

Ramsey Crookall

A Team for all Seasons



Equity markets currently display uncertainty, volatility and a lack of clarity, caused in no small part by the Eurozone debt crisis and the apparent slowdown in global economic growth. At times like this investment managers need to demonstrate stability, continuity and conviction together with an ability to identify and implement asset allocations and strategies that are designed to protect and enhance clients' portfolios.

The Investment Management Department at Ramsey Crookall & Co. Ltd, led by Directors Stuart Cowan and Tom Croft together with Senior Portfolio Manager Peter Robertson, boasts an enviable mix of skills and knowledge gained from many years in stock broking and investment management.

The team offers a secure, efficient and cost effective management service focussed on delivering consistent returns whilst managing the inherent

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risks. As Stuart Cowan says; 'we seek to manage expectations in what have become increasingly volatile and uncertain conditions within the world's financial markets. In recent years we have recognised that assets such as gold have become increasingly incorporated into clients' portfolios. Traditionally seen as a hedge against inflation, gold is increasingly used as a safe haven against currencies which are often perceived as overvalued'.

Tom Croft continues; 'in addition, new instruments such as Exchange Traded Funds (ETFs) have become an important way of diversifying risk while obtaining exposure to a broader range of assets. These allow investors to participate in areas of the markets such commodities (e.g. copper, wheat and cotton), playing on the global demand for food and resources and other key thematic strategies'.

The investment managers still incorporate the traditional direct equity or fixed interest approach to building successful portfolios. Peter Robertson points out; 'the large, well known 'blue chip' companies with their global exposure continue to provide investments that go far beyond national boundaries. A large percentage of the earnings of the UK's leading companies are generated overseas, giving some protection against the currently low level of growth in the British economy'.

The Investment Department serves a broad range of clients based in the Isle of Man, UK and Overseas, managing portfolios to take account of complex and varied domicile and taxation issues and assisting clients to meet their investment objectives. In addition, the firm is proud of its long involvement in the management of many of the Island's leading charities.

Regular valuation reports and reviews are sent to clients providing full details of the value of the fund, including all transactions, corporate actions, and capital movements during the period under review. All dividends, bond interest and other income are also recorded. The performance of each portfolio is calculated and published, often measured or compared to leading stock market indices or a specific benchmark chosen by the client to reflect the composition of the portfolio and its principal investment objectives.

With many years of experience the team believe they are equipped to respond to the challenges that may lie ahead. In the meantime they are readily available and accessible to meet both new and existing clients to discuss portfolios and performance.

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