



# Sustainability Report 2025

# Welcome

Shifting attitudes towards sustainability continue to shape the global economic, political and social landscape. As expectations evolve across markets, regulation and society more broadly, sustainability remains an important and enduring consideration for businesses and investors alike.

2024 was a year of change for us, marked by our acquisition by Titan Wealth at the end of the year. While this represents a significant milestone in the evolution of the business, our approach to sustainability – and our commitment to responsible practices – has not changed. We continue to view sustainability as a long-term consideration, integral to how we operate as a business and how we support our clients.

This report outlines our sustainability activities and progress during 2024, both within the business and across our investment processes. It reflects our ongoing focus on managing risks and opportunities responsibly, and on aligning our practices with the expectations of clients, stakeholders and the wider communities in which we operate.

## About Titan Wealth

Titan Wealth is a wealth management company with £35bn assets under management and more than 1,250 employees across eight jurisdictions, including the Channel Islands.

Titan Wealth brings together funds, technology and service in an integrated business designed to support the ambitions of clients, financial advisers and investment professionals through efficient and effective wealth management solutions.

As part of Titan Wealth, we continue to deliver exceptional service rooted in integrity, transparency and accountability. Our mission remains to provide tailored investment solutions that meet the unique needs of each client, supported by a personalised approach and a commitment to long-term relationships.

We offer a broad range of services, including execution only trading, advisory stockbroking, discretionary investment management, cash management and dealing in and storage of precious metals. These services are designed to be combined efficiently to create bespoke client outcomes and delivered with the highest standard of client care.



# Our approach

Our approach to sustainability is underpinned by a commitment to the responsible stewardship of our clients' capital and the creation of long-term value for our stakeholders.

## Policies and Processes

We continue to follow our Responsible Investment and Stewardship policies, which provide a framework for how sustainability considerations are embedded across the business. As expectations, regulation and best practice continue to evolve, we regularly review and enhance our firm-wide policies and processes to ensure they remain relevant and effective.

## Investment Activities

As stewards of our clients' capital, we are committed to acting as a responsible investor across all areas of the business. We recognise that material Environmental, Social and Governance (ESG) factors can have a meaningful impact on investment outcomes. These considerations are therefore integrated into our research, investment decision-making and ongoing monitoring processes, alongside traditional financial analysis.

## Sustainability Risks

Sustainability-related risks, including those associated with climate change and governance failings, present ongoing challenges to financial resilience and stability. We apply established risk management frameworks to identify, assess and manage ESG-related risks across our operations. Through active oversight and continuous monitoring, we seek to protect both our business and our clients from emerging sustainability risks.

## Transparency

Transparency is a core principle of our sustainability approach. We are committed to providing clear, balanced and accurate information on our sustainability activities and performance. We continue to refine our reporting practices over time, drawing on stakeholder feedback and evolving standards to improve the quality, consistency and usefulness of our disclosures.

## Our Sustainability Journey

We view sustainability as an ongoing journey that requires continuous learning, engagement and adaptation. We invest in research, training and initiatives to strengthen our understanding of sustainability-related issues, trends and best practice. Through this approach, we aim to further embed sustainability across our operations and contribute to a more resilient and sustainable future.



# United Nations Principles for Responsible Investment

The United Nations Principles for Responsible Investment (UN PRI) are a globally recognised framework designed to help investors incorporate Environmental, Social and Governance (ESG) considerations into investment decision-making and ownership practices.

Established through a collaboration between the United Nations and leading institutional investors, the PRI seek to strengthen the role of responsible investment in financial markets and support the development of a more sustainable global financial system.

Titan Wealth (CI) Limited ("TWCIL") is a signatory to the UN PRI. In practical terms, this requires the firm to report annually against a progressive framework designed to deepen the integration of ESG considerations across investment processes and ownership activities. Signatories also benefit from access to research, tools, guidance and opportunities for collaborative engagement, as well as structured reporting that encourages transparency and continuous improvement in responsible investment practices.

In becoming a PRI signatory, we have committed to implementing the six Principles for Responsible Investment, where consistent with our fiduciary responsibilities:

- **Principle 1:** Incorporating ESG issues into investment analysis and decision-making processes.
- **Principle 2:** Being active owners and integrating ESG considerations into ownership policies and practices.
- **Principle 3:** Seeking appropriate disclosure on ESG issues from the entities in which we invest.
- **Principle 4:** Promoting acceptance and implementation of the Principles within the investment industry.
- **Principle 5:** Working together to enhance our effectiveness in implementing the Principles.
- **Principle 6:** Reporting on our activities and progress towards implementing the Principles.

