

# **Friends of Dinosaur Isle (FODI)**

## **Financial Investment Policy**



### **Financial Investment Policy Objective**

The Charity Commission guidance notes suggest that any investment policy should address the following considerations:

1. The creation of sufficient financial return to enable the FODI (together with its non-investment resources) to carry out its purposes effectively, and without interruption.
2. The maintenance of and, if possible, enhancement of the value of invested funds while they are retained.
3. The management of risk
4. The charity's stance on ethical investments.

The objective of this policy is to set out what FODI is seeking to achieve through any investment of its funds.

### **Responsibilities**

FODI Trustees have the power to invest charity funds and their duties are defined by the Charity Commission. Trustees must periodically review FODI investment strategy, monitor investment activities against policy and regularly review the performance of investment funds against benchmarks.

### **Risk Management**

There are several risk considerations that the FODI Trustees must be mindful of should they decide to invest charity funds. Maintaining the real capital value of any portfolio can be compromised by inflation risk which must be taken into account when constructing an investment portfolio.

### **Investment objectives**

FODI trustees must ensure that any investment:

1. Maintains reasonable levels of liquidity in FODI funds
2. Investment returns are maximised at acceptable levels of risk
3. Meets the ethical standards agreed by Trustees

### **Investment Policy**

Any investment of FODI funds decided by the Trustees must ensure that the investment objectives in this policy are met. Given the limited funds available to the charity any investment will be managed by the Treasurer and is limited at this time to cash placed on

deposit which generates interest. No medium or high risk investments are authorised at this time.

## **Reporting**

Any agreed investment will be managed by the FODI Treasurer who will give Trustees regular reports at the trustees meetings on the performance of any investments. On an annual basis the performance of investments and this policy will be reviewed by the Treasure and Chair and reported at the AGM.

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