DISS SURVEYORS' ALLOTMENT CHARITY
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Investment Policy

1. Purpose

The purpose of this policy is to provide a framework for the management of the Charity's investments and cash reserves, ensuring that funds are managed responsibly and in the best interests of the Charity.

The Trustees recognise that effective investment management supports the Charity's ability to provide grants for the benefit of the inhabitants of Diss whilst protecting the long-term value of the Charity's assets.

2. Scope

This policy applies to all investments and bank deposits held by Diss Surveyors' Allotment Charity ("the Charity").

3. Investment Objectives

The Charity's investment objectives are to:

- Preserve the capital value of the Charity's assets.
- Generate sustainable income to support charitable grant-making.
- Maintain sufficient liquidity to meet the Charity's commitments.
- Manage investment and banking arrangements prudently and responsibly.

4. Existing Investments

The Charity currently holds:

- A Unity Trust current account.
- A Unity Trust savings account.
- Two investment holdings managed through BlackRock.

The Trustees recognise that income generated from the BlackRock investments contributes towards the Charity's grant-making activities.

5. Investment Principles

When making investment decisions, Trustees shall have regard to:

- The security of the Charity's assets.
- The need for income generation.
- The need to maintain access to funds where required.
- The level of risk associated with any investment.
- The Charity's long-term financial sustainability.

Trustees shall act in accordance with Charity Commission guidance and their fiduciary duties when considering investment matters.

6. Investment Management

The Trustees may:

- Maintain funds in bank or building society accounts.
- Invest funds in collective investment schemes or managed funds.
- Retain existing investment arrangements where they remain appropriate.
- Seek professional advice where necessary.

The Trustees shall not engage in speculative investment activity that would place the Charity's capital at undue risk.

7. Review of Investments

Trustees shall periodically review:

- Investment performance.
- Income generated from investments.
- Charges and fees.
- The suitability of existing investment arrangements.
- The Charity's future funding requirements.

Investment performance shall be considered alongside the Charity's objectives and not solely on short-term returns.

8. Delegation and Advice

The Trustees may obtain professional financial or investment advice where they consider it appropriate.

Responsibility for investment decisions shall remain with the Trustees.

9. Reporting

Information relating to investments and bank balances shall be reported to Trustees as part of the Charity's financial monitoring arrangements.

Any significant change to the Charity's investment strategy shall require Trustee approval.

10. Monitoring and Review

This policy shall be reviewed every four years, or earlier if required by changes in legislation, Charity Commission guidance or the Charity's operations.