

# Fairstone Tribe Impact 5

## Investment Aim

The portfolio is designed to provide risk adjusted returns. It aims to achieve capital appreciation and reduce investment risk through diversification across asset classes and geographies.

This portfolio is managed to maximise risk adjusted returns within a target volatility range of 8.3% and 11.8% over rolling 10-year time periods. This is not guaranteed, and actual volatility may fluctuate outside of these boundaries.

Ranking the risk on a scale of between 1 and 10, where 1 is the lowest, we place this portfolio as 5.

## Investment Growth

Time Period: 01/03/2020 to 28/02/2025



— Fairstone Tribe Impact 5

22.0% — IA Mixed Investment 20-60% Shares

19.0%

### Cumulative Performance

	1 Year	3 Years	5 Years
Fairstone Tribe Impact 5	3.09%	1.21%	22.00%
IA Mixed Investment 20-60% Shares	8.29%	9.95%	19.02%

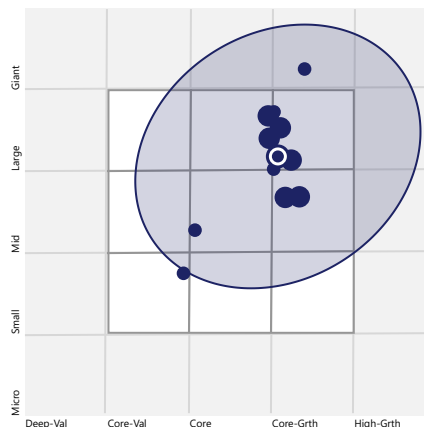
### Discrete Year on Year Performance

	0-12m	12-24m	24-36m	36-48m	48-60m
Fairstone Tribe Impact 5	3.09%	1.41%	-3.19%	0.57%	19.86%
IA Mixed Investment 20-60% Shares	8.29%	4.70%	-3.02%	1.59%	6.56%

## Portfolio Overview

Portfolio Manager	Tribe Impact Capital
Investment Universe	Open Ended Funds
Yield	0.99%
Portfolio Start Date	01/01/2019
Ongoing Fund Costs	0.72%
Transactional & Incidental Costs	0.17%
DFM Fee	0.30%
Total Portfolio Charge	1.19%

## Investment Style Map



## Risk Scale

**5**

Target 10 Year Volatility

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## Investment Adviser's Market Commentary



Markets faced a mix of political and economic challenges in February. In the US, Donald Trump implemented a series of executive orders that significantly impacted global trade and geopolitics. The US stock market has fallen 4.7% since Trump's inauguration, driven largely by concerns around tariff announcements. In contrast, European markets rose over 4.5% during the same period, helped by the hope of potential peace in Ukraine and the relative affordability of European stocks. Our portfolios continue to be overweight Europe compared to the global benchmark, while the US remains our largest single allocation.

### Investment Advisers

Tribe Impact Capital LLP:

- Amy Clarke
- Fred Kooij
- Jamie Innes

Interest rates were also in focus. The Bank of England cut interest rates by 0.25% but warned that inflation could persist in the UK during the first half of 2025. In the US, the Federal Reserve raised similar concerns, noting that new trade policies could push prices up. To manage this risk in our portfolios, we've been focusing on bonds with lower interest rate sensitivity.

In Germany, elections saw gains from the far-right Alternative for Germany (AfD) party, but strong results for centrist parties suggests a stable dual-party coalition government is possible. This political stability has helped boost confidence in European stock markets.

## Fund In Focus

### Pictet Water

A concentrated global equity fund focused on companies offering solutions to global water challenges.

Urbanization, population growth and climate change are placing growing pressure on global water resources. This fund seeks out companies aiming to address this challenge through water supply, treatment and distribution, wastewater treatment and water quality monitoring.

When assessed against the planetary boundaries framework, the fund manager's analysis finds that companies within the fund have a positive impact on freshwater use, eutrophication and chemical pollution.

## Tribe Impact Commitments

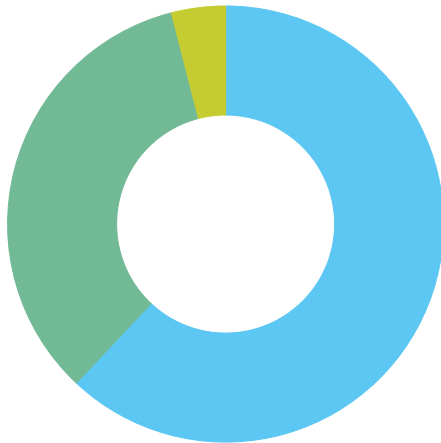
As dedicated impact wealth managers, Tribe are signatories to a number of important initiatives including the UN's Principles for Responsible Investment, UN Environment Programme Finance Initiative and HM Treasury's Women in Finance Charter. Tribe are also part of the B Corps movement: businesses as a force for good.



