

BEAUFORT
WEALTH MANAGEMENT LTD

Charity Investment Review Service



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Investing also exposes charities to risks which, if not properly managed, can affect not just the charity itself but the public's trust and confidence in the sector more generally.

The Charity Commission

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SOURCE: <https://www.gov.uk/government/publications/charities-and-investment-matters-a-guide-for-trustees-cc14/charities-and-investment-matters-a-guide-for-trustees>

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About Us



The Charity Investment Review Service

Our Charity Investment Review Service has 3 simple objectives:

- 1.**
Help your organisation achieve its goals
- 2.**
Identify and mitigate risks in your portfolio
- 3.**
Review current benchmarks and undertake cross market comparisons

Put simply, we want to help make sure that your organisation is achieving all it can in a compliant and sustainable way. A charity's financial requirements and goals will likely change over time, so regular and impartial reviews are important to ensure you are still on track.

Our review service can help give clarity and understanding of the investment strategy currently being used by your chosen wealth manager. As a result, the Charity Investment Review Service may lead to enhanced returns, as well as helping trustees meet their statutory duties under the Trustee Act of 2000. It also aims to ensure that investment fund managers are fulfilling their obligations to trustees.

As part of this review service, we can help you ensure you are fulfilling the essential duties of a trustee (as outlined by the Charity Commission of England and Wales).

The Charity Investment Review Service	
Ensure your charity is carrying out its purposes for the public benefit	Comply with your charity's governing document and the law
Act in your charity's best interests	Ensure your charity is accountable
Manage you charity's resources responsibly	Act with reasonable care and skill

The service is suitable for charities, trustees and not-for-profit organisations who entrust the assets of their organisation to third party wealth managers or investment fund managers.

15 Questions Trustees Should Ask

From the Charity Commission for England and Wales

For a charity or not-for-profit organisation, the idea of investments can seem like something of a minefield. Even if you are already involved in investments with your organisation, it's not always easy to know the best course of action – even more so when you don't know what questions to ask.

Fortunately, the Charity Commission for England and Wales have put together a list of 15 questions that all trustees should ask.

- | | | |
|--|---|---|
| 1.
Are we financially strong enough to continue to provide services for our beneficiaries? | 6.
Are we making the best use we can of our property? | 11.
How can we make best use of any permanent endowment investments we hold? |
| 2.
Have we reviewed any contracts to deliver public services? | 7.
Have we reviewed our contractual commitments? | 12.
Are we making the best use of our staff and volunteers? |
| 3.
Do we have adequate safeguards in place to prevent fraud? | 8.
Do we know what impact the social and/or economic climate is having on our donors and support for our charity? | 13.
Have we considered collaborating with other charities? |
| 4.
What is our policy on reserves? | 9.
Are we making the best use of the financial benefits we have as a charity? | 14.
What effect is the current economic climate having on our charity and its activities? |
| 5.
Are we an effective trustee body? | 10.
If we have a pension scheme, have we reviewed it recently? | 15.
Are we satisfied with our banking arrangements and future investment policy? |

Source: <https://www.gov.uk>

6 Stage Investment Review Process

1.

Goals and Objectives Review:

Instead of broad investment strategies like “producing growth above inflation” our review will look to discover the true objectives of your organisation. This stage will also include discussions around your Attitude to Risk and any operational aspects related to your situation.

3.

Risk Identification:

We will assess the asset allocation and historical volatility of your current portfolio to reveal its true risks, as well as offer indications of how the portfolio might respond to different market conditions.

5.

Cross Market Comparison:

While reviewing the existing investment strategy, we can compare it to other available styles and strategies. This enables us to identify areas for improvement or even recommend a change of portfolio manager if we feel the current strategy is not performing in the interests of your organisation.

2.

Benchmark Suitability Check:

Having taken the time to understand your organisation’s objectives, setting benchmarks become relatively straightforward. Your benchmark may be a relative return benchmark (comparing to a similar portfolio benchmark) or an absolute benchmark, such as 5% per annum.

4.

Performance and Costs Review:

By performing backwards projections, we can compare your current portfolio against a relevant benchmark. We will also review current costs and how they affect your overall portfolio position.

6.

Final Report:

We will present you with a Final Report with all the details of your review. This will include a jargon-free explanation, as well as the opportunity for questions and feedback.

About Us

At Beaufort Wealth Management we pride ourselves on being knowledgeable, friendly and effective. Established in 2007, our 10-strong team of experienced financial advisers and dedicated support staff are committed to giving our clients the best possible outcomes.

Our unique approach to teamwork is demonstrated by our remuneration structure, which sees all of our advisers compensated equally for their work. By doing this, our clients have the reassurance of being a Beaufort Wealth Management client, rather than the client of an individual adviser. As a Beaufort Wealth Management client, you can expect to enjoy the same high level of service from every member of the team.

We have strong relationships with the professional community and have earned a good reputation with accountants and solicitors. This enables us to provide a seamless and holistic service where required.



Charges

Our simple and transparent approach to charging will ensure that you are fully aware of all costs associated with delivering your Investment Review from all parties involved in the process.

Charity clients will be fully informed of all costs before any commitment to engage with our Charity Investment Review is undertaken.



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Beaufort Wealth Management Ltd. is an appointed representative of The Tavistock Partnership Ltd, which is authorised & regulated by the Financial Conduct Authority (FCA) under number 519014. Beaufort Wealth Management Ltd ("the Firm") has an FCA number of 469862.

You can check this on the Financial Services Register by visiting www.fca.org.uk/register/ or by contacting the FCA at 25 The North Colonnade, Canary Wharf, London, E14 5HS or telephone 0800 111 6768 (freephone), or by contacting The Tavistock Partnership Ltd at The Lypiatts, 15 Lansdown Road, Cheltenham, GL50 2JA