share, coral reefs you've helped restore, mosquito nets you've helped distribute, trees you've helped plant, endangered turtles you've helped save and more – simply by using your Novus debit card. Plus, the card itself can be composted at the end of its useful life.

You can use the app to learn more about the causes, choose the ones that matter most to you and track the difference you're making on both an individual and collective level.

The app also offers cash-back rewards for choosing ethical and sustainable brands for your essential needs, carbon offsetting for your purchases, and peace of mind that your money isn't being invested into dirty industries like oil or weapons.

● Novus is set to crowdfund ahead of its public launch next month – with more than 25,000 people on the waiting list, register your spot at get.novus.world/waitlist

A CLEVER WAY TO SAVE MONEY

Cleverspa Universal Thermal Cover won Spa Product of the Year and Energy Efficiency at the UK Pool & Spa Awards

With the summer months drawing to a close and the colder weather beginning to creep in, make the most of your hot tub by thermally protecting it to maintain the temperature of the water for as long as possible. With ever-increasing energy bills, the most effective way to save money is to insulate your hot tub with a Cleverspa Universal Thermal Cover. It's the perfect solution to effectively improve energy efficiency and heat retention.

Cleverspa Universal Thermal Covers can help reduce energy bills by up to 50%, keeping the running costs of your hot tub to a minimum and allowing you to enjoy it all-year-round.

The range of Cleverspa Universal Thermal Covers is designed to fit most brands of hot tub, with and without an external motor. The removable zip-off door accommodates those hot tubs with external motors, while webbing straps and locking clips provide a safe and secure fit – these are available in five sizes, in both square and round options. One of the greatest advantages of owning a Cleverspa hot tub is the integrated 365 FreezeGuard, which gives you the option of using your hot tub all-year-round, protecting your heater and pump when your hot tub is switched on.

This is the must-have accessory for autumn/winter, allowing you to enjoy your hot tub in the colder winter months. Purchase a Cleverspa Universal Thermal Cover and start saving money today.

● Use code: HEAT25 for 25% off your Cleverspa Thermal Cover. Offer ends 2 November 2021. T: 0151 318 6163

E: sales@clevercompany.com



BOTTLE-TO-BAR INNOVATION

EarthKind creates multi-award-winning, sustainable haircare bars that are kind to your scalp, your hair and the planet

Its exceptionally high-quality shampoo and conditioner bars make the switch from plastic bottle to planet-friendly bar easy. Besides cutting plastic waste, the health of your hair is at the very heart of what the company does. EarthKind's bars, developed by a leading UK trichologist and award-winning cosmetic scientist, are created with gentle, naturally derived cleansing materials made from coconuts, before being blended with organic, therapeutic oils and highly moisturising vegetable glycerine. They also incorporate a natural conditioning agent made from sugar, normally only found in high-quality skin creams.

The end products are superb, pH-balanced shampoo bars that lather beautifully, clean and moisturise gently but efficiently, leaving your hair and your scalp in a wonderful condition. With three shampoo bars and a conditioning bar in the range, EarthKind has all hair types covered.

Containing 100% active ingredients means up to 100% more of your essential oils and conditioning agents go directly into your hair and scalp, resulting in products that give exceptional results. The high concentration of ingredients also means that one little bar goes a very long way. By comparison, the typical contents of liquid shampoos only offer around 25% active ingredients, and liquid conditioners only 15% active ingredients. The rest is all added water, which begs the question: why buy water and plastic when you can buy 100% shampoo?

EarthKind is zero-waste – all ingredients are natural, ethical, sustainable and made in vegan formulations. Haircare that's always plastic-free, always sulphate-free and always cruelty-free.
 ● For more information and a third off your order, visit iamearthkind.com using code KIN033 at checkout. Valid until 31 October 2021

SCULPTED FROM EXPERIENCE, BUILT FOR SUCCESS

Established in 2009, Oakmount and Partners Ltd is a multi-award-winning investment consultancy

Oakmount and Partners gives its clients access to globally diversified investment opportunities, specifically designed to reduce volatility, improve returns, preserve capital, use diversification to increase performance and generate regular income and capital growth. Clients typically include high-net-worth professional investors, along with corporate platforms, entrepreneurs and intermediaries.

Over the past decade and more, Oakmount and Partners has been privileged to build upon relationships with its clients that have yielded exceptional results, further underpinning the strength of the partnerships with all its services.

