

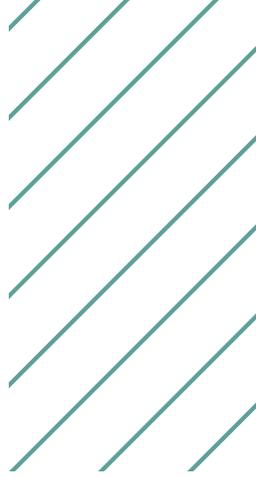


Helping you build a
sustainable financial
plan for your Charity



LIBERTAS
WEALTH MANAGEMENT

Why do charities need an Adviser?



Being a Trustee can be challenging.

In particular, the Trustee Act 2000 requires all Trustees to obtain and consider 'proper advice'. We can provide this advice and ensure you fulfil your legal duties and responsibilities.

When we welcome a new client to the Libertas family, our focus is on forging close long-term relationships. We offer assistance both initially and on a regular basis as the Charity's objectives and needs are continually reviewed. By dealing with an authorised and regulated Adviser, you are complying with your responsibilities as a Trustee.



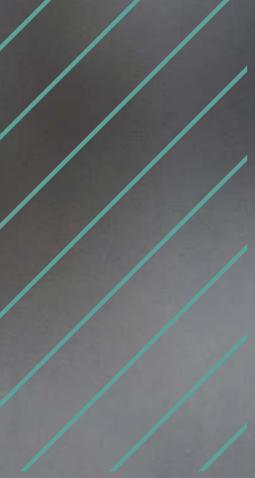
Our approach is simple.

The benefactors who support your charity want it to be sustainable.

This requires a long term strategic financial plan to be put into place by the Trustees, thus building a legacy for future generations.

We ease the burdens placed upon Trustees by establishing a tailored, objective investment solution at an acceptable level of risk to comply with your governing documents, Trustees Act 2000 and the Charity Commission.

Our aim is to support the Trustees to create, enhance and protect your Charity's funds and ultimately aid the beneficiaries.



Our solution is clear.

We will take time to go through our expert advice process. The benefits of this are:

- // The plans and aspirations you have for your charity are crucial to its longevity, we will take time to fit an investment portfolio around them.
- // We will work with the Trustees to ensure that the agreed Trustee Investment Policy Statement is adhered to.
- // We will outline an investment strategy that is clear and free from unnecessary financial jargon.
- // We are mindful of income requirements, restrictions, ethical considerations as well as risk and the levels of volatility Trustees are happy to accept.
- // The best possible structure of returns, with risk mitigation at its core.
- // Quick implementation to ensure compliance and improved clarity of direction.
- // We ensure the regulatory, risk and investment reporting structure remains effective and compliant on an ongoing basis.
- // Ongoing reviews to fit with the Trustees' requirements.



We Listen.

To ensure that we build the right investment strategy, we take time to understand your Charity's requirements.

We offer an initial meeting with the Trustees at our expense to discuss the following:

- // The purpose and nature of the Charity
- // Current and future projects and time horizons
- // The Charity's income requirements
- // The capital reserves and liquidity policy
- // Environmental, social and corporate governance considerations
- // The Trustees' reporting and benchmarking requirements.

We will also discuss with you the full range of options, including single manager portfolios, bespoke discretionary investment management services, common investment funds and cash accounts.

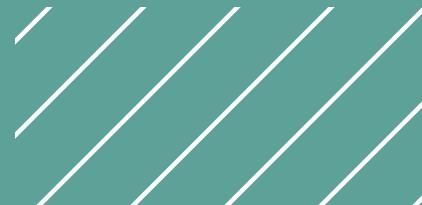
We Care.



Belief in what we do is at the core of our business.

- // Our aim is to achieve synergy with your charity by using our professional skills to help you.
- // Libertas have over 50 years experience in regulated financial services with strict controls and proven methodology.
- // We strongly believe in giving something back and our company actively supports charities.
- // Our dedicated charity expert, Julie Preston, has many years experience in dealing with Boards of Trustees. We establish and run targeted investment portfolios in line with the Trustee Investment Policy Statement, providing ongoing support to Trustees with their regulatory duties.

We have a proven, six step methodology.







Working with your charity.

Our service provides guidance and support to Trustees to ensure you comply with your duties, advising on how to confidently make decisions about investing charity funds for the benefit of your charity's future objectives and to build a legacy.

Our flexible approach allows us to offer bespoke solutions to help a diverse range of charities. Our specialist knowledge of the charities sector means that we can advise you on the most appropriate investment structure, enabling you to fulfil the charity's objectives. We will provide a clear, bespoke, robust investment proposition that effectively manages risk.

Your benefactors donate money because they believe in your cause. They trust that you will manage the funds effectively for the long term benefit of the charity. If not managed properly, this could have severe consequences on your charity's reputation.

By following a strict decision-making process encompassing the legal framework, we want to ensure that your board feels confident that it is adopting the best investment policy for your charity. This considers environmental, social and governance factors. Crucially the ultimate aim is to spend the money made for the good of those who need it most.



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We Advise.

Trustees have a duty of care to ensure their charity is run correctly.

- // Using their skills and knowledge in a way that is beneficial for the aims and objectives of the charity.
- // Considering whether the investment type or class is appropriate for the charity and being satisfied they have appointed the most suitable Investment Adviser to run the investment portfolio for them.
- // A charity's investment policy should set out in writing what its investment objectives are and how it intends to achieve them.
- // Trustees must keep the charity investments under regular review and we will ensure this is formally carried out and documented for your records. During the reviews, we will reassess the aims, objectives and purpose of the charity to ensure that the investments continue to perform in line with the Trustee Investment Policy Statement. Charities that have a permanent endowment must keep the capital fund invested. Only the income earned from the investment of the capital fund can be spent on the charity's aims.
- // We recognise that you may wish to employ specific ethical policies. We will work with you to incorporate these into our investment management process.
- // We provide clear client reporting on a regular and timely basis. Regular reporting includes a portfolio valuation, performance report, transaction schedule, capital and income statements and commentary on market conditions. We will gladly provide interim reports at your request.
- // Our aim is to provide you with a truly bespoke solution within a competitive cost structure.
- // The economic climate is incredibly intricate. We feel that helping to simplify this complexity enables Trustees to feel empowered.

We Support.

We will assist you with your fiduciary duties.

We understand that it is not as simple as setting up and reviewing an investment portfolio. We work with your Accountant and/or Finance Director to ensure financial and regulatory reporting is received in a timely fashion.

We can offer support such as:

- // Cash flow forecasting
- // Pensions auto enrolment
- // Due diligence
- // Setting up employee benefit schemes for staff.





Arrange a free consultation.

Get in touch and we will guide you through the rest.

Contact our charities expert Julie Preston on
jpreston@libertaswm.co.uk or 0161 980 4686

Investing time
for what matters.

Libertas Wealth Management Limited is authorised and regulated by the Financial Conduct Authority FRN 684341.
FCA do not regulate advice on Trusts, tax advice, auto enrolment and some IHT planning.

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