



The Role of ESG in Investor Behavior

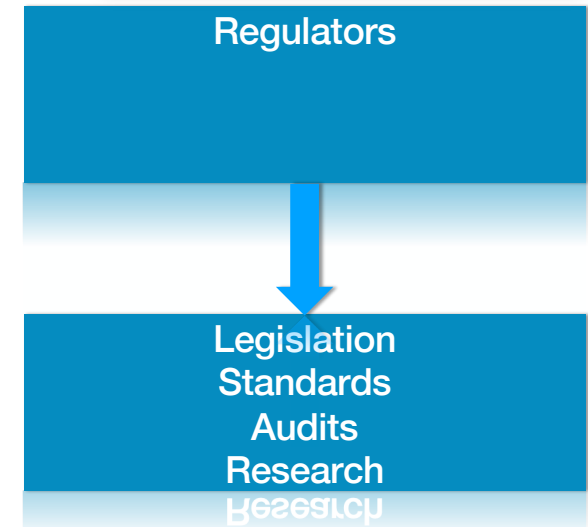
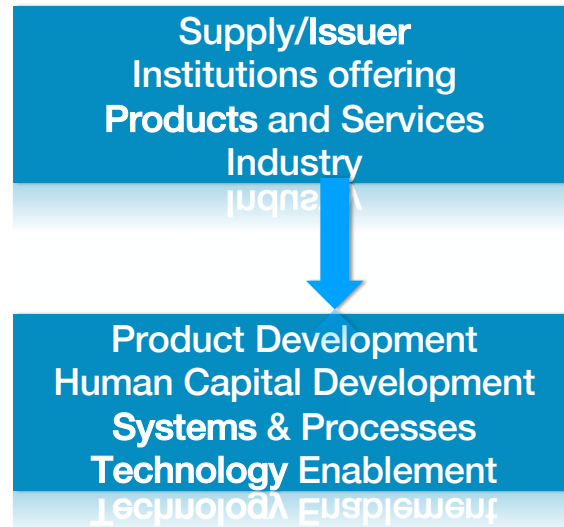
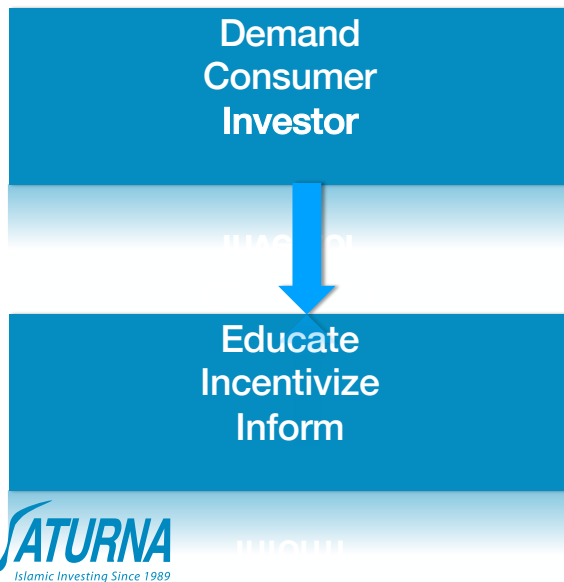


SHAHARIAH SHAHARUDIN
PRESIDENT
SATURNA SDN BHD
NOVEMBER 2, 2021

ISLAMIC ESG: IF as model

Development of ISLAMIC ESG in Malaysia

Apply Lessons Learned from 40 years of Islamic Finance into the SRI Roadmap (5i)



THE INVESTOR

Capital
Preservation

Growth

Income

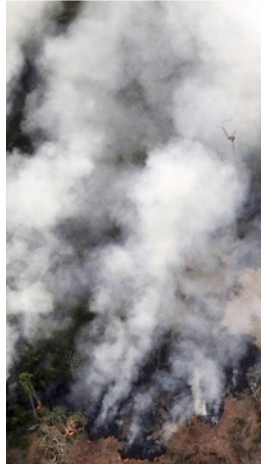
What about Values?

