

# TRINITAS WEALTH MANAGEMENT NEWSLETTER

January 2026



**“Let the peace of Christ  
rule in your hearts.” —  
Colossians 3:15**

Happy New Year friends,

A new year is upon us and if you are like me, I am excited to see what has in store for me. There will be trials and tribulations but remember that we can bring all our anxieties and worries to Jesus. Just as life has its ups and downs, so do the financial markets. Trust the process, stay anchored to your long-term plan, and don't be shaken when markets dip. Financial planning and stewardship is a marathon, not a sprint and He walks with us each step.

## **Financial Markets & Economy— January 2026**

### **Rates**

The Bank of England cut Bank Rate to 3.75% on 18 December 2025, its second trim in the second half of last year. The next decision is scheduled for 5 February 2026. Policy remains “restrictive but easing” as inflation cools.

### **Inflation**

UK CPI inflation slowed to 3.2% year-on-year for November 2025, down from 3.6% in October. Energy base effects have helped, while services remain stickier than target. December data arrives mid-January.

### **Equities**

The FTSE 100 began the year near the 10,000 milestone after a strong 2025—helped by mining and defence names and expectations of further monetary easing. New highs grab headlines; our focus remains on business cash flows and valuation discipline.

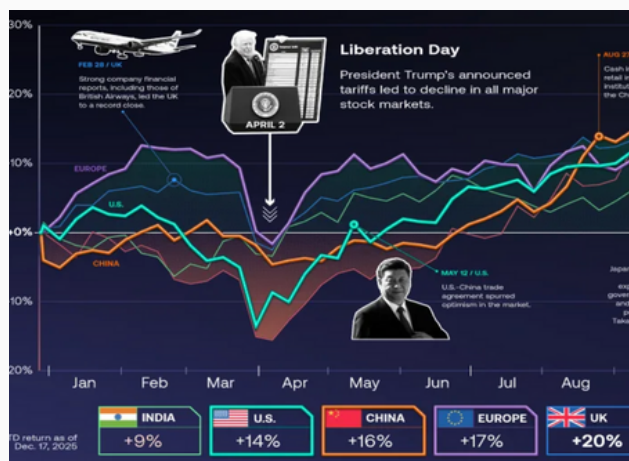
### **Stewardship takeaway**

Falling rates don't remove risk; they reshuffle it. We continue to prefer diversified portfolios, quality cash flows, sensible duration in fixed income, and rules-based rebalancing.



# Interesting Articles

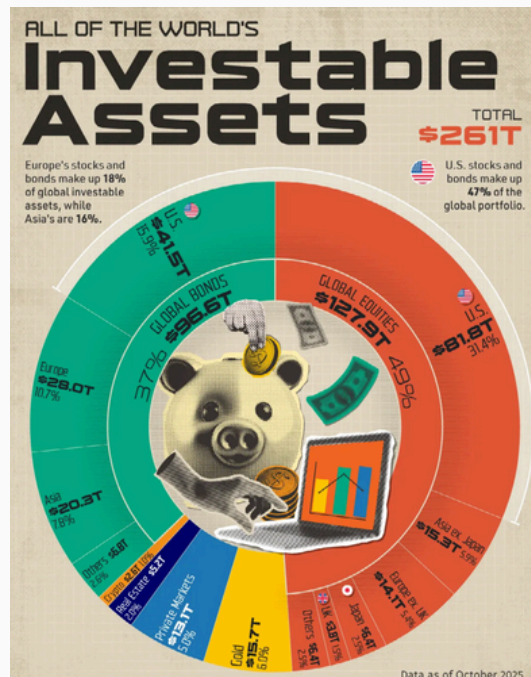
## Nuclear Power Capacity by Country (2025)



Amid trade shocks and strained geopolitical ties, stock markets in 2025 faced a test of resilience. How long did it take them to recover, and which key moments contributed to market rebounds? In this graphic, we explore the performance of major stock markets and the milestones that fueled ups and downs throughout the year.

[Click here for full article](#)

## All of the World's Investable Assets in One Visualisation



America commands a significant share of global investment assets, with U.S. equities and bonds accounting for 47% of the world portfolio. This dominance is driven in part by the S&P 500's strong long-term performance and the outsized influence of major U.S. tech firms. At the same time, the dollar's status as the world's reserve currency underpins demand for U.S. fixed income.

This graphic shows the global portfolio of investable assets, based on data from Goldman Sachs Investment Research. Global equities total \$127.9 trillion, and the U.S. alone accounts for 64% of global stock market capitalisation.

[Click here to read the full article](#)

## Prediction Consensus: What the Experts See Coming in 2026



For the seventh straight year, we've sifted through the forecast landscape to bring you the Prediction Consensus, a synthesis of what analysts, thought leaders, and industry experts expect for the year ahead.

