

Offers charities a competitive interest rate on their cash deposits, with same day access to their money available.

Investment objective

To achieve a competitive level of income from cautious investment in a highly liquid portfolio of investments, whilst maintaining the ability of depositing charities to make withdrawals at short notice.

Fund highlights

- A competitive interest rate
- Same day access to your funds*
- A dedicated client team – for ease of administration
- Security – cash is spread across a wide range of financial institutions, not just one provider

Interest rate
0.01%

1 January 2021 (after all fees)

Performance

To 30 September 2020	1 year %	3 years % p.a.	5 years % p.a.	Since 01.11.06 % p.a.
● Fund (net of fees)	+0.7	+0.6	+0.5	+1.6



Year to 30 September	2020	2019	2018	2017	2016
● Fund (net of fees)	+0.7	+0.7	+0.4	+0.4	+0.5



Distribution record

	Daily rate %	A.E.R. %
1 January 2021	0.01	0.01
1 December 2020	0.10	0.10
1 November 2020	0.30	0.30
1 October 2020	0.45	0.45

Same day access
to your money available*

Affirmative Deposit Fund for Charities

Deposits by banking group

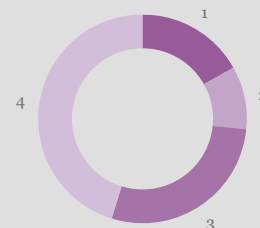
30 September 2020	Fund %
Development Bank of Singapore (DBS)	15.1
Sumitomo Mitsui Banking Corporation Europe	11.3
Lloyds	11.3
Barclays	9.4
Santander	8.5
Standard Chartered	7.8
Nationwide Building Society	7.5
Landesbank Baden-Wuerttemberg	5.5
Société Générale	3.8
Mitsubishi UFJ Trust and Banking Corporation	3.8
HSBC	2.6
Commonwealth Bank of Australia	1.9
Svenska Handelsbanken Group	1.9
CIC	1.9
Toronto Dominion	1.9
BNP Paribas	1.3
Credit Suisse	1.3
Bank of Nova Scotia	1.3
ANZ	0.8
CIBC	0.8
National Australia Bank	0.6

Fund details

Fund type	Common Deposit Fund
Launch date	1 November 2006
Interest accrual	Daily
Interest distribution	Last day of month
Initial charge	None
Minimum investment	£1,000
Access to funds	Same day access
Withdrawals BACS (2 - 3 days)	Free
Withdrawals CHAPS (same day)	£12
Deposits	Cheque, Bank transfer
Statements	Quarterly
Management fee	0.20%
Total Expense Ratio (T.E.R.)	0.27%
Fund size at 30 September 2020	£529.8m

Spread of deposits by credit rating

30 September 2020	Fund %
1 AA/Aa2	16.9
2 AA-/Aa3	9.8
3 A+/A1	28.3
4 A/A2	45.0



How to invest

Simply download and complete the Fund application form from:

www.epworthinvestment.co.uk

Send it to:

Fund Administration
Epworth Investment Management Limited
9 Bonhill Street, London EC2A 4PE

020 7496 3636

Contacts

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Head of Business Development
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Risk warning

The monthly interest distribution rate can fluctuate and past performance is no guarantee of future returns. To help manage the risk of capital losses, the Fund spreads its investments across a wide range of financial institutions. The possibility of capital loss does exist, however, it has never occurred in the Fund's history. A charge for same day transfers applies (currently £12 via CHAPS) or can be done for free in 2-3 days (via BACS). We reserve the right to require 7 days' notice of withdrawals in exceptional circumstances but typically provide same day access. Full details and terms, including the Scheme Particulars, can be found at www.epworthinvestment.co.uk. The Affirmative Deposit Fund for Charities is exempt from the Financial Services and Markets Act 2000 and depositors are not eligible for the Statutory Investors Compensation Scheme or the services of Financial Services Ombudsman. The Manager is however duly authorised under the Financial Services and Markets Act 2000 Epworth Investment Management Limited (Epworth) is authorised and regulated by the Financial Conduct Authority (Registered number 175451). Incorporated in England and Wales. Registered number 3052894. Registered office 9 Bonhill Street, London EC2A 4PE.