

# Investing for Charities

“

Charities want to maximise their spending power responsibly and that is our aim for our clients. We understand that charities exist to act and to act is to spend.

**James Pike, Head of Charities**

## Contents



- 2 Why WIM?
- 4 Working Together with Charities
- 5 The Charity Team
- 6 Charity Growth and Income Fund
- 8 Our Investment Philosophy
- 10 Our Values
- 12 Awards

# Why WIM?

WIM is an award-winning investment management house, *dedicated to creating high-quality investment solutions.*

## Client Service

Clients come first in everything we do. Our size and approach allow us to offer a truly personal service, and a close collaboration with both clients and their advisors. This is independently verified via external market recognition.

## Expertise

Our award-winning investment team has impressive depth and breadth of experience, including dedicated specialists across key asset classes to navigate the complexities of wealth structuring and tax compliance.

## Investment philosophy and performance

Global, Active, Direct. Our investment process has stood the test of time through different market conditions and business cycles. We demonstrate strong risk-adjusted returns across all asset classes and risk profiles.

## Value and transparency

Our focus on constructing portfolios, which are predominantly directly invested rather than through third-party funds, enables us to be fully transparent on costs and ensures the total cost of investing is competitive.

## International

We have extensive experience in dealing with international clients with complex financial landscapes, including US connected clients, ensuring the most relevant and effective guidance. We are registered with the FCA, SEC and CNMV.



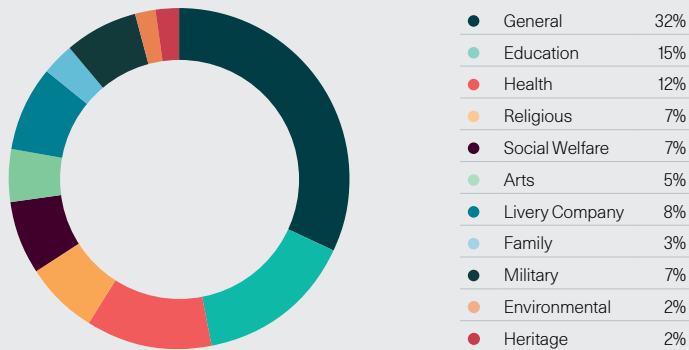
**For all charity clients, we establish goals at the outset in order to meet your individual requirements. Our dedicated team can help you to understand which investment solution and what balance of assets could work best for your charity.**

For clients with specific requirements, such as a particular income target, risk profile or ethical policy, a segregated portfolio can be tailored to meet your needs. For clients seeking a pooled approach, we have a charity-specific fund, The Waverton Charity Growth & Income Fund.

### You will receive

- Direct access to your investment team
- Monthly valuations
- Quarterly portfolio reports
- Online portfolio valuations
- Year-end tax report
- Contract notes
- Investment income collection and distribution
- Withdrawal/spending analysis
- Complimentary trustee training and workshops
- Assistance with investment policy development

### WIM charity clients by sector (%)



\*As at 31st December 2025 – 263 charity clients  
Source: WIM – percentage of charity clients per sector, calculated using the total number of portfolios managed rather than their asset size.



**Katrina Norris**  
Portfolio Manager



**James Pike**  
Portfolio Manager



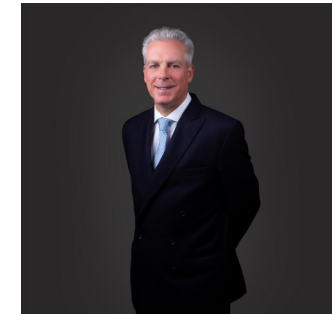
**Ian Enslin**  
Portfolio Manager



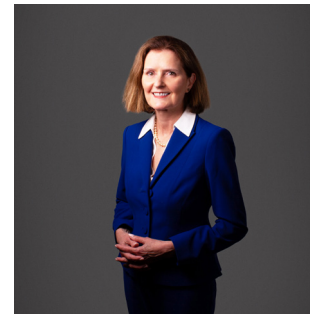
**Simon Laing**  
Portfolio Manager



**Tom Saville**  
Portfolio Manager



**Oliver Jones-Davies**  
Portfolio Manager



**Charlotte Coysh**  
Assistant Portfolio Manager



**Isobel Fraser**  
Business Development Manager



**Kitty Barnes**  
Business Development

**Our Charity Growth & Income Fund offers a straightforward ethical investment solution for charities pursuing cost-effective capital growth and income.**

The objective is to offer charity investors a multi-asset approach that will help to protect capital from the impact of inflation and to target a return of CPI+3.0% through the combination of income and capital growth over rolling six-year periods. The fund has between 35 and 70 global holdings, with no particular emphasis on any industry or region.

# 1

## **Specifically for charities**

Designed to better enable charities to carry out their activities and support beneficiaries.

# 2

## **Multi-asset approach**

Offers global exposure to a broad range of asset classes, to ensure diversification.

# 3

## **Administrative ease**

The pooled nature of this vehicle can reduce the administrative burden for trustees.

# 4

## **Ethical investment policy**

Investments in gambling, tobacco, controversial weapons and adult entertainment are restricted against specific thresholds.



