



Investment Policy and Procedures



Purpose

This document outlines the investment policy and procedures for the Rehmat Educational Foundation to ensure that charity funds are invested responsibly, productively, and in alignment with our charitable objectives.

Legal Framework

The policy adheres to the guidance provided by the Charity Commission for England and Wales, ensuring compliance with all legal obligations and the Foundation's governing documents.

Objectives

- **Preservation of Capital:** Safeguard the principal amount.
- **Income Generation:** Create a stable stream of income to support the Foundation's charitable activities.
- **Growth of Capital:** Achieve long-term growth to meet future funding requirements.

Risk Management

The Foundation will assess the risk profiles of potential investments and seek a balance between risk and return, preserving capital while maximizing returns.

Investment Criteria

- **Ethical Considerations:** Investments must align with the Foundation's values, avoiding sectors contrary to its mission.
- **Diversification:** Portfolios should be diversified across asset classes to minimize risk.
- **Liquidity:** Maintain sufficient liquidity to meet expected and unexpected expenses.

Investment Process

- **Governance:** The Board of Trustees will oversee investment strategies and ensure compliance.
- **Professional Advice:** Employ qualified financial advisors if needed.
- **Monitoring and Reporting:** Regularly review investments and report performance to the Board biannually.



Responsible Investment

The Foundation commits to socially responsible investing, ensuring investments contribute positively to society and the environment.

Conflict of Interest

Trustees and staff must disclose any personal interest in investments being considered and will not participate in related decision-making processes.

Implementation

- **Selection of Investments:** Based on professional advice, within the risk and ethical guidelines described.
- **Review and Adjustment:** Regularly assess the performance and strategic alignment, making adjustments where necessary.

Review of Policy

The investment policy will be reviewed annually or as required, reflecting changes in law, market conditions, or the Foundation's needs.

Approval and Amendments

This policy requires the approval of the Board of Trustees. Any amendments will be reviewed and approved by the Board.