## Assessment Results

As part of our commitment as a UN PRI signatory, we undergo an annual assessment to evaluate our responsible investment practices across a range of metrics. In the most recent assessment, we observed strong performance across most areas, with scores either maintained or improved compared to prior years.

While there was a modest decline in the Policy, Governance and Strategy category, our performance remains above the median in all other sections, reflecting consistent progress in embedding ESG considerations across our investment activities. We continue to monitor and enhance our policies and governance frameworks to address these areas and ensure that our responsible investment approach remains robust, aligned with best practice, and responsive to evolving client and market expectations.

Summary Scorecard



# Community Support – 2024

Our commitment to the communities continues to be at the heart of our business.

In 2024, we continued our engagement in the islands, investing in initiatives that create meaningful impact at all levels across our communities. While much of our support happens quietly, we are proud to champion causes and events that reflect our values, using our platforms and partnerships to amplify their reach and celebrate local achievements.

## Sport

Our dedication to grassroots sport continues to flourish. In Guernsey, the Future Stars cricket initiative remains a cornerstone of our commitment to youth development, nurturing the next generation of players and fostering a love for the game. Our support for the Football for Everyone programme in Guernsey has enabled even more young people to participate, learn and grow through sport. Our support of football is further strengthened with sponsorship of Guernsey Rangers, the island's oldest football clubs, and JS Juniors, which has grown from a handful of teams to hundreds of girls and boys.

We also continued our support of Guernsey Netball's Future Panthers and Coach the Coaches programme.

2024 saw our ongoing sponsorship of the Jersey Marathon Relay, a highlight in the Channel Islands' sporting calendar.

The event drew hundreds of teams, reinforcing its status as one of the island's largest community gatherings. The Jersey Swimarathon also reached new heights, raising over £80,000 to benefit outdoor wellbeing and therapy projects, and supporting charities such as Brighter Futures, Beach Ability, Autism Jersey, and more. The True Grit challenge saw record participation, reflecting the growing enthusiasm for inclusive, community-driven sporting events.

We were also proud to support a number of talented Channel Island athletes, including cyclist Sam Culverwell; rising track and combined-events athlete Emil Friedrich, who set a new Guernsey U15 record in the 800m; paraclimber Michael Ellis, who has competed at national level despite visual impairment and autism; and young Jersey triathlete Jack Kennedy, who has represented at youth international competitions.





## Community and Business Events

Our support for key community events remains central to what we do. The Meet the Pilots event during the Guernsey Air Display featured a new educational element this year, with interactive quizzes to engage visitors and staff volunteering to collect donations.

We were once again pleased to continue our support of the Pride of Guernsey and Pride of Jersey awards as sponsor of the “Angel of the Year” award, which recognises unsung heroes in our community; we have sponsored both initiatives since they were launched in 2015.

Once again, we acted as a drop-off point and helped collect hundreds of presents for disadvantaged youngsters across the islands through our sponsorship of the Island FM/Channel 103 Christmas Toy Appeal.

A new highlight was our sponsorship of the GIFA Investment Challenge, an educational initiative encouraging sixth form students to develop investment skills in a competitive, team-based environment. This aligned with our belief that financial literacy and opportunity should be

accessible to all. The challenge saw a record-breaking participation, with 150 teams and over 300 students from six schools completing the challenge.

In Jersey, we sponsored the Chamber of Commerce lunch featuring guest speaker Tony Moretta, who spoke on “Why Jersey has to be a Smart Island.” The event was a sell-out success, with over 200 attendees gaining valuable insights into Jersey’s digital future. We were also key sponsor of the annual STEP conference and dinner in Jersey, which saw record attendance of over 100 attendees.

We also funded the installation of a third community defibrillator in Guernsey, located outside GADOC. This latest addition builds on our previous donations of defibrillators outside our Guernsey office and Beau Sejour.

We also sponsored the “Relocate to Guernsey” event in partnership with Locate Guernsey for the second time, helping to showcase the island as a vibrant place to live and work.



## Charities

We continued to stand alongside a wide range of local charities, offering support through sponsorship, fundraising, and active participation. In 2024, we expanded our reach by sponsoring the RNLI Ball in Jersey for the first time. Other charities we supported throughout the year included Guernsey Alzheimer's, Sunflower Project, GSPCA, Guernsey Community Savings, Diabetes Guernsey, Brighter Futures, to name just a few.

## Volunteering and Fundraising

Our team's passion for giving back remains stronger than ever. In 2024, our staff contributed their time and expertise to a range of activities – from volunteering at major sporting events and coaching youngsters in football, netball and basketball to participating in charity bake-offs (including a win at the Grow Bake Off) and supporting educational outreach at community events.

