



# Helping to provide your business the financial security it needs

## BUSINESS

With many savings accounts offering pitifully low interest rates, businesses now face a new set of challenges when managing medium to long term cash.

As well as balancing the requirements of the day to day operation of the business, you need to ensure the long-term financial security of your business, as well as manage your obligation to provide your shareholders with the best return on their cash.

As you may want to keep an amount on the balance sheet for property purchase, growth, emergencies or to cover your annual tax bill, good cash management can make a dramatic difference to your bottom line.

With such a wide choice of different cash investment options available in the UK, it is extremely difficult and time-consuming to keep your business money in competitive accounts that provide the security you need.

### What is the service?

**The Dynamic Cash Management service is designed to ensure that:**

- » Your business cash earns consistently competitive interest
- » Your business cash is constantly monitored for security
- » You save time, effort and worry

We do this by researching and selecting the most suitable accounts for your business from the whole of the savings market.

We choose competitive accounts for you from reputable institutions. We move the money when rates change and new opportunities arise. We arrange the paperwork and we keep you informed.

# Meeting your needs

We know the difficulties faced when managing cash held in a business.

Our service is designed to reduce the burden of time and hassle in managing cash deposit accounts.



## Avoid time consuming research

- » We carry out whole of market research (which includes accounts from over 165 banks and building societies)
- » We select the most competitive accounts for your business based on the access requirements you set



## Be confident in the institutions who hold your business's cash

- » We do the due diligence checks on the banks and building societies so you don't have to
- » We will continuously monitor the banks and building societies and only place your business's cash with reputable financial institutions

## Spend less time on administration

- » We provide admin assistance in setting up and maintaining a number of accounts
- » We simplify the paperwork for you to make sure form filling is kept to the absolute minimum necessary



## Achieve a consistently competitive return

- » Cash is actively managed to achieve a consistently competitive return
- » We review accounts regularly and suggest moving accounts when something more competitive is available
- » We will let you know when accounts need to be changed, e.g. when a bonus rate expires or a maturity date is approaching

## Deal with a person, not a machine

- » We will allocate a dedicated Client Manager who will deal with the business's account from the moment the cash is deposited
- » We are responsive. Our Client Managers listen to you, understand your cash account requirements and act on your instructions

## Ability to keep track of return and obtain information for tax return

- » We provide two statements a year showing full transactions on the business's account
- » We provide one consolidated report to save you time and hassle when completing your tax returns



## Access to account information any time

- » Check on the account balance online, anytime day or night
- » View previously issued statements
- » Keep up to date with the access requirements we have recorded on file

## For further information please contact us:

0345 094 2255

or email [DCM@DCMCash.com](mailto:DCM@DCMCash.com)

# How does it work?



## Initial Interest

- » We will collect information from you regarding the business and individual signatories that we will need to open an account.
- » We will prepare and pre-complete the forms required to open your initial account (Hub account) and send them to you for you to sign.
- » We take time to work with you to understand when you need access to your cash, your attitude to risk and the amount you want to hold in cash.
- » We will collect identification documents to confirm the name and address of each signatory at the outset.



## Open account

- » Return your signed forms to our office.
- » You will receive a Welcome Pack when your account is open, additional forms may be required at this stage.
- » We open an account in your business name with Cater Allen Private Bank. This is your Hub Account.



## Deposit cash

- » Transfer your cash into your new Hub account.
- » We then open a number of other savings accounts in the business name with building societies and banks. We choose accounts with competitive rates that meet your needs for security and access.
- » Your dedicated Client Manager will be in touch to introduce themselves.



## Ongoing management

- » You may receive post in relation to the accounts we open, forward this to your Client Manager for processing.
- » You can see where your money is invested using our online client portal. We also provide regular statements and an annual consolidated tax statement.
- » We review your accounts regularly and switch your money when they become uncompetitive. We also switch your money if new information makes us believe an institution has become too risky for you.
- » When you want to make a withdrawal, contact your Client Manager and we will arrange this for you.
- » We prepare all of the forms and paperwork required to open your accounts and move money between them. Where any signature or authority is required, we will contact you to arrange this.



## Case study

### One of our clients is a family run business providing bespoke furniture to shops around the UK, who found themselves with £250,000 needing management.

The family were keen to ensure the money was looked after for both security and return so they turned to Dynamic Cash Management. After a year in the service they had seen monies held with four different institutions and earned

over £2450.00 more than if they had used the conventional deposit accounts. On top of that the administration was managed by their experienced DCM Client Manager, meaning the staff have more time to run their business.

# Why choose Dynamic Cash Management?



We can help you improve your **control** of cash management



You can have **peace of mind** that your cash is saved with reputable institutions



**Reduce the pressure** of the administrative burden to free up your time to do work for your business



**For further information please contact us**

0345 094 2255  
or email [DCM@DCMCash.com](mailto:DCM@DCMCash.com)



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#### IMPORTANT NOTES

This is only a brief summary of the main features and benefits of Gale and Phillipson's Dynamic Cash Management service. Full details are in the Dynamic Cash Management Service Description, which is available on request. Past performance is not an indication of future performance. The rates of interest you achieve depend on rates available when your cash is invested. Gale and Phillipson Ltd and its subsidiaries Gale & Phillipson (Life & Pensions) Ltd and Gale & Phillipson (Financial Management) Ltd are authorised and regulated by the Financial Conduct Authority. All trade under the name Gale and Phillipson. The Financial Conduct Authority does not regulate Dynamic Cash Management.