



Making holidays accessible

Investment and Reserves Policy

Investments

The Lyneal Trust has a portfolio of investments which are placed to provide an opportunity for capital growth together with the provision of a regular quarterly income, meeting both short term and medium term needs.

The Policy recognises that growth in income and capital requires some risk to be taken but that these are to be managed by maintaining a spread of investments which give a low to medium risk portfolio. There is a split between equity shares and fixed interest funds of 75:25. The equity growth shares are to fund replacement boats and equipment, while the fixed interest investments are to generate income to offset any operating losses.

The investments held by the Trust are managed, on its behalf, by a charitable investment fund, CCLA Investment Managers Ltd, who are approved by the Charity Commission.

The investments will be monitored on a regular basis by the Finance Committee, and reviewed on a regular basis prior to a Trustees meeting, with any investment decisions being reported to that Trustees meeting.

Reserves

The Trust will aim to keep liquid reserves equivalent to 3 months running costs and investment funds at a minimum of £50,000.

Adopted date: November 2018

Reviewed date: March 2020

Review date: March 2021

Lyneal Trust
Lyneal Wharf
Lyneal, Ellesmere
SY12 0LQ
01948 710708
secretary@lyneal-trust.org.uk

Registered with the Charity
Commission no 516224
www.lyneal-trust.org.uk

