



Treasury services for doctors

A discreet treasury layer for doctors whose personal and practice finances have become too large, too multi-banked or too international to manage ad hoc.

Cash

Risk

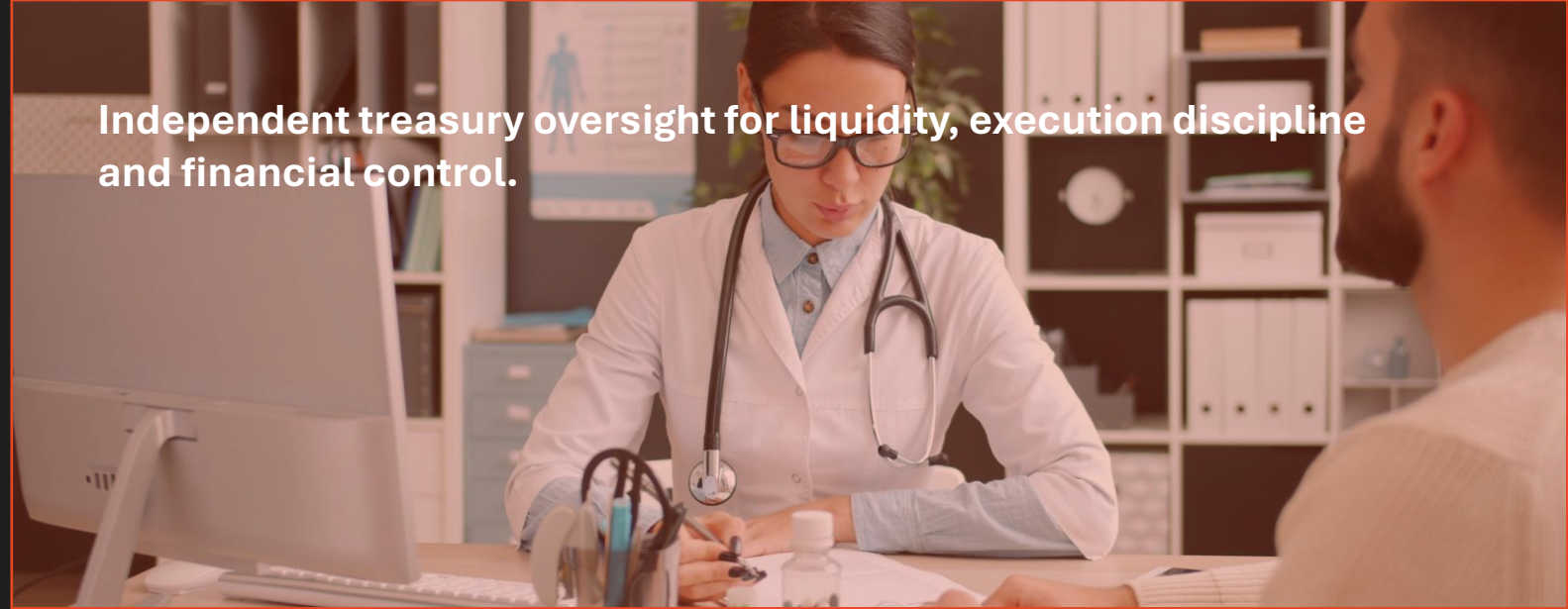
FX

Funding

Banking



Presented by Nishal
SMK Services



Independent treasury oversight for liquidity, execution discipline and financial control.

Tax reserve pressure

A consultant earning across NHS and private practice often knows tax is coming — but the money is scattered across accounts.

SMK ring-fences the reserve and keeps daily liquidity visible.

Overseas fees

A doctor with children at school or university abroad faces predictable USD or EUR payments.

SMK stages FX earlier and avoids rushed conversion just before the deadline.

Property cash events

A property purchase, refurbishment or partner drawing can create a large one-off liquidity event.

SMK aligns timing, buffers and funding options.

Examples matter because clients usually connect with situations before they connect with products.

