



Eder Financial

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INVESTMENT OUTLINE



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INTRODUCTION

Congratulations! You've taken an important step in preserving and increasing your organization's resources by creating an investment fund.

- ✓ Eder Financial's **Investment Outline** simplifies your work by providing you with questions to use as a framework for documenting your investment fund's objectives.

You can share the **Investment Outline** with your board members and/or investment committee to help them clarify specific goals for your investment fund when they answer questions about the fund's:

- ✓ **Structure, Purpose, and Objectives**
- ✓ **Goals, Assets, Withdrawals, and Spending**
- ✓ **Policies, Guidelines, and Benchmarks**
- ✓ **Authority, Responsibility, Reviews, and Updates**
- ✓ **Framework and Setup**

Recording your answers directly in the Notes sections of this **Investment Outline** enables you to create a single source of information about your investment fund that everyone on your team can easily access.



You can create your own investment guidelines using Eder Financial's **Investment Guidelines Template**, available to you **AT NO COST** when you request our Organizational Investing Team's help at oi@eder.org or 800-746-1505, extension 3.



INSTRUCTIONS

Review the following questions about your investment fund, which are organized by the following categories:

Investment Fund Categories

- ✓ Structure
- ✓ Purpose & Objectives
- ✓ Goals & Assets
- ✓ Policies & Guidelines
- ✓ Withdrawals & Spending
- ✓ Benchmarks & Reviews
- ✓ Authority & Responsibility
- ✓ Policy Reviews & Updates
- ✓ Framework & Setup

Then, record the answers directly within each category for the entire team's review.

- ✓ Sharing the questions with your team will help them to better understand what information they'll need to include about the investment fund.

The **Investment Outline** is one of the companion tools designed to accompany the **Investment Guidelines Video** in the Nonprofit Toolkit training series.

For more information,
please email or call
our experts -

The Eder Financial Team

888-311-6530
oi@eder.org

Notes



Structure

Review the following questions about the structure of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. What is the investment fund's legal name, address, and other contact details?
2. Is the fund part of a larger organization?
3. What are the nonprofit status and tax considerations of the fund?
4. Is the fund comprised of a designated pool of assets, which are separate from other savings or investments?

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Additional Investment Fund Categories

- | | |
|--------------------------|------------------------------|
| ✓ Purpose & Objectives | ✓ Benchmarks & Reviews |
| ✓ Goals & Assets | ✓ Authority & Responsibility |
| ✓ Policies & Guidelines | ✓ Policy Reviews & Updates |
| ✓ Withdrawals & Spending | ✓ Framework & Setup |

Purpose & Objectives



Purpose & Objectives

Review the following questions about the purpose and objectives of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. Why did you create the investment fund?
2. How will you use the money from the fund?
3. What organizations, programs, or activities will the investment fund support?
4. When should you make fund money available?

Additional Investment Fund Categories

- | | |
|--------------------------|------------------------------|
| ✓ Structure | ✓ Benchmarks & Reviews |
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Goals & Assets



Notes



Goals & Assets

Review the following questions about the goals and assets of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. What are your overall goals, e.g., income, growth, capital preservation?
2. How do you want to diversify your investments?
3. Which assets are allowable? *(List each allowable asset in the Notes column.)*
 - Stocks
 - Bonds
 - Cash equivalents
 - Fixed income securities
 - Mutual funds
 - Real estate
 - International markets
 - Emerging markets
 - Other: (please list)
4. Which assets are prohibited? *(List each prohibited asset in the Notes column.)*
 - Commodities and futures contracts
 - Private placements
 - Limited partnerships
 - Venture capital investments

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Additional Investment Fund Categories

- ✓ Structure
- ✓ Purpose & Objectives
- ✓ Policies & Guidelines
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- ✓ Framework & Setup



Policies & Guidelines

Review the following questions about the policies and guidelines of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. Will the fund follow a values-based investment policy?

- If yes, please explain the policy in the Notes column.



Example:

Socially responsible investing seeks investments that support families, communities, neighborhoods, self-care, and creation.

2. What other guidelines will define which investments are allowed or prohibited?

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- | | |
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Withdrawals & Spending



Notes

Withdrawals & Spending

Review the following questions about the withdrawals and spending of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. When can you withdraw money from the investment fund?
2. How should you withdraw money from the fund?
3. What are the specific circumstances under which you can withdraw and spend money from the fund?
4. What are the withdrawal fees and/or penalties for withdrawing money from the fund?



TIP: To maintain purchasing power during inflation, adjust spending habits to offset rising costs.

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Benchmarks & Reviews

Review the following questions about the benchmarks and reviews of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. What benchmarks will you use to measure the investment fund's performance?
2. How often should you review the investment fund's performance?
3. Who will conduct the performance reviews?

Additional Investment Fund Categories

- | | |
|-------------------------|------------------------------|
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Authority & Responsibility



Notes

Authority & Responsibility

Review the following questions about the authority and responsibility of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. Who will have final responsibility for overseeing the investment fund?
2. Who will make decisions about the fund?
3. What will be the role of each of the following individuals or groups?
(List each role's duties in the Notes column.)
 - Board members?
 - Investment committee?
 - Investment consultant?
 - Investment manager?
 - Custodian (bank that holds investments)?

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Policy Reviews & Updates

Review the following questions about the policy reviews and updates of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. Who will be responsible for reviewing and updating the investment policy?
2. How often will you review and update the investment policy?

Additional Investment Fund Categories

- | | |
|-------------------------|------------------------------|
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Framework & Setup

Notes



Framework & Setup

Review the following questions about the framework and setup of your investment fund, and use the Notes section in the page margin to record your answers.

Questions

1. Do you have questions about how to set up a nonprofit investment fund?

- If yes, do you know who to contact?
- If no, please see the TIP below.

TIP: If you don't know who to contact, **Eder's Organizational Investing Team** is here to help you create your own guidelines using our handy **Investment Guidelines Template**.



To get the template, contact us at oi@eder.org or 800-746-1505, ext. 3.

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*If you have questions, need assistance,
or want to share your feedback, please
let us know. We'd love to hear from you!*

*Thank you for entrusting us to walk with you
along your nonprofit investing journey.*

Sincerely,

The Eder Financial Team

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