Our ongoing support of St Peter Port's colourful bunting project continued to brighten the town each year. Since donating more than 12,000 metres of bunting in 2019, we have remained involved in putting it up each spring and taking it down in the autumn, with the bunting stored at our office in between seasons.

Three Titan Wealth teams took part in the annual Guernsey Rowathon in support of the MS Society Guernsey. Together with 18 other teams, we helped to raise over £15,000 for those affected by multiple sclerosis.

We were also proud to support Guernsey local Dave Rowlinson twice, first by providing a specialised wheelchair that enabled "David, Jenny and Jonny take on the London Marathon 2024," raising funds for Myositis UK. Later in the year, we joined the family for the Guernsey Half Marathon, with a team of runners taking part, helping push Dave around the course and raise funds for Guernsey Neuro Concern and Paws For Support. The wheelchair provided by us has since been donated to Guernsey Athletics, ensuring its continued use in community events.

## Culture and the Arts

We maintained our sponsorship of the Priaulx Library with our 11th garden exhibition, Projecting the past: the Priaulx Library's photographs on glass, which featured some of the images found on the glass plates when library staff began cleaning, preserving and cataloguing its collection.

We also continued our corporate membership of St James and was the sole sponsor of one of the Guernsey Arts Society talks.



# People

The wellbeing and development of our employees are core to our sustainability strategy.

We recognise that a committed, skilled and healthy workforce is vital not only for achieving business success but also for advancing our broader ESG goals. By fostering a culture that prioritises learning, inclusivity and mental wellbeing, we ensure that our company remains resilient, adaptable and one that values people as much as profit.

## Learning and Development

We believe that investment in our employees' development is key to both individual and organisational success. Titan Wealth supports employees with a broad range of learning opportunities, development experiences and access to professional qualifications. We encourage our people to take ownership of their growth, fostering a culture of continuous learning that strengthens skills, enhances capability, and supports long-term career aspirations.

## Health and Wellbeing

We recognise that our business thrives when our people are healthy, engaged and supported. To promote wellbeing, we provide a variety of initiatives, including:

- Individual and family health plans
- Employee wellness discounts and access to fitness opportunities
- Activities organised by our Sports and Social Committee, such as yoga, mindfulness, meditation sessions and sporting events

Our wellbeing initiatives aim to create a supportive workplace environment where employees feel valued and empowered to maintain their physical and mental health.

## Mental Health First Aid Initiative

We have three trained Mental Health First Aiders (MHFAs) within the business, each equipped to provide support to colleagues who feel they need someone to talk to, and to guide them towards appropriate professional services where necessary.

MHFA training provides individuals with the skills to recognise and respond to mental health challenges, including panic attacks, anxiety, or depression. Much like physical first aid, the focus is on offering initial support and guidance until professional help can be accessed. By investing in mental health awareness and early intervention, we strive to cultivate a workplace where mental wellbeing is actively prioritised and employees feel supported, understood, and empowered to seek help when needed.



# Sustainability Governance

Effective sustainability governance is fundamental to integrating ESG considerations into our business strategy, operations and decision-making processes.

Our sustainability approach is driven by leadership at the highest level, ensuring alignment with our corporate values and long-term objectives.

## Board Oversight

The Board of Directors provide strategic oversight, set sustainability goals, monitor performance and ensure alignment with our corporate objectives. Additionally, the Board plays a critical role in reviewing policies, assessing ESG risks and guiding the organisation toward responsible and sustainable business practices.

## Governance and Risk Committee

The Governance and Risk Committee supports the Board in upholding principles of corporate governance and sustainability, including the development of the group's risk tolerance framework and oversight of ESG-related matters. The Committee ensures that sustainability risks and opportunities are considered in all key business decisions.

## Committee Members:

- Chief Financial Officer – Chairman
- Chief Investment Officer
- Compliance Officer
- Investment Management representative/s
- Head of Human Resources

With other representatives invited as necessary from relevant business areas.

## Policies and Procedures

Comprehensive policies and procedures guide our sustainability efforts and ensure compliance with relevant regulations and best practice standards. Our policies cover areas including responsible investing, risk management, ethical conduct, diversity and inclusion, and environmental stewardship. These policies are regularly reviewed and updated to reflect evolving sustainability trends and emerging best practices.

By embedding sustainability into our organisational structure and culture, we are better positioned to manage ESG risks, capitalise on opportunities and create long-term value for our stakeholders, while contributing to a more sustainable and resilient future.



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The value of investments can fall as well as rise. Investors may get back less than invested. Past performance is not a guide to future performance and may not be repeated.

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