



# Investing Charity Funds Policy

---

## Purpose

This document outlines our policy for investing charity funds.

## Scope

Our charity will invest in a diversified range of asset classes and regions. We will consider investing in stocks, bonds, property, and other investment vehicles that are agreed by the trustees.

## Objectives

Our investment objectives are to achieve growth and income, whilst maintaining sufficient reserves for any repairs that may arise. We aim to generate sustainable returns that allow us to achieve our charitable objectives while protecting the capital value of our investments.

## Risk Appetite

We recognize that every investment carries risk, and we will manage these risks to ensure that they are commensurate with our objectives and the financial resources available. Our charity's risk appetite is low/minimal, although we are willing to accept some fluctuations in the value of our assets in pursuit of our investment objectives.

## Amount Available

We will invest our financial resources in line with our objectives, risk appetite, and investment policy. The amount we have available for investment will be reviewed annually, and we will adjust our investment strategy as necessary to ensure that we continue to meet our objectives.

## Time Horizon

Our investment time horizon is long-term, and we aim to invest in funds for the long term.

## Liquidity Needs

We will ensure that we have sufficient liquidity to meet our financial commitments, including maintaining sufficient cash reserves for any repairs that may arise.

## Decision-Makers

The trustees are responsible for making investment decisions, including approving the investment policy and setting investment objectives.

## Key Performance Indicators

We will review our performance regularly and adjust our investment strategy as necessary.

## Reporting Requirements

We will communicate investment performance to our stakeholders annually, including donors, beneficiaries, and the Charity Commission.

## Responsibility of the Trustees

The trustees have a legal obligation to secure the best financial return within the appropriate level of risk to be spent on the charity's aims. They must take advice, select the right investments, and communicate their decisions to stakeholders.

## Conclusion

Our investment policy sets out our charity's approach to investing. It is a framework for making investment decisions, managing our financial resources, and meeting our governance responsibilities. We will review our investment policy annually to ensure that it continues to align with our charitable mission and objectives.

## Availability

This policy is published on our website <https://www.colburymemorialhall.org.uk/> and shall be given to anyone who wishes to have a copy.

## Version Control - Approval and Review

This policy shall be reviewed and approved annually by trustees, following a change in legislation or other significant factor.

Version No	Approved By	Approval Date	Main Changes	Review Period
1.0	Trustees	31.10.2025	First version approved	Annual