



Investing Charity Funds Policy

Approved: 10/11/2025

Review date: January 2028

1. Purpose of this policy

The purpose of this policy is to set out how St Mark's Church manages and invests its charitable funds responsibly in order to keep them safe and available for our ministry and mission.

We aim to ensure that money held on behalf of the church is used and safeguarded wisely, in line with our Christian values, our duty of care as trustees, and our charitable objectives.

This policy supports the obligations on the Parochial Church Council (PCC) under the Charities Act 2011, the Church Representation Rules, and the Charity Commission's guidance CC14: Charities and Investment Matters (A guide for trustees).

2. Principles

Our investments will:

- Be responsible and ethical, consistent with Christian values and the purposes of the church.
- Protect capital, minimising risk to the money we hold.
- Earn a reasonable return, so that our funds grow and support our ongoing work.
- Be accessible when needed, ensuring we can meet our short- and medium-term financial commitments.

3. Types of investment

St Mark's Church will usually invest cash in:

- High-interest savings accounts, notice accounts, or fixed-term deposits with reputable banks or building societies.
- Accounts protected by the Financial Services Compensation Scheme (FSCS) wherever possible.
- A variety of accounts and terms to balance access needs and potential returns.

The PCC will only invest directly in equities, bonds, property, or other higher-risk instruments if there are sufficient funds available for a long term investment allowing us to invest safely for an increased return or income. A specific decision to do so will be made following professional advice and PCC approval.

4. Oversight and review

The PCC are the charity trustees and hold overall responsibility for the church's investment policy and decisions.

The Treasurer is responsible for recommending where and how funds are invested, monitoring performance, and ensuring compliance with this policy.

The Treasurer may delegate day-to-day oversight to a Finance Subcommittee, subject to the following conditions:

- The subcommittee must include at least two PCC members, normally including the Treasurer.
- The subcommittee may research and propose new accounts or renewals, monitor interest rates, and move funds between previously approved institutions within agreed limits.

Ultimate authority remains with the PCC, which must approve any new investment strategy, institution, or product outside the existing framework.

The PCC will review investments at least annually, or when significant changes occur, to ensure they remain appropriate and competitive.

5. Ethical considerations

We will not invest in activities or organisations inconsistent with Christian values or the mission of the Church.

6. Reporting

A summary of investments will be included in the annual financial report, showing:

- Where funds are held;
- The amounts invested; and
- The interest or returns received.

7. Policy review

This policy will be reviewed every three years, or sooner if:

- There are major changes in financial circumstances;
- Guidance from the Charity Commission or the Diocese changes; or
- The PCC decides to consider other forms of investment.

Any amendments must be approved by the PCC and recorded in the minutes.