Financial Planning for Charities

Charities face a number of challenges and when it comes to managing money, trustees need to balance the need for short term accessibility and security, against optimising returns and the risks of investing.

All forms of investing have risk attached in one form or another and perhaps the most obvious are inflationary risk and investment risk.

If funds don't keep pace with inflation then their value in real terms will erode.

With investment risk, the capital value can rise or fall, dependent upon the underlying assets and stock market returns, but these funds also need to keep pace with inflation to maintain their value.

Investing money in cash entails no investment risk as the nominal value won't fall, but there are still inflationary risks and regardless of the prevailing conditions, sourcing the best rate of interest available for the capital can prove challenging, especially in the current climate of low interest rates.

Investing in the stock market inevitably has risk attached to it, but investment timeframe is also a factor. Generally, the longer you can invest for then the more chance there is of riding out the market peaks and the troughs.

In our experience a combination of both meets the requirements of most charities and for this reason we operate both cash management and investment propositions for trustees seeking advice.

ArmstrongWatson®
Financial Planning & Wealth Management

Who are we?

Armstrong Watson Financial Planning and Wealth Management are the financial advisory division of the Armstrong Watson group. We have a team of highly experienced and qualified advisors in each of our office locations.

We arrange an initial meeting for which we will not charge in order to establish your charity's needs and objectives. This allows our Financial Planning Consultants to make an assessment of your needs and objectives.

We operate a no surprises philosophy and will explain what costs will be payable for our advice and services, but until we have confirmed the work involved and agreed with you how much and how we are to be paid, no charge will be made.

Contact us

Our Financial Planning Consultants can be contacted at any of our office locations or by calling **0808 144 5575** or you can visit our website: **www.armstrongwatsonfp.co.uk.**

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