

Investing for Good



Anita Gatehouse
Our Lifestyle's Financial Expert

A client recently challenged me to look into how their investment capital could be a force for good as well as achieve a financial return for them. This began some interesting research for me, resulting in a change in my own mindset. In the past, ethical investments, as they were known, were thin on the ground and generally meant compromising on the returns the investments might create.

Fast forward to now, there is a choice of almost 200 retail funds holding somewhere in the region of £87 billion. Many of these are focused on the United Nations seventeen sustainable development goals (SDGs) adopted by 193 countries in 2015. This created

a framework for government and corporates to address social and environmental needs across the globe.

These SDG's are at the heart of many of the investments now available, appealing to a growing swell of investors looking for more transparency in where their money is invested. Discussing this topic with another adviser who is passionate about this area, he said that many of his clients are now not focused on their financial planning as just a destination, they still want to create financial independence, but are now also focusing on what the journey is going to look like and what effect they can have along the way.

SUSTAINABLE DEVELOPMENT GOALS



To encourage investment into qualifying social enterprises, in 2016 the UK government introduced a tax relief incentive for investors, called Social Investment Tax Relief (SITR).

For high income earners paying significant tax, this together with the idea of impact investing, can certainly be a great combination. My conclusion is that positive returns AND positive impact are achievable and that the increasing trend of companies towards sustainability for example, can drive better results both for the companies themselves and investors. Investing for the greater good is certainly capturing the imagination of some of my clients as we explore this changing landscape together.

Please be aware that before making any financial decision based on this article you should take advice to ensure any action you take is appropriate for your circumstances.



If you would like to discuss your investment options why not give Jo a ring on **01562 745730** to arrange a no obligation 30 minute free meeting.

It could help you plan for a better future.



- Want to leave a legacy for your children and grandchildren?
- Want to know how much you need to be able to retire securely, maintaining a good standard of living?
- Want to really understand what you have?



Our clients have rated us as one of the top advisers in the country helping them answer questions like these. Why not give us a call on 01562 745730 and come in for a coffee taking advantage of our free 30 minute consultation.

cre8 wealth management

9 Church Street, Kidderminster, Worcestershire, DY10 2AD
T:01562 745730 advice@cre8wm.co.uk www.cre8wm.co.uk

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