



# Investing ethically: Aligning your mission with your investments

For many charities, investment decisions go beyond financial returns. They are an expression of purpose, a means to ensure that the assets supporting your charitable mission are managed responsibly, transparently and in alignment with your values.

Responsible investment is about more than simply avoiding harm. It's about taking a holistic approach that identifies opportunity, manages financial and reputational risk, and reinforces your organisation's commitment to positive change.

## A principles-based approach

At Rathbones, we believe that responsible investment can and should sit at the heart of every charity's investment strategy. Many charities draw inspiration from the Church of England's Ethical Investment Advisory Group (EIAG), which outlines three interlinked pillars:

- Investing for a renewed and sustainable world
- Investing for a peaceful, just and flourishing world
- Investing in resilient and well-governed systems

These pillars reflect a belief that a healthy society, a stable environment and well-governed organisations are essential to long-term value creation.

## Responsible investment in practice

Our approach follows a clear **three-step framework – integrating ESG analysis, avoiding harm, and engaging for change** – drawing inspiration from the Church of England’s Ethical Investment Advisory Group (EIAG) and guidance from respected industry bodies.

Responsible investment is not a separate activity at Rathbones. It is fully embedded across our investment process, from the way we analyse risks and opportunities to how we engage with companies and policymakers. With more than a century of experience managing charity assets responsibly, we combine rigorous financial analysis with ethical insight to help trustees align investments with their mission. Our Rathbones Greenbank team provides deep research and stewardship expertise to support this process.

Our responsible investment toolkit includes:

- **ESG integration:** embedding analysis of financially material ESG factors into every investment decision.
- **Avoidance screening:** excluding investments that conflict with your charity’s mission or could harm its reputation.
- **Sustainability alignment:** favouring companies and themes addressing systemic challenges such as climate change, health and education.
- **Stewardship and engagement:** using our influence as shareholders to promote better practices, transparency and long-term sustainability.

By integrating ESG factors, applying clear exclusions, engaging actively with companies and reporting transparently, Rathbones helps charities demonstrate that their investments are managed in line with both their fiduciary duties and their values.

## Invest well. Live well.

The value of investments and the income from them may go down as well as up and you may not get back what you originally invested.

### Looking for a multi-asset fund solution with responsible investment fully embedded in the process?

The **Rathbones Charity Growth & Income Fund** offers ethical exclusions designed for charities, alongside a disciplined approach to growth, income, and capital preservation.

The Fund does not invest directly in any company:

- involved in the production or distribution of controversial weapons
- that derives 10% or more of its revenue from predatory lending, alcohol production, cannabis production or distribution, fossil fuel extraction and refining, tobacco, gambling, armaments, and civilian firearms
- that derives more than 3% of its revenue from pornography

Bespoke exclusions can be included in segregated portfolios.

### Find out more

Contact our charity investment specialists on **020 7399 0000**, email [charities@rathbones.com](mailto:charities@rathbones.com), or visit [rathbones.com/charities](https://rathbones.com/charities)

## Empowering charities to invest with confidence

Every charity is unique, with different missions, governance structures and financial requirements, yet all share a common goal: to sustain long-term impact while staying true to their values. Whether through a bespoke segregated mandate or one of our multi-asset pooled funds, every charity benefits from the same responsible investment approach.

### A partnership built on understanding

Our approach begins with your purpose. We work closely with trustees to understand objectives, spending needs and any ethical or sustainability considerations that shape your investment policy. From there, we design and manage portfolios that balance growth, income and capital preservation, whether through bespoke mandates or multi-asset fund solutions.

Every charity benefits from the same disciplined investment process, institutional resources and personal service that underpin our reputation as one of the UK’s leading charity investment managers.

### Why charities choose Rathbones

- **Heritage and scale.** Over 100 years of experience and more than £9 billion in charity assets under management.
- **Dedicated expertise.** One of the UK’s largest teams focused solely on the needs of charitable investors.
- **Clarity and transparency.** Straightforward reporting, clear communication and a partnership ethos.
- **National reach, local presence.** 22 offices across the UK providing regional expertise and support.

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