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Contact: Richard Hill
T: 020 7935 3793
E: rhill@gsmaccountants.co.uk
W: www.gsmaccountants.co.uk

**ASSOCIATIONS**

**ACEVO**
Regent’s Wharf
8 All Saints Street
London
N1 9RL
T: +44 (0) 20 7280 4960
F: +44 (0) 20 7280 4989
E: info@acevo.org.uk

The Association of Chief Executives of Voluntary Organisations (ACEVO) supports members by providing access to:
- Third sector leadership and governance resources to support boards and senior management teams
- Information, publications and reports on key third sector issues
- Conferences, courses and networking opportunities to enhance skills and build knowledge
- Dedicated helplines and support services such as CEO in Crisis - a service for third sector CEOs facing disputes with their board.

ACEVO also acts on behalf of members; connecting members to key contacts in government.

**Charity Finance Group**
15-18 White Lion Street
London
N1 9PG
T: 0845 345 3192
F: 0845 345 3193
Company Registration No. 3182826
Charity Registration No. 1054914

Charity Finance Group (CFG) is the charity that champions best practice in finance management in the charity and voluntary sector. Our vision is of a financially confident, dynamic and trustworthy charity sector. With this aim in sight, CFG delivers services to its charity members and the sector at large which enable those with financial responsibility to develop and adopt best practice.

With more than 1,300 member charities, managing over £19.3 billion, we are uniquely placed to challenge regulation which threatens the effective use of charity funds, drive efficiency and help charities to make the most out of their money.

For more information please visit [www.cfg.org.uk](http://www.cfg.org.uk)

**Institute of Fundraising**
Charter House
13-15 Carteret Street
London SW1H 9DJ
T: +44 (0) 20 7840 1000
Twitter: @ioftweets
Facebook: www.facebook.com/instituteoffundraising
www.institute-of-fundraising.org.uk

The Institute of Fundraising (IoF) is the professional membership body for fundraising in the UK.

**Our vision:** Excellent fundraising for a better world

**Our mission:** Creating the environment and understanding for fundraisers to excel

We support our individual members, organisations as well as the fundraising community and the general public and donors through:
- Leadership and representation
- Best practice and compliance
- Education and networking
- Championing and promoting fundraising as a career choice.

We are a charity that supports charities and public benefit organisations in connecting donors and supporters with the causes they care passionately about.

Excellent fundraising is the essential ingredient that enables us to make the world a better place. Find out how we can enable you to be the best fundraiser you can be.

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Tonbridge, Kent, TN9 1BE
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W: charitybank.org
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BANKING

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Triodos Bank offers a fresh approach to banking. Our mission is to make money work for positive social, environmental and cultural change.

We do this by only lending money to businesses and projects which benefit people and the planet, including charities and community groups.

This means our depositors know their money is used to make a positive impact, while still receiving a fair return. And the charities we lend to receive informed advice, based on our team's in-depth understanding of how to balance financial and ethical business objectives.

We offer a range of services for organisations of all sizes, including:
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- Deposit and current accounts
- Corporate finance (capital raising)

Visit triodos.co.uk to find out more.

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Looking for a bank that understands your charity?

Unity Trust Bank was rated No.1 for Sector Knowledge in an independent charity banking survey (2014) and was also rated top for Relationship Managers, Fees and Charges and Meeting Expectations.

Currently, around 7,000 charities bank with Unity and over 50% of our lending last year was to charitable organisations.

Established in 1984, positive social impact and financial sustainability were part of our founding principles. Today, more than 30 years later, they remain core to what we stand for.

If you’re a charity, look no further – we’re on the same page.

FUNDING

PayPal Giving Fund

PayPal Giving Fund is a registered charity (No. 1110538) that raises millions of pounds each year to benefit UK charities. We enable people to give through programmes operated by PayPal, eBay, Humble Bundle and other leading internet businesses. PayPal Giving Fund receives funds donated through these platforms and seeks to grant them to charities recommended by donors.

Contact us at: info@paypalgivingfund.org

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We’ve been dedicated to protecting the health of our members for over 85 years.

As a mutual society, our members are at the heart of everything we do and, unlike commercial insurers, we don’t have any shareholders. We provide a range of health insurance policies to suit your needs and budget, covering individuals and groups.

