# Fairstone Tribe 8

## 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 13.6% and 17.2% 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 8.

## Investment Growth

Time Period: 30/04/2021 to 31/08/2025


| | | | |
|---|---|---|---|
| Fairstone Tribe 8 | 1.1% | IA Flexible Investment | 19.1% |

## Cumulative Performance

| | 1 Year | 3 Years | 5 Years |
|---|---|---|---|
| Fairstone Tribe 8 | 3.30% | 7.07% | — |
| IA Flexible Investment | 8.40% | 21.67% | 36.40% |

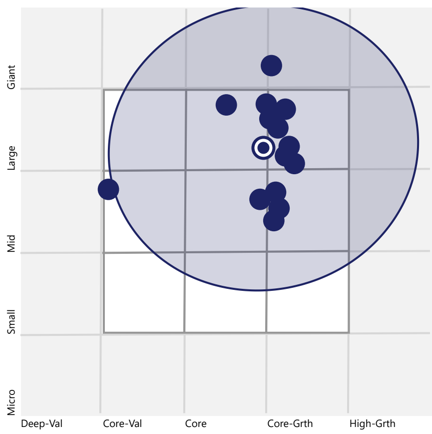
## Calendar Year Returns

| | YTD | 2024 | 2023 | 2022 | 2021 | 2020 |
|---|---|---|---|---|---|---|
| Fairstone Tribe 8 | 3.87 | 2.20 | 4.80 | -16.62 | — | — |
| IA Flexible Investment | 6.12 | 9.16 | 7.31 | -9.13 | 11.38 | 7.01 |

## Portfolio Overview

| | |
|---|---|
| Portfolio Manager | Tribe Impact Capital |
| Investment Universe | Open Ended Funds |
| Yield | 0.73% |
| Portfolio Start Date | 01/05/2021 |
| Ongoing Fund Costs | 0.85% |
| DFM Fee | 0.30% |
| Total Portfolio Charge | 1.15% |

## Investment Style Map




## Risk Scale

# 8

**Target 10 Year Volatility**

This portfolio is managed to maximise risk adjusted return within a target volatility range of between 13.6% and 17.2% over a rolling 10-year time periods.
This is not guaranteed, and actual volatility may fluctuate outside of these boundaries.

# Fairstone Tribe 8

**Investment Advisers**

Tribe Impact Capital LLP:

- Amy Clarke
- Fred KooiJ
- Jamie Innes

## Investment Adviser's Market Commentary

Markets kept rising in August, even with uncertainty around growth, inflation and interest rates. Overall, company earnings were solid, particularly in the technology sector. In the US, artificial intelligence (AI) related infrastructure remains a key driver, especially given the huge amounts of energy and water required to run these systems. We see the demand for clean, lower-carbon power solutions as a long-term opportunity for impact investors.

In the US, President Donald Trump continued pressing the Federal Reserve (Fed) to cut rates throughout the month and challenged the position of a Biden appointee Lisa Cook from the rate-setting board. The issue may reach the Supreme Court, though past rulings have reinforced the Fed’s independence.

At his annual symposium of central bankers, Fed Chair Jerome Powell gave a muted speech that, on balance, pointed to a continued path downwards for interest rates. That outlook points to a weaker US dollar, which tends to benefit Japanese and Emerging Market stocks. These are both areas we’ve been adding to in 2025.

## 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.

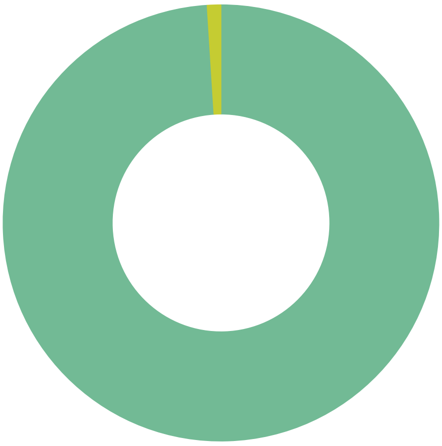
## Tribe Commitments

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 8

## Asset Allocation

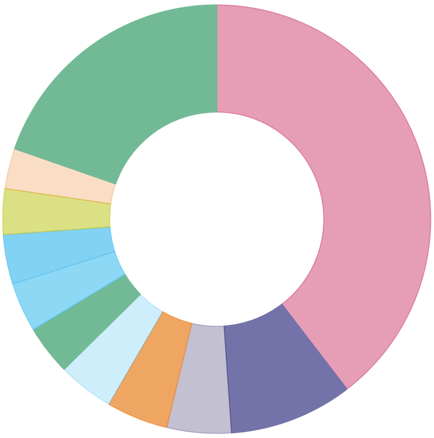
Portfolio Date: 11/08/2025



| | % |
|---|---|
| Equities | 99.0 |
| Cash | 1.0 |
| **Total** | **100.0** |

## Equity Breakdown

Portfolio Date: 30/04/2021



| | % |
|---|---|
| United States | 39.6 |
| United Kingdom | 9.3 |
| China | 4.9 |
| Japan | 4.6 |
| India | 4.2 |
| Denmark | 3.7 |
| Germany | 3.7 |
| France | 3.7 |
| Taiwan | 3.4 |
| Netherlands | 3.0 |
| Other | 19.7 |
| **Total** | **100.0** |

## Portfolio Breakdown

| | Sub Asset Class | Portfolio Weighting % |
|---|---|---|
| **Equities** | **—** | **99.0** |
| Fidelity Responsible Global Eq Inc W Acc | Global Equity | 10.0 |
| HC Cadira Sustainable Japan Eq GBP F Acc | Japanese Equity | 4.0 |
| Janus Henderson Global Sust Eq I Acc | Global Equity | 12.0 |
| Liontrust Sust Fut UK Gr 2 Net Acc | UK Equity | 9.0 |
| Ninety One Global Environment K | Global Equity | 6.0 |
| Ninety One Global Sust Equity I Acc GBP | Global Equity | 11.0 |
| Pictet - Global Envir Opps I dy GBP | Global Equity | 8.0 |
| Pictet-Water I dy GBP | Global Equity | 5.0 |
| Schroder Global Alt Energy L GBP Acc | Global Equity | 3.0 |
| Schroder Global Sust Val Eq I Cap | Global Equity | 6.0 |
| Stewart Inv APAC Ldrs B GBP Acc | Asia Pacific Equity | 4.0 |
| Stewart Inv Wldwd AllCap B GBP Acc | Global Equity | 10.0 |
| UBAM Positive Impact Em Eq YC GBP Acc | Emerging Markets Equity | 3.0 |
| Wellington Global Impact GBP N Ac | Global Equity | 8.0 |
| **Cash** | **—** | **1.0** |
| CASH | Cash & Money Market | 1.0 |

# Fairstone Tribe 8

## 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**

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