



INVESTMENT POLICY

Introduction

This document details the investment policy followed by SNAPS, which is in line with the recommendations of the Charity Commission. The policy will be reviewed by the Board of Trustees every three years.

Financial Objectives

- To at least maintain the real value of our funds
- To generate a sustainable return to support our operational activities and strategic plans

Investment Objectives

- To produce the best financial return within an acceptable level of risk
- To produce a total return at least matching the current inflation rate over the long term

Risk Objective

To mitigate risk, we will place our funds in one or more interest-bearing accounts, as necessary.

Liquidity

The level of funds held by SNAPS will be most appropriately held in a cash account.

Financial Service Compensation Scheme

SNAPS is mindful of the Financial Services Compensation Scheme and manages account investment accordingly.

Time Horizon

SNAPS' aim is to build up a level of funds which will support operational sustainability in the medium to long term.

Ethical Policy



SNAPS YORKSHIRE CIO INVESTMENT POLICY MAY 2025

All funds raised and held will be invested ethically. Ethical investing is an umbrella term for all approaches to investing that consider ethical values as well as financial returns.

Management, Reporting and Monitoring

The Trustees have delegated decision making to the Financial Group, comprising Treasurer, Finance Manager, Chief Executive and Chair, who will action investment decisions according to the agreed policy of the Board.

Drafted: 05/05/2025 Approved By Board: 14/05/2025 Next Review Date: 05/2026