Visit www.cshealthcare.co.uk/charitytimes for more information.

INSURANCE

Ansvar Insurance

Ansvar has over 50 years’ experience of insuring the Third Sector. We have a tailored range of policies to meet the needs and challenges faced by registered and recognised charities, community groups, not-for-profit companies, social enterprises and voluntary groups.

Most of our policies are ‘packaged’ for simplicity and value, but we recognise that each organisation is unique and special and provide flexibility to select additional cover as required.

Have a look at our website for more information about our products and services – www.ansvar.co.uk
At Cerno Capital, we work closely with charities, helping them organise and manage their investment portfolios. It is our view that the only way to obtain a reliable investment return is to identify the prevailing macro-economic themes and then follow a robust methodology for selecting investments. We take a real-world approach to risk, concentrating on the risks of losing money and not just the measurement of volatility.

We invest globally, across multiple asset classes and take a long-term outlook to wealth preservation and growth. We act as both discretionary managers and advisors to charities.

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Gloucester GL1 1JZ
Visit our website or talk to your broker to find out more.
T: 0845 850 0307
E: information@ecclesiastical.com
W: www.ecclesiastical.com/CTimes

At Ecclesiastical, we've been insuring not-for-profit organisations for 125 years. Today, we insure thousands of the nation’s charities of all sizes and complexities.

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Speak to your broker for more information or visit www.ecclesiastical.com/CTimes

* In research conducted by FWO, an independent market research company, of those brokers and organisations who named an insurer in the survey, the majority voted Ecclesiastical as the best insurer for charity.

Stackhouse Poland Limited
Blenheim House
1-2 Bridge Street
Guildford
Surrey
GU1 4RY
T: 01483 407 440
F: 01483 407 441
W: www.stackhouse.co.uk

Stackhouse Poland look after 400 charities and ‘not for profit’ organisations in the UK.

Our specialist team arrange a broad range of insurance programmes for our charity clients, including property and liability as well as motor, charity trustee cover and travel policies for aid workers, etc.

The Company also arranges insurance for a large number of corporate clients and has a specialist private client division advising affluent and High Net Worth clients on their personal insurance needs.

Please see our website for the video outlining our services to the Charity sector or contact us to discuss our 10 point Charity checklist for Insurance.

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F: 0345 040 7705
E: info@unityinsuranceservices.co.uk
W: www.unityinsuranceservices.co.uk

As a charity owned insurance broker, Unity Insurance Services has a unique insight into your sector. For over 80 years, we have been protecting the people, property, liabilities and activities of charities.

We view each charity as unique so we always aim to provide solutions that fit your exacting needs. That’s why we will spend the time to understand in detail your activities and risks to obtain the best possible cover at the best possible price.

Visit our website or phone us to find out more.

Investment Management

Cerno Capital Partners LLP
34 Sackville Street, St James’s
London W1S 3ED
For more information, please contact Mustafa Abbas, Nick Hornby, James Spence
T: 0207 382 4112
E: charities@cernocapital.com
W: www.cernocapital.com

Cerno Capital works closely with charities, helping them organise and manage their investment portfolios.

It is our view that the only way to obtain a reliable investment return is to identify the prevailing macro-economic themes and then follow a robust methodology for selecting investments. We take a real-world approach to risk, concentrating on the risks of losing money and not just the measurement of volatility.

We invest globally, across multiple asset classes and take a long-term outlook to wealth preservation and growth.

We act as both discretionary managers and advisors to charities.

Charles Stanley & Co. Limited
55 Bishopsgate London EC2N 3AS
Nic Muston - Director of Private Clients & Charities
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T: 020 7149 6610
Robert Winterton - Business Development Executive - Charities, Intermediary Sales
E: robert.winterton@charles-stanley.co.uk
T: 020 7149 6265
www.charles-stanley.co.uk

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*as at 31/12/17

Investment involves risk, investors may not get back what they originally invested.

