



# EARLS COLNE PARISH COUNCIL

## FINANCIAL INVESTMENT STRATEGY (2026)

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### 1. Introduction

This Strategy has been prepared in accordance with statutory guidance issued under the Local Government Act 2003.

Earls Colne Parish Council expects its investments to exceed £10,000 but not £500,000 and will have regard to the statutory guidance. The Council will prioritise security and liquidity in managing investments.

### 2. Investment Objectives

The Council's priorities are:

- Security of reserves
- Liquidity of investments
- Return

All investments will be made in sterling.

The Council will not borrow money purely to invest or generate a return.

### 3. Security and Investments

#### 3.1 Specified Investments

These are low-risk, highly liquid investments (maturing within one year). The Council may use:

- UK banks and building societies
- Local authorities and public bodies
- Approved public sector funds

#### 3.2 Non-Specified Investments



These carry greater risk (e.g. stocks and shares). The Council will not use these.

#### **4. Governance and Risk**

The Council will:

- Have regard to FSCS protection limits
- Spread investments to reduce risk
- Ensure the RFO manages investments in consultation with Full Council
- Record all investment decisions in Council minutes

#### **5. Review and Monitoring**

Investments will be reviewed at least every six months by the RFO and reported to Full Council.

This Strategy will be reviewed annually.

#### **6. Freedom of Information**

This document will be published on the Council's website and available from the Clerk.

**Signed:** \_\_\_\_\_ (Chairman)

Review Date: May 2027