Oakmount and Partners conducts its business in several areas with a key and essential contribution to sustainable and environmentally friendly investment opportunities.

The company can give eligible investors access to premium investment opportunities, help with investment management and put together investment strategies using its advanced analytics software, expertise and global contacts.

"As an award-winning business, we believe it's imperative to take control of your financial affairs early on, which can lead to much more financial freedom long term for you and your family," said Glenn King, managing director.

Oakmount and Partners' consultancy professionals engage in high investment opportunities in some of the biggest and most popular asset classes daily, including asset allocation and management of commodities, clean energy, green mining, land acquisition and development, tech and IPOs.

The team is globally connected and aims to build solid and lasting relationships with clients, priding themselves on long-term sustainability and a comprehensive service level, enabling Oakmount and Partners to add tangible value to any investment portfolio with attractive annual yields and significant capital growth potential.

Located just a short journey away from London's financial institutions, Oakmount and Partners is ideally situated to provide clients with up-to-date knowledge of the ever-changing market landscape. Strategic investment plans are always tailored to the needs of the individual and based on risk profile and return targets, helping clients bridge the gap between where they currently are financially and where they'd like to be over the medium to long term.

"Oakmount and Partners is renowned for its investment acumen, financial acuity and unrivalled customer focus," said Glenn King. A critical factor in its continued growth and success over the past decade is the company's commitment to placing the client at the heart of everything it does. Using an initial in-depth client profiling tool and continuous reviews ensures that client services and products are directly aligned and attuned to their objectives and requirements.

With its scale and breadth of operations into global market insights, the company's consulting services can help you to:

- Find the right investment opportunities.
- Put together a rigid portfolio structure.
- Implement an efficient investment strategy.
- Research and find information on markets all over the world.
- Determine strategic asset allocation.
- Stay ahead of any unnecessary risks.

The team at Oakmount and Partners strive to provide professional integrity, privacy and transparency in all aspects of organisational administration, upholding good corporate governance with total dedication to results. The staff are known for being helpful, friendly and highly skilled at what they do, often bringing impressive investment returns that exceed expectations. A client portal on the company website streamlines services and allows clients to access information at a time and place that is convenient for them.

With investment opportunities leading out to 2025 and beyond, Oakmount and Partners is creating palatable excitement among its clients, placing them in a position of strength to yield a consistent and enviable return on investment for the long term. "At Oakmount, we introduce outstanding products and unsurpassed service that, together, deliver premium quality and value to our customers," said Glenn King.

● T: 01279 874 392 Visit oakmountpartners.com Quote: Green & Ethical

Investment opportunities are subject to status, and T&Cs apply.

Statutory risk warning: The value of investments can go down and up, and actual financial returns can differ from any anticipated returns. They may, in extreme circumstances, be lower than the original investment. No advice is given, anybody interested in the products or services provided are responsible for seeking independent financial advice via a qualified professional.



THE SUSTAINABLE EDIT

Contemporary styles that are mindfully made, these sofas are super cosy and made with the latest innovations in sustainable materials.

Find out more at sofology.co.uk



FEELING AT HOME SHOULDN'T COST THE EARTH

Sofology's mission is to help customers feel at home on a sofa they love while also tackling every area it can to make what it does more sustainable

With around nine million tons of furniture, in addition to packaging, going to landfill every year, and with timber and leather sourcing often contributing to deforestation, it's important to this fast-growing furniture retailer that feeling at home doesn't cost us all the earth.

With an imminent need for increased recyclable and sustainable options, Sofology is forging a way forward and is committed to making a difference, ensuring the environment is a key factor within its decision-making process.

Reduce the impact

Starting with its industry-leading Green Friday campaign that started in 2019, Sofology began to focus on its environmental impact with a range of new initiatives. Running since 2019, PlanTree sees a tree planted for every order placed, in partnership with the Woodland Trust, with more than 200,000 trees planted since the scheme began. Sofology is also on track to achieve a 10% fuel reduction by 2023 and has conducted a sustainable energy review that ensures all of its Sofology stores now use 100% renewable electricity. In an effort to become carbon neutral, Sofology is working with both the Carbon Trust and Woodland Trust to ensure it accurately measures the impact of its investments.

When customers are done with their old sofas, Sofology's 'Sofa Rescue' service, in partnership with Clearabee, provides a sustainable and responsible collection service so that as much of the sofa is recycled as possible, saving the majority of it from landfill.