[Click here for the full article](#)



**trinitas**  
WEALTH MANAGEMENT

# The Prophets Of Doom

Something deep in human nature makes us lean in when we hear whispers of danger on the horizon. Throughout history, prophets of doom have commanded our attention, warning of catastrophes only they could foresee. In our age, these prophets have traded robes for business suits, swapping predictions of divine wrath for forecasts of market collapse. Their stages are now financial networks, their scrolls replaced by charts, but their message remains unchanged: devastation approaches, and only they saw it coming.

After three years of solid market returns, they're back with familiar predictions. The same faces, the same warnings, year after year. Market history is filled with predictions that didn't materialise as forecast, yet somehow we still find ourselves drawn to listen. Perhaps you've felt it yourself, that flutter of anxiety when a confident expert declares the party is over. Unfortunately, when predictions don't pan out, we forget. When they occasionally align with reality, that single success becomes legendary. And so the cycle continues, with each new market high bringing fresh warnings of imminent collapse.

## **Why Doom Sells (And Why We Buy It)**

Our ancestors survived by overreacting to threats. Missing one danger could be fatal. Missing one opportunity just meant waiting for another. But times have changed. Our portfolios don't face sabre-toothed tigers, and market volatility isn't a survival threat; it's a normal feature of financial markets. Perhaps the problem is that pessimism sounds protective, and optimism sounds like a sales pitch. The prophets position themselves as our caring protectors, so why wouldn't we listen? The warning about AI bubbles today sounds remarkably similar to those who warned about the internet bubble in the 1990s. They were "right" eventually, but investors who listened missed years of extraordinary gains before the correction finally came and were scared out of owning great companies that are still around today.



Corrections of 10-20% occur regularly, so we understand that markets will decline again. The real risk of the forecasts is the certainty with which these prophets claim to know exactly when and by how much. Yet despite all we know about how markets behave, each new wave of warnings still finds an audience. History repeats itself, not through the events, but through our reactions to them.

## **The Real Cost of Listening**

Even when warnings about a downturn contain some truth, reacting to them can still do more harm than good. Investors who change course at the first sign of trouble often upset a carefully designed portfolio, lock in losses, and miss the subsequent recovery.

Markets move in cycles, but those cycles rarely unfold in a straight line. Trying to sidestep every decline usually means mistiming both the fall and the rebound.

The greater danger lies in breaking the long-term discipline that successful investing requires. A single reaction, made in fear or overconfidence, can undo years of steady progress. Rebuilding that confidence and structure later is far harder than holding it through a temporary decline.

## **Turning Fear into Focus**

The next time you come across a confident prediction of an impending crisis, pause and remember: not everyone in the financial world is playing the same game. The commentators on television, the traders chasing short-term moves, and the long-term investor building wealth over decades each have different goals. What feels urgent to them is often utterly irrelevant to you.

Your game unfolds over years and decades, not weeks. The purpose of your plan is not to predict what happens next, but to guide decisions that create security and freedom over time. That perspective lets you filter information instead of reacting to it.

When the next prophecy of doom appears, let it sharpen your focus rather than feed your fear. Remember what truly matters: a sound plan, steady saving, and patience through market cycles.

Those are the real defences against uncertainty. We are here to help you play your game well and stay confident, no matter what the markets bring.



# Can You Be a Successful Business Owner and a Christian?

I find that for many UK Christians in business, there's an underlying question that troubles them, which is: Is it possible to be a successful business owner and remain faithful to my walk with Christ?

The Bible reminds us that we cannot serve both God and money (Matthew 6:24). But does that mean financial success or business growth are somehow ungodly? Not at all. The issue is not wealth itself, but the idolisation of it.

We often hold false perceptions that success and Christianity are on opposite ends of the spectrum. From a biblical perspective, I don't see this. In fact, I see the opposite. I refer myself to the parable of the talents (Matthew 25:14-30). Jesus commends those who steward and multiply what they've been given. He doesn't favour the person who buries his gifts. If God has entrusted us with skills, resources, and knowledge that can create value and build successful businesses, then we need to maximise these. Faithful stewardship means using our gifts wisely, with integrity, to multiply good for others and for His glory.

I would encourage you to ask yourself the following questions. Are you serving God through your business, or are you serving money? Do you put the success of your business over your relationship with God? Is God the centre of your business?

## Success From God's Perspective

In the secular world's eyes, success is driven by profit at any cost, prestige, and power. But as Christians, I believe that true success is defined by our obedience to God and servitude to His Kingdom through our businesses. When our businesses are genuinely rooted in God, they reflect His character. Integrity, generosity, and honesty aren't simply add-ons; they are the very foundations of how we operate in the marketplace. Profit matters; we can't sustain a business without it. But profit is a tool, not the ultimate goal. If profit overrides principles, then who are you truly serving, yourself or God?



Our calling in business is to serve others, lead with Christian values, and honour God in every decision. That is success from God's perspective.

