

# SAMPLE INVESTMENT POLICY

## *[insert organisation name]* Investment Policy *[insert date]*

### 1. **Introduction**

The Trustees of *[insert organisation name]* are responsible for the investment policy and ensuring that it is developed in line with the needs of the charity and its values and principles.

### 2. **Investment Objectives**

Trustees seek to produce the best financial return within an acceptable level of risk. The investment objective is a balance between income and capital growth. If required, it should be possible to draw down capital for expenditure on agreed projects. However, Trustees recognise that the ability to commit funds for longer periods will maximise the possible returns.

The investments should, as far as possible, reflect the values of the Charity, which are:

*[insert Charity's values]*

### 3. **Risk**

Trustees are willing to accept a medium/high/low *[delete as applicable]* level of risk and recognise that income and capital values will fluctuate over time.

### 4. **Liquidity Requirements**

Trustees do not have a specific annual requirement from the investments but require access to the capital at reasonable notice to fund any future capital requirements.

### 5. **Time Horizon**

The investments are expected to exist for the long term and will be managed to meet the investment objective and to be sustainable over the long term.

### 6. **Ethical Investment Policy**

The Trustees wish to seek opportunities to invest in ethical and responsible investment products.

### 7. **Management and Reporting**

The Trustees have delegated to the Finance Committee the management of the investments and expect these to be managed in an efficient and cost-effective way. The Finance Committee will report annually to the Board on the performance of the investments and the income received.

### 8. **Approval and Review**

This policy has been prepared by the Trustees of *[insert organisation name]* to provide a framework for the management of its investments. It has been agreed at a Board Meeting in *[insert date]*. It will be reviewed on an annual basis to ensure its continued appropriateness.

Charity Registration No: *[insert number]*