Sitting consciously

The materials used to make the sofas have also been under review and the retailer is well under way with attaining FSC certification for the majority of its sofa ranges. Sofology is committed to working with its leather suppliers to ensure full traceability, and ensure that its leathers don't contribute to deforestation.

Sofology continues to work closely with the most forward-thinking suppliers in the UK to offer innovations to its customers, from alternatives to foam and fibre to achieving sustainable certification for fabrics used in its ranges.

In 2020, Sofology introduced its first ever eco-friendly sofa, the Pioneer, and followed that up this year with the launch of the Sustainable Edit – a full collection of more environmentally friendly sofas that use the latest in sustainable innovation. With fabrics made from recycled pre- and post-consumer waste, using less water in the manufacturing process, and fillings that are recycled or recyclable to support a circular economy, Sofology is showing that sofas can be stylish, cosy and, most importantly, kinder to the planet.

Join the Loop

With a noticeable shift in attitudes towards leasing over owning, Sofology introduced Loop – a sofa rental scheme – offering a selection of sofas, armchairs and footstools on six, 12- or 18-month plans. While tastes and circumstances might change, Sofology's Loop scheme ensures that sofas are made to last. Each piece is expertly crafted in the UK from sustainable sourced materials and once pieces are returned, to ensure nothing goes to landfill, each element is removed and recycled. The metal frame, which has a 25-year lifespan, is then refabricated and reupholstered to create brand new pieces available to rent.

● For more information, visit sofology.co.uk



SUSTAINABLE FLORISTRY

Based on the stunning Broughton Hall Sanctuary, Brook & Earl creates seasonal and wildly elegant floral designs

Jane Bradley, founder of Brook & Earl, is bucking the trend when it comes to seasonality; she has vowed not to sell roses for Valentine's Day, instead encouraging customers to see the beauty of seasonal stems like hellebores, ranunculus and Smith & Munson tulips grown right here in the UK.

Based in her studio on the edge of the sweeping Yorkshire Dales National Park, guests can try their hand at a variety of floral activities, learning sustainable techniques and exploring their creativity through 'mindful floristry' – workshops always make use of materials foraged from the local woodlands.

● Whether you're a bride to be, planning an event or wanting to learn new skills, you'll be encouraged to consider seasonality and sustainability first – discover more at brookandearl.co.uk



PLANT PROTEIN INNOVATION

Protein contributes to the maintenance of muscle mass and bones, and most people get their protein from animal sources

Unfortunately, animal farming, especially dairy herd farming, is one of the biggest carbon-polluting industries, ahead of shipping and aviation.

We all want to ensure that we consume in a more ethical and sustainable way, and this has led to many people opting for a plant-based diet. But what stops someone from taking the leap, or makes the transition harder, is being forced to sacrifice on taste and quality.

Plant-based supplements are often disappointing, with gritty textures and underwhelming flavours causing us to lose faith in ever finding one we enjoy. Add to this the cost of some brands and we end up with a cupboard full of half-used protein powders. So, can a diet be more sustainable and ethical, without forcing us to sacrifice on the quality of what we consume?

Awesome Supplements is here to restore your faith and innovate with its multi-award-winning, plant-based protein powder and protein bars, which use only the finest-quality ingredients – providing a complete amino acid profile, all while having less of a carbon impact than dairy protein.

Awesome Supplements' bars and protein powder come in four rich and indulgent flavours and provide a low-carb, low-sugar, high-protein hit of between 18-25 grams of protein per serving. Its Awesome Protein is just 95p per serving and £2 per protein bar, offering almost unrivalled value for money compared to other brands. Awesome value, Awesome taste, Awesome ethics, and Awesome for you.

All the company's products are 100% plant-based, only use 100% recyclable or compostable materials, and for every product you buy a tree is planted, providing jobs and food for people in developing nations, all while offsetting its carbon footprint via its Eden Reforestation Partnership. Sometimes innovation comes in the simplest of forms.

● Check out Awesome Supplements at awesomesupplements.co.uk and use discount code AWESOME-ST9 for a 15% first purchase discount. Valid until 30 November 2021



THE GREENEST POWER PLANT IN YOUR GARDEN

We all need a bit of green in our garden. Thankfully, the Solivus Arc® provides a lot of green

In fact, it's estimated to provide enough green energy to power an electric vehicle for approximately 5,000 miles a year or a washing machine 833 times a year, every year for over 20 years (depending on car and washing machine type, location, solar batch and optimisation). With solar fabric made using planet-friendly organic materials, its unique curved shape is designed to maximise the capture of energy from the sun's rays. It's the cleanest, greenest energy and it can be 'grown' in your garden. So, clean up your drive with the Solivus Arc.