## Worship Through Work

I am reminded of the verse in Colossians 3:23, which tells us, "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters." This verse is a stark reminder that our work, whether this is running a business, leading a team, or serving clients, is an act of worship when done with the right posture.

By applying this verse to business, we can conclude that being diligent, creative, and entrepreneurial is not in conflict with our faith. Rather the opposite in fact- it reflects the character of God, who Himself is the ultimate Creator and Sustainer. This can be a powerful tool to evangelise through our business. Think of your workplace as a place of worship, your Church from Monday to Friday or whatever days you work. Utilise it in a Godly way, use it to evangelise. If your business points to God, it can bring people to God.

## Stewardship and Responsibility

With success comes greater responsibility, but also the greater temptation to sin. Success can often lead to sins such as pride, greed, and materialism, which we must always be on guard against. It is easy for Christian businesses to slip into this mentality. As business owners, we have a responsibility to hold tight to our values and not fall into the ways of the world.

Always remember that God is the creator of all things; therefore, Christian business owners are called to steward resources wisely, treat employees fairly, and use profits to make a positive difference. Wealth and growth are not ends in themselves, but tools to bless others and advance God's purposes. When businesses are managed with humility and generosity, business success can become a powerful platform for Kingdom impact. With greater success comes greater profit, which can lead to employing more people or distributing more profits. It can be a powerful way to sow the seeds of God's kingdom. We need more successful Christian business owners and we should celebrate that success.

## Breaking the False Divide

One of the biggest challenges for Christian entrepreneurs is the sense of a divide between "sacred" and "secular." Yet Scripture shows us that every part of life belongs to God. Your business is not separate from your faith; it is one of the main areas where your faith is lived out daily. It is a great way to shine a light on God's kingdom.

Bringing Christian values into the workplace is transformative. When employees feel like they're valued, they're more engaged with the business, more loyal, and more likely to thrive. By building a culture shaped by integrity, compassion, excellence, and honesty that reflects Christ and advances Kingdom impact through everyday work. This also applies to your clients, whether it's the product you offer or the service you provide. By valuing the end user, we can live our faith through this.



## Encouragement for Today

So yes, it is indeed possible to be a successful business owner and a faithful Christian at the same time. The key lies in keeping Christ at the centre of it. Let Him shape your vision of success, guide your decisions, and use your business as a means to bless others.

At Trinitas Wealth Management, we often meet clients who share this tension, wanting to thrive financially without compromising their values. Our role, when providing regulated advice, is to help clients plan wisely in line with their individual circumstances and values.

*This article is intended as a values-based reflection and does not constitute financial advice. Individual financial decisions should always be made based on personal circumstances and, where appropriate, professional regulated advice.*



## The Christian Approach to Investing

Investing is never morally neutral. Every pound we steward bears witness to what and Whom we value. At Trinitas, our approach remains two-pronged:

### Avoid

We exclude companies whose core activities conflict with biblical convictions (e.g., pornography, abortion, predatory lending, and gambling).

### Embrace

We screen each company for 25 different positives from human rights, hiring ethics, and different environmental aspects to make sure the portfolios own companies which are trying to do good.

"Whatever you do, do it all for the glory of God." — 1 Corinthians 10:31

## Policy Watch — What's Changed and What's Coming

- BoE path: Cuts took Bank Rate to 3.75% in December; we'll reassess after the 5 February meeting.
- Autumn Budget 2025 recap: Among other items, CGT relief on disposals to Employee Ownership Trusts was reduced (effective 26 Nov 2025). If you're considering an EOT succession, speak to us—timing and structure now matter more.
- ISAs: The annual allowance for 2025/26 remains £20,000. Government has signalled reforms for 2027 (including age-tiered cash ISA limits); these do not affect current-year allowances. We'll update you as details are finalised.

## Stewardship Corner — January Checklist

### Re-anchor your plan

- Confirm goals for 2026–2030 and the role each of your investment plays.
- Set a contribution schedules now which is based on your budget.

### Cash flow clarity

- Map all known cash needs in the next 24 months; think about how building an emergency fund if you haven't done so already.

## Tax tidy-up

- Check capital gains/dividends year-to-date and consider harvesting within allowances before 5 April.

## Protect what matters

- Review life cover, income protection, wills and LPAs; update beneficiaries and letters of wishes.

## Investing Means Ownership

Remember, when you invest in a company through your pension, you're buying a slice of a real business. Ownership comes with both opportunity and responsibility, and that's where Christian stewardship matters most. It is important as Christians that we invest for Kingdom return.



## Final Thought: Hope Beyond the Numbers

The point of Christian wealth is not accumulation but allocation to the purposes of God. As you harvest the fruits of careful labour this year, may you do so with gratitude, wisdom, and open hands.

Grace and peace,

Trinitas wealth management

[www.trinitaswm.co.uk](http://www.trinitaswm.co.uk)

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