

The EQ Positive Impact Portfolios invest in companies that are making a positive impact on society and the environment by providing solutions to real world problems. We use the United Nations Sustainable Development Goals as a way to map the impact of their products and services.

Our quarterly updates feature examples of these companies and funds; here we will focus on three relating to goals 3 - Good Health and Well-being, 10 - Reduced Inequalities, and 12 - Responsible Consumption and Production.



Extending the life of cystic fibrosis sufferers

Cystic fibrosis (CF) is a genetic disorder affecting the respiratory and digestive systems, leading to chronic lung infections and digestive problems. According to the Cystic Fibrosis Foundation, [CF impacts approximately 105,000 people worldwide](#), with symptoms varying in severity. While advancements in treatment have improved life expectancy, [the average lifespan for individuals with CF remains around 56 years](#). Some of the barriers to improving the life expectancy of CF sufferers include access to specialised care and expensive medications. Despite progress, the disease's complex nature demands ongoing research and support to enhance treatments and extend life expectancy.

FUND IN FOCUS

Janus Henderson US Sustainable Equity Fund

Vertex receives investments through the Janus



Henderson US Sustainable Equity Fund, which invests in listed U.S. companies whose products and services have a positive environmental or social impact on the world. Other leading healthcare companies the fund invests in include [Icon PLC](#) and [Edwards Life Sciences Corp.](#)

COMPANY

Vertex Pharmaceuticals



[Vertex Pharmaceuticals](#) is a biotechnology company focused on developing innovative therapies for serious diseases, particularly CF and other genetic disorders. Through cutting-edge research and drug development efforts, Vertex aims to improve patient outcomes and quality of life by addressing unmet medical needs in underserved areas.

Vertex Pharmaceuticals has significantly improved life expectancy for Cystic Fibrosis (CF) patients with its groundbreaking drug Trikafta. [According to the Cystic Fibrosis Foundation](#), Trikafta has been shown to be highly effective in treating the underlying cause of CF, resulting in significant improvements in lung function and overall health. Studies have proven that [patients treated with Trikafta experience reduced hospitalisations](#) and a better quality of life.

With its ability to address the underlying genetic mutation in approximately 90% of CF patients, Trikafta represents a major advancement in CF treatment. As a result, patients have seen remarkable increases in life expectancy, with some estimates suggesting that Trikafta could potentially increase the average lifespan of CF patients to approximately 82.5 years.





Turning landfills into sustainable fuel generators

Historically, trash was collected and thrown into dumps, i.e. holes in the ground, where it often was burned too. Modern sanitary

landfills became the solution to this problem, where waste was systematically buried, compacted with heavy equipment, and then covered. Today, there are about 2,600 landfills that handle municipal [solid waste](#) across the US.

When the organic matter in these landfills degrades, it releases methane – a potent greenhouse gas that contributes to climate change. Most landfills currently do not capture it effectively, which means that methane from landfill currently makes up [14% of the US's methane emissions](#). While only a small percentage of modern landfills in the US do so, methane can be captured, piped to a central location, and then treated for secondary or advanced uses. “Renewable natural gas” (RNG) is an upgraded, compressed version of these landfill emissions.

FUND IN FOCUS

[Regnan Sustainable Water and Waste](#)

Regnan

Waste Management receives investments through the Regnan Sustainable Water & Waste Equity Fund, which invests companies involved in providing solutions for clean water and waste management. Other leading waste companies the fund invests in include [Republic Services](#) and [Waste Connections](#).

COMPANY

[Waste Management](#)



Waste Management (WM) is a leading provider of comprehensive waste management and environmental services. It specialises in collection, disposal, recycling, and renewable energy solutions.

Of the 2,600 landfills in the US, the Environmental Protection Agency (EPA) has identified 500 sites with great potentials for RNGs, 76 of which are owned by WM. The company is working to capture this new commodity revenue stream for itself. While other companies are leasing rights to the landfill gas to external partners, WM is investing in RNG facilities themselves to keep control.

This untapped opportunity is vast, as demand for RNG is expected to [grow 5 times by 2030](#) due to its carbon-avoiding characteristics (that can be recognised and valued in “environmental credits” called RIN in the US). Demand is driven by the likes of tighter environmental regulation on transport fuels, increasing the minimum renewable components over time, and voluntary or compliance carbon markets.



10 REDUCED INEQUALITIES



Bridging the gender finance gap in the UK

UK Female business owners are still disadvantaged compared to their male counterparts when it comes to finances. A recent study by Bibby Financial Services found that [43% of female business leaders claimed to lack the necessary cash flow for growth](#) compared to 29% of male business owners claiming the same issue. To back this up, further research has shown that [women have a 10-point lower credit score than men](#), so any credit they do access tends to cost more for them. Whilst there is progress being made to encourage female entrepreneurship, high street banks need to continue to open opportunities for female led businesses.

FUND IN FOCUS

CT UK Social Bond Fund



NatWest received investment in its bond issue via the CT UK Social Bond Fund which looks to invest in bond issuances that use proceeds to tackle a social issue. Other bonds tackling inequality, supported by the fund, include the [International Bank for Reconstruction and Development](#), and [Motability Operations](#).

COMPANY

Natwest



Last year, NatWest became the first European financial institution to create a social bond specifically designed to lend to women-led businesses. [The bond raised €500 million](#) for refinancing existing loans and funding new loans to women-led sole traders and small and medium-sized enterprises. NatWest have estimated that [the proceeds should equate to roughly 17,000 loans](#), which gives a good idea of the impact the bond issuance will have.

Recently, NatWest published its [first allocation report for the gender bond](#). So far, the bond has distributed 14,545 loans to women-led businesses across a wide range of industries and geographical locations across the UK. For example, NatWest loaned to two women running a bagel store in Liverpool. Having previously run just one café, the loan allowed them to open up a second site which will hopefully lead to further opportunities for growth and expansion.



Want to learn more about the UN Goals, and why we use them? Ask a copy of our latest annual Impact Report at your financial adviser.

SUSTAINABLE DEVELOPMENT GOALS



Risk warning

Past performance is not a guide to future performance. The value of investments and the income derived from them may go down as well as up and investors may get back less than they originally invested. The Positive Impact Portfolios are available in seven different risk profiles.

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