



An introduction to
CASCADE

About Cascade

Cascade is an award-winning independent service created to provide professional cash management services to generate enhanced returns and depositor protection for savers.

Monies are held directly with each bank or building society so that clients have access to the largest cash dataset in the UK market, and in turn the greatest degree of depositor protection and financial return.

The service is delivered directly to clients and through third-party intermediary firms such as accountants, wealth managers, financial planners and solicitors.



The Cascaders

Dr Emma Black,
Managing Director and Co-Founder



Surish Pal,
Head of Partner Development



Dr Ryan Dias,
Client Relationship Manager



Jane Gray,
Office Manager / Executive Assistant



Anthony Tunmore,
Finance Manager



Emma Hutchinson,
Client Support Manager



Luke Roberts,
Partner Support Manager



Amy Bradshaw,
Ongoing Monitoring



Georgia Boddy,
Account Opening



Ryan Grave,
Client Support Assistant



Erin Robinson,
Counterparty and Rates Administrator



What we do

Track

Track all savings rates in the UK market for authorised banks and building societies.

Administer

Provide administrative support for account opening and ongoing maintenance (e.g. for tax vouchers, further deposits, closures or withdrawals).

Notify

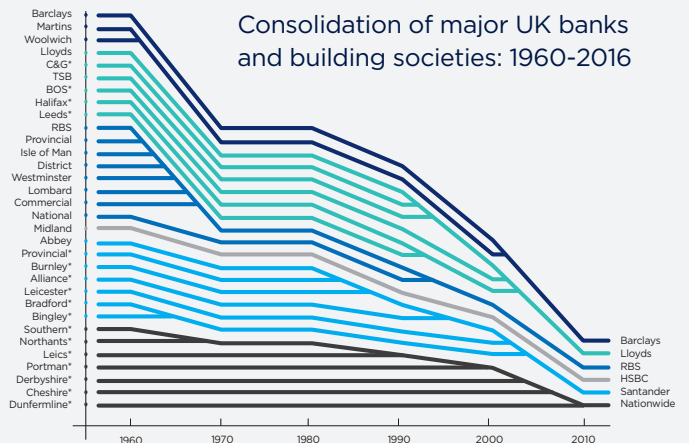
Notify of material changes to rates and upcoming maturities as well as changes to banking licences for providers.

FinTech

Deliver bespoke financial technology to savers, intermediaries and professional treasurers.

Context and Opportunity

- Over consolidation in the financial sector exposed after 2008 financial crash.
- To reduce systemic risk, Financial Services Act effective from 2012.
- Investigating the impact of consolidation on competition, FCA find that “competition is not working well for consumers” in 2015 Cash Remedies report.
- Inertia in savings with record low interest rates and low trust for banks and building societies creates opportunity for cash market aggregator.
- PSD2 creates opportunity for advancements in financial technology.



Note * = Building society * = Acquisitions not listed Sources: bankers Magazine, Collins (1988), published accounts and RBS Archives; adapted from 'Evolution of the UK Banking System', Quarterly Bulletin, Q4, Bank of England 2010 Lloyds banking Group, Cheltenham and Gloucester, Bank of Scotland, Leeds Permanent, Royal Bank of Scotland, National Provincial, National Commercial, Abbey National, Equitable, Permanent, Southern Co-operative Permanent, Northampton Town & Country Freehold, Leicestershire, National Provincial and Westminster merged to form National Westminster (NatWest) in 1970, Bradford & Bingley merged to form Bradford & Bingley in 1964, Southern Co-operative Permanent changed its name to Nationwide in 1970, Northampton Town & Country Freehold and Leicestershire merged to form Anglia in 1966, Provincial and Burnley merged to form National & Provincial in 1984, Alliance and Leicester merged to form Alliance & Leicester plc in 1985, HSBC acquired Midland Bank in 1992, The Santander Group acquired Abbey National in 2004.

Headline Facts

- Over £1bn administered since the service was founded in 2012.
- Cyber Essentials Plus accredited.
- Highly Commended for several awards including for Exceptional Customer Service at the Financial Innovation Awards.
- Largest cash dataset in UK market with over 4,100 products and over 350 institutions tracked.
- Each client must have a minimum of £250,000 cash savings.
- One all encompassing annual fee of 0.30% plus VAT.

