



FOCUSING ON

Investment Services for Charities

CHARLES
STANLEY 

OUR COMMITMENT TO YOU

“I want the trustees to be completely satisfied with the service we deliver to your charity. If not, I want to know about it.”



Paul Abberley CEO

Focusing on Charities

By understanding each charity's particular priorities, challenges and ways of working, Charles Stanley has helped hundreds of charities devise a more secure financial future.

Our focus on clients has endured since the foundation of Charles Stanley in 1792 and has helped make us one of the UK's leading wealth management firms.

We aim to provide comprehensive advice and to help charity trustees cut through the investment jargon. Our approach is to develop a sensible, affordable and realistic investment strategy, underpinned by our own in-house operations and support functions. All this ensures that we maintain the highest-quality service across all elements of the client experience.

▶ 1792

We have been providing our clients with the highest standard of service for over two centuries.

▶ £1.1BN

We manage and administer in excess of £1.18bn on behalf of our charity clients, as at June 2020.

▶ £25BN

We manage and administer £25.1 billion, as at December 2020.

A personalised service shaped around each charity

Whatever the objectives, we take time to understand the charity, analyse the financials and understand the trustees' appetite for risk.

Trustees may have a broad investment agenda or specific targets in mind. The aim may be to generate a regular and increasing income, or to preserve and build capital, or a balance of the two.

This in-depth review into the charity helps shape each part of the service we provide and continues to make Charles Stanley the enduring choice for a wide range of charities.

"We explore every aspect that might influence a charity's investment needs and objectives, taking account of any ethical and responsible investing requirements."



Emma Foden-Pattinson
Charity Specialist

Reliable support for trustees

We understand that access to reliable support and professional advice is important to achieve the individual aims and objectives of each charity.

TRUSTEE SUPPORT

Helping trustees to fulfil their obligations is an important part of our relationship with clients. Charles Stanley holds regular seminars to provide you with insights into the latest investment trends and important developments in the charitable and not-for-profit sector.

We offer trustee training with guest presenters and speakers from across the charity sector to help our charity trustee clients keep up to date with regulatory changes, reporting duties and best practice.

CHARITIES INFOCUS

Charles Stanley's magazine for trustees and their advisers aims to provide insight and clarity. The articles covered range from regular features to the more topical economic, political and not-for-profit specific stories.

MEMBERSHIPS

We are a member of most charitable organisations, communities or groups which gives us a real understanding of the issues that trustees face and helps keep us, and therefore you, fully abreast of industry matters.

Through our memberships with these charity bodies such as Charity Finance Group and Civil Society, you have access to additional literature and support as well as a varied calendar of charity events throughout the year.

Working with you to deliver the right investment strategy



1. UNDERSTANDING YOUR REQUIREMENTS

Working with the trustees to understand each charity's particular needs and circumstances.

We take into account all aspects of the charity – from the need for income to the appropriate risk level, while also considering any environmental, social and governance (ESG), or ethical requirements.

2. AGREE YOUR OBJECTIVES

We maintain regular contact with the trustees through in-depth and ongoing conversations to agree appropriate objectives and timescales that will help you work effectively towards your ultimate goals.

3. PORTFOLIO CONSTRUCTION

Once agreed, we construct your portfolio. Our technology allows us to monitor your portfolio daily to keep your investments on track within the agreed objectives.

4. REVIEW AND REPORT ON YOUR PORTFOLIO

Quarterly portfolio reviews and valuations are available to you to coincide with your charity year end. Although we constantly review performance, having a 'milestone' review meeting ensures the portfolio is still aligned to the charity's objectives.

An approach designed to reflect the needs of the charity

Understanding your investment requirements is fundamental to our investment process.



FIDUCIARY DUTY

Offering a highly-competitive pricing strategy which helps provide an improved return on your investment, and helps you manage costs effectively.



RESPONSIBLE INVESTING

Ensuring the environmental, social and governance (ESG) or ethical requirements in the charity's investment policy are reflected in the portfolio construction.



INCOME REQUIREMENTS

Balancing the greater need for income with constraints on income-generating assets.



RISK MITIGATION

We seek to achieve the best possible risk-adjusted returns within the agreed parameters.

