

Investing Ethically

Investing Ethically Ltd was established in 2000. It was founded on the Quaker principle of ethical responsibility, with each member of the team chosen because they share similar beliefs. What we have created is a family environment that allows each employee to flourish. We believe that Investing Ethically can only succeed if all members are pulling in the same direction. This is why the company is democratically run by its directors, with all decisions made with a majority at our monthly business meetings. We trust in each other and in our united values, and it is this sense of community that we are able to share with our clients.



“From the moment of first contact we felt thoroughly confident and assured that our needs were being properly considered. We would have no hesitation in recommending your services to others.”

Mr and Mrs G. Cambridge

Investing Ethically offer a nationwide service, supporting clients from our East Anglia base. The first consultation is always at our own expense and without obligation. We prefer to meet in person but on occasions where this isn't possible, can also offer advice via email, telephone, post, FaceTime or Skype.

Our combined 50 years' experience in ethical investment, is our biggest asset. This is because we work as an adviser team, giving our clients the opportunity to tap into decades of knowledge. You don't just enlist the services of the adviser you meet; you benefit from the collective understanding of the firm.

Why us?

Whereas some firms may claim to dabble in ethical markets, we have built a company on the principles of ethical investment. We are specialists, with an understanding of the industry that surpasses other firms. The fact that our advisers remain independent is extremely important, as it allows us to review each market as a whole and only ever recommend the most suitable option for you.

Passion isn't something you usually associate with IFA's. Instead, the relationship between adviser and client is often purely transactional, and the advice offered a 'one-size-fits-all' solution. At Investing Ethically, we value our relationships with clients above all else. Because we take the time to know you, we can offer real choice. This enables us to feel passionate about succeeding, and for our clients to reap the benefits.

In keeping with the advice we offer, Investing Ethically buys Fairtrade produce and eco-friendly cleaning products, as well as recycles waste. We are corporate members of Triodos Bank and 'The Phone Co-op', an ethical phone, broadband and mobile provider. Our printer owns Norfolk's first carbon balanced publication printer, with recent investment in electricity usage resulting in a 20 tonne reduction in carbon dioxide emissions.



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Why Ethical

Ethical investment is about positive change and seeing the value of improving a company's environmental and governance standards. It is about not only understanding sustainability but wanting to actively involve yourself in it. Today there are over 100 ethical funds available to UK investors, with geographical and asset class restrictions no longer a limitation and new investment opportunities becoming available all the time.

Ethical investment is an astoundingly broad and diverse sector. Although ethical investing has been seen as restrictive in the past, the marked increase in ethical funds in recent years means that ethical investment can now cater for a diverse range of requirements. Ultimately, ethical investing is always dependent on the investor's views. It is how you, as an individual or organisation, personally feel about an industry or practice.

Below are some of the approaches you can take to include or eliminate particular funds:

Negative Screening

This method excludes unethical activities, avoiding investment in companies that are involved in areas that include:

- Fossil fuels/carbon
- The production, sale and trade of arms and weapons
- Tobacco
- Pornography
- Companies that trade with countries which abuse human rights
- Nuclear power.
- Fracking
- Animal experimentation and intensive farming
- Alcohol
- Environmental pollution
- The development and use of genetically modified organisms

Positive Screening

Some fund managers will actively seek out companies who make a positive contribution, such as:

- Providing good working conditions and policies i.e. equal opportunities
- Involvement in community schemes i.e. public housing, public transport and healthcare
- Respecting animal welfare
- Promoting organic farming
- Demonstrating environmental initiatives i.e. pollution control and alternative energy
- Zero/low carbon impact.

Socially Responsible Investing

In addition to positive and negative screening, fund managers are increasingly using the power of investment to encourage more sustainable working practices. This is the fastest growing sector of ethical investments.

High Social Impact Investing

Impact investments are all about positive social and environmental change. The world faces a host of pressing challenges, which is why investment in sectors such as sustainable agriculture, clean technology, microfinance and affordable basic services is ideal for the ethically minded.

Inspiring investments include:

- Shared Interest Society
- Triodos Renewables
- Belu.
- Oikocredit
- Ethical Property Company

The performance of ethical funds compares very well to those without ethical screening. They may be more volatile in the short term, but there is no evidence that investing your capital in ethical markets will adversely affect your long term performance. You will have the benefit of contributing to real change, something that is for the good of all.

“Investing Ethically Ltd, Norwich-Pioneers in the field, with a solid reputation and who we know at Ethical Consumer. They focus on Ethical Investment Advice.”

Ethical Consumer Magazine, Manchester



Our Advice Process

Seeking investment advice can sometimes seem daunting. Whether you are new to the practice, or already have a robust portfolio, it is important that you choose an IFA you can connect with. It is our role to make a personal connection with our clients, and understand their beliefs. Once we have achieved this, we can introduce them to the ethical, sustainable opportunities available to them. By simplifying our process and making it inclusive to all our clients, you can truly feel involved, and excited, about your decisions.