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INVESTMENT MANAGEMENT

EdenTree Investment Management Ltd
24 Monument Street
London
EC3A 4PE
Philip Baker
Head of Institutional Business Development
T: 0800 032 3778
E: charities@edentreem.com
W: edentreem.com

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Epworth Investment Management Limited
9 Bonhill Street, London
EC2A 4PE
Mark O’Connor
Head of Business Development
T: 020 7496 3639
E: mark.oconnor@epworthinvestment.co.uk

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Lombard Odier (Europe) S.A.
Queensberry House,
3 Old Burlington Street,
London, W1S 3AB
Contact: Tom Rutherford, Head of Charities
T: 020 3206 6156
E: t.rutherford@lombardodier.com
W: www.lombardodier.com/ukcharities

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• Custody services, providing online access and transparent reporting on portfolio performance

Disclaimer: The bank is authorised and regulated by the CSSF in Luxembourg and its branch in the UK by the Prudential Regulation Authority and the Financial Conduct Authority

M&G Investments, M&G Charities Department
PO Box 9038, Chelmsford CM99 2XF
T: Richard Macey 020 7548 3731
or James Potter 020 7548 3882
E: charities@mandg.co.uk
W: www.mandg.co.uk/charities

With M&G, you’re free to choose from two specialist pooled funds for charities, Charifund and Charibond, or alternatively, invest across our wide range of OEIC funds.
We’ve been managing charitable funds for over 55 years and now look after £1.4 billion* for charities – making us one of the largest and most experienced managers of these funds in the UK. The value of investments will fluctuate, which will cause fund prices to fall as well as rise and you may not get back the original amount you invested.
*As at 31.03.2016. Issued by M&G Securities Limited who is the fund manager and registered in England No. 90776. The registered office is Laurence Pountney Hill, London EC4R 0HH. M&G Securities Limited is authorised and regulated by the Financial Conduct Authority. Charibond’s charity registered number is 271815, and Charifund’s charity registered number is 249958.

Newton Investment Management
Jon Bell
Newton Investment Management
BNY Mellon Centre
160 Queen Victoria Street
London
EC4V 4LA
T: +44 (0)20 7163 2448
E: jon.bell@newtonim.com
W: www.newtonim.com/charities

At Newton, our sole focus is investment management. We currently manage £33.8 billion for a broad range of clients, of which £4.1 billion is on behalf of charities (as at 31 December 2017).
We are a committed and trusted-long-term partner to charities, with a track record of helping them achieve their goals. But we do not stand still: innovation and thought leadership in the charity sector are fundamental parts of our business. We use a distinctive, global thematic investment approach, combined with rigorous analysis of environmental, social and governance issues, in our specially designed charity pooled funds, sustainable strategies, and segregated portfolio services.
www.newtonim.com/charities
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INVESTMENT MANAGEMENT

Quilter Cheviot
Contact: Charles Mesquita
One Kingsway
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E: charities@quiltercheviot.com
W: quiltercheviot.com

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Rathbones Investment Management
8 Finsbury Circus, London EC2M 7AZ
For further information please contact James Brennan:
E: james.brennan@rathbones.com
T: 020 399 0359
W: rathbones.com/
charities
Rathbone Investment Management is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

Rathbones welcomes charities of all shapes and sizes. We like to work in partnership with our charity clients which means you will have direct access to the person managing your charity’s investments, resulting in a portfolio that accurately meets your needs and is as individual as your charity. Key facts
• £4.7 billion of charitable funds under management
• Over 1,000 charities
• Segregated or pooled investment
• Dedicated team of charity investment specialists
• A history grounded in philanthropy
All figures as at 31 December 2017.

Royal London Asset Management
55 Gracechurch Street
London, EC3V 0RL
Contact: Alan Bunce, Head of Institutional Business – Direct
T: +44 (0)20 7506 6570
E: alan.bunce@rlam.co.uk
W: www.rlam.co.uk

RLAM is authorised and regulated by the Financial Conduct Authority.

Royal London Asset Management (RLAM) is one of the UK’s leading investment companies for the charity sector. RLAM has built a strong reputation as an innovative manager, investing across all major asset classes and delivering consistent long-term outperformance. RLAM manages over £80 billion of assets, split between equities, fixed interest, property and cash, with a market leading capability in sustainable investing.

RLAM is proud to manage £3.2 billion in assets on behalf of over 170 charity clients. We pride ourselves on the breadth and quality of the investment options we offer, and we recognise that your main focus is your charitable activity; ours is to construct the best possible investment portfolio, often in multi-asset solutions, to meet your risk and return objectives. Whatever your requirements, we are well positioned to offer a solution.
All data as at 31 March 2015.

