

göta studentkår

Göta studentkår's investment policy.





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Background

Göta studentkår has taken over financial assets from Filosofiska Fakultetens studentkår (FFS), Studentkåren för lärarutbildningen vid Göteborgs universitet (SLUG), and Haga studentkår. Following a review of the finances of all student unions, it was established that the unions had remaining financial assets held at their respective banks. Today, all liquid assets of Göta studentkår are held with a single bank.

The funds originating from FFS, SLUG, and Haga studentkår are used as a financial security buffer for Göta studentkår.

Purpose

Göta studentkår shall maintain a stable and predictable financial situation. This policy provides guidance on how Göta studentkår's funds are to be invested.

Objectives

There is a need for both long-term and short-term investments within the organisation. The university grant shall primarily be invested in short-term placements, while the financial assets originating from FFS, SLUG, and Haga studentkår shall primarily be invested on a long-term basis.

Short-term investments shall carry a low level of risk. Returns are desirable but must never be prioritised over the level of risk, as these funds are essential to Göta studentkår's operations during the current financial year. The organisation has therefore chosen to place these funds exclusively in interest-bearing bank accounts. This is partly because the funds must be easily accessible for day-to-day operations, and partly because the interest earned is considered fully sufficient.

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Long-term investments shall also primarily carry a low level of risk; however, an average annual return of 3 per cent is set as an objective. The level of risk may be somewhat higher than for short-term investments, as these funds are not currently necessary for the organisation's immediate survival but may be required in the longer term.

Extent of long-term investments

Göta studentkår derives its primary income from the university grant, which constitutes approximately 55 % of total revenues (statistics from the 2024/25 financial year). In the event that Göta studentkår were to lose its status as a student union at the University of Gothenburg and thereby lose the university grant, the organisation would need to undergo significant changes in order to remain viable. To ensure sufficient liquidity to pay salaries to employees during the notice period and to settle other liabilities, the student union should maintain a financial buffer of at least SEK 1,500,000.

Permitted Investments and Ethical Considerations

Permitted investments include funds and shares that are subject to supervision by the Swedish Financial Supervisory Authority (Finansinspektionen). It is not permitted to borrow capital in order to carry out investment activities.

From an ethical perspective, investments should preferably be made in areas of knowledge development that contribute to a more sustainable society. Investments in the military industry, alcohol and tobacco industries, the sex industry, gambling, fossil fuels, or uranium mining are not permitted. When investing in diversified equity portfolios and funds, the employed economist shall, in connection with the annual financial statement and to the extent possible, verify that these ethical considerations are complied with.

Portfolio Asset Allocation

The portfolio asset allocation outlines how Göta studentkår's investments should be distributed among different types of investment instruments. It serves as a guideline for the organisation's long-term investment strategy.

The allocation may be adjusted within specified limits. This means that the organisation may move between a minimum and maximum value for each type of investment. These limits enable Göta studentkår to adapt its investments in the short term, for example in response to rapid changes in market conditions.

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Portfolio asset allocation	Minimum	Normal	Maximum
Fixed income funds	45	60	90
Equity fund	10	40	55

Management Structure

Göta studentkår's investments shall be reported to Göta studentkår's Representative Assembly at least once per financial year, preferably during the autumn term. Decisions regarding investments, both acquisitions and disposals, shall be made by Göta studentkår's authorised signatories in accordance with Göta studentkår's statutes. Proposals for changes to the organisation's investments shall be made by Göta studentkår's authorised signatories in consultation with the employed economist. All proposals for changes must always comply with this policy.

Göta studentkår's Investment Policy shall be reviewed at least once per financial year by the Union Presidium and revised as necessary.

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