



Sanlam Charity Services

An introduction to how we invest and work
with you to pursue your charity's mission

Foreword

Charity trustees come to Sanlam for a combination of our investment expertise, our personal service and our experience of the charity sector. We recognise that every charity is different and we take great care in understanding the unique story, mission and requirements of each charity we work with.

If you're thinking about asking us to invest on your behalf, we understand you will want to know more about us and what happens behind the scenes.

We've produced this brochure to help you understand how we work with charities. Over the following pages we explain the framework and resources we use to build and manage charitable portfolios, as well as the journey you can expect to take with us.

A handwritten signature in dark blue ink, reading 'Penny Lovell'.

Penny Lovell

Chief Executive Officer, Sanlam Private Wealth

Sanlam charity services

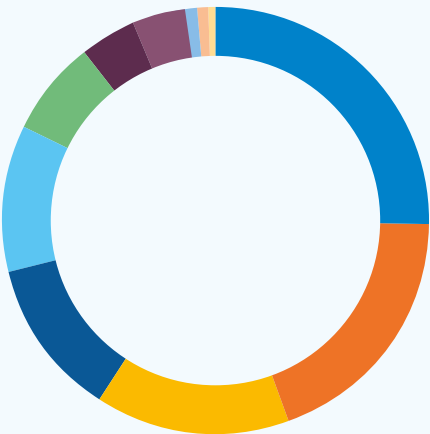
Our portfolio managers have been managing charity portfolios for 40 years, from national charities to local grass roots organisations. We are here to guide you through the complex investment world to help you pursue your charity’s mission.

Our dedicated team form long-term partnerships with charities to help wherever we can along your investment journey. We are here to help you structure or maintain an effective investment policy, safeguard and grow your charity’s capital and income and ensure that you are invested in assets that are aligned with your values.

Sanlam’s assets under management by charitable purpose

Disabled and disadvantaged	24.6%
Education	18.7%
Healthcare	14.1%
Armed forces and emergency services	11.8%
Other	10.6%
Environment	7.0%
Arts and science	5.1%
Religion	5.0%
Poverty	1.8%
Animal welfare	0.8%
Sport	0.5%

As at February 2020



Our charity legacy

The genuine partnerships we share with our charity clients expand far beyond investment management. Many of our own portfolio managers and senior staff members are trustees of charities themselves, and we have an extensive network of donors, trustees and philanthropists who we work with on a regular basis.

We know the world of charities thoroughly, from the legal obligations of trustees to the best ways to support fundraising - our charity clients tend to work with us not just as portfolio managers, but as active supporters in their endeavours.

“Sanlam understand that we need to work together in the spirit of partnership. They look after our investments but, at least as importantly, support our charitable activities engaging in our fundraising events and providing work placements for young people.”

Heather Dixon, Brathay Trust
www.brathay.org.uk

Investing with care

The first step in establishing a working relationship with Sanlam is to discuss and define your charity’s investment policy. From there we form a portfolio of suitable investments carefully crafted to match your charity’s requirements.

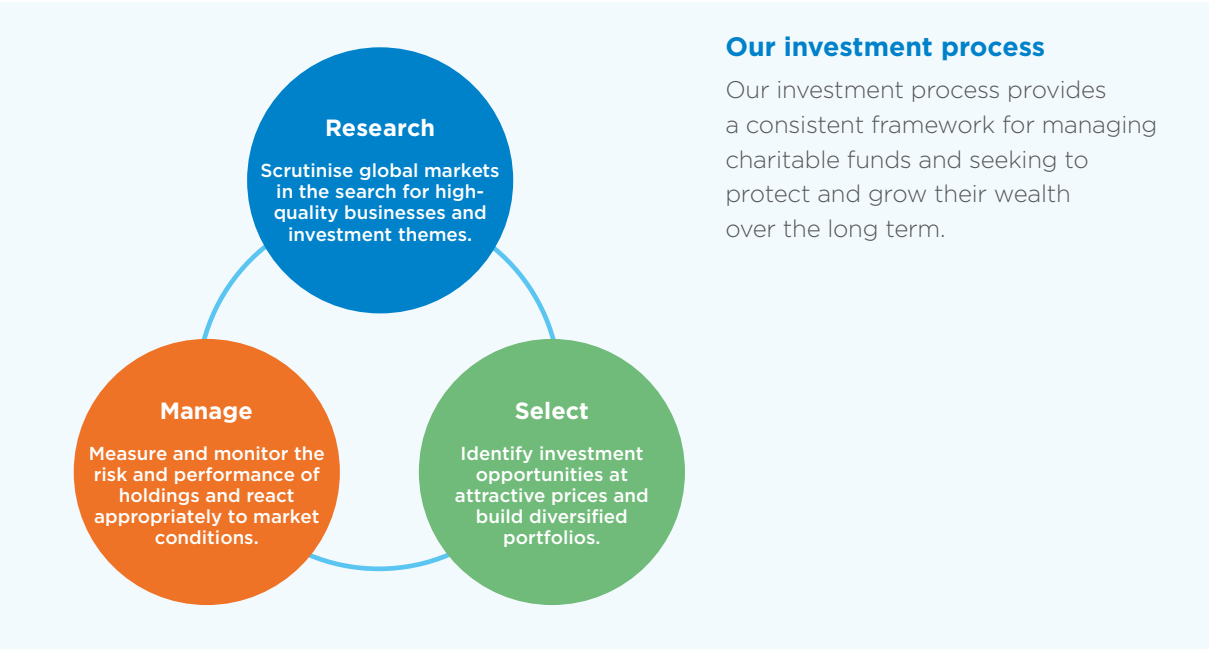
For example, we know that income can be particularly important to some charity clients when it comes to paying out grants, while others might be in need of long-term capital growth to fund a particular project.

