

An introduction
**to our Cash
Management
service**



Highly Evolved.
Highly Specialised.



Our Cash Management service

Ravenscroft offers an investment management service designed to manage cash as a separate asset class. Our clients benefit from a service which is robust and repeatable and from accessing our 25-year track record of maximising the return on cash.

Tailored service

Ravenscroft's approach is highly adaptable to individual client needs.

Whether clients require rolling overnight deposits or a comprehensive cash portfolio with longer-term investments, the firm provides flexibility.

For instance:

- » **Overnight Deposits:** Clients seeking liquidity and same-day value can benefit from attractive overnight deposit rates.
- » **Longer-Term Investments:** We use well-established instruments such as Certificates of Deposit; effectively a form of fixed deposit which can be sold prior to maturity.

Access to banking counterparties

Our extensive network of banking partners ensures clients have access to a wide range of options.

These counterparties maintain a minimum credit rating of Moody's A1 Long Term.

The benefits include:

- » **Diversification:** By spreading investments across top-quality banks, Ravenscroft reduces credit risk.
- » **Risk-Adjusted Returns:** The team continuously monitors banks' credit ratings, making informed decisions to optimise returns while managing risk.



Account opening

A simple account opening process.

Clients need only open one account with Ravenscroft, granting them access to all other approved counterparties seamlessly.

Fee structure

An all-inclusive and transparent fee structure.

It adjusts based on the size of funds managed, ensuring clients understand the costs associated with their investments.

Currency options

The service is available in Sterling, US Dollars, and Euros.

For institutions or individuals with substantial cash balances, Ravenscroft's cash management team professionally manages capital. As discretionary investment managers, Ravenscroft invests directly in the London Money Markets, leveraging decades of market knowledge giving clients access to a broad spectrum of bank offerings, from overnight deposit rates to Certificates of Deposit. Importantly, Ravenscroft acts as a client's agent, safeguarding client money in segregated accounts.

ESG consideration

Ravenscroft became a signatory to the United Nations Principles for Responsible Investment (UNPRI) in 2020. The Principles for Responsible Investment reflect the increasing relevance of environmental, social and corporate governance issues to investment practices and better align investors with the broader objectives of society.



Feel free to get in touch if you'd like further information.

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The value of investments and the income derived from them can fall as well as rise - investors may get back less than invested.