

CASH *and* CAUTIOUS

Cash management for charities

evelyn PARTNERS

BOND
portfolio

Why the CASH and CAUTIOUS BOND portfolio?

The Evelyn Partners' Cash and Cautious Bond (C&CB) portfolio aims to offer charity finance teams attractive returns over traditional bank deposit accounts.

This customisable portfolio, provides greater diversification too, by investing across money market funds, UK government bonds, plus selected Supranational, Sub-Sovereign and Agency (SSA) bonds, (which have similar risk profiles to governments), tailored to your charities plans and requirements.

Key RISKS

The value of an investment, and the income from it, may go down as well as up and you may get back less than you originally invested.

Bonds issued by major governments and companies will be more stable than those issued by emerging markets or smaller corporate issuers; in the event of an issuer experiencing financial difficulty, there may be a risk to some or all of the capital invested.

If an investment is sold before it matures the returns may differ and you may get back less than you expected.

*BENEFITS *at a glance**

Tailored portfolios

Each portfolio is customised to meet individual requirements. We collaborate with you to select the appropriate maturities (the date when the principal amount and any interest is repaid).

We aim for enhanced returns

We strive to achieve higher returns than basic savings accounts by investing in money market funds, Treasury Bills (T-Bills) and gilts (both UK government bonds), plus selected SSA bonds

Minimised counterparty risk

Government-backed investments can offer investors less risk by lending funds to the UK Government

Liquidity

The accounts are highly liquid, subject to market conditions, allowing you to access funds whenever needed, with funds returned, where required, within two business days.

Reduced admin

Managing cash deposits can be complex and time consuming, requiring continuous monitoring and research. Investing in the Cash and Cautious Bond portfolio is an alternative option which means you do not have to do that, freeing up your time.

Competitive fees

The portfolio is subject to a 0.1% annual management charge plus VAT and a 0.1% custody fee, totalling 0.22% (subject to minimum fees). VAT does not apply to the custody fee. There are no account initiation charges or withdrawal fees. Prevailing tax rates and reliefs depend on your individual circumstances and are subject to change.

Streamlining CHARITY cash management

C&CB Portfolio CLIENT SUCCESS

We have a large number of charity clients signed up to this service already and we'd be happy to put you in touch with them to discuss their experiences.

Typically, when a charity is holding reserves that are not immediately required, but may be needed in the medium term, those amounts are saved with banks (in current or sometimes deposit accounts). Longer term investment is not an option due to the risk of capital losses. Current accounts typically offer low or no rates of interest. Deposit accounts offer better returns, but tie funds up for periods of time, with penalties for early withdrawal.

By working with us and delegating your operational cash management to us, Evelyn Partners is effectively acting as a treasury function for you. We can align the portfolio's maturities with the charity's planned expenditures. Importantly, the charity retains the flexibility to access the capital quickly and without penalty. "Our charity clients get the support of a dedicated investment manager, simplifying cashflow planning. In addition, the returns from shortdated gilts have at times exceeded those of corporate cash deposits. This strategic shift can free up time and optimise the charity's cash management," said Keith Burdon, Head of Charities (North) at Evelyn Partners.

Speak to us

At Evelyn Partners, our mission is to place the power of good advice into more hands. If you want to find out more about how the Cash and Cautious Bond portfolio could help streamline your cash management contact **charities@evelyn.com**

evelyn.com

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