

## ABOUT TRIBE

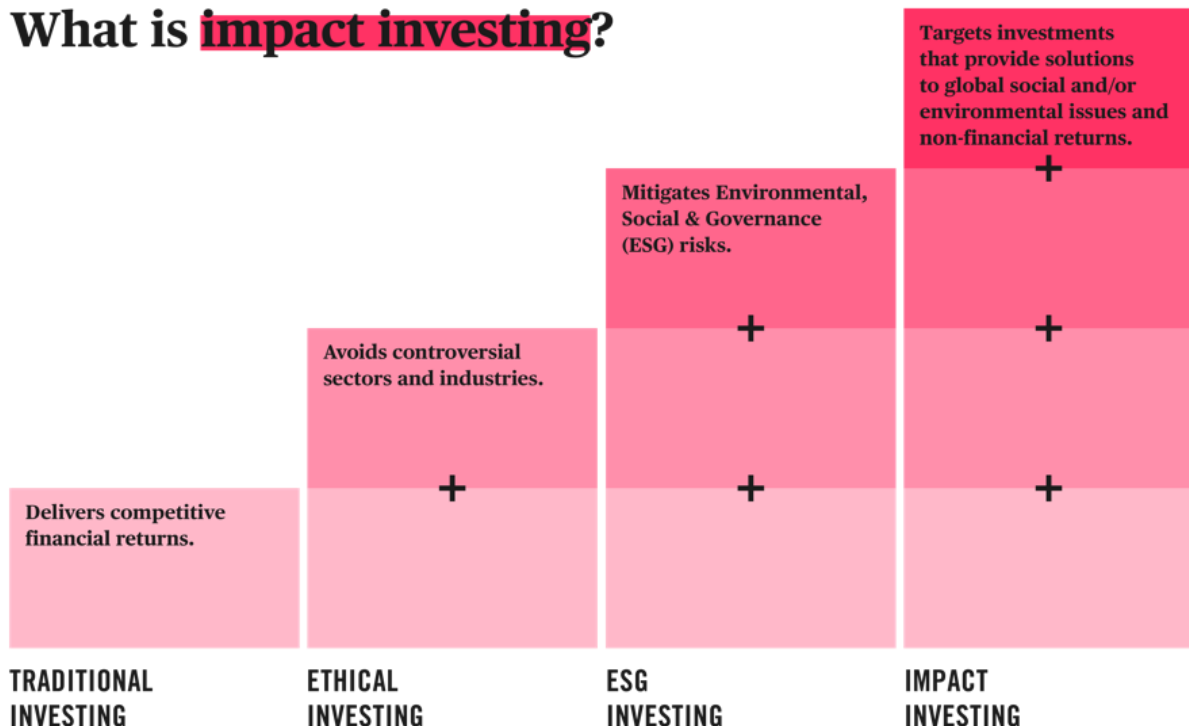
Tribe is the UK's first dedicated impact wealth manager. 100% of Tribe's investments are sustainable and have been since inception. This means we only run portfolios for positive, sustainable impact. Sustainability is at the core of everything we do, from our mission as a business, our operations, and the offering to our clients. While some wealth managers offer impact investing as a small part of a broader portfolio, Tribe solely invests in businesses working for the benefit of society and the planet.

Our [Sustainable Impact Model Portfolio Service \('SIMPS'\)](#) offers an authentic, impact-focused portfolio service for clients seeking an investment model which does well and does good.

- Our portfolios go beyond traditional "ethical" investments, where companies and industries that are deemed to be "unethical" are negatively screened out.
- We use ESG as a tool to identify the operational health/potential risks of a company, however we go beyond ESG to look at what the product/service is fundamentally doing to ensure they are solving for not contributing to global challenges understand.
- We actively select positive investments that directly contribute to global sustainable development (UN SDGs) and address a social, economic or environmental issue society is facing.
- We believe financial returns and impact returns can be achieved alongside each other and support the causes your clients care about.

Find out more here: <https://tribeimpactcapital.com/who-we-help/advisers/>

## What is **impact investing**?



### **WHY WE ARE SUPPORTING THE ESG ACCORD MPS REPORT**

We work with hundreds of financial advisers across the UK and recognise the challenge financial advisers face in selecting an authentic sustainable MPS which truly meets their clients' impact aspirations. We hope this report, helps advisers in researching and understanding the key differences between ethical, ESG and impact investing to help them build out their investment propositions.

### **WHAT WE ARE ACTIVELY DOING IN THE ESG & SUSTAINABLE FINANCE SECTOR**

Our ethos and culture are underpinned by our B Corp status, which is central to our business. We have a commitment to have a material positive impact on society and the environment as a whole. Tribe also believes in treating employees fairly. In February 2018 we committed to HM Treasury's Women in Finance Charter, and we currently retain a 50/50 gender split across the business.

We have declared a climate emergency in our business, recognising the risk the breakdown of the climate poses to people and planet. With that in mind we've committed to becoming a [Net Zero business across Scope 1, 2 and 3 emissions by 2025](#).

To aid us in this we have also signed up to the Science Based Targets Initiative, a global framework across all businesses that enables us all to understand how aligned we are with the Paris Climate Accord in terms of the temperate pathways we're currently creating through our investment thesis and portfolios. We're 1 of only 58 financial institutions (as at March 2022) globally to have done this.

We established Tribe over five years ago, at a time when terms like sustainability and impact were seen as niche. But we believed that they were inevitable, so much so that we staked our careers on it. Since then, there have been many drivers of the change in attitudes towards sustainability, one of which has been Tribe's ability to compete on a playing field that includes all investment managers. Whilst impact is our North Star, the first page a client sees is their investment performance. If our investment philosophy, process and outcomes aren't up to scrutiny, impact remains a niche. We will have failed.

How does an impact business stay competitive, if the entire industry is slowly turning in the same direction? First, we have to stay true to our original mandate. This means impact is the lens through which we view all our decisions, from the investment committees through operations to management. Last year that made us sell down our best-performing fund manager, influenced our choice of custodian, and argued with our landlord around building efficiency. None of these decisions were easy, but we can see that our impact lens has made better long term outcomes. Second, we have to continue to innovate. This has meant joining our competitors in industry-wide movements where collaboration is best, or going alone when leadership is needed. We were delighted to join our peers in the B Corps Finance Coalition at COP26 this year; we're excited, if slightly intimidated, by our obligations and work load for our Science Based Target and Climate Emergency commitments. We can only do this because we work with people who get it, for people who get it; impact's in our DNA.