

Impact Investments that deliver positive social and environmental change



Like many clients you may no longer view how investment returns are generated as a purely financial process.

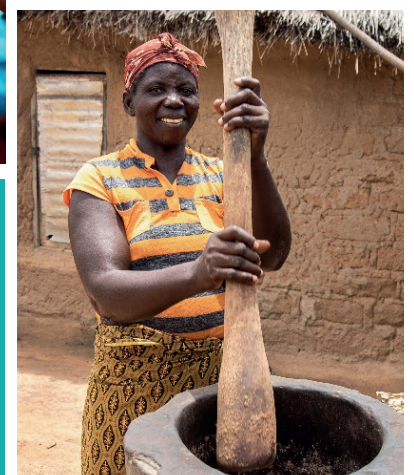
You may wish to consider the wider social and/or environmental impact your capital will make and how your investment will make a difference. Indeed there are many situations where the disciplines applied to investment capital means it can be even more effective than charitable giving in creating beneficial change.

Through Wellers Wealth you are able to access specific impact investments being run by Wellers Impact, a specialist in delivering positive social and environmental outcomes in line with United Nations Sustainable Development Goals, as well as targeting healthy financial returns.

What are impact investments? These are investments made with the intention to generate positive, measurable social and environmental impact alongside a financial return

Core characteristics of impact investing The practise of impact investing is further defined by the following characteristics:

- **Intentionality:** An investor's intention to have a positive social or environmental impact through investments is essential to impact investing
- **Investments with return expectations:** Impact investments are expected to generate a financial return on capital or, at minimum, a return of capital
- **Impact measurement:** A hallmark of impact investing is the commitment of the investment manager to measure and report the social and environmental performance and the progress of underlying investments, ensuring transparency and accountability.
- **Range of return expectations and asset classes:** Impact investments target financial returns that range from below market (sometimes called concessionary) to risk-adjusted market rate, and can be made across asset classes, including but not limited to cash equivalents, fixed income, venture capital, and private equity



Impact investing asset class/return rate spectrum



Wellers Impact and sample impact investment opportunities



Who we are: A UK-based, FCA regulated impact investment manager, headquartered in London, with an office in Nairobi. We work with ethical partners (i.e. charities, not-for-profit groups and ethical businesses) to enable transformative community impact

Our objective: Reducing ethical partners' donor dependency, strengthening them as institutions whilst aiming to offer investors fair financial returns

Our ambition: To unlock innovation and support our ethical partners in releasing over US\$25m a year through our projects

Water Unite

Ethical Partner: Water Unite – a global not-for-profit organisation founded to reduce water poverty, improve sanitation and lessen plastics pollution. The organisation works to inspire retailers to donate one penny/cent per litre of bottled water sold via a Water Unite Micro-levy that is paid by the consumer

Investment Opportunity: Participate in a fund that provides risk-tolerant financing to SMEs in the "missing middle" that operate in the water, sanitation and plastics pollution reduction sectors. The fund will target market-rate returns and have two tranches (First Loss and Senior Capital). By drawing in commercial capital to these sectors, the aim is to multiply social impact to a scale that cannot be achieved by philanthropic capital alone



Printed Circuit Board (PCB) Business

Ethical Partner: Gearbox is a Kenyan not-for-profit organisation aiming to improve the ecosystem for hardware entrepreneurship, by providing flexible working space, shared prototyping facilities, training in manufacturing, fabrication and design as well as mentorship and community development

Investment Opportunity: Venture Capital for a business to build a world class PCB manufacturing and consultancy business in Kenya – initially to tackle Covid-19 and subsequently cater to the African Internet of Things and electronic markets. The organisation, a partnership between Gearbox, Blakell Europlacer and Wellers Impact will contribute a percentage of revenue to the Ethical Partner to harness local talent and retain economic value within the country, positively impacting GDP



Pioneer Point Real Estate

Ethical Partner: CMS-Africa is a not-for-profit organisation, operating in seven African countries, addressing youth unemployment, women's empowerment and poverty eradication through business training programmes, designed to empower individuals, providing a path out of poverty

Investment Opportunity: Achieve an attractive rate of return by participating in a re-financing of a completed 16-storey Grade A commercial development in Nairobi (developed in partnership with Wellers Impact team), using an asset-backed financial structure. The Ethical Partner has received c.20% of the new building in return for developing their land and will receive a share of any excess profits – income generated will allow an increase of 80% in training capacity for their core programmes



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Investment involves risk. The value of investments, and the income from them, can go down as well as up and an investor may get back less than the amount invested. Past performance is not a guide to future results. Suitable for Sophisticated and High Net Worth Investors Only. Wellers Impact Limited is a limited company regulated by the Financial Conduct Authority and registered in England and Wales with Company Number 9857205. Registered address: 65 Leadenhall Street, London EC3A 2AD. Tel +44 (0)20 7481 2422. Our FCA Number is 767086.