

HUDSON GREEN & ASSOCIATES LIMITED

INVESTMENT MANAGEMENT INDEPENDENT FINANCIAL ADVISERS INSURANCE

Investments in your future....

Socially Responsible Investment in today's climate?

Investing with your conscience does not mean foregoing potentially superior returns for your money. There are a number of simple reasons for this; primarily, if you are making an investment for the medium to long term, in today's economic and environmental climate you are likely to be investing for five to ten years and as such, if part of your investment funds are focussed on technological advances in water supply, renewable energy sources, sustainable business practices etc, then it follows that your investments might share in the successful growth of these industrial sectors.

Secondly, a fund managers team will spend less time searching for ideal "stocks" in which to invest, as they will have a narrower focus within which to work; this can mean that the team of analysts will understand their industrial or geographical sector much deeper, allowing them to make more refined judgements in their work.



And thirdly, with increased regulation and the tougher stance that successive governments wish to take in relation to Carbon footprints, those companies with a proactive stance on the environment and how they interact with it, may find themselves at a distinct advantage in the not too distant future.



AUTHORISED &
REGULATED BY
THE FINANCIAL
SERVICES
AUTHORITY



Whilst you could attempt to match your personal ethos to one fund, it is rather unlikely to reflect the whole picture of your finances, notably your attitude to risk. An old saying goes "History repeats itself".....if only that were true when it came to investing! Indeed it is a mantra of financial services that "past performance is not a guide to future performance". As such, a single fund is unlikely to be suitable for an investor looking for an ethically balanced, risk-matching portfolio that takes into account global markets.

Furthermore, no two clients share the same moral standpoint on any particular issue, meaning the fund choices for any particular client are not as straightforward as it would first seem. For example, a client with a strong view against nuclear power, might feel quite comfortable with investments in road building, however a similar client might find the idea of road-building abhorrent, yet is quite at home investing in pharmaceutical companies which test its products on animals.

Thus, investment values are client specific, meaning that the investments are decided with the client and are based upon their own criteria, not those laid down by any particular fund management group or adviser.

This is where a thorough analysis of a clients views become vitally important in the portfolio creation process, without which, the balanced collection of funds recommended, might not actually reflect a clients moral standpoint on fundamental issues.

Of course this brief introduction may have only scratched the surface of SRI, however should you wish to take another step to find out a little more, why not complete the attached SRI questionnaire and return it to us, expressing your interest in receiving an ethical audit of your finances. Alternatively call us for your initial, no-obligation consultation on 0800 043 1355.

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