Whatever your requirements, our breadth of service and expertise can ensure you follow the right path.

Sanlam has a strong investment culture with a clearly defined philosophy and process. When building portfolios, we draw on the firm’s extensive resources

and expertise, with experienced teams working across asset allocation, investment selection and risk management. Our investment principles guide us as we seek out opportunities across the world’s financial markets, rather than investing with a UK bias.

Our investment philosophy is predicated on the power of compound returns; we seek out quality businesses that can generate profits regardless of the economic environment, as long-term investors.



Our investment process
Our investment process provides a consistent framework for managing charitable funds and seeking to protect and grow their wealth over the long term.

Our investment principles

Realistic – We protect and grow portfolios by focusing on realistic long-term goals and avoiding unnecessary risk.

Flexible – We know that a charity’s circumstances can change and our personalised service allows us to respond promptly.

Efficient – We believe the price we pay for investments has a meaningful bearing on overall returns.

Robust – Our evidence-based investment framework means all our decisions are based on rigorous analysis.

Transparent – We believe we should be able to explain our investment decisions clearly so that everyone can understand how we are managing their money.

Ethical investment service

Many of our charity clients reflect their ethical values within their investments, thereby aligning their portfolio with their own endeavours. This also serves to manage the reputational risks associated with holding investments that contravene their charitable objectives.

Our ethical service is highly bespoke, allowing clients to avoid any sectors or business activities they choose, as well as to direct their investments towards companies that are enacting positive social and environmental change.

The Sanlam Group has been a signatory of the Carbon Disclosure Project since 2007 and is a proud signatory to the United Nations Principles for Responsible Investment.

Performance

As trustees ourselves, we understand just how important it is that charity portfolios meet their targets through careful and rigorous investment management. We are extremely proud of our investment performance, and we work with third parties to provide independent charity peer group analysis to demonstrate our track record.

“Our portfolio manager is clear and informative, they inspire confidence that our investments are in safe hands.”

Suzi Lake – St Mary’s Hospice
www.stmaryshospice.org.uk



Working together

We strongly believe in the quality and clarity of our reporting. Our investment managers will meet with your trustees at least once a year to discuss the portfolio’s ongoing suitability, report on the performance of the investment strategy we have undertaken and discuss any further ways in which we can support the trustee board.

In addition to these face-to-face meetings, we offer a range of communications to ensure you understand how we are managing your portfolio.

“The trustees of the Friends of Victoria Hospital Wimborne are pleased to confirm that any reservations they might have had about the potential of an ethically constrained portfolio have been entirely dispelled by the gratifying performance of their Sanlam portfolio.”

Peter Cadogan – Friends of Victoria Hospital Wimborne
www.friendswimbornehospital.org.uk

How we communicate with you

Quarterly valuations – A comprehensive breakdown of transactions as well as a summary of our latest market views and asset allocations.

Online access – You can log in to our online portal and access a daily portfolio summary.

Wealthsmiths – We publish our client magazine twice a year with articles about money and investing as well as Sanlam’s wider initiatives in the community.