# Fairstone Tribe Impact 5

## Asset Allocation

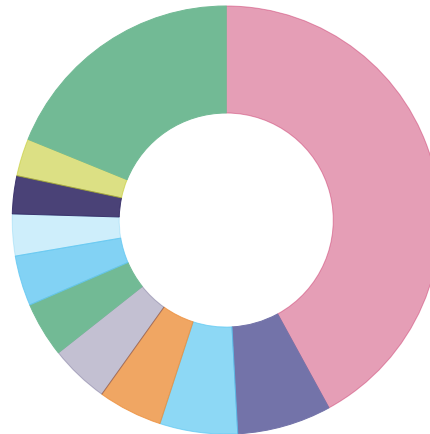
Portfolio Date: 13/01/2025



	%
Equities	62.0
Fixed Income	34.0
Cash	4.0
<b>Total</b>	<b>100.0</b>

## Equity Breakdown

Portfolio Date: 30/04/2021



	%
United States	42.0
United Kingdom	7.1
Germany	5.9
Japan	4.9
China	4.5
Denmark	4.1
France	3.8
India	3.2
Australia	2.9
Taiwan	2.8
Other	18.8
<b>Total</b>	<b>100.0</b>

## Portfolio Breakdown

	Sub Asset Class	Portfolio Weighting %
<b>Equities</b>	—	<b>62.0</b>
HC Cadira Sustainable Japan Eq GBP F Acc	Japanese Equity	2.0
Janus Henderson Global Sust Eq I Acc	Global Equity	10.0
Ninety One Global Environment K	Global Equity	4.5
Ninety One Global Sust Equity I Acc GBP	Global Equity	10.0
Pictet - Global Envir Opps I dy GBP	Global Equity	10.0
Pictet-Water I dy GBP	Global Equity	7.0
Schroder Global Alt Energy L GBP Acc	Global Equity	2.0
Stewart Inv APAC Ldrs B GBP Acc	Asia Pacific Equity	2.5
UBAM Positive Impact Em Eq YC GBP Acc	Emerging Markets Equity	2.0
VT Gravis Clean Energy Income I GBP Acc	Global Equity	2.0
Wellington Global Impact GBP N Ac	Global Equity	10.0
<b>Fixed Income</b>	—	<b>34.0</b>
BlueBay Impact-Aligned Bd G GBP Acc	Global Fixed Income	6.0
CT Global Social Bond Fund Q GBP Acc	Global Fixed Income	6.0
EdenTree Responsible & Sust Shrt Dtd B	UK Corporate Bonds	4.0
Liontrust Sust Fut Corp Bd 6 Grs Acc	Global Fixed Income	4.0
Pareto ESG Global Corporate Bd H GBP	Global Fixed Income	4.0
Royal London Shrt Dur Glb Idx Lnkd M Inc	Global Fixed Income	4.0
Wellington Gbl Impact Bond GBP N Ach	Global Fixed Income	6.0
<b>Cash</b>	—	<b>4.0</b>
CASH	Cash & Money Market	4.0

# Fairstone Tribe Impact 5

## Target Market

Access to the portfolios is only available to investors on the recommendation of a financial adviser and it is the role of the adviser to determine the appropriateness and suitability of the portfolio to each investor's own personal needs, objectives and preferences.

**Type of investors:** Given the nature of non-complex UCITS funds the service is suitable for retail investors, professional clients and eligible counterparties. The service is predominantly designed for the use of retail investors.

**Investors' knowledge and experience:** Investors with basic, informed or advanced knowledge and experience of capital markets and investment risks and of funds and their characteristics.

**Clients' financial situation with a focus on the ability to bear losses:** Investors have a tolerance to fluctuations in capital invested and potential capital loss.

**Clients' risk tolerance and compatibility of the risk/reward profile of the product with the target market:** Due to the volatility of the markets in which the service may invest e.g. equity, bond and property markets the service has a risk and reward profile that is compatible with clients who have a risk tolerance aligned to the Investment Aim of the portfolio. Investors should be willing to accept price fluctuations in exchange for the opportunity of possible higher returns.

**Clients' objectives and needs:** Depending on the duration of the investment the portfolio may be suitable for clients who have a medium-term investment horizon (at least 5 years).

**Clients who should not invest (the 'negative-target market'):** This portfolio is deemed incompatible for clients who require full capital protection and/or are seeking on-demand full repayment of the amounts invested or who are fully risk averse/have no risk tolerance.

## Important Notices

This factsheet is for illustrative purposes only. Investments linked to this model portfolio may not exactly replicate the model portfolio described due to differences in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits or fund availability on the platform or provider.

Please note that platform and financial advice fees are not included.

Where we have provided commentary on specific companies, this commentary is not investment research as defined by the Financial Conduct Authority and has not been prepared in accordance with legal requirements designed to promote the independence of research

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The information in this document was prepared on the date shown below and is believed to be correct but cannot be guaranteed. The value of investments and the income from them can go down as well as up and investors may not recover the amount of their original investment. The sterling value of overseas investments, and the income from them, will fluctuate as a result of currency movements. Past performance is not a guide to future performance.

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## Important Notices – Tribe Impact Capital LLP

Tribe Impact Capital LLP is the Portfolio Adviser to Fairstone Private Wealth Ltd who are the Portfolio Managers of Fairstone Tribe Impact Model Portfolio Service.

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Information within this document is correct As of 28/02/2025

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