

Top tips:

How to green your money



By Angela Terry

YOUR bank accounts and investments can have a significant effect on climate change.

Banks and building societies are not just places to stash your cash. They are responsible for driving the world's economy and have an enormous impact on exactly what happens to the world.

Sadly, many well-known banks are still investing in fossil fuels and thereby driving environmental breakdown - while others, such as the Royal Bank of Scotland, have introduced very ambitious plans around climate change.

You can easily swap to a green bank - such as the Co-operative, Triodos, and Ecology Building Society. They all ensure no part of their business funds damaging activities, such as fracking or deforestation.

Instead, they invest in environmentally beneficial projects and ventures, while offering customers the range of savings, loans and investment products you would get in a major high street bank.

These banks are also covered by the Financial Services Compensation Scheme. This means up to £85,000 of your money is protected should they go bust.

Your pension can help combat climate change too. Check the companies your pension is invested in. Too often, they are oil and gas majors or mining companies. If you're not happy with what you discover, you can swap to a green pension through projects such as Make My Money Matter.

Angela Terry is an environmental scientist

Members of Friends of the Earth make the... as they call for an end to new oil and gas projects

Progress on climate 'like enough', says

By Alistair Grant

SIGNIFICANT progress has been made on tackling climate change but it's "nothing like enough", a leading expert has warned.

Pete Betts, who for years was the UK and European Union lead negotiator in UN climate agreements, said countries would need to "accelerate" their ambitions to meet global targets.

He made the comments ahead of the second week of COP26 in Glasgow.

Speaking on BBC Scotland's The Sunday Show, he said: "This is not going to be the meeting that solves the climate problem in a single bite."

"The truth is we have made significant progress on tackling climate change, and we will have made more at the meeting."

"But it's just nothing like enough, so we're going to need to accelerate."

Mr Betts, who served as lead climate negotiator during COP21 in Paris in 2015, said the Glasgow summit was "very different" because there is no treaty to negotiate.

The Paris Agreement pledged to limit global warming to well below 2C, preferably to 1.5C, compared with pre-industrial levels.

Those least responsible - but not

THOSE least responsible but most affected by climate change must be heard at COP26, Nicola Sturgeon has insisted, as the second week of negotiations gets under way.

The First Minister said governments must use this week to deliver better and fairer financial support for Global South countries.

She is due to meet with an interfaith group of representatives today as part of a series of meetings with Global South leaders this week.

They are expected to discuss the important role faith and belief communities can play in fostering community cohesion, and how this

Mr Betts said one of the "most important" things for COP26 is for countries to increase action to reduce emissions by 2030.

And while he said some countries had made pledges to do this ahead of the talks starting, others had not.

He said: "Who we didn't hear from was China - they didn't significantly tweak their ambition and that is a concern."

These increased targets could help "close the gap" towards achieving 1.5C by about 20 to 25 per cent, the expert added, saying this is "significant" but "just not enough".

COP26 has also seen commitments made to reduce deforestation, decrease methane production and move away from burning coal.

Mr Betts said: "If you aggregate all that stuff together... maybe we might be on track for something like 2C."

"But the big proviso is countries need to implement what they have signed up to."

"That is where we need to focus real pressure to make countries deliver what they have said they are going to do."

He continued: "The decisions that

can contribute to tackling climate change, as well as sharing their views on the current negotiations.

The First Minister will then take part in a presentation with representatives from Malawi and Tanzania as part of the Glasgow Climate Dialogues, a series of talks co-hosted by the Scottish Government and Stop Climate Chaos Scotland that set out climate priorities from the Global South for COP26.

Later this week, Ms Sturgeon is expected to meet delegates from island states and regions to discuss the particular challenges experienced by those communities