Why treasury matters for you

High income does not automatically create control.

Multiple accounts

Personal, practice and family accounts often sit across several banks, with no single view of real free cash.

Uneven cash events

Tax, school fees, property, partner drawings and capital calls do not arrive neatly or evenly.

FX needs

Travel, education, offshore investments or foreign property create recurring currency exposure.

Time scarcity

Decisions are often taken late, reactively or with limited market context.

How this shows up in real life

Consultant with mixed income

Strong annual earnings, but no clean tax reserve process across NHS and private receipts.

GP partner with drawings

Cash position looks healthy until partner drawings and quarterly obligations cluster together.

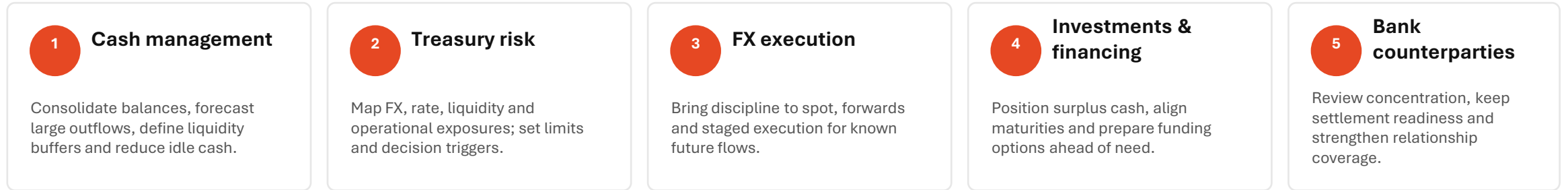
Senior specialist family

Children abroad, holiday property and offshore assets create repeated multi-currency flows.

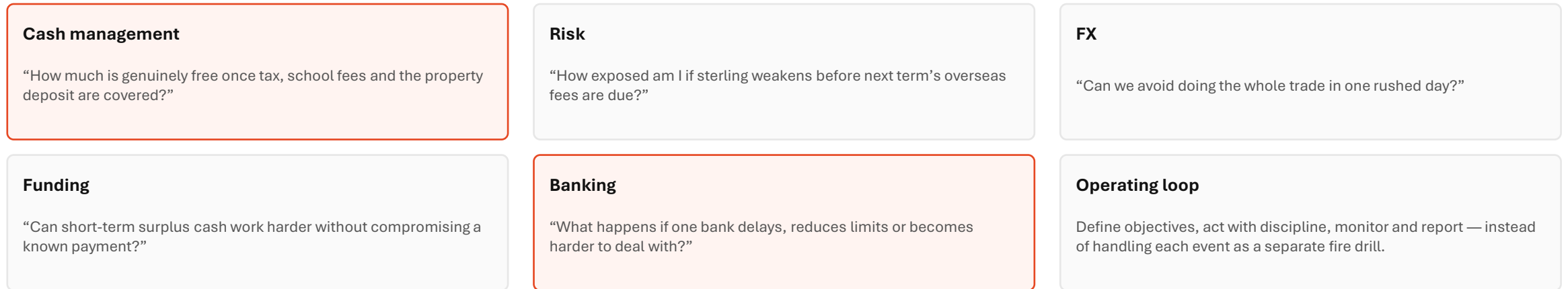
SMK adds a treasury lens: visibility, timing discipline, risk triggers and stronger control around banking and execution.

Your private treasury control tower

Five connected service lines drawn from the SMK private-clients framework.



What each service feels like to the client



This is not five separate projects. It is one operating loop for busy professionals who want calmer, cleaner decision-making.

Where value usually appears first

Three recurring situations for high-earning medical professionals.

Cash visibility

You know there are large balances, but not how much is genuinely free after tax, school fees, property and lifestyle commitments.

Output: a consolidated cash view and short-dated liquidity map.

Execution timing

A known future payment in USD, EUR or another currency is left too late; conversion then happens in a hurry, without a defined plan.

