

# THE SMART APPROACH TO CASH MANAGEMENT

Flagstone's unique online cash management platform gives individuals, SMEs, Charities and Trusts access to hundreds of deposit accounts at the click of a button, enabling them to significantly increase their interest income, mitigate their risk exposure and manage their cash in a new and simple way.



## Smart cash management in numbers

- 367** **INCREASE INTEREST INCOME:** with access to 367 market-leading and exclusive instant access, notice, term and currency accounts.
- 20** **MANAGE RISK:** through diversification of deposits across up to 20 UK banks, greater utilisation of FSCS protection, and Flagstone's proprietary risk scoring analysis.
- 7** **RESEARCH, PLAN & MANAGE YOUR CASH:** seven days a week, with alerts to make you aware of new rates and consolidated monthly and year-end statements, via a simple online platform
- 1** **ALL ON COMPLETION OF JUST ONE APPLICATION FORM**
- 0** **WITH NO ONGOING PAPERWORK FOR NEW ACCOUNTS.**

## How it works



## MORE INTEREST. LESS RISK. NO HASSLE. CALL US TODAY.

Organise a short online demonstration to see how the platform could benefit you; Call Flagstone on **020 3745 8139** or email us at [clientservices@flagstoneim.com](mailto:clientservices@flagstoneim.com)

Flagstone Investment Management is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 676754 [www.fca.org.uk/register](http://www.fca.org.uk/register) 0800 111 6768



Accounts created on the Flagstone platform with onshore UK banks provide clients with the same FSCS protection as if the client had placed the deposit directly with that bank.



## PERSONAL CLIENT CASE STUDY

**Client Profile:** Heather is an entrepreneur who was introduced to Flagstone by her Wealth Adviser.

**Deposit size:** £1.6m

**Challenge:** Heather was holding this large cash sum in a single account with a 'high-street' bank earning 0.10%, generating just £1,600 per annum in interest.

**How Flagstone helped:** Heather used the Flagstone platform to research and open a range of accounts to increase her interest income, manage her liquidity requirements and mitigate her risk exposure.

**Result:** In the space of just a few days Heather had researched and opened accounts with 8 UK banks, increasing her interest income from £1,600 to £13,718 per annum and reducing her risk exposure through diversification.



As seen in;



FINANCIAL  
TIMES

cityWire

INVESTMENT  
WEEK

investors  
CHRONICLE



The Telegraph

SPEARS



W&A WEALTH  
MANAGER

## CORPORATE CASE STUDY

**Client Profile:** Mark is the CFO at a publicly-listed company

**Deposit size:** £15m

**Challenge:** Mark came to Flagstone with two main concerns. Firstly, some of the company's cash on balance was held in a Euro account at a bank that was charging the company to hold the funds through a negative interest rate. Secondly, the company kept £12m in a Sterling account earning zero interest. Mark was also keen to maintain liquidity and ensure the company's funds were not locked up for the long term.

**How Flagstone helped:** Mark signed up with Flagstone to take advantage of more appealing options from two of our A-Rated banking partners. The first was a 90-day notice Euro deposit account paying 0.50% to which he transferred €1.5m. The second, a 31-day notice Sterling account paying 1.0% interest in which he deposited £12m.

**Result:** Mark was able to open two new accounts within 48 hours through one simple sign up process.

He put a stop to the charges his company was paying on the Euro account, turning a loss into a gross interest income of €7,500 per annum.

On the Sterling funds, the company went from earning zero interest to £120,000 per annum.

*\* Currently £85,000 per authorised bank per depositor (as at 10 May 2017)*

## CHARITY CASE STUDY

**Client Profile:** A well known UK charity which generates significant cash from an annual fund raising event.

**Deposit size:** £340,000

**Challenge:** The charity had £340,853 on deposit with a single bank earning 0.10%. The charity wanted to optimise their interest income but were also anxious to carefully manage their risk exposure by spreading their monies across a range of banks to better utilise FSCS cover\*.

**How Flagstone helped:** Using Flagstone's platform filters to identify the accounts that met their needs and the Flagstone Risk Scoring methodology and Risk Sheets to check that each of the banks met their requirements, they quickly and efficiently diversified their deposits across four banks on completion of just one application form.

**Result:** By opening accounts with four banks, the charity was able to secure FSCS cover for the full amount of its deposit.

The four accounts provided a blended rate of 1.03% meaning that the charity was able to generate £3,502 per annum in interest income rather than £341.



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