



PRESS RELEASE: FOR IMMEDIATE RELEASE

Generic investment portfolios could be limiting Charities impact, says Cartwright Charitable Trusts

UK – [3 March 2026] – Cartwright Charitable Trusts, specialists in helping charities build financial resilience, today said charities could be missing opportunities to make the most of their funds by sticking with legacy investment arrangements and generic, off-the-shelf portfolios.

Martin Mercer, Head of Cartwright Charitable Trusts, said: “Trustees face intense demands on their time and attention, alongside increasingly complex investment arrangements and fee structures. As a result, it can be challenging to maintain clear oversight of whether investments remain appropriate and represent good value for money. Over time, this can result in being placed into generic, off-the-shelf portfolios that prioritise administrative convenience rather than specific needs. This can be further compounded where there is a long-standing provider relationship and a reluctance to move away from the familiar.”

Mercer continued: “The key question for charities really needs to be ‘what role do these assets need to play?’ rather than focusing solely on returns. When portfolios are structured around cash flow requirements and how a charity actually operates – including liquidity needs, spending profile, time horizons and volatility tolerance - better alignment and value can be achieved without increasing risk or cost.”

Mercer concluded: “Poorly aligned investment arrangements can have a tangible impact on a charity’s operations. Restricted liquidity may limit the ability to fund vital programmes, while excessive fees erode the resources available for beneficiaries. In contrast, portfolios that are tailored to the charity’s spending profile and mission can help ensure funds are available when needed, reduce unnecessary costs, and support long-term goals. Trustees who take a structured approach to reviewing investments can strengthen financial resilience and make every pound count towards delivering their charitable objectives. Even a simple review of existing arrangements can help trustees confirm their investments remain fit for purpose.”

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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/>

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