Faith

Justice

Environment

The Eye

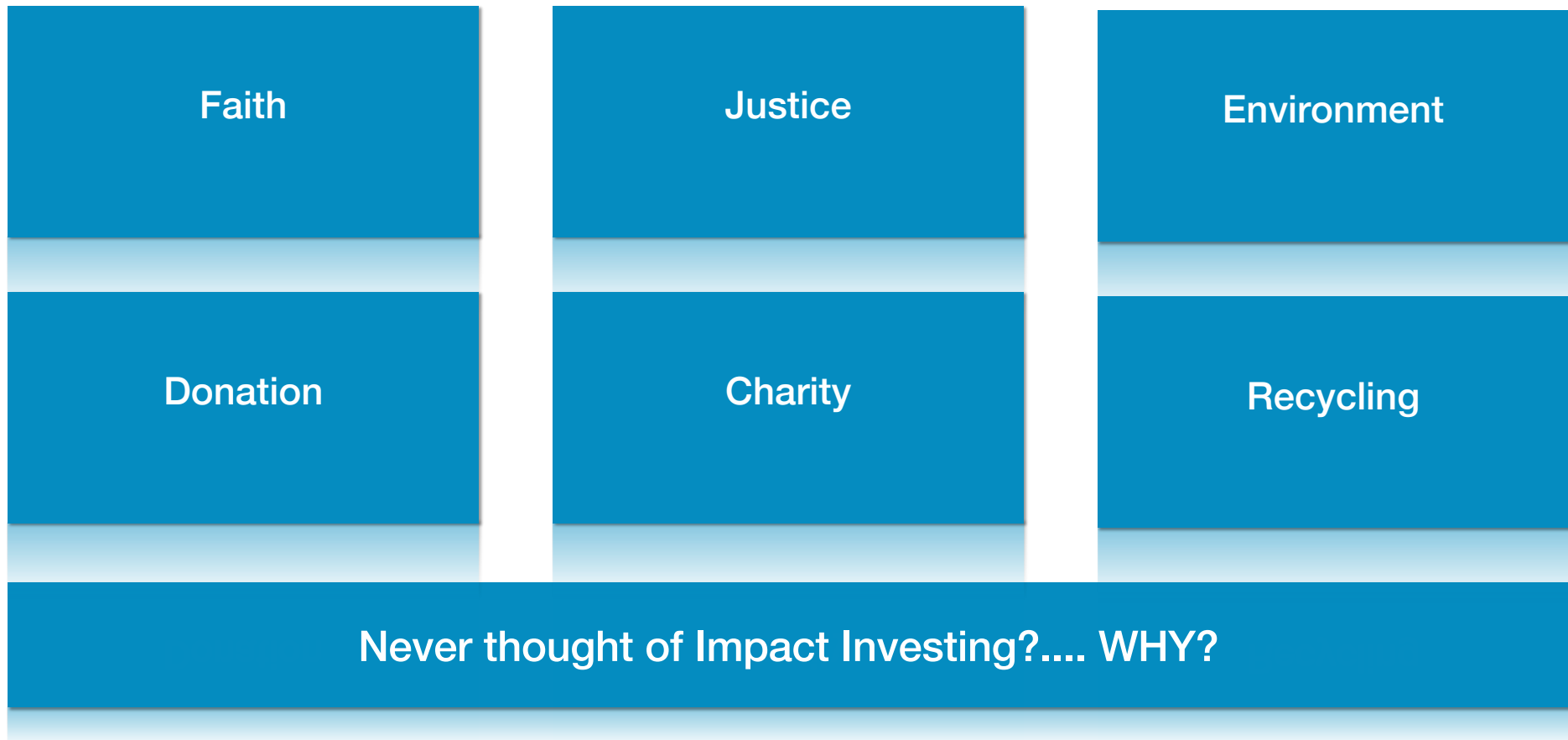


Are We Responsible?

Where Are We Heading?

Can We Do Something?

