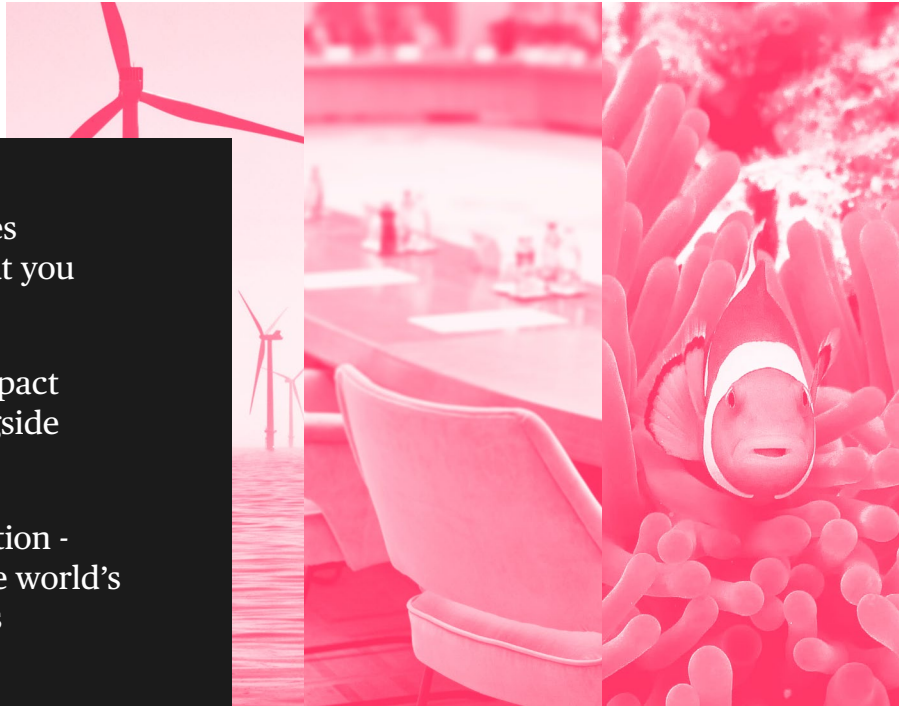


# Sustainable investing - realise your **wealth potential**

For financial advisers

Join a growing community of people demanding that their wealth goes further.

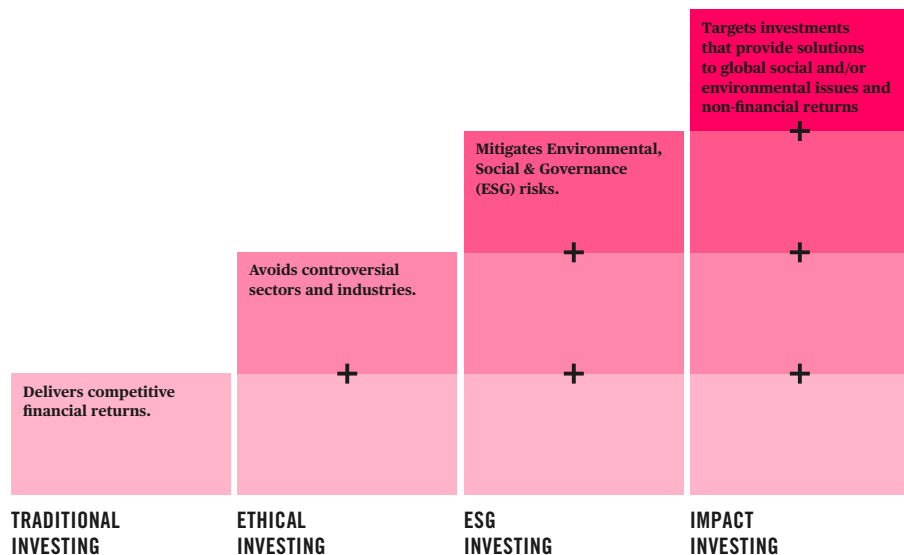


- 1** Invest in companies that represent what you care about.
- 2** Make a positive impact on the world alongside financial returns.
- 3** Be part of the solution - solving some of the world's greatest challenges

## How does it work?

The Sustainable Impact Model Portfolio Service (SIMPS) portfolios go beyond traditional “ethical” investments, where companies and industries that are deemed to be “unethical” are negatively screened out. The SIMPS actively select positive investments that directly contribute to global sustainable development and address a social, economic or environmental issue society is facing.

The SIMPS actively minimise exposure to controversial industries like alcohol, tobacco, armaments, fossil fuels and more. The SIMPS portfolios focus on addressing major social and environmental challenges while generating financial returns.



