WORKING TOGETHER FOR BETTER RESULTS

Specialist investment management

service for charities, trusts and foundations

BARCLAYS WEALTH


16
18
22

A powerful partner on your side

At Barclays Wealth we understand the complexities of managing assets for charities, trusts and foundations and appreciate you will have your own unique requirements. Our dedicated team of specialists will focus on working in partnership with you to deliver a highly tailored service that helps you meet your specific goals.

For over 60 years we have been working with a variety of UK charities, trusts and foundations. Today, we remain committed to working with a diverse range of organisations including:

- **Charities, Trusts and Foundations**
- **Not-for-Profit Organisations**
- **Higher Education Sector**
- **Healthcare Sector**
- **Faith based organisations**

As one of the UK's largest investment managers in this sector[1], we are exceptionally well placed to understand the challenges facing your organisation, set objectives and achieve your goals in the most effective way. We understand the importance of trustees being the guardians of investment returns and not the owners of that return.

Our expert dedicated team work closely with a wide variety of charitable organisations, who are invested in both pooled and segregated funds. We operate a full "open architecture" system and, where our clients' needs are best met, we utilise in-house funds.

Why Charities, Trusts and Foundations Choose Barclays Wealth

- The security of a strong, independent and stable universal bank with no Government funding
- A focus on understanding your needs and service requirements with a deeply held belief in transparency, accountability and excellence in service
- Full breadth of Investment Services with the ability to deliver across jurisdictions through a broad global footprint
- Institutional-quality proposition tailored to charities, trusts and foundations delivered by the best people in the industry

[1] Source: Charity Fund Management Survey 2009

Solid foundations and a wealth of resources

The Barclays Group has been trading for over 300 years and today we operate in over 50 countries around the world. During challenging and sometimes turbulent times for banking and investment, the heritage and experience of Barclays gives us a solid foundation from which to advise and support all our clients' financial aims and objectives.

Barclays Wealth draws on the expertise of the entire Barclays Group to work on your behalf. That includes access to the resources and expertise within Barclays Capital, one of the world's premier investment banks.

In addition, we have our own world-class research team, based across our global office network, providing up to date research into the very best investment products and services, from within the Barclays Group and beyond. Our "open architecture" approach means we will monitor and recommend market-leading third-party solutions, giving you access to other top quality investment providers where appropriate.

Our unparalleled suite of options and high levels of service ensure we can offer you the best solutions from the worldwide market, tailored specifically for your charity, trust or foundation.

And we use the size and power of the Barclays Group to negotiate reduced fees on products and services across the market for our clients. This enables us to provide your organisation with world-class solutions at competitive prices.

An investment philosophy to reflect your needs

In our experience, no two organisations will have the same financial needs or objectives, so an 'off the shelf' solution is not appropriate. We treat each charity, trust or foundation we work with differently.

Barclays Wealth has a strong focus on understanding the detailed requirements of each of our clients. During a period of comprehensive consultation, we take time to fully understand your organisation's needs, such as income requirements, capital commitments, level of grant giving and any ethical considerations.

We understand that risk management and protection of assets is likely to be just as important a consideration as investment performance for charities, trusts and foundations.

The core of our investment approach is to ensure that we create the correct asset allocation to suit your organisation's return requirements, while balancing this against risk profile and tolerance for volatility. In this way, we aim to help safeguard the assets for which you are responsible, while allowing the fullest possible potential for its growth.

We believe that strategic asset allocation is the cornerstone of any investment proposition. Picking the right stocks is not enough, the choice and mix of assets is crucial. Our portfolios are diversified across a wide range of asset classes and by geography where required. This diversity gives your organisation's portfolio the potential to deliver superior risk-adjusted returns. However, the value of your investments may fall as well as rise and you may receive back less than your initial investment.

Above all, we offer independent and objective advice, sourcing the best opportunities from the entire market. Once a direction has been agreed, we will hold regular reviews with you to ensure the strategy remains appropriately positioned to meet your ongoing requirements.

Some of the services we provide

We offer a broad range of services, encompassing investment portfolio management and more, including:

- Segregated investment portfolios
- Pooled investment portfolios
- Active or Passive style investment portfolios
- Alternative investments including absolute return strategies, commercial property and private equity funds

Other ways we could help

Unlike many of our competitors, we provide a wide variety of other services to the sector and pride ourselves on our ability to offer clients complete portfolio solutions.

Liquidity Management Service

Our Liquidity Management Service (LMS) offers you low risk, steady returns from longer-term investments in cash, bonds and mutual funds. We monitor, assess and move your funds between a range of approved institutions to obtain the best rates and risk profile. These include:

- Barclays Balance Sheet: Short and long-term treasury deposits
- External Banks and Building Societies: Access to up to 30 counterparties both onshore and offshore
- Government, Corporate and Supranational securities
- Cash Funds: Access to some of the largest and most highly rated cash funds in the world
- Access to cash solutions in numerous currency denominations

Lending

- Flexible Lending: A range of credit solutions to satisfy your needs
- Portfolio Reserve: Short-term financing enables you to unlock funds without disrupting your longer-term investment objectives

Foreign Exchange Advisory Service

- As part of Barclays Wealth Capital Markets, the FX Advisory Service is a comprehensive service providing clients with expert advice on all major currencies

Sector Engagement

We encourage sharing of best practice by running seminars and trustee training events specific to the sector. Topics for these events are often dictated by market events and we are in an enviable position of being able to attract leading experts to speak at these events.

We have established a number of strategic partnerships with many of the advisory bodies in the sector, and these provide further forums for us to share our knowledge and expertise in the sector to a wider audience.

Barclays Wealth Estates & Trusts

Barclays Wealth has a specialist Estates & Trusts centre based in Cheshire offering a full trustee and administration service for Charitable trusts. With Barclays as Trustee, you can benefit from the reassurance that your trust is being administered by a professional trustee; backed by the reputation, investment strength and global resources of Barclays supported by a qualified team with many years of expertise in trust matters.

Corporate Banking

Barclays Corporate has its own Public Sector banking team offering a combination of sector expertise, specialist banking skills and a personal, proactive service. The Charities relationship team understands the challenges and opportunities faced by charities, trusts and foundations, and recognises how to turn these to an advantage.

There are dedicated Relationship Directors for the Public sector, each supported by their own Support Manager and Services Executive to ensure the delivery of excellent service at each stage of the relationship.

Our commitment to charities and communities

Charitable investment in the community is an important part of the culture at Barclays.

Barclays has a leading Community Investment Programme, which invested £54.9m in 2009 and helped thousands of employees globally get involved in community activities.

Barclays Wealth has a mission to support and work in partnership with charitable organisations that help people, especially those who are disadvantaged, to play a fuller role in the communities in which they live and work.

Banking on Brighter Futures is our flagship programme and allows us to use our financial skills and expertise to maximum effect to help people work towards financial independence and security. We're focusing our efforts on financial inclusion, entrepreneurship, education and helping people into employment.

Next steps

To find out more about how Barclays Wealth can help your organisation, call 0800 9174251[2] or visit www.barclayswealth.com/institutions-intermediaries/charities.htm

[2] Call costs may vary – please check with your telecoms provider. Calls may be recorded.

If you would like this document in Braille, large print or audio format, please contact your Private Banker.