THE INVESTOR



Product | Performance | Promotion

Islamic ESG: Performance

SPY vs ESG

SPDR S&P 500 ETF Trust (SPY) ☆

NYSEArca - Nasdaq Real Time Price. Currency in USD

396.41 +2.35 (+0.60%) **396.50** +0.09 (0.02%)

At close: 4:00PM EDT

Pre-Market: 6:43AM EDT

Indicators Comparison Events | Date Range 1D 5D 1M 3M 6M YTD **1Y** 2Y 5Y Max | 1D v v



SPY vs SATURNA (AMAGX)

SPDR S&P 500 ETF Trust (SPY) ☆

NYSEArca - Nasdaq Real Time Price. Currency in USD

396.41 +2.35 (+0.60%) **396.71** +0.30 (0.08%)

At close: 4:00PM EDT

Pre-Market: 7:00AM EDT

Indicators Comparison Events Date Range 1D 5D 1M 3M 6M YTD 1Y 2Y **5Y** Max 1W





According to the UN, “To make all the goals a reality will require the participation of everyone, including Governments, the private sector, civil society organizations, and people around the world. The fight against COVID-19 is no exception.”

As investors who have focused on sustainability for more than 30 years, we are proud to have a robust process for incorporating ESG in our portfolios. Times of great volatility expose the strengths and weaknesses of not only corporations but also sovereign governments.



UK EV Incentives

Main EV Incentives in the UK



Plug-in Car Grant

- Save up to 35% (max. £3,000) when buying an electric car
- Save up to 20% (max. £1,500) when buying an electric motorcycle or moped



Tax Benefits & Charge Discounts

- Get an exemption from the Vehicle Excise Duty
- Get an exemption from London's Congestion Charge
- Write down 100% of the purchase price of your EV against corporate tax liability



Local Parking Perks

- Free and discounted parking in many towns and cities



Scottish Benefits

- Benefit from interest-free loans of up to £35,000 when buying an EV in Scotland

Main EV Charger Incentives in the UK



Home Charger Grant (EVHS)

- Save up to 75% (max. £350) on the purchase & installation of an EV charger for your home or workplace



Workplace Charger Grant

- Save up to 75% (max. £350) on the purchase & installation of an EV charger for your workplace (max. 40 sockets)



Scottish EV Charger Grant

- Save up to 75% (max. £500) on the purchase & installation of an EV charger for your home



Tax Benefits

- Businesses can access a 100% first-year allowance for EV charging equipment



Berlin Takes Part in 'Car-Free Day'



By Imanuel Marcus — On Sep 22, 2021

BERLIN GERMANY



Photo: Imanuel Marcus



In the early 1970s, the oil crisis hit. West Germany introduced 'Car-Free Sundays' because the world thought the oil was running out. Five decades later, today, Berlin is taking part in a 'Car-Free Day'. Why?

Sofia/Bulgaria, September 22nd, 2021 (The Berlin Spectator) — Today is the day. On this 'Car-Free Day', the city state of Berlin will reportedly have to reimburse its public transport providers BVG and Deutsche Bahn with up to 750,000 Euro (879,161 U.S. Dollars or 643,961 Pounds Sterling) soon, because people will not need tickets today. **All rides on Berlin's trains, trams and buses are free**, except for those who already paid for weekly, monthly or annual tickets.

Thirty-Five 'Plav Streets'

Q

Quantitative Target
specifically tied to the SDG

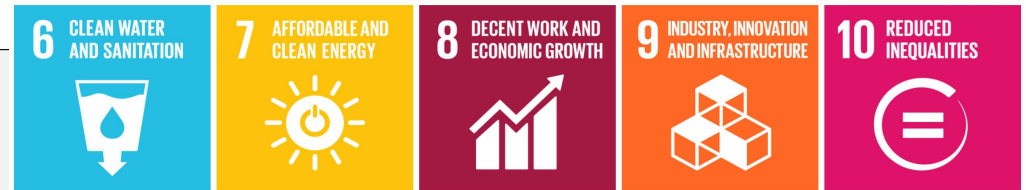
Most Comprehensive



D

Specific Data or Metrics
Related to the SDG, but no quantitative target

Average



M

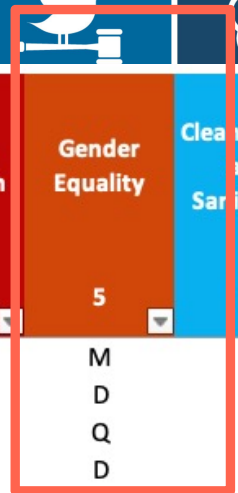
Just **mentions** the SDG, but no targets or metrics

