



April 28, 2026

Investment Policy & Reporting

General Committee



Purpose

Share information with Council on the components and considerations for an investment policy in the municipal sector

Share the annual investment reporting framework

Answer any questions in advance of formal policy approval at a May Council meeting

Investments in Welland

What are investments?

- Outlay of funds not immediately required that are set aside to earn income
- Different instruments have different risks levels and rates of return

Where does the City get its funds to invest?

| Source of funds | % of Investment Portfolio |
|---|---------------------------|
| Reserves | 62% |
| Restricted Deferred Revenue Reserves Funds | 26% |
| Grant funding received but not yet spent | 4% |
| Working funds | 8% |
| Total Investment & Cash Holdings | 100% |

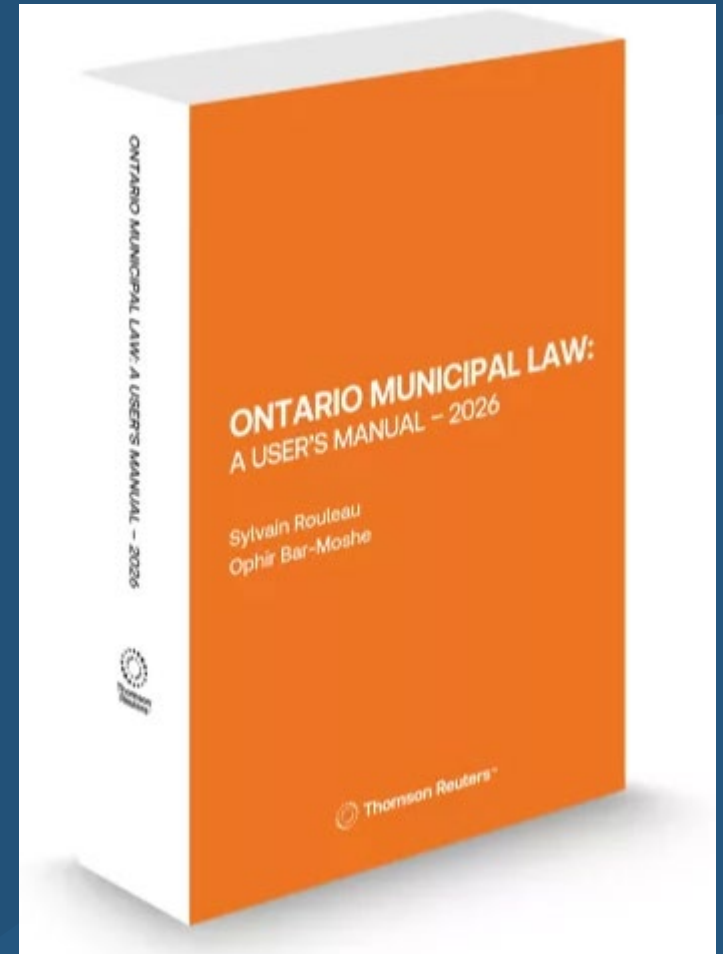
Last policy update was 2013



Provincial Regulations

Heavily prescribed and regulated

- Municipal Act, 2001 Section 418 provides authority to invest.
- Ontario Regulation 438/97 provides investment requirements that are in our policy





Guiding Principles

Financial Stewardship

Preservation of Capital

Maintenance of Liquidity

Risk Management

Investment Returns

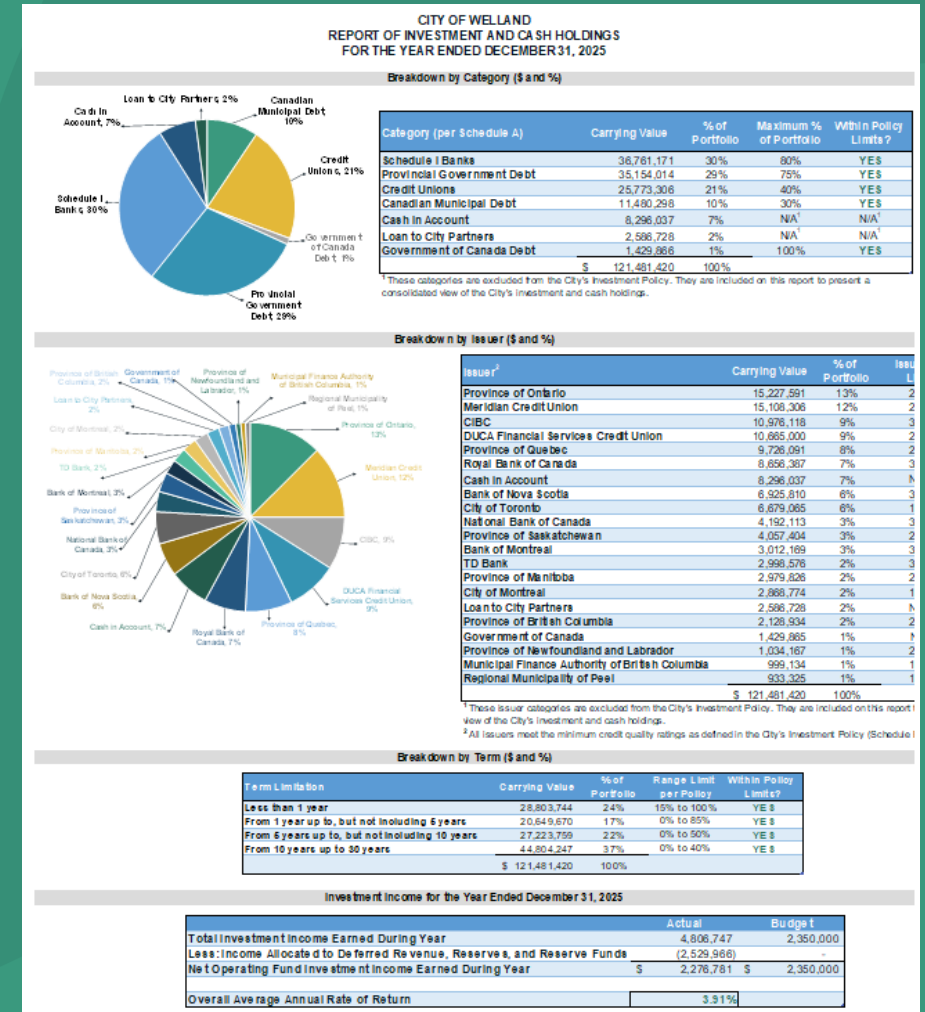
Investment Reporting

Annually

Focused on ensuring policy limits are maintained

- Diversified by category
- Diversified by issuer
- Minimum credit ratings
- Maturity date of investments are staggered

Transparency on investment portfolio performance



Thank You!

Have any questions or comments for us?