Output: an execution roadmap with staged timing and market triggers.

Banking concentration

Cash and flows are heavily dependent on one or two relationships, with weak settlement readiness if terms, limits or service deteriorate.

Output: counterparty review, limit framework and backup readiness.



Examples that tend to resonate quickly

- “I have the cash overall, but I do not know what is truly available.”
- “We knew this euro payment was coming, but left the FX too late.”
- “Most of the money and instructions sit with one bank, which feels uncomfortable.”

Cash, risk and FX — made concrete

The goal is to make practical decisions easier, not to create complexity.

Cash management

A consultant has strong monthly inflows, but tax reserves, school fees and a property deposit are sitting across different accounts.

SMK builds one cash view, defines protected reserve balances and clarifies what is genuinely investable.

Treasury risk

A family earns mainly in GBP, holds some EUR assets and regularly spends in USD. Exchange-rate moves start to affect annual cash needs.

SMK maps exposures and sets hedge bands or decision triggers.

FX execution

CHF 500k or USD 300k is needed for a known future purchase.

SMK stages conversions, compares execution methods and keeps settlement instructions clean.

Client question

“Can we stop making these decisions at the last minute?”

SMK response

Create a timetable, set thresholds and decide in advance what gets converted, hedged or left open.

Professional benefit

Less pressure, fewer rushed trades and a clearer record of why each step was taken.

Illustrative deliverables

Monthly treasury snapshot | Exposure register | FX action plan | Settlement instruction checklist

Investments, financing and bank relationships

Treasury is also about keeping options open before pressure arrives.

Short-term investing

A doctor wants reserve cash to earn more, but a large tax payment is due in three months.

SMK helps structure maturities so surplus cash works harder without jeopardising near-term obligations.

Financing readiness

A property purchase or capital call may require bridging liquidity.

SMK prepares funding options and timing earlier, instead of relying on emergency borrowing.

Bank counterparty

Material deposits and payments are concentrated with one or two institutions.

SMK reviews limits, diversification and backup settlement readiness.

Typical doctor-connected situations

- “We have excess cash now, but I do not want to lock it up and then scramble for liquidity.”
- “I would rather know my bridge funding options before signing anything.”
- “Too much sits with one bank — and nobody has tested the backup process.”

The treasury principle

Do the preparation while choices are still wide open. That usually improves pricing, reduces pressure and protects optionality.

A simple 90-day engagement path

Start with control, prove value early, then expand.



1-15 Discover & map

Accounts, currencies, structures, upcoming large payments and current decision habits.

16-30 Controls & dashboard

Initial cash view, reporting rhythm, exposure register and practical quick wins.

31-60 Execute priorities

Liquidity buffer rules, first FX plans, counterparty review and funding preparation.

61-90 Scale & embed

Policy refinement, monitoring cadence, action triggers and longer-term treasury discipline.

Early visible win

Tax reserve mapped properly and moved out of day-to-day spending accounts.

Execution win

Upcoming overseas fees or property payment turned into a staged FX plan.

Control win

Second bank or backup instructions prepared before they are urgently needed.

What changes for the client

Less reliance on memory, more forward visibility, better timing on large cash events, and a cleaner process around approvals and execution.

Why SMK

20+ years - Advisory, specialist and execution-aware.



Nishal SMK Services

Treasury consulting shaped by bank treasury, markets and corporate treasury experience.

What you get

- Independent treasury thinking, not product pushing
- A practical bridge between cash, risk, FX, funding and banking
- Reporting that supports decisions, not information overload
- Ongoing oversight while control remains with you

Questions clients often ask

- “Can you help me see the whole picture?”
- “Can we plan the next FX need properly?”
- “How much should stay liquid versus be invested?”
- “Should I be less concentrated with one bank?”

Next step

We can map your cashflows, banking set-up, upcoming large payments and key risk points — then propose the first 30 to 90 days of action.

To start: main accounts and currencies, top upcoming large payments, any known FX/rate sensitivities.

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