

Policy Name: Investment Planning Policy Policy No: 112

BOARD Approval Date: 09/12/2025

Review Date: As required

QB Policy Framework Area Reference: 9. Charitable Frameworks

This policy applies to Quantin Binnah Community Centre; herein to be referred to as The Organisation or The Service.

NQS

| | | | |
|-----|-------|------------------------|--|
| QA4 | 4.2 | Professionalism | Management, Educators, and staff are collaborative, respectful and ethical |
| | 4.2.2 | Professional Standards | Professional standards guide practice, interactions and relationships |

National Regulations

| | | |
|------|-----|---|
| Regs | 168 | Policies and procedures are required in relation to health and safety |
|------|-----|---|

1. Policy Statement

The Board of Governance at Quantin Binnah is responsible for ensuring that the organisation operates within a responsible, sustainable financial framework and that the organisation has adequate resources to carry out its work. The Board, through its operation, is responsible for maintaining and extending the assets of the organisation and to provide for its long-term financial viability. Quantin Binnah's Investment Plan forms an important part of fulfilling this responsibility. In its stewardship of Quantin Binnah's financial assets, the Board will ensure that any assets not required for the current operating budget will be invested in accordance with Quantin Binnah's Investment Plan and aligned with its charitable purpose.

2. Who is affected by this policy?

Board Members

Management

Employees

Contractors

Volunteers & Students

Stakeholder Partners

Suppliers

Vulnerable people, which can include:

- children
- seniors
- people living with impaired intellectual or physical functioning
- people living with mental health issues
- people living in family violence situations
- people from a low socio-economic background
- people who are Aboriginal or Torres Strait Islanders
- people who are not native speakers of the local language
- people with low levels of literacy or education
- people subject to modern slavery, which involves human exploitation and control, such as forced labour, debt bondage, human trafficking, and child labour.

In addition to Vulnerable people which are not limited to QB's services; can also include:

Families

Community Members

3. Related Policies

Charities and Risk Management Policy

Code of Conduct Policy

Code of Ethics Policy

Conflict of Interest Policy

Financial Control of Charities Policy

Fraud Risk Management Policy

Governance Policy

Management of Food Donations Policy

Philosophy Policy

Privacy and Confidentiality

Record Keeping and Retention Policy

Safeguarding Vulnerable People Policy

Transparency and Accountability Policy

4. Implementation

4.1 Purpose

The purpose of Quantin Binnah's Investment Plan is to manage the cash assets not required for current operating expenses to maximise the earnings of such assets, while retaining security, minimising risks, and observing socially responsible ethical standards.

This policy is designed to:

- Direct the use of investment funds of Quantin Binnah and
- Determine Quantin Binnah's future financial planning strategies to ensure the organisation can maintain its operating budget and create growth while observing socially responsible ethical standards.

4.2 Principles of Investment Planning

All interest and other earnings from such investments are deposited into Quantin Binnah's operating account and thus become part of the annual operating budget.

The Investment Plan should be designed to ensure that:

- Quantin Binnah's funds are utilised to achieve a balanced operating budget.
- Quantin Binnah creates capital growth and generates income.
- There will be access to cash to cover current liabilities.
- Quantin Binnah will have access to cash for establishing new projects.
- Quantin Binnah will have access to cash for unforeseen expenses.
- Quantin Binnah's investments will encourage socially responsible outcomes.

Quantin Binnah's Investment Plan must conform with the following principles:

- Priorities set in the Business Plan are to be adhered to.
- Investments are to be made with low to medium risk ventures; that is, investments that provide for security of capital over the medium to long term.
- Quantin Binnah will only invest with reputable, established, proven, financial institutions.
- Quantin Binnah will not invest with organisations whose operations are socially irresponsible or incompatible with the mission of the organisation. In particular, Quantin Binnah will not invest in any organisation with a major proportion of its operations in the following areas:
 - Tobacco sales
 - Alcohol
 - Firearms
 - Gambling

- Fossil Fuels.

Where Quantin Binnah's investments at the time of adoption of this policy include organisations with significant operations in these areas, these investments will be converted over time into more socially responsible investments.

Quantin Binnah will not invest with organisations whose governance disregards fundamental requirements of openness to diversity. In particular, Quantin Binnah's reserves the right not to invest in any company which lacks a policy to encourage gender balance in its governance and senior management.

4.3 Responsibilities

The CEO and the Finance Manager/Treasurer are responsible for recommending an Investment Plan portfolio for consideration by the Board in the context of the annual Business Plan.

4.4 Investment Planning Procedure

- The CEO/Treasurer/Finance Manager will investigate investment options and make recommendations to the Board, in the form of an Investment Plan, as part of the annual Business Plan. The Investment Plan must conform with the principles laid out in the Quantin Binnah Investment Policy.
- Quantin Binnah will retain an independent investment consultant to provide advice about investment opportunities and maintain a portfolio of investments.
- Quantin Binnah's CEO/Treasurer/Finance Manager will meet biannually with the investment consultant to discuss the performance of the investment portfolio and report to the Board.
- The CEO/Treasurer/Finance Manager will receive information about and keep track of the progress of all investments, and report on the progress of the investments to the Board.
- The Investment Plan will be reviewed every 6 months as part of the strategic planning for the Business Plan.

4.5 Privacy and Data Protection

Quantin Binnah will protect all relevant confidential information through the application of Quantin Binnah's Privacy and Confidentiality Policy.

5. Sources

Our Community Policy Bank Investment Planning Policy Template, Jan 2018

Quantin Binnah's Business Plan 2021-2026

6. Review

The policy will be reviewed as required. Review will be conducted by:

- Board of Governance
- Management
- Interested parties

Document Version Control:

| No. | Date | Status |
|-----|------------|-------------------|
| 1.0 | 06/05/2025 | New policy |
| 1.1 | 12/05/2025 | Minor Amendments |
| 1.1 | 09/12/2025 | Approved by Board |