Ruffer LLP
80 Victoria Street
London
SW1E 5JL
For more information contact: Christopher Quéré, Investment Director – Head of Charities
T: +44 (0)20 7963 8110
F: +44 (0)20 7963 8175
E: cqueree@ruffer.co.uk

At Ruffer, we have a distinctive approach to investing which we believe is well suited to the needs and goals of charities and their trustees. We focus on delivering ‘all weather’ investment returns and protecting and growing the value of our client’s assets throughout the market cycle. Instead of following benchmarks, we aim not to lose money in any single year and to deliver a return significantly greater than the risk free alternative of cash on deposit. By aiming to avoid the cyclical gyrations of the market, we aspire to provide a less volatile experience for our charity clients. We manage over £22bn of assets, including over £2bn for over 300 charities as at 31 December 2017. A dedicated portfolio manager works with each charity to build a portfolio, taking into consideration the charity’s responsible investment concerns, where appropriate. We are a signatory to the UNPRI and regularly host conferences and seminars designed to bring charitable organisations together, to discuss the key investment challenges they face. We also manage a Common Investment Fund, the Charity Assets Trust.
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Sarasin & Partners LLP
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100 St Paul’s Churchyard
London EC4M 8BU
Contact: John Handford
T: 020 7038 7268
F: 020 7038 6864
E: john.handford@sarasin.co.uk
W: www.sarasinandpartners.com

Sarasin & Partners manages approximately 410 charities* with over £6.13 billion in charitable funds*, representing over 45% of the firm’s total Assets under Management. We also manage investments for UK private clients, pension funds, and other institutions with total funds under management of £13.6 billion* (as at 31.03.2018).

Our particular expertise is determining and reviewing the appropriate mix of asset classes suitable to meet the circumstances of each charity. We are well known for our commitment to education having trained over 4,500 trustees. The reference for this training is our Compendium of Investment.
Sarasin & Partners LLP is a limited liability partnership incorporated in England and Wales with registered number OC329859 and is authorised and regulated by the Financial Conduct Authority.
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INVESTMENT MANAGEMENT

Smith & Williamson
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EC2R 6AY
Contact: Sharon Hanshaw
T: 020 7131 8214
w: www.sandwcharities.com

Smith & Williamson is an independently-owned financial and professional services group, with 1700 people across 12 principal offices in the UK and Ireland. We are a leading provider of discretionary investment management services to private clients, charities and corporates and have around £20.4bn of assets under management and advice (as at 31 December 2017).

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UBS
5 Broadgate
London EC2M 2AN
Helen McDonald - Director
E: helen.mcdonald@ubs.com
T: +44 207 567 0241
W: www.ubs.com/charities-uk

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Waverton Investment Management
16 Babmaes Street
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Contact: Emma Robertson
T: +44 (0) 20 7484 2065
E: erobertson@waverton.co.uk

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E: sales@asieurope.eu
W: www.advsol.com/UKFund

Advanced Solutions International (ASI) is a recognised global industry thought leader that focuses on helping not-for-profits and associations increase operational and financial performance through the use of best practices, proven solutions, and ongoing client engagement. Since 1991, ASI has served nearly 4,000 clients and millions of users worldwide, both directly and indirectly through a network of over 100 partners, and currently maintains corporate offices in the USA, UK, Canada, and Australia.

Our solution is iMIS 20, an Engagement Management System (EMS)™ that enables your organisation to engage your donors – and staff – anytime, anywhere, on any device.

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Bristol
BS20 0DH
E: hello@bluqube.co.uk
T: 08456 44 77 88
w: www.bluqube.co.uk

Simply, bluQube is a comprehensive finance and accounting system designed to assist your charity in solving every day financial challenges in a practical and simplified way.

bluQube has been specifically developed to help charities challenge the way they think about finance.

Through cloud and browser-based technology with multi-device access, bluQube transforms finance operations to deliver cross-organisation efficiencies, sophisticated management information and a different way of seeing finance. With a user friendly interface designed to provide your core finance team with all the necessary functionality they need, while remaining intuitive for non-finance budget holders and senior management to tap in and access at a glance information, bluQube will usher in an all new level of efficiency to the way your charity operates.

bluQube finance software is developed by Symmetry, based in Bristol.