

# CASH PLUS FUND FOR CHARITIES

## 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

## FUND SUMMARY

Fund Type	Common Deposit Fund
Inception Date	1 November 2006
Fund Size (30 June 2025)	£ 724.4m
Interest Accrual	Daily
Interest Distribution	Last Day of Month
Initial Charge	None
Minimum Investment	£1,000
Access to Funds	Same Day**
Withdrawals BACS (2 -3 Days)	Free
Withdrawals CHAPS (Same Day)	£12
Deposits	Cheques, Bank Transfer
Statements	Quarterly
Management Fee	0.25% p.a.
Total Expense Ratio (T.E.R.)	0.35% p.a.

## DISTRIBUTION RECORD

	DAILY RATE (%)	A.E.R. (%)
8th May 2025	4.20	4.29
23rd April 2025	4.30	4.39
9th April 2025	4.35	4.44
7th February 2025	4.40	4.49
15th January 2025	4.50	4.59

**4.29%**  
A.E.R.\*

**SECURITY  
THROUGH  
DIVERSITY**

**ONLINE  
ACCESS**

**SAME DAY  
ACCESS\*\***

\* AER – Annual Equivalent Rate

\*\* 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.epworthim.com](http://www.epworthim.com)

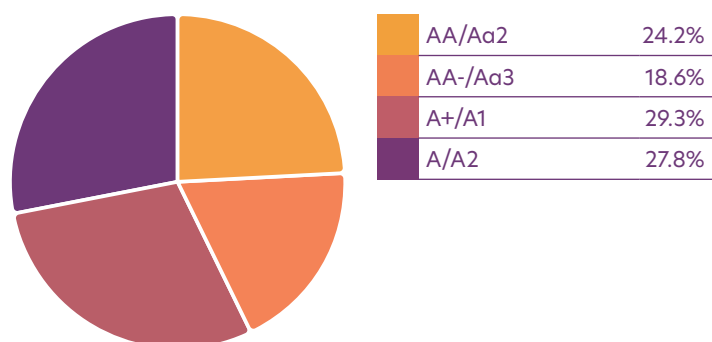
## DEPOSITS BY BANKING GROUP

AS AT 30 JUNE 2025	FUND (%)
National Westminster Group	12.0
Toronto Dominion	12.0
Standard Chartered	9.9
Development Bank of Singapore (DBS)	9.2
DNB Bank SA	7.0
Landesbank Baden-Wuerttemberg	6.9
Sumitomo Mitsui Banking Corporation Europe	6.3
Goldman Sachs Intl Bank	6.3
CIC	5.6
DZ Bank	4.9
UBS	3.5
Lloyds	2.8
Royal Bank of Canada	2.7
Commonwealth Bank of Australia	2.1
Rabobank	2.1
CIBC	2.1
Mitsubishi UFG	1.4
Bank of Nova Scotia	1.4
Societe Generale	0.7
Nordea Bank	0.7
Santander	0.6

## PERFORMANCE

	1 year %	3 years % p.a.	5 years % p.a.	Since 01.11.06 %
<b>To 30 June 2025</b>				
Fund	4.7	4.2	2.6	1.8
<b>12 Months to 30 June</b>	<b>2025 %</b>	<b>2024 %</b>	<b>2023 %</b>	<b>2022 %</b>
Fund	4.7	5.2	2.8	0.2

## SPREAD OF DEPOSITS BY CREDIT RATING



## COMMENTARY

Interest continued to slowly drop back towards 4%, but remain at attractive levels given volatility seen in risk assets. Epworth has made active use of cash allocations to navigate equity market volatility and continues to hold higher tactical cash allocations given ongoing uncertainty. Epworth's Cash Plus Fund continued to take advantage of attractive longer-term rates to provide the best available returns for cash clients.

### NEXT STEPS

Please visit our website  
[epworthim.com](https://www.epworthim.com)

Or contact  
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## RISK WARNING

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