Least Comprehensive



Name_Line_1	ISIN	Position Value	Portfolio Weight
Lowe's	US5486611073	285270	1.35%
Sony ADS	US8356993076	424040	2.01%
Aviva PLC ADR	US05382A1043	452000	2.14%
Adobe	US00724PAD15	202120.97	0.86%
Best Buy	US0865161014	114810	0.54%

1	2	3	4	5	6	7
		D		M		Q
		Q		D		Q
Q			D	D		
			M			M



Principles for Responsible Investment



Principle 1: Incorporate ESG issues into investment analysis and decision-making processes.

Principle 2: Be active owners and Incorporate ESG issues into our ownership policies and practices.

Principle 3: Seek appropriate disclosure on ESG issues by the entities in which we invest.

Principle 4: Promote acceptance and implementation of the Principles within the investment industry.

Principle 5: Work together to enhance our effectiveness in implementing the Principles.

Principle 6: Report on our activities and progress towards implementing the Principles.

Conclusion



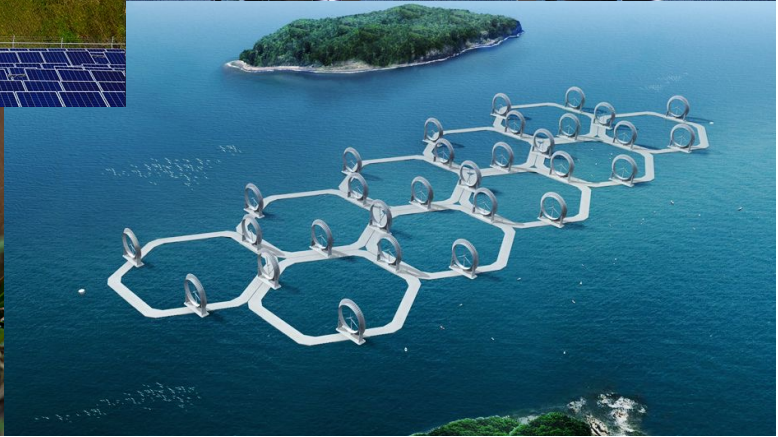
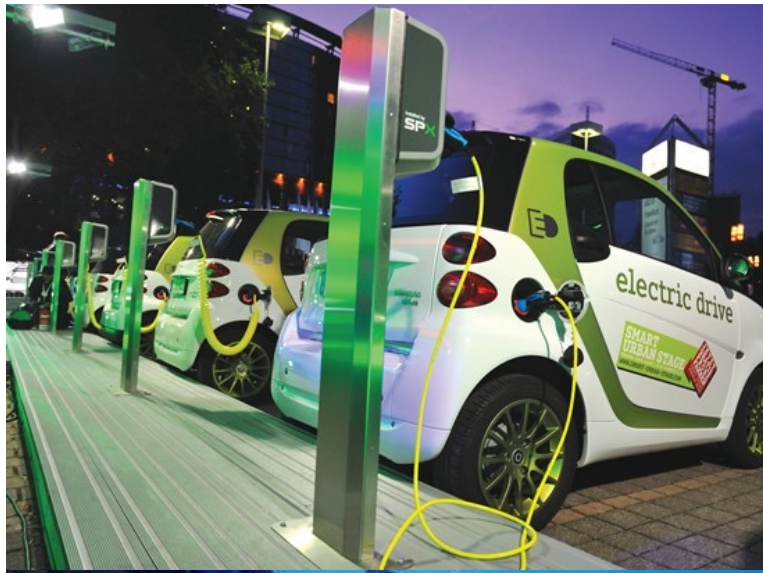
Hand in Hand

with Investors, Issuers, Regulators

Educate
Incentivize
Inform

Product Development
Human Capital Development
Systems & Processes
Technology Enablement

Legislation
Standards
Audits
Research



Thank you



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