## Companies solving global challenges are **improved, future-fit businesses**. Why?

### Increased resource efficiency

Companies who care about their impact are likely to be more efficient in their use of energy and natural capital.

### Regulation resilience

Sustainable businesses are more likely to gain competitive advantage over those hampered by new incoming climate regulation.

### Increasing consumer demand

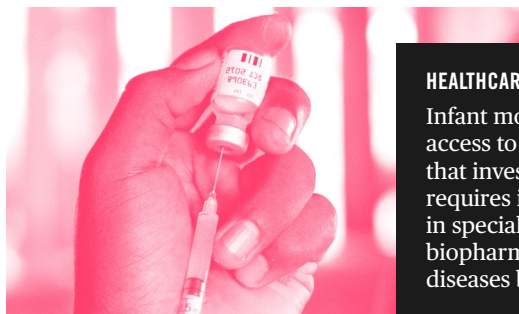
Companies providing sustainable services, such as green energy and sustainable mobility, are more likely to thrive as consumers drive demand.

**Some key investment themes in the SIMPS contributing to a better, more sustainable world.**



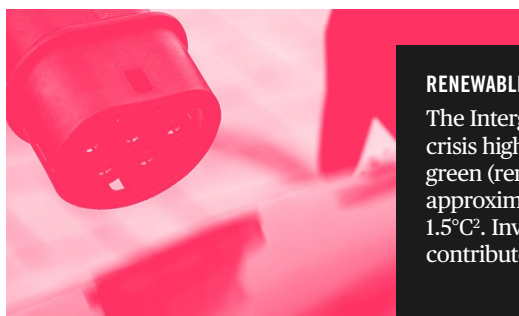
**FINANCIAL INCLUSION / POVERTY ERADICATION**

Currently 2 billion people<sup>1</sup> globally don't have access to financial services. Without access to financial infrastructure, opportunities to economically empower people and help them escape the cycle of poverty are limited. The aim of financial inclusion is to provide all people and businesses with helpful and affordable financial products and services to support their basic needs - including savings, payments, transactions, credit and insurance (face-to-face and digital).



**HEALTHCARE**

Infant mortality, the spread of Covid and other infectious diseases, an ageing population, access to healthcare for women and a lack of infrastructure are just some issues that investing in healthcare is designed to address. Tackling global healthcare issues requires investment into access, affordability and medical innovation. This could be in specialist instruments and software for use in the development and manufacture of biopharmaceuticals or via biopharmaceutical (biologic) drugs to prevent and/or treat diseases by performing specific, targeted biological activity.



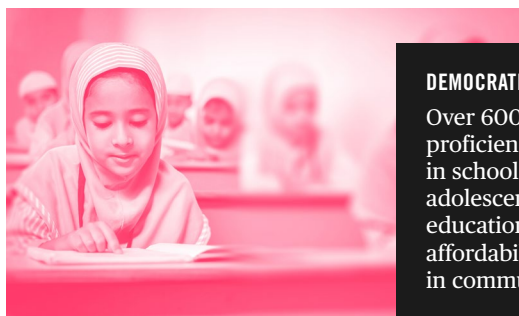
**RENEWABLE ENERGY**

The Intergovernmental Panel on Climate Change (IPCC) reports on the scale of the climate crisis highlighting the need to transition our energy systems from black (fossil fuel) to green (renewables) energy. Greenhouse gases from human activities are responsible for approximately 1.1°C of warming and over the next 20 years, it's expected to reach or exceed 1.5°C<sup>2</sup>. Investing in renewable energy such as solar, wind and hydrogen is one way to contribute to lowering global warming.



**SUSTAINABLE FOOD AND AGRICULTURE**

An estimated 811 million people are currently undernourished<sup>3</sup>, 149 million children under five are stunted<sup>4</sup>, 613 million women and girls aged 15 to 49 suffer from iron deficiency<sup>5</sup>, and 2 billion adults are overweight or obese<sup>6</sup>. Roughly a third of total greenhouse gas (GHG) emissions are attributable to the food system<sup>7</sup>. Investing in food and agriculture (regenerative and organic agriculture, nutritious food and plant based alternatives) aims to feed the world equitably whilst respecting nature's boundaries and working to repair the damage that has been done to the environment as a result of intensive agriculture.



**DEMOCRATISED LEARNING**

Over 600 million children and adolescents worldwide are unable to attain minimum proficiency levels in reading and mathematics<sup>8</sup>, even though two thirds of them are in school. Around the world, 129 million girls are out of school and over 250 million adolescents were not in school, even before the COVID-19 pandemic<sup>9</sup>. Investing into core education infrastructure, the digitisation of education, and broader accessibility and affordability is important to address education gaps and ensure children can participate in communities with the necessary skills to thrive in the future.

