



## Guide to Socially Responsible Investment

This guide is designed to provide an insight into our unique Socially Responsible Investment (SRI) Service.



We have developed our SRI Service, in conjunction with Investec Wealth and Investment, in response to growing demand from clients who have expressed a desire to invest their money in companies that make a positive contribution to the environment and society, or who wish to avoid investing in companies that exploit communities and resources.

We have created an investment service which invests in companies and investment funds using positive and negative screening. We are mindful of encouraging engagement activities, which involve educating, facilitating and monitoring companies for their compliance with socially responsible policies and practices.

### Examples of Positive Screening:

- Investment in renewable energy technologies
- Investment in recycling and sustainable waste management
- Investment in social housing
- Investment in water resource management
- Investment in sustainable agriculture

### Examples of Negative Screening:

- Investment in the armaments trade
- Investment in tobacco manufacture and distribution
- Investment in companies implicated in human rights abuse
- Investment in industries that cause environmental damage
- Investment in companies that use animals for cosmetic testing

If Socially Responsible Investment concerns you as an individual investor, or as a trustee making investment decisions on behalf of others, our SRI Service will help you to build a bespoke portfolio of investment funds in keeping with your, or your client's, specific investment objectives and attitude to risk.

Our SRI Service offers you a unique opportunity to support the activities of companies that are instrumental in effecting positive change. Our SRI specialists are trained to identify the issues of upmost concern to you. Once identified, our team can then build you a bespoke investment portfolio, incorporating funds to match any ethical specifications you may have.



The service is supported by **Investec Wealth and Investment**, one of our preferred Discretionary Fund Manager providers. The **Cockburn Lucas** SRI team is headed by Mike Horseman, and



Mike Horseman



Stacey Johnson

the Investec Team by Senior Investment Director, James Bedingfield. Its monies are managed, on a day to day basis, by Investec's SRI specialist, Stacey Johnson, who brings invaluable knowledge and experience to the team, having worked with SRI Fund Managers and Ethical Investors for many years. Along with your Cockburn Lucas consultant, they will be available to discuss any SRI or Ethical concerns or issues that you may have.

### Multi-Asset Socially Responsible Investment Portfolios

In order to achieve maximum diversification, all of our SRI portfolios are invested across a range of different asset classes - including fixed interest, property, listed equity, cash, and alternatives such as infrastructure and commodities.

In order to ensure that a wide spread of investment is achieved for portfolios under £200,000, our policy is to utilise a range of collective funds which have been specifically screened to meet our strict criteria. For portfolios in excess of this amount, a mixture of both collective and direct holdings may be appropriate. All options will be discussed individually with you by your Cockburn Lucas consultant.



Cockburn Lucas and Investec Wealth and Investment will complete due diligence in respect of all SRI funds selected for inclusion in our SRI service, and will also provide ongoing monitoring to ensure that any funds selected remain appropriate. This process involves engagement with fund managers to ensure the underlying companies that constitute a provider's funds have been screened to appropriate standards.

As a tangible demonstration of our commitment to the service, both **Cockburn Lucas** and **Investec Wealth and Investment** will make a donation to specific charities working in the ethical sector, based on the funds invested, and will report to our investors on this matter as part of our regular communication process.

If you require any further information about our SRI service, or if you would like to speak to one of our SRI specialists, please contact Mike at [mh@cockburnlucas.co.uk](mailto:mh@cockburnlucas.co.uk), phone us on 0115 9819529 or visit our website at [www.cockburnlucas.co.uk](http://www.cockburnlucas.co.uk)



## Our Services

### Portfolio Management for Private Clients

A core part of our proposition is to tailor a diversified range of assets and funds for private investors, integrating individual financial aims and objectives within a defined risk profile, and aligning these with any ethical/SRI concerns and priorities.

### Self-Invested and Corporate Pensions

For investors planning their retirement, or those with existing pension plans, we can provide a fully managed SRI Service that will cater for your specific needs and ensure that your pension fund reflects any particular areas of concern to you may have.

### Corporate Investing

As a business owner or corporate investor you may be concerned with protecting the values of your brand. Any association with non-SRI companies, may have a negative impact on your reputational interests. Adopting a fully functional SRI policy across your corporate investment needs can therefore ensure you are acting responsibly in the interests of clients and customers promoting a Sustainable Investment Policy.

### Portfolio Management for Charities

Our SRI investment service is focused on maximising returns in accordance with a risk managed framework, whilst ensuring the investments made are in keeping with the individual charity's mission statement and objectives. Recently increased regulation requires more disclosure of investment policy pertaining to the inclusion and integration of social, environmental and ethical considerations. Our SRI Service will keep you in step with these changes and help you invest your money accordingly.

### Ethical Considerations

Socially Responsible Investment can limit a client's exposure to asset classes and sectors that are integral to our mainstream investment portfolios. For these reasons, overall investment performance may be impaired, and may not be as favourable in all market conditions. Consequently, it may be appropriate to increase your timescales for investment if utilising an SRI or ethical funds service.

"We believe all our investors should be given a choice regarding how their money is invested, and that any concerns about either Environmental, or Socially Responsible, Investment should be considered carefully within the overall Financial Planning process, and are delighted to be able to offer our clients access to this new SRI service".

Mike Horseman  
Managing Director  
Cockburn Lucas Independent  
Financial Consulting Limited

## Contact us

We hope that you found the information in this guide useful and informative.

If any of the points are of interest to you, or you would like to discuss your own situation with us in more detail, please call us.

To arrange a no obligation meeting, call us now on:

**0115 9819 529**

or email enquiries:  
[enquiries@cockburnlucas.co.uk](mailto:enquiries@cockburnlucas.co.uk)  
or Mike Horseman:  
[mh@cockburnlucas.co.uk](mailto:mh@cockburnlucas.co.uk)