

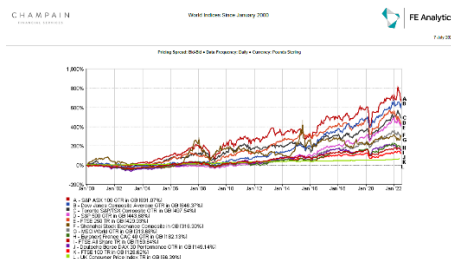
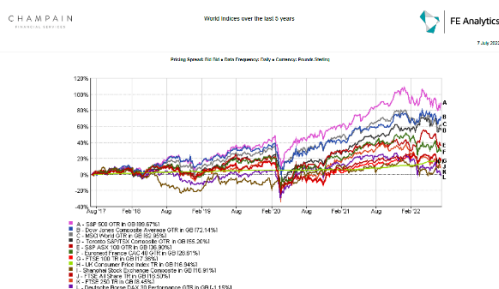
## Champain Update July 2022

Clearly, we are experiencing a very unusual period where the markets are trying to find a new floor to work from, as indeed is the politics!

With the end of the pandemic, the Ukraine war and the outcomes of Brexit yet to be fully understood, the environment is at best *volatile*. Businesses are realigning supply chains, employers grappling with job vacancies and the government wrestling with policy challenges and leadership issues. With this in mind it seems it is likely to take longer for the markets to settle.

Outcomes are, high inflation, interest rate increases and volatile global markets.

Although we do not know when markets may settle, we must remind ourselves to put investing in perspective. Please see the attached graphs showing some of the global market indices over the last 5 years and since the year 2000.



We do not invest for a week, a month or even a year, we invest with a mid to long term view.

- **Remain in** – staying in the market will get the best growth days in the year
- **Buy in** – it may yet prove that the next few months are opportunistic

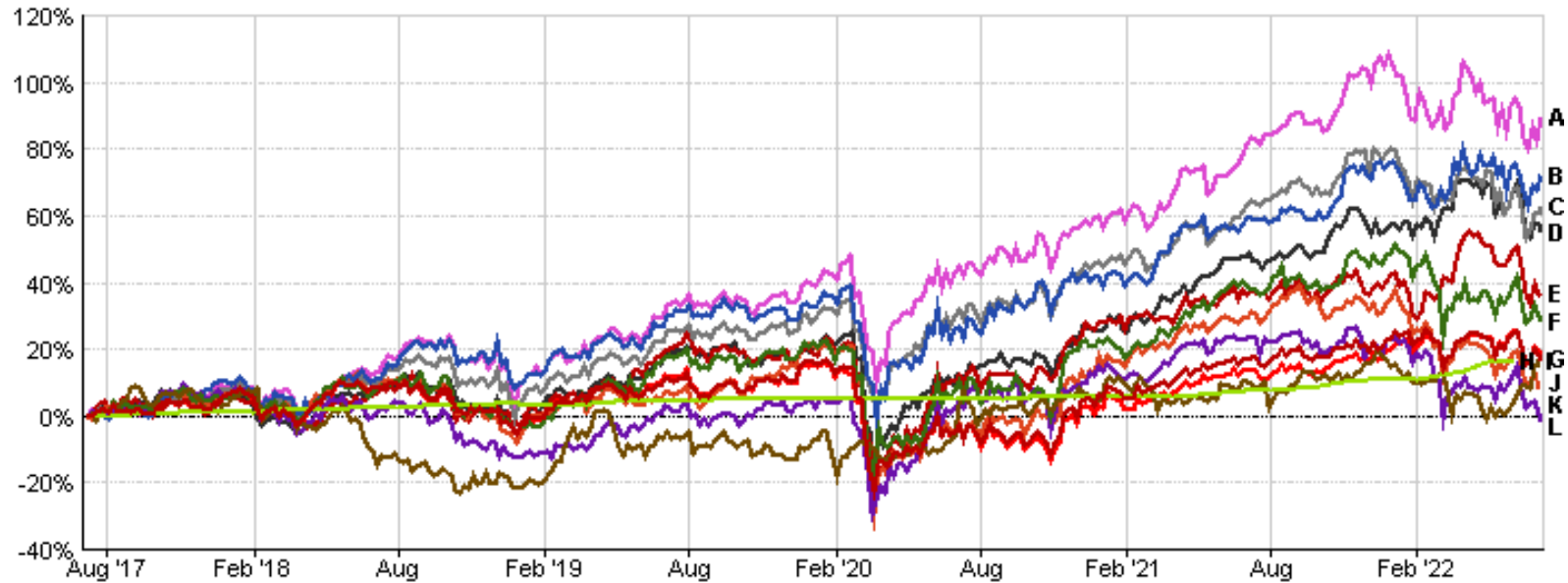
The link below provides access to an article from Schroders, examining the best and worst days and the effects this has on investing and remaining in the market.

<https://www.schroders.com/en/uk/adviser/insights/markets/time-in-the-market-not-timing-the-market-ftse/>

### Champain Financial Services



Pricing Spread: Bid-Bid • Data Frequency: Daily • Currency: Pounds Sterling



- A - S&P 500 GTR in GB (89.67%)
- B - Dow Jones Composite Average GTR in GB (72.14%)
- C - MSCI World GTR in GB (62.95%)
- D - Toronto S&P/TSX Composite GTR in GB (55.20%)
- E - S&P ASX 100 GTR in GB (36.90%)
- F - Euronext France CAC 40 GTR in GB (28.61%)
- G - FTSE 100 TR in GB (17.36%)
- H - UK Consumer Price Index TR in GB (16.94%)
- I - Shanghai Stock Exchange Composite in GB (16.91%)
- J - FTSE All Share TR in GB (16.50%)
- K - FTSE 250 TR in GB (8.45%)
- L - Deutsche Borse DAX 30 Performance GTR in GB (-1.15%)



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