



PRESS RELEASE: FOR IMMEDIATE RELEASE

## Charity trustees must rethink cash strategy, says Cartwright

**UK – [26 June 2025] – Cartwright Charitable Trusts, specialists in building financial resilience for small to medium sized trusts, today urged charity trustees to reconsider the role of cash in their investment strategies, warning that excessive cash holdings could undermine both the long-term impact and the financial sustainability of their charities.**

**Martin Mercer, Senior Investment Consultant at Cartwright Charitable Trusts commented:** “In a challenging climate with inflation, market volatility and rising demand for services, charities face pressure to make their assets work harder. Too many charities are holding cash, often out of caution, or simply because they’re unsure what else to do. This may feel secure however it could leave them exposed, limiting their ability to meet future obligations and deliver lasting value. There’s a longstanding view that cash is ‘safe’, but in today’s environment, particularly with rising inflation, that assumption needs to be challenged. Trustees need to consider whether large cash reserves are really serving them or simply eroding in value.”

**Mercer added:** “This is not about abandoning caution or accepting undue risk. Rather, trustees should be empowered to ask the right questions and consider whether there are more effective strategies for managing their assets in alignment with their long-term objectives. Even small shifts in approach can make a meaningful difference over time.”

-ENDS-



## Note to Editors:

### Cartwright Charitable Trusts

Our experience, people and pioneering spirit is what sets us apart.

Cartwright have spent over 39 years honing their unique skill-set, to be a safe pair of hands for charitable organisations whose unrestricted reserves are on the smaller side.

Originating in the pensions market, Cartwright soon realised their wisdom in pension trusts could benefit other sectors too. Applying the same pioneering spirit to help charities maintain their purchasing power.

Cartwright believe less reserves shouldn't mean less attention. So offer the level of service usually reserved for the big players; innovative, professional and totally bespoke.

And, with direct access to a real person, an expert in their field, they help charities nationwide to build their financial resilience and demystify the world of investments.

As well as working with not-for-profits they apply their unique know-how to sectors of a similar nature and with similar problems; like Pension Trusts, Funeral Trusts, Corporate Treasuries and businesses nationwide.

Find out more at:

<https://charitabletrusts.cartwright.co.uk/>

For all media enquiries please contact KBPR using the details below:



**KBPR.**

keeping you connected

**Kate Boyle.**  
Owner & Client Director

07930 442883

[www.kbpr.agency](http://www.kbpr.agency) | Connect with us on social media  

250 Fowler Avenue  
Farnborough Business Park  
Farnborough GU14 7JP

Marlborough House  
Victoria Road South  
Chelmsford CM1 1LN

T: 01252 894883  
E: [enquiries@cartwright.co.uk](mailto:enquiries@cartwright.co.uk)  
W: [employeerewards.cartwright.co.uk](http://employeerewards.cartwright.co.uk)

Cartwright Employee Rewards is a trading style of Cartwright Financial Solutions Limited. Registered in England & Wales. Registration No: 06752454

Registered Office: 250 Fowler Avenue, Farnborough Business Park, Farnborough, Hampshire GU14 7JP

Investment Services are provided by Cartwright Financial Solutions Limited and is authorised and regulated by the Financial Conduct Authority: Registration No. 607200