Client Types

Personal

Charity

Corporate

Pension

Trust

Credit Unions

Power of Attorney

Court of Protection

Client Deposit

The Cascade Portal

- Our unique proprietary algorithm allows quick and easy optimisation of cash portfolios into suitable accounts within seconds based on each client's bespoke liquidity and security preferences.
- Clients can view their savings accounts in one convenient place with exceptional customer service from the Cascade administration team for ongoing maintenance and monitoring of these accounts.
- Live alerts are generated notifying of better rate opportunities and maturing accounts to ensure inertia is minimized and returns are maximised.



Client Testimonials

“ Cascade provide an “all-inclusive” cash management service. They are really able to tailor their service to meet individual needs and preferences to ensure that a customer’s portfolio is meeting their specific business objectives. Once the specific accounts have been identified, they take care of the majority of the paperwork that is required to open these and once opened, they don’t just forget about you, they continue to monitor the market to ensure that these accounts remain the best option.”

Annie, Edinburgh

“ Cascade is a personal but professional service in which clients can rest assured the team are aware of fluctuating values and will contact clients if and when there needs to be a change of account. Cascade keep in regular touch but the client remains in charge of their reserves at all times. It seems to be a fruitful way of safeguarding cash reserves whilst at the same time benefitting from the most favourable returns.”

Nikki, London

“ Cascade Cash Management offered and delivered a service which provides the best solution for the controlled maximization (of) our income from cash balances. As a charity, independent advice on fund placement is useful to help us comply with our cash management policy, which is to safely invest while obtaining the best return possible.”

Trevor, Sunderland

CASCADE
LIVE CASH MANAGEMENT

Adviser Testimonials

“ I have used the service for a range of clients and couldn't be happier with the support of the Cascade team. The service allows clients to reduce their risk while in cash while also enhancing their returns by a considerable margin. I'd be happy to recommend its use for clients sat in cash for short or long term periods.”

Mark, Reading

“ Every time I have used Cascade so far, the service has always been great and we have always been responded to quickly. There is usually a perception with clients that a Financial Adviser will always steer them towards non-cash based investments, however this Cash Management service is a great way of introducing clients with an aversion to risk.”

Steve, Carlisle

Personal Example

Before

- £2.2 million held in Coubs earning 0%.
- Only £85,000 protected under the FSCS.

After

- Net of all fees, the client earned £22,367.50 per annum with full depositor protection in the midst of Covid-19 outbreak when rates were severely reduced.
- Access to view all accounts in one place in the Cascade Portal.
- Experienced administration support for account opening and ongoing maintenance.

Corporate Example

Before

- £1.2m held in Bank of Scotland earning 0%.
- Only £85,000 protected under the FSCS.

After

- Net of all fees, the client earned £11,474.50 per annum with full depositor protection in the midst of the Covid-19 outbreak when rates were severely reduced.
- Access to view all accounts in one place in the Cascade Portal with convenient reporting for directors.
- Experienced administration support for directors in account opening and ongoing maintenance.

Charity Example

Before

- £10m held in Barclays earning 0.50%.
- Only £85,000 protected under the FSCS.
- No cash mandate for allocation of monies.

After

- Net of all fees, the client earned £122,875 per annum with a professional cash mandate.
- Access to view all accounts in one place in the Cascade Portal with convenient reporting for trustees.
- Experienced administration support for trustees in account opening and ongoing maintenance.

How to get in touch

Visit us in person

Our Head Office is located at: **F18 Willow Court, Marquis Way, Team Valley Trading Estate, Gateshead, NE11 0RU**

Speak to us by email

Our central Client Support team can be contacted at admin@cascade.co.uk or feel free to get in touch with our Managing Director and Co-Founder, **Dr Emma Black (Emma.Black@cascade.co.uk)** or our Head of Partner Development, **Surish Pal (Surish.Pal@cascade.co.uk)**

Call us on the phone

Should you wish to speak to us on the phone, please contact our **Head Office** on **+44 (0)191 481 3777** or feel free to call **Dr Emma Black** on **+44 (0)7500 068 943** or **Surish Pal** on **+44 (0)7703 821 480**.

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