Step 1

Gaining a clear understanding

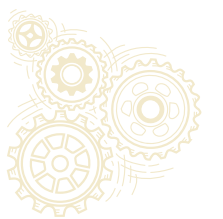
We begin with a fact finding session, which enables us to build up a picture of your personal and financial circumstances. Next, we look to understand and agree your objectives. This ensures that we are tailoring our advice to your priorities and developing the necessary understanding to deliver your goals. It is vital at this stage that you are given a transparent overview of the process, including the likely fees attached and the timings we envisage. This way, you know exactly what is involved before you commit. With this trust established, we can begin to move forward.



Step 2

Establishing an appropriate solution

We will research all suitable financial products and services from across the whole market place, providing formal recommendations that meet your financial objectives and ethical concerns. In most cases, we will prepare a formal recommendation report, with the option of a further consultation to talk through your options.



Step 3

Getting the wheels in motion

Once you understand the options and are comfortable in making decisions based on the recommendations we have supplied, we can implement the recommendations. We will support you by completing documentation and liaising with providers on your behalf. A formal record will document the advice and reasons why we have recommended these actions.



Step 4

Keeping a watchful eye

Only through cultivating a long lasting relationship with our clients can we truly offer them the service we believe in. Close contact and regular reviews are vital in helping clients to monitor their progress against their financial objectives, to make sure that they are met in the years ahead. We have developed a series of client service propositions (Acorn, Samara and Berry) to help make this possible, which clearly outline our commitment to you.

Charging options for receiving our service

We have a range of options for charging for our services. The main options are:

- Fee based (either hourly basis or fixed fee) – invoiced directly to our client
- Fee taken from your financial arrangements – agreed with you but facilitated by the investment provider.

Our Services

Are you looking for advice you can trust, from people who know how to simplify the investment process? At Investing Ethically, our clients are always at the forefront of our service. We are not here to sell a package deal. Instead, we nurture relationships and source investment opportunities that we know are suited to our clients' circumstance and ethical principles. As a firm of independent advisers, we access the whole of the market, meaning we can introduce and guide you through the process with ease.



Investment Planning

Have you received a sizeable inheritance, or have capital to invest from the sale of a property or business? Are you looking to save for your children's university fees, or to put a deposit on a house? At Investing Ethically, we believe in simplifying the process of investing and explaining the options in clear, concise language. Once you understand the choices available, you can truly make a decision that will put you on the path to achieving your goals.



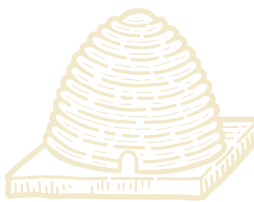
Retirement Planning

One of the most important investments you can make is towards your retirement; to ensure you experience the quality of life you want in later years. We can help you to explore the ethical options available and make a decision that reflects your beliefs. Putting a plan in place and reviewing regularly, will help ensure your money is always achieving your retirement goals. Retirement planning is an ever-evolving subject. This is why we maintain close relationships with our clients and help them respond to changing circumstances.



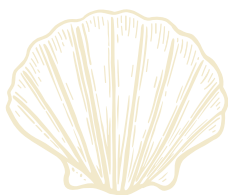
Trustee Investment Planning

Setting up a suitable trust for either your charity or family estate needn't be challenging. At Investing Ethically, we are able to guide you through the process, so that you always feel sufficiently informed to make good decisions. We offer professional advice and counsel you on fulfilling the responsibilities of acting as a Trustee, as well as how to safeguard the Trust's assets accordingly. We are committed to helping you achieve your aims and will guide you through our structured process, whilst always retaining the personal service that keeps our clients feeling valued and understood.



Employer Services

Are you looking for a way to motivate your staff and retain the most valuable members of your team? By providing benefits in addition to an individual's salary, you can help to keep them stimulated and loyal, a strategic gesture as well as a generous one. Only by understanding the value of relationships can you begin to see your staff as more than just employees. We work with a number of employers and advise them on pensions (including auto-enrolment), protection and other employee benefits.



Protection & Inheritance Tax Planning

Protection planning not only benefits you but your family too. It is imperative when working with a client that we understand not only their ambitions but also get to know them on a personal level. In the unfortunate event that you have an accident, develop an illness, become unemployed or even die, it will be your insurance that helps your family continue to enjoy their quality of life.



Investment Proposition

A client's unique financial objectives and ethical concerns are at the heart of our investment proposition. The portfolios we create consist of funds run by some of the most prominent ethical managers in the industry. Our independence allows us to tailor these to you and meet your ethical motivations. The proposition is reviewed and refined regularly to optimise financial and ethical objectives. It is important to adapt to changing circumstances, but also to stay true to our beliefs. At Investing Ethically, our focus is always on you, with our knowledge helping you to adapt in a way that feels comfortable and progressive.



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We would be delighted to hear from you. Whatever your ethical beliefs and financial objectives, we truly believe that we have the knowledge and understanding of the ethical market to meet your needs. Our initial consultation is at our cost and without any obligation on either side, so please get in touch.

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