

Financial experts put their money where their mouth is

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New Year speculation on the economy is more intense than usual.

Will it recover, or might we be in for a “double-dip”? But what does this mean for investors, particularly those contemplating where to put their ISA money with the end of the tax year in sight?

Investment is all about time, not timing. Stock market investors need to be patient to get the best results.

Nevertheless, choosing an investment that will thrive over the coming months is obviously investors’ preferred option. We asked a number of Scottish independent financial advisers their recommendations for 2010.



- Graham Scott, Save & Invest, recommends Jupiter Merlin Income. “Jupiter Merlin Income is a fund of funds which provides investment across a variety of asset classes including equities, bonds, commodities and property. Currently it has a 6% holding in gold, with the remainder split between equities and bonds. The manager, John Chatfield-Roberts, has proved to be flexible and he is quick footed when circumstances change so he will be able to adjust the fund as appropriate.”

- Douglas Cameron, Campbell Thomas recommends M&G Global Basics. “This is a fund for investors who are prepared to take a longer term, slightly higher risk approach for a potentially higher return. It seeks to capitalise on the growth of western-style consumerism in the emerging economies. While it may not have any green or ethical credentials for this reason, realistically as China’s population becomes more urbanised, they will desire things we take for granted such as toothpaste and deodorant, leading on to more sophisticated electronic devices and gadgets.”

- Richard Wadsworth, Fitzallan plc, recommends Gartmore Global Investment Trust. “This is a good core holding. It allows the manager to decide where he believes growth is going to be and bias the portfolio accordingly. It also has a concentrated portfolio of around 40 stocks so it is a high conviction fund which can only include holdings that the manager thinks will perform well.”

- David Thomson, VWM Wealth Management, recommends Jupiter Absolute Return fund. “This is a brand new fund managed by Philip Gibbs – who in my opinion is one of the best investment mangers in the UK. An absolute return fund is designed to outperform cash under a variety of stockmarket conditions so for investors who are uncertain about the outlook – and let’s face it who isn’t – this could be the right fund.”

- Julian Parrott, Ethical Futures, recommends IM WHEB Sustainability Fund. “Sustainability and climate change are going to be increasingly important investment themes for the future. For this reason, I like the new Sustainability Fund from boutique investment managers WHEB. It focuses on the three core themes of climate change, water and demographics, investing for growth in businesses poised to benefit from these sustainability growth trends. The fund is well diversified across both geographic and market capitalisations sectors but has a conviction approach that sees it investing in a concentrated portfolio of about 40 stocks rather than the common quasi-index huggers that we so often see.”