Responsible Investing

We understand the importance of ensuring that any environmental, social and governance (ESG) or ethical considerations are taken into account when constructing a portfolio and our investment managers have a number of resources available to them.

A large proportion of the charity clients that we look after have some form of ethical restriction placed on the management of their portfolios and we often work with the trustees to develop an appropriate exclusionary policy.

As a responsible investor, Charles Stanley is highly experienced in managing portfolios to a wide range of mandates and prides itself in understanding and fulfilling each client's unique requirements. We believe our responsible investing approach is an integral part of our caring, fair and progressive culture and this is reflected in our investment processes.



ESG INTEGRATION

We have partnered with MSCI to embed ESG metrics into our risk and portfolio-management framework and to provide comprehensive ESG research support for our investment managers. This supports our central purpose: to maximise risk-adjusted returns for our clients by seeking out companies with sustainable business models and practices that can deliver long-term growth.



ETHICAL SCREENING

Where requested we can implement an ethical screening policy to actively focus on and/or avoid specific areas relevant to the charity.



STEWARDSHIP

We take an active approach to stewardship, exercising voting rights on behalf of our discretionary clients and engaging in constructive dialogue with companies on behalf of our clients where we deem it appropriate. As members of the UN Principles of Responsible Investment's Collaborative Engagement Platform, we work collectively with other members to exert influence over industries and companies to which our clients have direct or indirect exposure.

Equipping your organisation to manage risk effectively

Risk management is fundamental to our investment process. We use sophisticated systems and maintain a high level of vigilance, monitoring investment risk for our clients on a daily basis.



LONG-TERM VIEW FOR THE FUTURE

In managing your portfolio, we take a long-term view. We understand that most charities aim to exist beyond our lifetimes. We adjust our investment horizons accordingly to help ensure that the good work of the charity can continue for future generations.



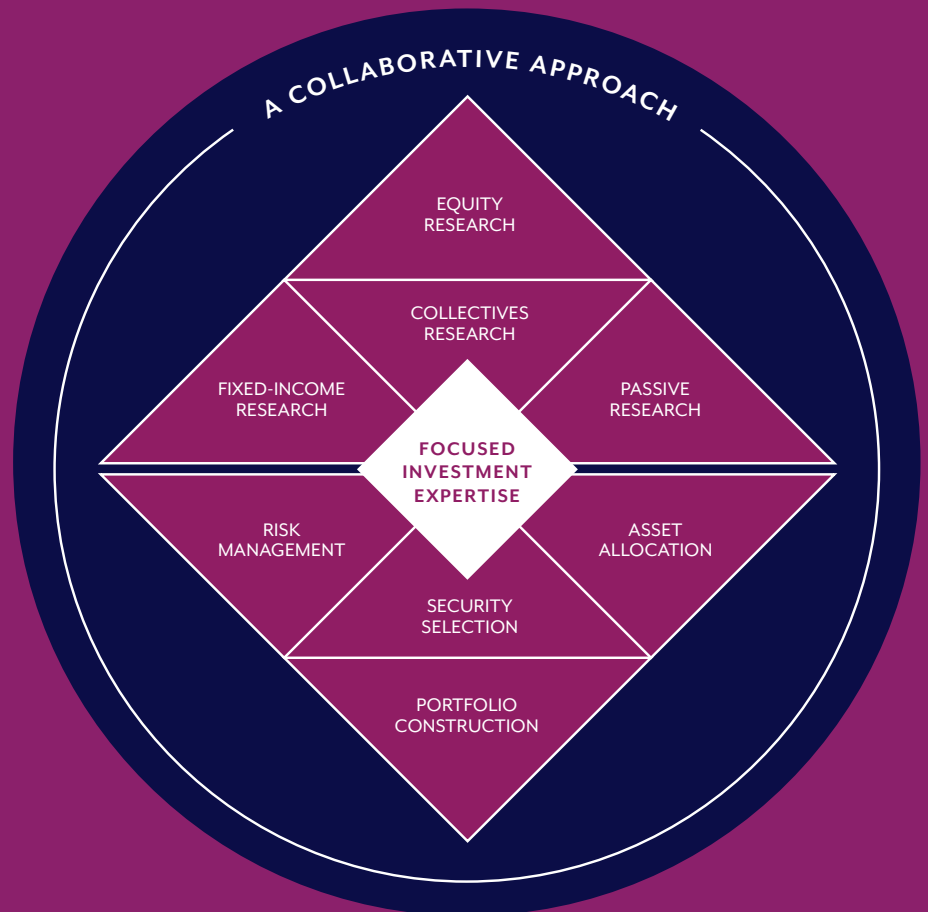
MARKET TURBULENCE

Our Investment Strategy Forum provides non-prescriptive guidance and recommendations to your investment manager, helping to withstand market turbulence.