1 [www.worldbank.org/en/news/video/2016/03/10/2-billion-number-of-adults-worldwide-without-access-to-formal-financial-services](http://www.worldbank.org/en/news/video/2016/03/10/2-billion-number-of-adults-worldwide-without-access-to-formal-financial-services)

2 <https://www.ipcc.ch/2021/08/09/ar6-wg1-20210809-pr/>

3 [www.fao.org/state-of-food-security-nutrition](http://www.fao.org/state-of-food-security-nutrition)

4 [www.who.int/data/gho/data/themes/topics/joint-child-malnutrition-estimates-unicef-who-wb](http://www.who.int/data/gho/data/themes/topics/joint-child-malnutrition-estimates-unicef-who-wb)

5 [www.who.int/data/gho/data/themes/topics/anaemia\\_in\\_women\\_and\\_children](http://www.who.int/data/gho/data/themes/topics/anaemia_in_women_and_children)

6 <https://globalnutritionreport.org/reports/2021-global-nutrition-report/executive-summary/>

7 [news.un.org/en/story/2021/03/1086822](http://news.un.org/en/story/2021/03/1086822)

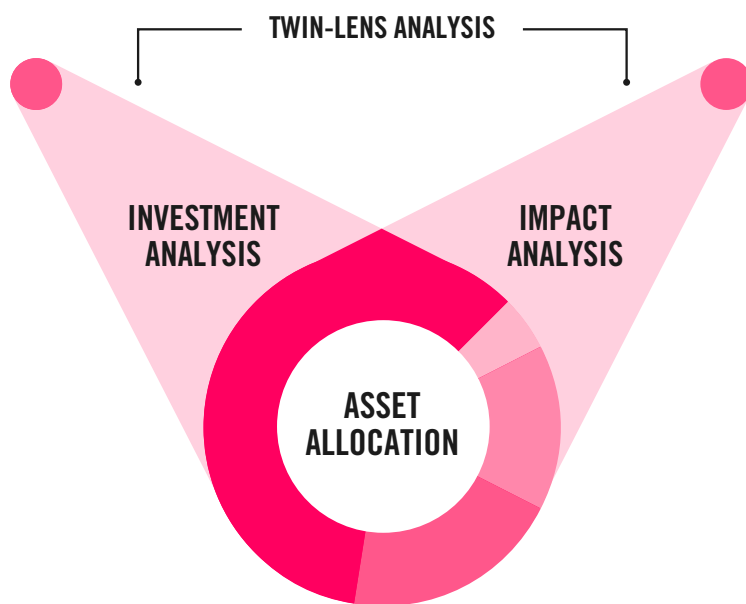
8 [www.unicef.org/education#:~:text=Over%20600%20million%20children%20and,numeracy%20are%20further%20from%20grasp](http://www.unicef.org/education#:~:text=Over%20600%20million%20children%20and,numeracy%20are%20further%20from%20grasp)

9 <https://www.unicef.org/education/skills-development>

## About Tribe Impact Capital

Tribe is the UK's first dedicated impact wealth manager, offering discretionary and advisory portfolio management to individuals and charities, as well as a model portfolio service (SIMPS) to selected financial advisers and their clients. Tribe was created in response to a significant increase in demand from wealth holders wanting their invested capital to provide sustainable impact alongside financial return.

Tribe goes beyond traditional negative screens and ESG analysis, focusing on the positive selection of responsible, sustainable and impactful investments. Tribe's "twin-lens" approach means there's a dedicated investment team and a dedicated impact team - led by two CIOs (a Chief Investment Officer and a Chief Impact Officer). This approach ensures investors' long-term impact goals are being met alongside financial ones.



Tribe is a proud certified B Corp which means everything they do balances purpose and profit. As part of their commitment to achieving positive change, they have locked into their mission and model - 20% of profits to invest in high impact, scalable, mission-driven organisations.

Tribe doesn't provide financial planning or pensions advice.

### Tribe Impact Capital

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**performance and the value of investments and the income derived from them may fluctuate and you may not receive back the amount you originally invested and (ii) any type of impact investment will involve risk to investors capital and the expected impact or financial return may not be achieved.** The tax treatment of investments depends on each investor's individual circumstances and is subject to change in tax legislation. The performance of actual portfolios linked to SIMPS Portfolios may differ due to the variation in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits on the Investment platform. The information in this document is believed to be correct but we cannot guarantee this. No representation or warranty

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