The Solivus Arc is an innovation made from new global award-winning organic solar photovoltaic technology. It contains no rare earth materials and is manufactured with very little CO2 emitted. This new innovation, which is fully recyclable, works in a completely different way to traditional solar PV, absorbing a wider spectrum of light. The Solivus Arc launches officially in early 2022 – you can place a fully refundable pre-order today to reserve your place in the queue. Solivus: the energy behind next-generation solar.

● For a full brochure and your chance to pre-order and reserve the Solivus Arc ahead of the official launch at Expo 2020 Dubai (18 January 2022), visit solivus.com/product/pre-order-solivus-arc



W'AIR ECO-FRIENDLY FABRIC CARE

Introducing the three-in-one sustainable, handheld fabric care device that cleans and protects clothing, trainers and soft furnishings with ease

Using just a fraction of the water, energy and detergent of conventional laundry, W'air is ideal for removing stains from all sorts of fabrics, trainers and soft furnishings as well as deep cleaning delicates or simply refreshing lightly worn clothes between washes.

With limited innovation in the clothing care space since the washing machine, W'air officially launched across the UK in June (RRP £159) and is the result of six years of development and more than 11,000 tests. Its pioneering hydrodynamic technology creates a blast of water, air and detergent that actively collides with dirt, stains and everyday odours. Yet, the real innovation is the pressure and flow rate of the micronised spray from the nozzle that ensures effective cleaning on even the most delicate materials.

Today, the vast majority of our clothes washing aren't actually dirty enough to be thrown into the washing machine, so don't need to go through that time-consuming and environmentally unfriendly process. In fact, the average family uses over 350 litres of water a week on washing clothes and a staggering 25% of the carbon footprint of clothes comes from the way we care for them. W'air is an easier and greener solution that represents a game-changer in the journey towards more sustainable fashion.

Just fill the tank with water, add a few squirts of W'air detergent, pre-treat any stains as required and press the blue button on the nozzle to start. Pass over fabrics to refresh, rub in a more concentrated action to remove stubborn stains or simply add a quick, cold rinse to deep clean – saving you multiple trips to the dry cleaner or simply keeping your favourite things looking fresher and newer for longer – all while protecting your clothes and the environment.

No more long soaks, no more intensive scrubbing, no more need for professional help. W'air is re-imagining laundry forever.
 ● W'air comes with a 60-day money back guarantee and a free starter pack. Visit justwairit.com and use 'GREEN10' to get 10% off your device before the end of October



BETTER FOR PETS AND THE PLANET

UK pet food company Yora was the first to realise the nutritional, health and environmental benefits of insect protein in pet food

While the concept may sound unusual, Hermetia illucens larvae packs a nutritional and environmental punch far above its size. These incredible creatures are nature's perfect up-cycling machine, they convert food waste into high-quality protein, vitamins and minerals utilising a fraction of the energy, land and water used in traditional meat production.

Created for the discerning pet parent, conscious of reducing their carbon footprint but unwilling to compromise on quality or nutritional value, Yora offers a range of complete dog and cat diets and treats for puppies to seniors.
 ● Use code GREEN30 to save 30% off your first order. Valid until 30 November 2021. Visit yorapetfoods.com

ECO-FRIENDLY WOOD-BURNING

With countless ways to improve the eco-efficiency of your home, why not explore the benefits of installing a MidCat to your wood-burner?

The MidCat is a section of vitreous enamel pipe, which is installed on the top of your wood-burning stove. There's a by-passable catalytic converter system inside it (like you find in your car exhaust). This reduces the environmentally harmful and toxic emissions found in the smoke and dramatically reduces the amount of pollution that comes out of your chimney.

With a change in regulation coming regarding wood-burning stoves, this small addition can ensure that your trusty stove isn't just compliant, but ready for any future changes too.

The MidCat has a lifetime guarantee, so once it's in, you're done. It comes in a choice of two different lengths, to fit neatly above your stove without affecting the overall appearance. Get in touch today via sales@midtec.co.uk if you'd like further clarification.
 ● Visit midcat.midtec.co.uk

