Our approach to planning and investing for charities

KILLIK & Co

Save | Plan | Invest

Welcome to Killik & Co.

An award-winning independently owned Partnership built to support charities.

On the 30th January 1989, we opened the doors of our first branch. With nothing more than a handful of close friends and family to call our clients, we set out with a simple enduring belief, that we would make the benefits of investing accessible to all.

Three decades later and whilst much has changed, we are proud to admit that the heart of our philosophy and practice has remained the same. This belief has also led us to support many clients engaging with charities and in philanthropic activities.

As a family-owned business, we recognise that saving, planning and investing to be smarter with wealth is often the motivation behind our clients' financial goals. This focus shapes our business and the services we provide.

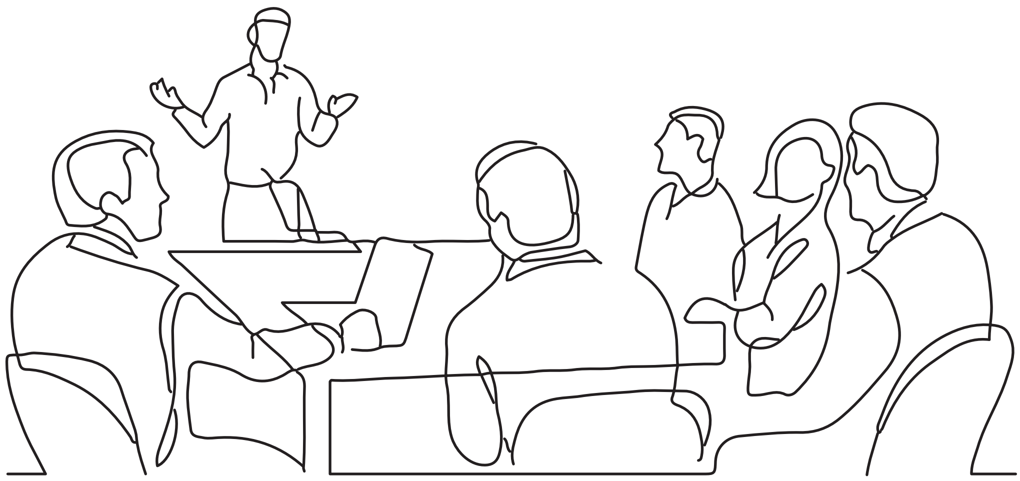
What we do

We invest in a broad range of asset classes, including equities, fixed income, and cash management, amongst others, on your behalf, and work with you to identify the best portfolio structure to achieve the financial objectives you have for your charity.

We are truly unbiased in our outlook: with no external owner, public shareholders or hidden conflicts of interest, our focus is solely to serve our clients.

Taking a holistic approach when investing for you, our focus is not just on identifying the most suitable assets for meeting your goals for today, but also planning how to optimise the potential returns gained from investing well over the long-term.

In addition to our core saving, planning and investment services, we offer a wide range of in-house ancillary financial services, including tax and trust services.



How we work with you

We understand every charity's needs are different, so we will assign a dedicated and qualified team to work with you to better understand your requirements and design an appropriate investment portfolio.

With decades of experience in investing, and over £8 billion of assets under management today*, we act as a trusted adviser to both organisations and individuals.

Whether you need to generate income or growth in your portfolio, engage in programme-related investments or successfully manage assets where permanent endowment applies, we can help.

Once we understand your requirements, we will tailor a portfolio in line with your Investment Policy Statement, taking into account your risk appetite and building in appropriate safeguards.

We will then implement your investment strategy and maintain regular contact to ensure your portfolio is working as hard as it can to meet your financial objectives.

**This figure is accurate at the time of publishing this brochure*

What to expect as a client

In our pursuit to provide the best service to our clients, being unbiased and maintaining complete integrity will forever lie at the heart of how we work. Our Charity Investing Services include:

Dedicated Investment Manager: your dedicated Investment Manager, supported by specialist teams from across the business, will provide the day-to-day management of your account, and conduct regular reviews to ensure it remains in line with your objectives.

Specialist advice for Charities: our partnership holds a wealth of complementary areas of expertise, from specialist investment services and Wealth Planners, through to Tax and Trusts, and can assist with activities such as completing your charity's tax return or acting as a trustee for your charity.

Independent research: our impartial team means that we are not limited to simply investing into in-house funds, or third-party research, and instead are able to dedicate time to investigating broader themes unfolding across the world.