MARKET WEAKNESS

Supported by our comprehensive in-house research, we focus on investment opportunities and construct our portfolios to weather periods of market weakness.



The right investment solution for each individual charity

Depending on the needs of the charity and how the trustees would like the investments to be managed, you can select from either our Bespoke Discretionary Service or our Managed Portfolio Service.

ALL CHARLES STANLEY'S INVESTMENT SOLUTIONS ARE UNDERPINNED BY



STATE OF THE ART TECHNOLOGY

Working in collaboration with key technology partners to ensure we have the latest systems to support our investment professionals and provide our clients with the highest-quality service. In addition we have a dedicated Information and Cyber Security team to protect the confidentiality, integrity and availability of the information we hold for our clients.



RESEARCH AND INVESTMENT COMMITTEES

Our Research team provides high-quality investment guidance and support to our investment professionals, encompassing: ESG considerations, asset allocation, direct equity, fixed income and externally-managed active and passive investments.



BACK-OFFICE MANAGEMENT

Housing our own operational and support functions, ensures that we maintain the highest-quality service across all elements of the client experience.

Discretionary Investment Management



GENUINE, PERSONAL SERVICE

You will have access to a dedicated investment manager who understands the charity and its financial objectives. Your investment manager, and their team, will consider a whole range of factors, including the charity's financial situation, objectives, appetite for risk, timescales and how much control you want to maintain.



THE CHARITY'S INTERESTS AT HEART

Your manager is the same person that invests for you. So, you can be sure that investment decisions are based on a personal understanding of you – there are no additional layers of complexity, individuals or chance of misunderstanding.



MANAGING YOUR PORTFOLIO

You entrust us to make investment decisions on the charity's behalf: investing, monitoring and adjusting your portfolio within the agreed parameters to make sure you don't miss out on opportunities and are not exposed to unnecessary risks.



A TAILORED SOLUTION FOR YOU

Your investment manager will create and tailor a portfolio based on the unique needs of the charity. This attention doesn't stop once your portfolio has been created. We'll manage your investment rigorously, regularly reviewing the investment risk, and remaining ready to flex as requirements change.

Managed Portfolio Services



WIDE RANGE OF MANAGED PORTFOLIOS

Choose from our active multi-manager portfolios, our dynamic passive portfolios or our blended managed portfolios, which provide a 'best of breed' approach utilising both active and passive funds.



DYNAMIC ASSET ALLOCATION

We build portfolios with a broad spread of globally-diversified assets, which we expect to generate positive, inflation-adjusted returns over the long term.



MANAGING YOUR PORTFOLIO

We are ready to react quickly to changing market conditions, to take advantage of opportunities while managing risk.



COMPREHENSIVE DECISION-MAKING

Combining strategic long-term views driven by our expert Investment Strategy Forum, with dynamic shorter-term decisions drawing on the experience of our proven team of portfolio managers.

Keeping you up to date

We insist on the highest levels of service for our clients, with direct access to the investment team managing your charity's investments on an ongoing basis.



MY CHARLES STANLEY

We keep trustees updated regularly with an option to receive reports by post or electronically, as well as via our secure online portal and App - My Charles Stanley.



INVESTMENT REPORTS

Produced quarterly, your investment report will include a market summary, valuation, portfolio holdings, any market transaction in the previous period and the capital and income statement.



PORTFOLIO REVIEWS

Although we constantly review performance, having a 'milestone' review meeting ensures the portfolio is still aligned to the charity's objectives.

Getting started

With a network of more than 20 offices across the UK, you can be assured that a dedicated investment manager and team will be within reach.

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CHARLES STANLEY

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