

**MySmallHelp UK charity no. 1123830 ('MSH')**

**Investment and Reserves Policy – updated to October 2025**

MSH holds all surplus cash in short term deposits at banks or institutions approved by the Trustees and makes no investments in any other financial investments or derivatives such as equities, bonds, loans, options or cryptocurrency. All surplus cash is held in the functional currency of the MSH and not in foreign currencies.

Much of MySmallHelp UK's income is derived from non-recurring sources and therefore has no fixed or predictable pattern. Expenditure is based on an appeals system through which funds are channelled directly to the point of need. Based on this background, the reserve policy is to make sure that total cash balances do not fall below £1,000 at any time to ensure that MySmallHelp UK continues to meet the needs of beneficiaries.