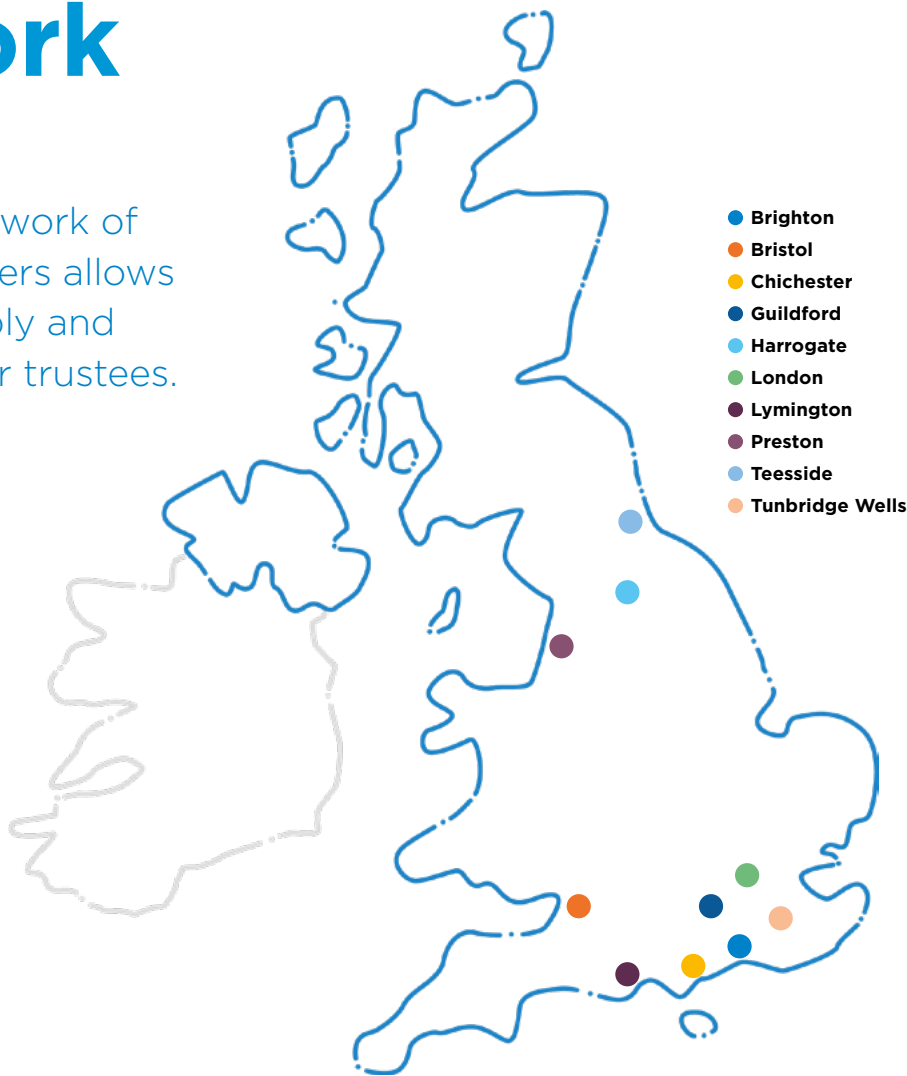
Monthly investment insights – These regular email updates reflect on the month’s performance and explain how we are reacting to global economic events.

Weekly emails – These optional emails are sent out every Friday and give a brief and informative overview of the key market developments of the week.

Trustee training – We provide topical seminars and trustee training to talk around topics that are relevant to the charities sector.

A national support network

Our national network of portfolio managers allows us to work flexibly and closely with your trustees.



A final word: our values

At Sanlam we have a strong sense of corporate social responsibility. We are active members of the communities in which we operate, donating our resources, time and expertise to support people in need around the world.

Sanlam’s roots are in Africa, where we are at the forefront of driving positive change in financial literacy and empowerment across the continent. Here in the UK we are every bit as committed to giving back. Every one of our 500 members of staff is given the opportunity to “Donate a Day” to support a charity of their choice each year. We paint schools, plant gardens and raise funds to support fantastic charities across the UK, and we’re extremely proud of the work that our employees do in supporting this invaluable sector.

Philanthropy is also extremely important to many of our clients. To support this, we have partnered with Prism, a Donor Advised Fund (DAF) structure, that allows donors to begin or expand their philanthropic giving. Our partnership with Prism helps us connect donors with charities, and reflects our commitment to the charity sector.

“Sanlam looked after our charitable trust portfolio for 18 years. Over that time, the Trust made 455 grants to local organisations, resulting in significant impact in our district. The trust was able to achieve this longevity due to the careful management of the portfolio’s assets and the wider support from the team at Sanlam.”

**Fiona Gordon, Galbraith
Charitable Trust**
www.lancastercvs.org.uk

Contact us

If you'd like to find out more about our specialist charity services, please get in touch.

T 01243 349 050

E charities@sanlam.co.uk

sanlam.co.uk

Sanlam UK is comprised of a number of regulated companies providing different services, which are further described on the website (www.sanlam.co.uk).

Sanlam is a trading name of Sanlam Private Investments (UK) Ltd (SPI, registered in England and Wales 2041819), Sanlam Wealth Planning UK Ltd (SWP, registered in England and Wales 3879955), English Mutual Ltd (EML, registered in England and Wales 6685913), Sanlam Investments UK Ltd (Sanlam Investments, registered in England and Wales 05809399), Sanlam Partnerships Limited (SPL, registered in England and Wales 07182140), Sanlam Life and Pensions UK Ltd (SLP, registered in England and Wales 980142) and Sanlam Financial Services UK Ltd (SFS, registered in England and Wales 2354894). SPI, SWP, Sanlam Investments, SPL and SFS are authorised and regulated by the Financial Conduct Authority. EML is an appointed representative of SWP. SLP is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA. Registered office for SPI: Monument Place, 24 Monument Street, London EC3R 8AJ. Registered office for SWP, SPL, SLP, SFS and EML: Monument Place, 24 Monument Street, London EC3R 8AJ. Registered office for Sanlam Investments: Monument Place, 24 Monument Street, London EC3R 8AJ.

If you'd like to find out more about Sanlam's charity services, please get in touch. We can arrange a meeting at one of our offices throughout the UK or somewhere that is convenient for you.

sanlam.co.uk

  [sanlamUK](#)