## **Fund facts**

- Domicile: UK
- Investment type: Charity Authorised Investment Fund (CAIF)
- Minimum investment: £10,000
- Launch date: 28th May 2019
- Units available: Income and accumulation
- Target yield: 2.0% - 2.5% per annum
- AMC: 0.60% per annum



# Our Investment Philosophy

Investing for Charities

**At WIM, we pride ourselves on our commitment to client service. Our expertise includes working with complex cases and we have experienced teams who can deal with your requests, however niche, whether you are looking just for investment management or a full wealth planning relationship.**

## **Global**

We have a global perspective which provides clients with the widest possible universe of investment opportunities to grow their capital in real terms over time.

## **Active**

We strongly believe in active management, both in terms of asset allocation and security selection. We aim to provide capital in periods of volatility and capture the upside as markets rebound.

## **Direct**

Our commitment to direct investment provides greater control over portfolio construction, in turn providing clients with greater transparency around what they own. We get closer to the companies we invest in.

## **Responsible**

We fully recognise our responsibility to help drive positive real-world outcomes over time. The assessment of material ESG factors and active engagement is an integral part of our fundamental analysis.

## **Centralised**

The investment team follows a centralised institutional-grade process. The collective skill and experience of our in-house team, which covers all asset classes, differentiates us from our peers.

## **Performance**

We target inflation-beating returns across all portfolios with clients able to choose a risk mandate that best suits their goals and circumstances.



## Enterprise

We are dynamic and adaptable, working together to simplify the complex, facing into challenges, embracing change and always striving to be resourceful, adaptable, inquisitive, and energetic with a growth mindset.

- We create mindful innovation
- We seek to make the complex understandable
- We are inquisitive, dynamic and always learning



## Excellence

We are committed to delivering the exceptional, always ready to go the extra mile. We work to the highest standards of professionalism, execution and delivery, at a highly personalised and bespoke level of service driven by understanding and empathy.

- We strive to deliver exceptional results
- We are completely consistent in our actions
- We seek out ways to improve in all we do

## Partnership

We are one team, better together. As partners, we ensure we are always working toward shared goals, creating solutions and strategies that are right first time and that form part of a long-term commitment to growth.

- We are accountable and responsible for our actions
- We collaborate with energy and commitment
- We conduct ourselves with absolute integrity

## Trust

We do the right things, always, building relationships by keeping our promises. We look after each other, operate with kindness, loyalty, care, and tolerance, and make good on our social, environmental and governance commitments.

- We do the right thing, in the right way, always
- We treat clients and colleagues with respect
- We are approachable, welcoming and inclusive



“

These values all reflect the culture of our company, and are echoed in our investment approach and thinking. We take investment seriously, we take great care of our clients' capital, and constantly strive to be excellent at what we do across the business. We also recognise that we have a responsibility to help each other, the community and to contribute to what is increasingly becoming a global responsible investment agenda.



## 2025

### PAM Awards

#### Winner

Client Service Quality  
High Net Worth

### PAM Awards

#### Winner

Investment Performance  
High Growth Portfolios

### Magic Circle Awards

#### Winner Gold

Charity Investment  
Management Company

### WealthBriefing Awards

#### Winner

Wealth Management  
Charity Team

## 2024

### PAM Awards

#### Winner

Client Service Quality  
High Net Worth

### PAM Awards

#### Winner

Investment Performance  
Growth Portfolios

### CityWealth Awards

#### Winner

Charity Investment  
Management Company

### Charity Times Awards

#### Winner

Investment Management  
Award

## 2023

### Citywire

#### Winner

Citywire Wealth Manager  
The Midlands

### PAM Awards

#### Winner

Client Service Quality  
High Net Worth

### ARC 3D Award

Awarded For Commitment  
To Transparency

### FundCalibre

#### Elite Rating

W1M Multi-Asset  
Income Fund

### CityWealth Awards

#### Winner Gold

Charity Investment  
Management Company

### Refinitiv Lipper Fund

#### Winner

Best Small Equity Manager

### Important information

Past performance is not a reliable indicator of future results. The value of investments and the income derived from them may rise as well as fall, and investors may not get back the amount originally invested. Capital security is not guaranteed.

This material is provided for informational purposes only and does not constitute investment advice or a recommendation. It should not be considered an offer to buy or sell any financial instrument or security. Any investment should be made based on a full understanding of the relevant documentation, including a private placement memorandum or offering documents where applicable.

W1M Wealth Management Limited is authorised and regulated by both by the Financial Conduct Authority of 12 Endeavour Square, London E20 1JN, with firm reference number 120776 and the U.S. Securities and Exchange Commission of 100 F Street, NE Washington, DC 20549, with firm reference number 801-63787. Registered in England and Wales, Company Number 02080604.

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without prior written permission from W1M Wealth Management Limited.

Copyright © 2026 W1M Wealth Management Limited.

**For further information, please contact Kitty Barnes  
Charities Business Development**

**W1M**  
16 Babmaes Street  
London SW1Y 6AH

T +44 (0) 20 4617 2267  
charities@w1m.com

**w1m.com**

**w1M**