Transparent reporting: in addition to having access to your dedicated Investment Manager, you can choose to receive reports on a monthly or quarterly basis, which can be delivered to all trustees, if required. Transactions completed on your account will be reported daily and available to view immediately via myKillik.

24-hour account access: our client portal -myKillik - provides around the clock access to your account, 24 hours a day, 7 days a week. Pricing and valuations are available across all accounts, as well as copies of all statements, research notes and reports issued to you.

Killik Knowledge Hub: our Knowledge Hub, where you'll find articles, podcasts and our popular 'Killik Explains' video series, marks our ongoing commitment to ensuring that everyone interested in developing their financial knowledge, has access to a library of unbiased and easily digestible information.

Our work with charities

We have a long history of working with charities and are well-versed in operating both discretionary and advisory mandates for charities of varying sizes and scopes. This includes a strong understanding of rules and regulations and set out by the Charities commission.

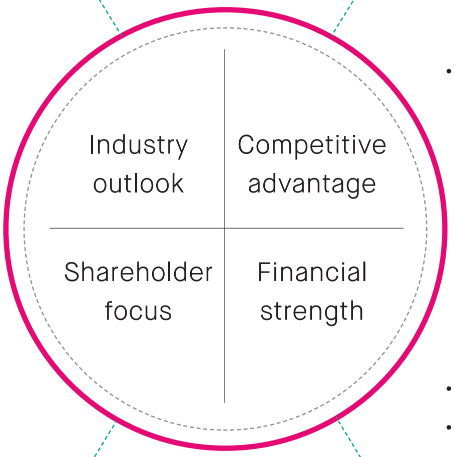
We not only support national charities but also support many local charities, from schools through to non-profits, trusts, and hospitals.

In addition, we have operated our own Charitable Trust for over 20 years. This naturally gives us a unique understanding of how charities are designed and operated. Through submitting annual returns, accounts, and trustees' annual reports (TAR) we have a thorough understanding of the day-to-day operations and reporting obligations that fall on a charity and so are uniquely placed to help your charity comply with its Investment Policy Statement.

Our investment approach

- Thematic growth drivers
- Cyclicality of markets
- Disruptor or disruptee?

- Competitive 'moat'
- Trend in competitive advantage
- Can it generate sustainable returns above its cost of capital



- Management quality and incentives
- Capital allocation
- Cash returns to shareholders

- Net debt/EBITDA
- Interest cover
- Cash generation
- Cash ROIC

We take a global and thematic approach to investing, with all investment decisions steered by our expert in-house analysts, to gain a deeper understanding of exactly why and how the world is changing.

This means we are well placed to support ethical investment and mission connected strategies, and to develop portfolios in line with sustainability goals.

These insights allow us to identify the businesses and sectors that are most likely to benefit positively from change in the long-term and ensure that our clients capitalise on the evolution around them.

We know that successful investment relies on great insight and we have combined a pragmatic focus on turning these insights into competitive returns, combined with award-winning client service.

By taking these important themes of tomorrow and combining them with selections that help navigate unpredictable market forces, we are able to construct a well-diversified, global portfolio, which remains in line with your objectives at all times.

The independent nature of our business also means we can design the most cost-effective portfolio to meet your financial objectives, keeping charges to a minimum to deliver for your charity.

How we manage risk

Managing risk effectively is a critical component of the investment strategies we develop for clients, as all forms of investing carry some level of risk.

Once we understand your charity's financial objectives, we will work with you to identify the most appropriate solutions, along with assessing the level of risk you are comfortable with.

We take great care when managing our clients' money, ensuring we rigorously research any new opportunities and provide the most appropriate advice.

As an MiFID Investment Firm, we are regulated by the Financial Conduct Authority and ensure we adhere to the highest standards of conduct.

We have also taken significant measures to manage counterparty risk, and our service includes agreeing performance benchmarks and setting contractual reviews with you.

Get in touch

As a business, we have always felt that it is important to have a high street presence, to better facilitate in-person interactions with any person looking to invest, invest better or find out more about their investments.

In addition to having a branch network, we regularly host clients in our head office in Mayfair. We would also be happy to travel to meet with you locally throughout the UK.

If you would like to speak with one of our dedicated Charity Investment Managers directly, please use the contact details below to get in touch.

020 7337 0777

charity@killik.com

020 7337 0777

info@killik.com

www.killik.com

Follow us on:

Scan the QR code to access more content about our approach to planning and investing for charities

KILLIK & Co

Save | Plan | Invest