

Offers charities a competitive interest rate on their cash deposits, with same day access to their money available*.

Investment objective

To achieve a competitive level of income from cautious investment in a highly liquid portfolio of investments, whilst maintaining the ability of depositing charities to make withdrawals at short notice.

Fund highlights

- A competitive interest rate
- Same day access to your funds*
- A dedicated client team – for ease of administration
- Security – cash is spread across a wide range of financial institutions, not just one provider

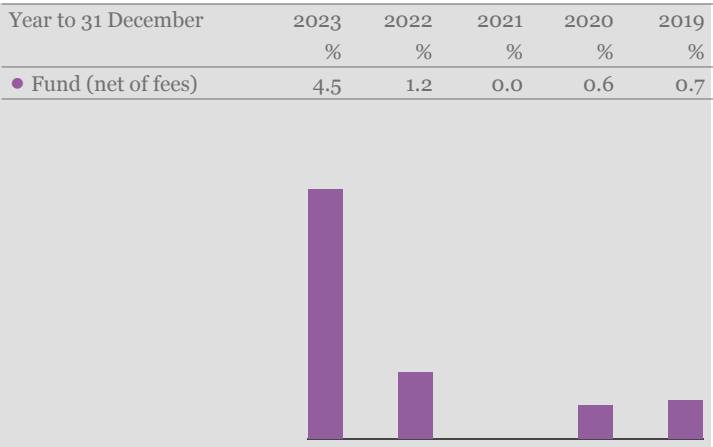
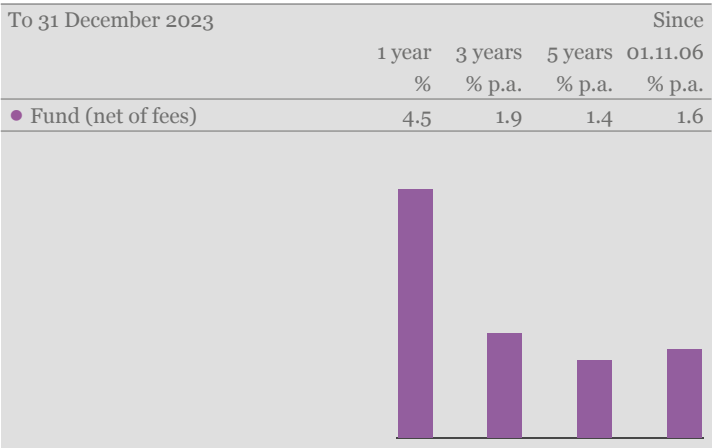
Name change

The Fund changed its name from “The Affirmative Deposit Fund for Charities” in May 2021.

Interest rate (after all fees)

5.33%

Performance



Distribution record

	Daily rate %	A.E.R. %
2 January 2024	5.20	5.33
23 October 2023	5.25	5.38
3 July 2023	4.90	5.01
1 June 2023	4.30	4.39

Same day access
to your money available.
*We reserve the right to
require 7 days’ notice of
withdrawals.

Epworth Cash Plus Fund for Charities

Deposits by banking group

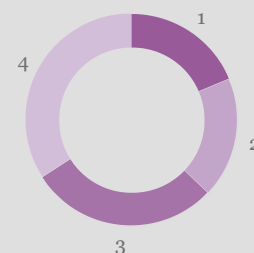
31 December 2023	Fund %
Landesbank Baden-Wuerttemberg	12.7
Lloyds	10.8
Societe Generale	8.1
Development Bank of Singapore (DBS)	8.1
Toronto Dominion	8.1
UBS	7.2
Mitsubishi UFJ Trust and Banking Corporation	6.3
Sumitomo Mitsui Banking Corporation Europe	4.5
Nordea Bank	4.5
Commonwealth Bank of Australia	3.6
DNB Bank SA	3.6
Royal Bank of Canada	3.1
Barclays	2.7
SE Banken	2.7
National Westminster Group	2.7
CIC	2.7
BNP Paribas	1.8
Bank of Nova Scotia	1.8
Standard Chartered	1.8
National Australia Bank	0.9
CIBC	0.9
DZ Bank	0.9
Santander	0.7
HSBC	0.0
Nationwide Building Society	0.0

Fund details

Fund type	Common Deposit Fund
Launch date	1 November 2006
Interest accrual	Daily
Interest distribution	Last day of month
Initial charge	None
Minimum investment	£1,000
Access to funds	Same day access
Withdrawals BACS (2 - 3 days)	Free
Withdrawals CHAPS (same day)	£12
Deposits	Cheque, Bank transfer
Statements	Quarterly
Management fee	0.25%
Total Expense Ratio (T.E.R.)	0.35%
Fund size at 31 December 2023	£565.0m

Spread of deposits by credit rating

31 December 2023	Fund %
1 AA/Aa2	18.7
2 AA-/Aa3	18.4
3 A+/A1	28.7
4 A/A2	34.1



Contact



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Download an application form

epworthinvestment.co.uk/cash

Risk warning

The monthly interest distribution rate can fluctuate and past performance is no guarantee of future returns. To help manage the risk of capital losses, the Fund spreads its investments across a wide range of financial institutions. The possibility of capital loss does exist, however, it has never occurred in the Fund's history. A charge for same day transfers applies (currently £12 via CHAPS) or can be done for free in 2-3 days (via BACS). *We reserve the right to require 7 days' notice of withdrawals in exceptional circumstances but typically provide same day access. Full details and terms, including the Scheme Particulars, can be found at www.epworthinvestment.co.uk. The Epworth Cash Plus Fund for Charities is exempt from the Financial Services and Markets Act 2000 and depositors are not eligible for the Statutory Investors Compensation Scheme or the services of Financial Services Ombudsman. The Manager is however duly authorised under the Financial Services and Markets Act 2000 Epworth Investment Management Limited (Epworth) is authorised and regulated by the Financial Conduct Authority (Registered number 175451). Incorporated in England and Wales. Registered number 3052894. Registered office 9 Bonhill Street, London EC2A 4PE.