



Investment Policy

Reviewed on	2025/26, Term 6	Review frequency	Annual
Next review due	2026/27, Term 6	Template Yes / No	N
Owner	CEO	Approved by	Board of Trustees



History of Policy Changes

Date	Page	Change	Origin of Change
Jun 25	3	Updated reference to “Investing Charity Money: Guidance for Trustees (CC14)”	Annual Review
	4	Updated that “Policy” section to include reference to “fixed term/notice” deposit accounts	

1.	Introduction.....	3
2.	Scope	3
3.	Policy/Process	4
4.	Monitoring & Review.....	4



1. Introduction

Hamwic Education Trust (HET) believe that all pupils should receive a high quality, enriching, learning experience in a safe and inclusive environment, which promotes excellence through a broad curriculum that prepares them for their future and opens doors to a diverse array of opportunities as well as that all pupils and adults within HET flourish as individuals and together.” This policy sets out the scope under which Hamwic Education Trust (the Trust) will invest any excess funds. This document uses guidance from the following:

- Academy Trust Handbook
- Investing Charity Money: Guidance for Trustees (CC14)

The Trust is able to invest funds to further its educational aims. The Board of Trustees are committed to ensuring that security of funds takes precedence over revenue maximisation and that any investment decisions are in the best interests of the Trust.

2. Scope

This policy is for all employees working within a HET school or establishment (which for ease of reference are referred to throughout this document as 'schools') or the HET Managed Service (MS) Team.

It does not apply to agency workers, consultants, self-employed contractors, volunteers or work experience students.

3. Policy/Process

The Chief Financial Officer (CFO) will regularly monitor cash flow across the HET bank accounts to ensure:

- That immediate financial commitments can be met (payroll and supplier payments); and
- That all bank accounts will have a balance sufficient to meet forthcoming commitments. In practice a working balance of no less than £4,000,000 is to be maintained.

The CFO will identify any funds surplus to the immediate and forthcoming cash requirements set out above (up to a cumulative maximum of £2,000,000) and is able to transfer them to fixed term/notice deposit accounts which bears higher interest rates. The Chief Executive Officer (CEO) will approve the transfer of any surplus funds cumulatively over £2,000,000.

HET will only invest funds in low risk deposit accounts with banking/financial institutions that are regulated by the Financial Conduct Authority and that hold good credit ratings. HET will not invest in a fixed term of over 12 months without the prior approval of the Board of Trustees.

The CFO will periodically (at least annually) review interest rates and compare with other investment opportunities.

HET will not allow its bank accounts to become overdrawn.

4. Monitoring & Review

This policy will be reviewed annually by the Audit & Risk Committee for recommendation to BoT.